

*This is printed at no expense to the City*

From Mentor City Council



Mentor City Council

FRONT (left to right): Janet A. Dowling – Councilperson-at-Large; Bruce R. Landeg - President of Council, Councilperson, Ward 3; Scott J. Marn – Councilperson -at-Large

REAR (left to right): Matthew E. Donovan - Vice-President of Council, Councilperson, Ward 2; Ray Kirchner – Councilperson-at-Large; Sean P. Blake – Councilperson, Ward 1; John A. Krueger – Councilperson, Ward 4

Yard Sign Reminder

Election season is upon us and signs have been sprouting up across the city.

Mentor residents are reminded that our ordinances allow one ground sign per development unit (your yard) with a maximum area of 15 square feet year round. During the election cycle however, one additional ground sign is permitted per candidate and/or ballot issue for which a voter in the City may cast a ballot.

No signs are permitted to be placed in the public right of way, including tree lawns. Learn more about Mentor Signage Ordinances.

You can report nonconforming signs by contacting the Code Enforcement Department at codeenforcement@cityofmentor.com.

Shop & Dine

With over 175 eateries, taverns and independent shops – as well as most major retailers – Mentor is at the heart of the Lake County shopping & dining experience.

Whatever your taste, you'll find it right here...and we've made it easier to find! Go to visitmentor.com to download a copy of our Visitor's Guide which contains information on restaurants, shopping, events, activities and more.

Thank you for supporting our businesses!

PopUp StoryWalks are Coming to Mentor Parks!

A PopUp StoryWalk is a fun, educational activity targeted towards young children of all ages. You will experience a deconstructed children's story book, page by page, installed along a family-friendly trail. Our hope is that PopUp Storywalk will motivate parents, and caregivers to take children outdoors to enjoy the beauties of the environment while encouraging a love of reading and

imagination.

We are happy to share with you that the Mentor Recreation Department will have their first PopUp StoryWalk October 5 -9 at Wildwood Cultural Center. Families can come from 9AM – 4PM and walk the beautiful Wildwood trails and read the story *The Little Old Lady Who Was Not Afraid of Anything*. Written by Linda Williams and illustrated by

Megan Lloyd. This fun fall story will entertain children of all ages!

After Wildwood we will be taking the PopUp StoryWalk on the road from 9AM – 4PM to the following locations.

October 12 - 16 Walsh Park
October 19 – 23 Mentor Lagoons
October 26 – 30 Civic Center Park

Register Now for Mentor's Virtual Pumpkin Carving Contest!

The Mentor Park & Recreation Department presents a Virtual Pumpkin Carving Contest. We encourage all Mentor residents to show their creative side by

taking part in celebrating the spirit of Halloween. Two lucky families will win a Family Pool Pass for the 2021 season.

Simply call the Recreation Department at 440-974-5720 to register. Next find yourself that perfect pumpkin and come up a creative way to carve it!

Send a picture of your pumpkin to kuyasa@cityofmentor.com between Sept. 28 and October 16. From there we will post your pumpkin picture on our facebook

page from October 19 through October 29. The pumpkin with the most "likes" will win a Family Pool Pass for the 2021 season.

Did not get the most "likes?" Do not panic you will also be included in the Judge's choice competition! That is right for \$10 you have two chances to win a Family Pool Pass valued up to \$150!

We cannot wait to see your creativity come alive!

Fall Yard Waste Collection

Autumn is here and soon the leaves will be falling. The City of Mentor Yard Waste Program runs from the first full week of April through the second full week of December.

The amount of yard waste homeowners can put out each week increases from 12 to 25 units the week of October 19th. A unit is one bag, bundle or container of yard waste.

A few reminders of requirements: Each unit should weigh less than 35 lbs. Branches should not exceed three-inches in diameter and must be cut into 4-foot lengths and tied in bundles. Only biodegradable paper yard waste bags should be used. Plastic bags are not accepted. Waste can also be placed into reusable containers of up to 32-gallon capacity with holes drilled on the side near the bottom to allow for water drainage. Please leave the lid off and ensure that the container is prominently marked YW.

If you have questions about the Yard Waste Program, call the Public Works Department at 440-974-5780.

Fire Prevention Week: October 4-10

The Mentor Fire Department invites citizens to observe Fire Prevention Week October 4-10, 2020. This year's theme is "Serve Up Fire Safety in the Kitchen™". According to the National Fire Protection Association, cooking is the leading cause of home fires and home fire injuries, with nearly half of all home fires being caused by cooking.

Since 1922, Fire Prevention Week has been observed during the week in which October 9 falls to commemorate the Great Chicago Fire of 1871.

Mentor Fire Chief Robert Searles says the most common causes of fires they see reoccur in Mentor are caused by "unattended candles, unattended cooking on the stove and improper disposal of ashes," so educating people on safe cooking is an important message for the Mentor community.

Keep these cooking safety tips in mind while preparing meals in your home:

- Do not leave the stove unattended, especially when preparing food late at night.
 - Keep cooking areas clear of clutter, and those materials which can ignite -- such as oven mitts, dish towels, wooden utensils, and food packaging.
 - Always keep a lid close by in case a grease fire starts when frying, so that you can slide the lid over the pan and smother the flame.
 - Do not wear loose fitting clothing while cooking and do not cook if you are drowsy.
 - Test your smoke alarms regularly so that if a fire starts, everyone knows to get out and stay out!
- Learn more at cityofmentor.com/fire.

In Rosey's Words....



Rosey Gamiere
Guest Writer

Happy fall and more good news for Mentor!

The Marina will be getting face lift! As you know we are

Say Hello to Sharrows

Mentor is proud to be a Bicycle Friendly Community. Over the years, the city has worked to incorporate bike lanes and multi-purpose paths in road construction projects whenever feasible and financially possible. With over 19 miles of bike lanes and paths, biking is a great way to get from one place to another in our City. But safety comes first and one of the latest innovations that has made its way around the country and now to Mentor, are sharrows.

A sharrow is a marking on the roadway that indicates that vehicles and bicycles share the lane.

Roads in Mentor that have been designated sharrows include; Bellflower Road, Corduroy Road, Center Street (between Hendricks and Hopkins), Hopkins Road (portion), Chillicothe Road, Hoose Road, Market Street, Little Mountain Road, and Jackson

in a good place with the nature preserve, you really must take a tour! We have a beautiful piece of the lakefront and our loyal boaters in the marina have been very patient with the docks being under water from the rising waters of the lake. They will be repaired or replaced if need be.

The good news is that a grant has been made available to help us accomplish it's task. The taxpayers will not be paying for any of this. Our city paid off the Marina in 2017 successfully preventing a sale of the land. The new plan will require a "yes" vote on two issue's on

our November ballot. That's were you come in. A yes and yes vote will set the wheels in motion improving another asset of our great city. Council has worked diligently to provide a boardwalk for residents to the improvements. A restaurant, kayaking, a gift shop, a bait shop, and other amenities are being considered. These are

Experience Matters & the Way Our Leaders Think Also Matters

Last month, I wrote about how important "EXPERIENCE" is when deciding who you should vote for in an election. My lifetime working in the private sector gave me many opportunities to create jobs, and this experience helped me facilitate job creation in Mentor and all of Lake County as I supported local economic activity as your County Commissioner. Similarly, my last four years as commissioner have given me great experience to understand how to be effective in a political environment. In any political race, I strongly recommend that you consider the level of experience that each candidate has.

But there are other important factors to also consider when you are deciding which candidate will best represent you and YOUR interests, such as in the Ohio Senate race. Lake County is the smallest county in Ohio, and you probably know that in order to have enough land to become a county, Lake County's early leaders included a good portion

things that will generate revenue that will be needed to replace the steel bulkheads as needed in the future. Five miles of bulkheads were built here in the 1920's and the city will need the flexibility to purchase the steel at the best price when the time is right. We deserve to have such a team caring about the infrastructure of our community.

At present our resident boaters are paying a premium for gasoline from other marinas.

Our own gas pump will be installed for that reason, and again increased revenue. All residents will benefit from Mentors attributes as we continue to put her first.

For more details please go to www.mentorlagoons4all.com. We are really a sought after city that we should proud of. As we make smart choices our legacy will live on.
~ Rosey

of our land that is under the Lake! There are many, many cities in the U.S. with populations larger than our entire county's population. Maybe that's why some people say that our small county is more like a small town. Many of our residents have traditional values. We are people of faith and family. We are patriotic and hard working. We respect our elders, our veterans, and our safety forces in blue and red who put their lives on the line daily to keep us safe.

If these characteristics describe how you think, then you need to know that we share these same values. I can absolutely represent your interests, because we have the same interests.

Maybe you are wondering why you should even care about who represents you 160 miles away in Columbus? State Senators are Legislators. They make decisions about state laws that directly impact your life. You want someone who understands and respects how you think about law enforcement, Covid economic and health issues,

opioid addiction, infrastructure, education, economic development, and how we should work with other cities and townships.

At a time when we desperately need to elect leaders who will strengthen Ohio's economy and increase employment, we also want leaders who will not destroy the factors that keep our families, communities, state and country strong.

I am humbled that the President of Mentor City Council and five other Mentor Council members have endorsed me as the best candidate to represent the interests of Mentor at the state level, just as they know I did at the county level for the last four years. As County Commissioner, I worked hard to represent your REAL interests. I now ask for your VOTE so I may represent your real interests in the Ohio Senate. Thank you.

-Lake County Commissioner Jerry Cirino

Paid for by Friends of Jerry Cirino. Follow his campaign at www.jerrycirino.com.

The Mentor Monitor

A Lake Community News Publication

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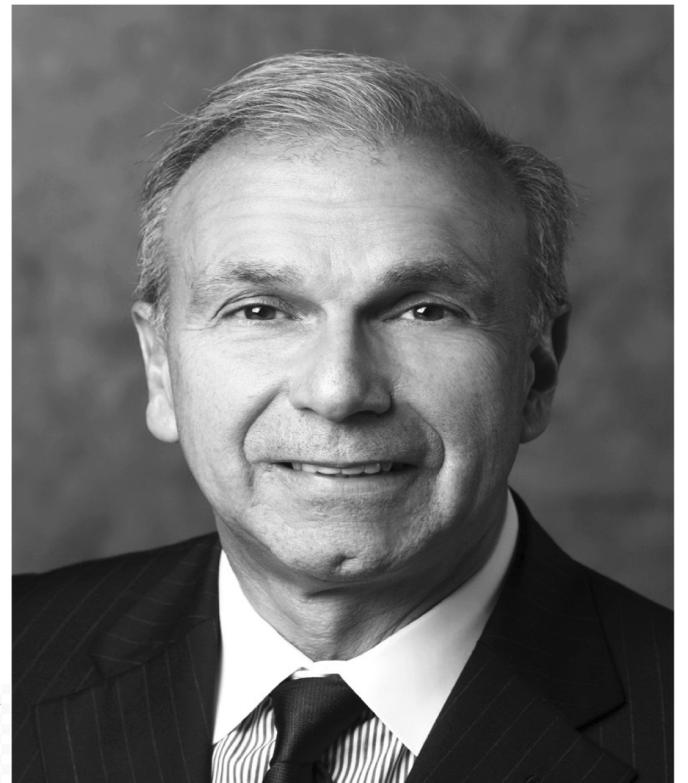
JERRY CIRINO

FOR STATE SENATE



Congressman David Joyce says:

Commissioner Jerry Cirino's leadership style and experience in both business and government make him the ideal candidate to be our next State Senator. I enthusiastically endorse Jerry!



EXPERIENCE MATTERS

My Message to the People of Mentor:

For the last four years, I have served you to the very best of my ability as your County Commissioner, working to build our community, create jobs, improve our economy, and support our seniors, veterans, families, children and the unborn.

I want to continue to serve all of you as your State Representative in Columbus, but I need your vote to allow me this privilege.

May I please have the honor of your vote to serve as your next State Senator?

Sincerely,

Jerry



CIRINO

**Endorsed By the President and Members
of Mentor City Council:**

Bruce Landeg * Sean Blake * Janet Dowling
Ray Kirchner * John Krueger * Scott Marn

**Let's send Jerry to the Ohio Senate!
It will be great for Mentor and for Lake County!**

JerryCirino.com



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Paid for by Friends of Jerry Cirino, Bev Vitaz, Treasurer

Bankruptcy 101:

Overcoming the Fear of Filing Bankruptcy

Filing bankruptcy is scary on many fronts. I know because I'm a bankruptcy lawyer and I talk to bankruptcy clients every day. I also have had financial problems like most everyone else and I was scared at the time. I thought about filing bankruptcy. I must admit it was a very frightening thought. I really believed that my life for all practical purposes would end in humiliation and despair. I believed that everyone would look at me and talk and snicker. That it would be in the newspapers and my parents would disown me and that I would die lonely because no one would ever speak to me again. Forget about ever getting another date. They probably wouldn't even let me adopt a cat.

At that time, I couldn't put my finger on why the thought of filing Bankruptcy was so HORRIFYING. Since that time, I have had the opportunity to speak with many people who have gone through the bankruptcy process and now I know why the idea of bankruptcy is so scary. I also know now why it is such an irony that the solution to so many scary things causes us such apprehension. The reason is simple. It is an assault on our pride. A blow to our ego. There is no other reason to fear such a remarkably effective solution to real tragedy (like, say, having your wages garnished, being sued, losing your home, not having money to eat, dying from stress, going insane, etc.) Pride is one of the seven deadly sins because it causes us to do things that we should not. It also causes us NOT TO DO THINGS THAT WE SHOULD.

Based on my conversations with many people I have concluded that bankruptcy is looked at in the negative. I know people are reading this last line and thinking "duh-yeah!" But in my world, I don't think it is so straight forward. Because I see fearful, distressed, sad, stressed out, suicidal, miserable,

guilt ridden, angry people made better by bankruptcy. Not just a little better, either. A lot better. The "I can't believe it, but I actually have peace of mind!" kind of better. I run into people at the grocery store who tell me life has never been so good. I wouldn't normally believe them because I knew them. They were our clients. They were people who came into our office eight months earlier depressed, hopeless, despondent, fearful and beaten. But now their faces, their demeanor and their attitudes are hardly recognizable. They have been restored to sanity. They have been healed and they know peace. That past life that was so unmanageable, painful and, seemingly, spiraling downward out of control did not crash and burn. Something took the controls and managed to pull it back up seconds before the fiery fateful collision- moments before they came to that dark place that is not known but dreaded. That something was the law of Bankruptcy!

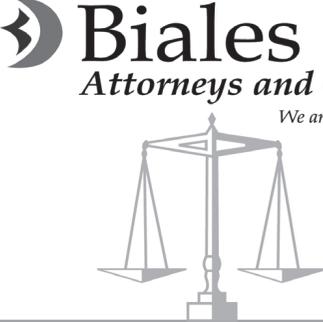
It was probably something greater that took them to the acceptance that bankruptcy was the only thing that could right their lives at this point. But that is beyond this discussion. Everybody's bottom is at a different level. The only question is how much suffering a person endures and makes their family endure until they embrace the solution. I am a simple man. I think financial problems have a simple solution. That solution is bankruptcy.

So, no, you are not a loser if you need bankruptcy and use it. You will be a winner. Trust me, I know. We are not dealing with kids or irresponsible adults who went crazy at the mall and want to skate out of debt. Not in this world. Not now. In these times, people are struggling to eat; to drive to work; to live. And, no, you are not the only one who is in this much financial trouble. You only think you are because they don't make television sitcoms about the pretty people living in California hanging out at the beach filling out their bankruptcy petition. YOUR

FINANCIAL PROBLEM IS TEMPORARY. YOU WILL RECOVER. You just need a little breathing room. If you let it cause you health problems- those may be permanent. General Motors is a prime example. They went bankrupt in 2009. In 2011 they made record profits.

So, what's my point? Don't listen to other people's opinions because they are only parading their ignorance. Don't be proud because pride is the mask of a fool. Don't be afraid because there is a solution to financial distress. Don't think you're the only one because that's just other people lying to you.

Don't be idle because if you are, you'll never be free from the financial craziness, harassment, emotional turmoil and debt collector head games. And do be positive because winning is a state of mind not a state of financial wealth. Get your peace of mind back!
Robert C. Biales



Biales Delchin
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for Lake County Treasurer



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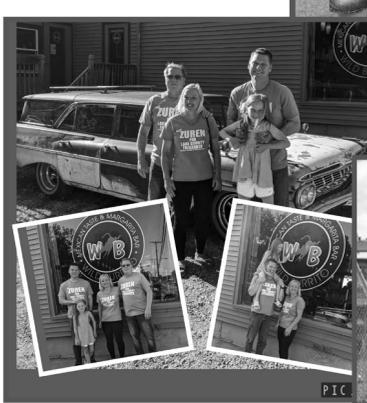
- 37 Year resident of Willoughby/Eastlake
- Current Eastlake City Councilman
- Wife, Amy, a W/E School Board Member
- VFW 3863 Member
- Graduated Willoughby South High School
- Children all attended/attending W/E School District
- Established Vine Street Corridor Business Meeting
- Webmaster, Boy Scout Troop 280
- Co-Director of Communications- Willowick Pet Food Pantry

QUALIFIED & EXPERIENCED TO BE TREASURER

- Graduated from Lake Erie College MBA, Painesville
- Ph.D. from School of Business & Tech. at Capella University
- Experienced with finance as VP American Midwest Mortgage

ORCHESTRATED COMMUNITY EVENTS

- **16,600 Lunches Distributed- Grab & Go Lunch Program 2020**
- **Taste of Eastlake 2016, 2017, 2018, 2019**
- **Community Halloween Events 2018, 2019, 2020**
- **Best Christmas Ever 2017, 2018, 2019**
- **Eastlake Dog Show 2018, 2019**
- **Fundraisers**
 - Veterans
 - Amy's Adoptables
 - Eastlake Police K9
 - Eastlake Women's Club Hurricane Relief
 - Fight Against Addiction
 - Willowick Pet Food Pantry
 - Operation S.T.A.T.
 - 100 Youth That Care
- **Retro Outdoor Movie Night**
- **Job Fairs 2017, 2018, 2019, 2020**
- **Volunteer Fair & Kids Fair**
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- Updating Computer Software
- Creating a friendlier culture for residents and municipalities
- Looking for a better return on investments
- Coordinating with fellow Treasurers to develop best practices that will benefit all county & local governments



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Where are the holes in Medicare?

Medicare is a lot like Swiss cheese. Really good, but with a lot of holes. Unfortunately, many seniors do not realize how many gaps there are in Original Medicare coverage until after they

face a major medical event. There are ways to plug these holes, but first let's look at some areas where Medicare beneficiaries will pay out-of-pocket if their only coverage is Original Medicare Parts A & B.

Hospital stays

While Medicare Part A covers hospital stays, Medicare beneficiaries are responsible for deductibles and copayments. These costs are listed in detail at

www.Medicare.gov.

Medicare Part B

Medicare Part B is the component of Medicare that covers your preventative care and doctor visits. As with Medicare Part A, beneficiaries are responsible for deductibles and co-payments. Once the deductible is met, they will typically be responsible for 20% of any Medicare-approved amount for most physicians' services including most doctor services while a hospital inpatient, outpatient therapy, tests, x-rays and durable medical equipment.

Prescription Drugs

Original Medicare does not automatically cover prescription drugs. Beneficiaries need to purchase a separate Medicare Part D prescription drug plan to get this coverage.

Annual cap

Unlike Medicare Advantage plans, Original Medicare does not cap your annual out-of-pocket share of medical costs. If you experience an extended stay in the hospital, these costs will add up very quickly.

Here are some other items and services Original Medicare does not cover:

- Routine dental care and dentures
- Routine eye exams and prescription lenses

• Hearing aids and exams for fitting them

- Routine foot care
- Acupuncture
- Cosmetic surgery
- Long-term care (also called custodial care)

There are cost-effective ways to plug the holes in Medicare and keep your medical costs in line. If you are interested in learning how a Medicare Advantage plan, Medicare Supplement or other insurance can help bridge the gaps left by Original Medicare, call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com. My goal is to help you find a plan that works for you.

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Return

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There are several reasons why this partnership creates a perfect and unified experience for our clients.

One rare trait of The Marks of Excellence Team is their extensive construction expertise. When selling your home they can advise you on where to put pennies into your home to get dollars back out when you sell, thus maximizing your profit.

This perfectly paired partnership means buyers and sellers will be able to have repairs handled not only correctly but cost effectively.

Small things can make a big impact. Something small for example: a dark and dingy basement that can be quickly and cheaply updated with paint is one example of such an investment. Another perfect example is an outdated bathtub. "We can glaze the bathtub and tile surround to be a shiny white color for a fraction of the cost of installing a new tub and surround," says Spensir Chappell, owner of Monthly Upkeep.

"We have found that homebuyers want things to be move-in-ready and perfect when they view a home. Eliminating small things that stick in people's minds about your property is crucial, doing so will get you a higher price and more offers on your home," says Mark Baughman, co-owner of The Marks of Excellence Team.

One of the biggest problems home sellers are experiencing in this market is finding a contractor that will actually show up to a job on time and within budget. This is where the pairing with Monthly Upkeep makes this such a seamless process.



"Monthly Upkeep has quickly become one of the largest handyman services in Lake County. We have quickly expanded our product offerings beyond handyman services and into full kitchen and bathroom remodels as well. One thing our clients love is that we show up when we promise and we get the job done quickly, professionally, and within budget," says Spensir.

Not only does this work well for sellers, but when you're buying a home there are usually some items that a new homeowner would like to change. The Marks of Excellence Team will bring in Monthly Upkeep early on in the transaction to give a guide to how much those "wants" will cost, so you know if this home is the perfect one for you!

Both Mark and Spensir are lifelong Lake County residents and have extensive knowledge of the local area. However, both companies service the entire Northeast Ohio marketplace.

"We are very excited to be able to offer Monthly Upkeep's portfolio of services for our clients," Mark says. "Their extensive knowledge of construction and unmatched customer service creates a win-win for everyone involved in the transaction."

The ultimate goal is to make every single transaction as smooth as possible. Working together to make this happen will not only save a client money but also create a less stressful environment when selling or buying a home.

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Marks of Excellence

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Monthly Upkeep



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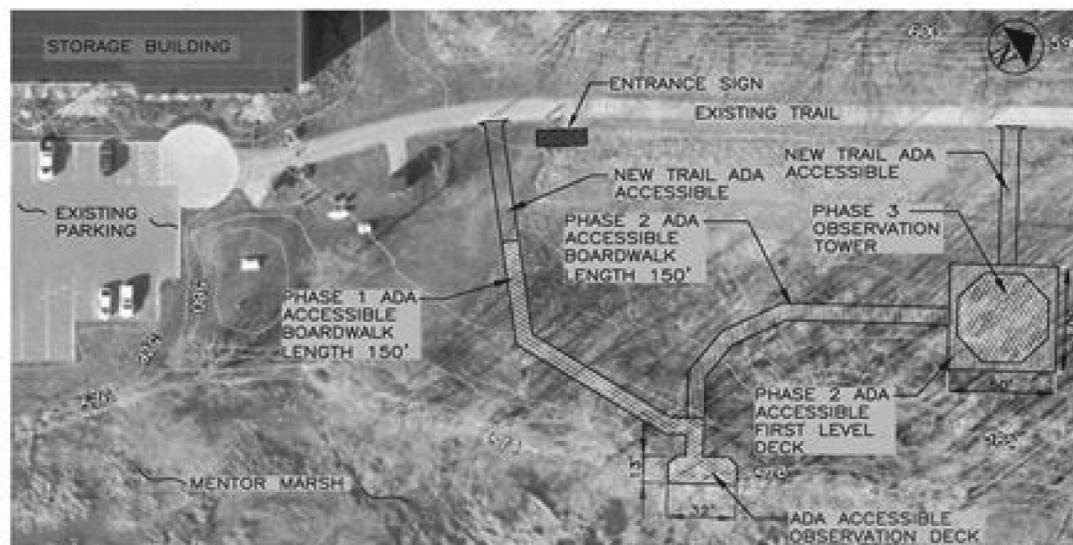
VOTE YES! A FRESH START!

Mentor Issues 1 and 2

More information and details at MentorLagoons4All.com

Mentor Issue 1

- The City of Mentor has received a \$115,050 matching state grant to build an ADA-accessible boardwalk;
- Subsequent phases of the project include construction of an observation deck and observation tower provided further grant funding becomes available; and
- **Your “YES” vote will help insure that this project goes forward.**



Mentor Issue 2

Passage of this Charter Amendment benefits all Mentor residents!

- Administration and City Council to manage the Marina and Lagoons Nature Preserve (as they do for other city-owned assets) without resorting to mandatory referendums;
- Allows improvements to benefit all Mentor residents (basically only completed maintenance projects since 1998!);
- There's **no sale or lease** of any Marina property and **no development** that's not Marina-related **without voter approval**; and
- Affords “maximum legal protection” to the Lagoons Nature Preserve.

**What could Mentor families enjoy at an updated Marina/Lagoons?
Check out the possibilities at MentorLagoons4All.com**

Home Care During the Holidays...We Can Be the Answer

So hard to believe the Holiday Season is almost upon us. Home Care has a wide range of possibilities, it can be as little as a couple hours of respite care or as much as 24 hour care.

Whatever your needs are, **Taylor Made Home Care** can help.

The holidays are joyful time when family and friends often come together to reconnect and take time for each other.

However, if you are caring for a loved one, the holidays can be overwhelming. Take a deep breath. With some planning your celebrations can continue to be happy, memorable occasions.

Reduce Holiday Stress

Make sure everyone understands your caregiving situation and has realistic expectations about what you can do. Do not pressure yourself by trying to do everything you did in the past.

Preparations and Planning

If this sounds like your situation, the best gift may be holiday home care services. It can provide you and your family time and energy

to enjoy this time of year knowing your loved one is in good hands.

Variety of Services

We offer a variety of services to ensure your family's comfort and security in their own home.

- ~Personal Care
- ~Home Assistance
- ~Alzheimer's/Dementia Care
- ~Respite Care

We Can Provide Respite

With the changing needs of our aging loved ones comes concern about how to best celebrate this time of year. Health issues can complicate an already busy time.

Our experienced and compassionate Caregivers can stay with your loved one, making sure that their needs get met, leaving you the opportunity to go shopping for gifts, meal preparation, or just the chance for some "me-time".

Everyone wins when families get extra care for their loved ones during the holiday season.

Sometimes a little outside help can make all the difference in the world.

Do you have any questions or concerns about your loved ones? Give us a call and let's talk about it! We can be the answer!

Gift Buying tips....for people with Alzheimer's

~Pictures of family to help with memories

~Music can help with anxiety and bring comfort

~Headphones block out noises that may frighten them

~Cozy blankets, sweaters or clothing can provide comfort and warmth

HOT TIP...

Winter is Coming

~Check in on your family & elderly neighbors

~Clear their driveway & walkway to prevent falls

~Pick up groceries for them if you're going out so they don't have to

~Don't forget to change the furnace filter

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Paid for by Friends of Maureen Kelly

Laketran strongly believes transportation should not be a barrier to vote and will continue their Vote & Ride program for the fall general election allowing residents to ride the bus free to vote.

Lake County residents can take Laketran's Local Routes or schedule a door-to-door Dial-a-Ride starting October 6 to vote early at the Lake County Board of Elections or to their polling location on Election Day, Tuesday, November 3.

"At Laketran, we believe every resident should have access to vote and we know that we are uniquely positioned to help get people to the polls," shared Laketran CEO Ben Capelle. "Exercising your right to vote is one of the most important roles an individual can play in their community and Laketran wants to make sure that is possible for everyone."

Early voting begins Tuesday, October 6 and includes the two Saturdays, two Sundays, and the Monday before Election Day at the Lake County Board of Elections.

Polling locations in Lake

County are open from 6:30 a.m. to 7:30 p.m. on November 3.

Residents who prefer to take Laketran's Local Routes 1-9 simply need to inform their bus driver when they board that they are going to vote or just voted and the trip will be free. To vote early, Laketran Routes 1, 4, 5, and 9 directly serve the downtown Painesville Transfer Center adjacent to the Board of Elections at 105 Main Street, Ste 107.

Dial-a-Ride, Laketran's door-to-door service for seniors and people with disabilities, will also provide rides to early voting or polling locations at no charge and requires a reservation 1 to 12 business days in advance. To schedule a Dial-a-Ride reservation, call Laketran Customer Service at 440-354-6100.

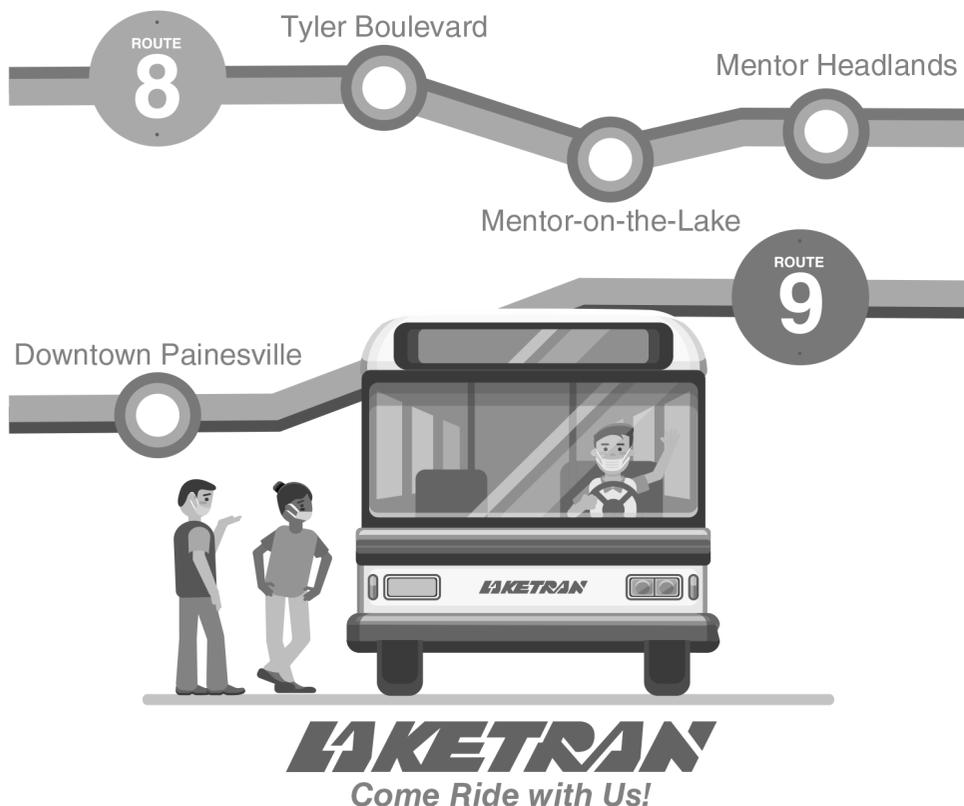
Residents can also ride Laketran free to bring their absentee ballots to the Lake County Board of Elections.

For early voting times or to find your voting location, contact the Lake County Board of Elections at 440-350-2700 or visit their website at <https://www.lakecountyohio.gov/lakeelections>.

Routes 8 and 9

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**Early Voting: October 6 - November 2
Ride Laketran FREE to Lake County Board of Elections**

**Election Day: November 3
Ride Laketran FREE to your polling location**

**To book a ride to vote call:
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We believe life is better at home and that better care begins at home. That's why we're dedicated to providing a comprehensive range of the highest quality non-medical home care services in a professional and efficient manner that enhances all of our clients' quality of life and empowers families to keep their loved one at home. Remembering that caring is as important as the care, we know the highest calling of our profession is to provide comfort to those who are in distress or need with the utmost dignity and respect.

We coordinate all these services to provide seamless service for you and there is always someone

available to speak with when you need questions answered.

Better At Home, LLC is not a chain or a franchise. We are a locally owned and operated agency located in Willoughby, backed by the experience of a paramedical professional with over 10 years experience in both the paramedical sector and the home care industry, as well as over 20 years direct care experience. Our staff is an exceptional team of home care professionals who are bonded, insured and backed by real-world experience, education and skills.

Call us today at 440-946-1600. We look forward to the privilege of serving you and your family.

Better At Home, LLC understands the challenges facing today's families and the importance of aging in place. That's why we are **dedicated to providing the very best care** to you and your family in the privacy, **comfort and safety of your own home.**

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- The Ohio Civil Service Employees Association (OCSEA/AFSCME Local 11)
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- State Senate Candidate Betsy Rader
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Mentor Window Earns Yet Another Angie's List Super Service Award - 8 Years Straight!

Mentor Window has earned the home improvement industry's coveted Angie's List Super Service Award for the 8th year in a row. This award reflects exemplary years of service provided to customers throughout Northeast Ohio, along with honest, fair prices.

Steve Douglas the owner of Mentor Window was asked about how they continue having such success in the home improvement industry. "We have crews that have been with us for decades, and we are very particular about the installers we hire. We won't just hire anyone to catch up if we are backed up a bit, quality is at the top of our list when it comes to workmanship. When it comes to pricing, we are straight forward with people, they don't want to hear any buy 1 get 1 free nonsense. They want a fair, honest price up front without all the gimmicks you see out there in advertising. We treat each and every one of our

customers like family."

"Only about 5% of the Home Improvement companies in Northeast Ohio have performed consistently well enough to earn our Super Service Award," said Angie (founder of Angie's List.) "It's a really high standard."

Angie's List Super Service Award 2018 winners have met strict eligibility requirements, which include an "A" rating

in overall grade, recent grade, and review grade period; the company must be in good standing with Angie's List, pass a background check and abide by Angie's List operational guidelines.

Service company ratings are updated daily on Angie's List. Companies are graded on an A to F scale in areas ranging from price to professionalism to

punctuality.

Mentor Window offers a full range of home improvements, including Energy Star Tilt-In double hung windows, slider styles, bay windows, casement windows, patio doors, fiberglass and steel entry doors, vinyl siding in over 50 colors & styles, cedar shake style siding, seamless gutter systems, gutter covers, blown in insulation,

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Interest free financing is available and most major credit cards are accepted.

Call today or stop in for a free, no obligation estimate (440) 209-1617. We are located at 7731 Lakeshore Blvd., Mentor, Ohio 44060., www.mentorwindow.com.

City of Mentor to Honor Veterans on November 11th

Veterans Day is Wednesday, November 11th and the City of Mentor is asking all residents to fly the flag to honor the brave men and women who have served in the military.

The City of Mentor will be commemorating this with a Veteran's Day ceremony to be held on at the Veteran's Memorial.

The event will be broadcast live on the Mentor Channel and will be streamed on Facebook for those unable to attend in person.

Originally known as Armistice Day, this holiday was first commemorated in 1919 to mark the end of World War I, which occurred with the signing of the armistice on the 11th hour of the 11th day of the 11th month, in 1918.

In 1936, Armistice Day became a national holiday. Following World War II and the Korean War, the name was changed to Veterans Day to honor American veterans of all wars.

We thank all veterans for their commitment to our nation and we ask all to come together in honoring their efforts to preserve our way of life by celebrating Veterans Day with us.



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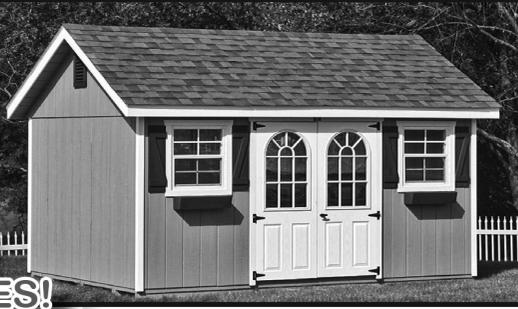
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Lorraine Fende, Lake County Treasurer



ABOUT LORRAINE

• Current Lake County Treasurer

- Elected 4 terms as Ohio Representative where she supported seniors by working to expand Ohio's Homestead Property Exemption while also serving on the Finance Committee, and as past Vice Chair of the Financial Institution and Real Estate Committee
- Elected 5 terms as Mayor of Willowick and balanced the city budget each year
- Elected 4 terms on Willowick City Council
- Served on the Willowick City Council Finance Committee
- Served as Director of Program Development for Lake County American Red Cross



INCREASING REVENUE

As your Lake County Treasurer, Lorraine Fende has collected over \$95,000,000 in delinquent taxes. She also has increased Investment Income by an additional \$19,000,000.



COVID RELIEF FOR OUR FAMILIES

As your Lake County Treasurer, Lorraine Fende instituted property tax payment plans to assist taxpayers confronted with unexpected financial hardships as a result of COVID-19.



PROTECTING TAXPAYER DOLLARS

As your Lake County Treasurer, Lorraine Fende implemented increased security measures to protect taxpayer dollars by updating cashier procedures, tightening vault security, keeping on hand cash levels at a minimum, and tightening office security.



SAFEGUARDING TAXPAYER DOLLARS

As your Lake County Treasurer, Lorraine Fende implemented Auto Agent which is a free service to Lake County residents that prevents taxpayers from making duplicate payments.



PROACTIVELY PROVIDING TAXPAYER REFUNDS

As your Lake County Treasurer, Lorraine Fende ramped up efforts to refund tax over payments to homeowners in Lake County.



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Kenny Yuko
in voting
to re-elect
Lake County
Treasurer
Lorraine Fende!

A PROVEN RECORD OF PROTECTING TAXPAYER DOLLARS!

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With summer winding down and colder weather approaching, now is the time to have us perform a Heating Preventative Maintenance Safety Check for the low price of only \$69.95 (Regular price \$95.95). The gas furnace tune-up and safety check includes:

1. Clean burners

2. Clean, light pilot
3. Check Heat Exchanger
4. Check main gas valve
5. Adjust burner & pilot
6. Adjust blower belt
7. Check & adjust furnace controls
8. Check safety pilot operation
9. Oil blower.

Even though those hot & humid days are fading away, you still may want to take advantage of Hoernig Heating and Air Conditioning's Central Air Conditioning Tune-Up Special for only \$69.95 (Regular price \$95.95). This cooling preventative maintenance safety check includes:

1. Check refrigerant charge

2. Leak test unit if necessary
3. Check and adjust fan belt
4. Check bearings
5. Align pulleys & lubricate motor
6. Check Filters
7. Check condenser
8. Check drain

9. Check operation of thermostat
 10. Operational check of systems.
- For those of you looking to save even more, take advantage of a package deal! Have us service both systems at the same time for only \$98!!

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Conditioning offers free estimates, 24 hour service, 10% senior citizen discounts, and can service any brand. We're also licensed, bonded, and insured.

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In the past, many of you have asked me "Is it possible to cut the cable?" My reply has always been "not yet, but soon". I've been saying it for 7 years. Well, "SOON" is HERE!!

After many months of research, I have finally come to the conclusion that it IS POSSIBLE to "CUT THE CABLE" and save a substantial amount of money. Since everyone has their own needs, I can customize a solution to allow you to cancel your U-verse, cable or satellite service.

If you have any questions or would like more information on getting rid of your cable or satellite company, please contact me.

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7. Check & adjust furnace controls
8. Check safety pilot operation
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Lake Humane Society Launches the Cpl Joshua Harmon Pets to Vets Program

Lake Humane Society has launched a new initiative focused on helping veterans in Lake County called the Cpl Joshua Harmon Pets to Vets program. The Cpl Joshua Harmon Pets to Vets program is part of a compassionate mission to protect animals and build connections between pets and people. This program will focus on meeting the needs of pet owners who are veterans, training volunteer veterans to work with shelter animals and offering visits to veterans in their home.

Cpl Joshua Harmon was a U.S. Army Soldier from Mentor, OH and served as a Combat Medic attached to the Scouts Sniper Platoon and received the Army Medal of Commendation of Valor for performing extraordinary life-saving measures. Additionally, Cpl Harmon was awarded the

Combat Medical Badge and is a Bronze Star recipient. When returning from a mission in Iraq on August 22, 2007, Joshua, along with thirteen fellow soldiers, lost their lives when their UH-60 Black Hawk helicopter crashed in Multaka, outside of Kirkuk. The Pets to Vets program was named after Joshua because of his lifelong love of animals.

Pet services being offered to veterans include:

Pet Food Bank: Auggie's Pet Food Bank is open the 1st and 3rd Wednesday of each month from 1:00 PM-3:00 PM at Lake Humane Society, located at 7564 Tyler Blvd. A veteran ID is required to receive assistance. Appointments are not necessary.

Pet Wellness Clinic: The Pet Wellness Clinic provides low cost

veterinary services such as annual tests and vaccinations. The Pet Wellness Clinic will be coming soon.

TNR (Trap, Neuter, Return): Provides spay/neuter services for people with feral cat colonies on their property. The cost of TNR is \$25 and includes spay/neuter service, ear tipping, rabies vaccine and FVRCP vaccine. Additional services upon request include FELV/FIV Snap test, topical flea treatment and tapeworm injection.

Reduced Adoption Fees: Lake Humane Society offers special adoption rates and no administrative fees to veteran adopters.

- Dogs aged 6 months-6 years: \$40
- Dogs aged 7 years- 11 years: \$80

- Cats aged 12 years and over: \$40
- Dogs aged 12 years and over: \$20
- *All dog adoptions require an additional \$20.75 dog license fee.

- Cats aged 6 months-6 years: \$40
- Cats aged 7 years-12 years: \$20
- Cats aged 13 years and over: \$15

All adopters of Senior animals are eligible to purchase discounted medications for age related illness for the duration of the pet's life from Lake Humane Society. Lab work for age related illnesses will also be available at a reduced cost.

Lake Humane Society is seeking volunteer veterans with an interest in animals to help develop the following programs:

Shelter Dog Training: Helping dogs' transition into their new homes with ease.

Companion Program: Connecting shelter pets with veterans through visits, short-term fostering and adoption.

Dog Behavior Consultation Service: Working with veterans who are considering surrendering their dogs due to behavioral issues.

Lori Caszatt, Director of Marketing and Community Partnerships, said "The Pets to Vets program was named after Joshua Harmon to pay tribute to his love of animals. His father, Richard Harmon, is the President of the Lake Humane Society Board. We felt this was an important way to honor Rich and his son, Joshua for their lifelong dedication to rescue animals in Lake County."

"The Cpl Joshua Harmon Pets to Vets program is an important community resource for veterans in Lake County. In addition to offering reduced fee services, we feel it is important to support veterans who are feeling isolated and lonely. The Companion Program will directly connect veterans who have had similar life experiences and open the door for conversation."

"Pets are a great comfort and stress reliever to many people. We feel this program is a wonderful way to connect veterans with shelter pets through volunteer visits, fostering and adoption."

"The Cpl Joshua Harmon Pets to Vets program is still evolving. Lake Humane Society is currently seeking grant funding to hire a dog trainer who will work with volunteer veterans. Additional funds are needed to stock Auggie's Pet Food Pantry."

For more information on the Cpl Joshua Harmon Pets to Vets program, please visit our website at www.lakehumane.org or contact Ann Loveless, USA Retired, at pets2vets@lakehumane.org or by calling 440-951-6122.

The mission at Lake Humane Society is to protect animals and build connections between pets and people through advocacy and education. Lake Humane Society is a 501c3 charitable nonprofit organization and operates solely on donations.

For more information on Lake Humane Society or to donate, please visit www.lakehumane.org.



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Plumbing Tips To Help You Save Money

Benjamin Franklin Plumbing & Debord's One Hour HVAC

Over time, plumbing costs can add up. They're a necessary expense in any homeowner's budget, yet there's a lot that can be done to lower the annual cost of your plumbing bills that a lot of people are not aware of. Completing annual maintenance and taking a proactive step to fight against future costly issues are one of the most important things that you can do to save money on plumbing.

Actively Look for Drips: Drips add up over time—and can also signal a larger problem at hand. Loose valves, cracked pipes, or even flooding are all issues that a few small drips can warn homeowners about. These issues, if left untreated, are far more costly than a simple leak. Dripping water can slowly add up in your energy bill. The water can also cause harmful mold to grow if not quickly

handled.

Upgrade Your Water Heater: Heating water requires a lot of energy; by upgrading to a more effective, energy-efficient model, you can save a lot of money over time. **Water heater** models that are over ten years old might be due for a replacement soon. A good model to consider is an on-demand water heater, which quickly heats water when necessary, rather

than continuously heats water throughout the day.

Check Your Water Meter: Take a quick look over your water meter to be sure that your water flow is running normally. Located somewhere accessible outside of your home, your water meter indicates water usage. If water is not running to your home but the meter indicates water is still flowing, that can often be a sign of a major water leak somewhere in your pipes.

Complete Routine Maintenance: Making sure to treat any issues preemptively—rather than wait until the issue grows large and costly—is a quick and easy plumbing tip that can help save money. Plumbing repairs can be costly.

Don't DIY: While it may be tempting to try to fix plumbing issues on your own and save some cash, getting the help of a professional can actually save you more time and money overall. Homeowners

who attempt to fix projects on their own can often create larger issues. In case of doubt, enlist the services of a trusted plumber who can fix the issue for good.

Cut back on some major plumbing costs by following these easy tips. A little bit of regular maintenance and careful checking of all your plumbing fixtures can go a long way to saving a lot of money. When in doubt, do not try to tackle the issue on your own; invest in a professional service to lower expenses by getting the job done right the first time!

Call us today at (440) 285-9125 to schedule an appointment.

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covered by workers compensation for your protection.

We have the highest ratings with the Better Business Bureau and Angie's List. We take pride in our workmanship so you will not only be current client, but in the future, we want to be "the one" contractor you call to take advantage of our other professional services including kitchen and bathroom remodeling. Plus, we also accept all major credit cards & special financing.

Let us show you how to make your next remodeling project a little easier by calling Shoreline Window and Remodeling Company at (440) 946-1495 or (440) 336-3300. You can also look us up at www.shorelinewindowandremodeling.com.

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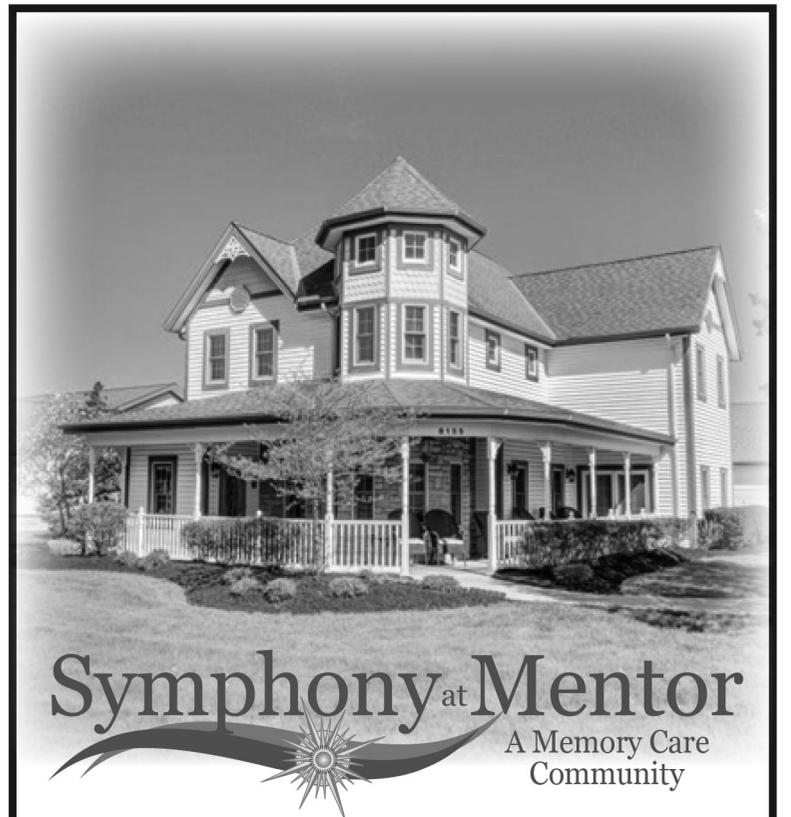
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Visiting Angels Seeks Compassionate, Empathetic & Reliable Teammates

Joining the Visiting Angels team means having a rewarding career, work-life balance, competitive wages, benefits, flexible schedules, bonus plans, professional growth and additional education. One of the big advantages of working as a caregiver is the ability to work part time or full time and setting your own schedule. Caregivers are subject to a thorough criminal background and driving record check before hiring. We conduct multiple interviews for all prospective caregivers to ensure we are hiring nothing but the best.

Visiting Angels has an extensive 3-part training program for those employees with little experience. Part 1 is a virtual learning experience followed by hands on training with our partner, Auburn Career Center, then on the job training. This program allows those who have the heart to do this work but may have only helped family the ability to start a new career.

Visiting Angels of NE Ohio has been locally owned (18 years) in-home care agency providing non-medical senior home care services 24 hours a day. Our Angels assist seniors with

meal preparation, medication reminders, light housekeeping, hygiene care, errands, shopping, joyful companionship and more. Our business success is based on building relationships with the clients we serve. We realize it is not easy to have someone come into your home so we work on making that transition more comfortable.

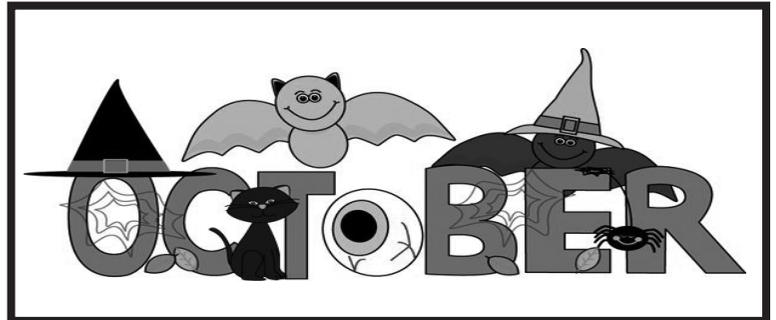
The Northeast Ohio Visiting Angels office is part of a nationwide franchise network of Visiting Angels offices, which now exceeds 600 locations across the United States. We believe it is our job to adjust to the client's

schedule and see that they remain comfortable in their own home.

Full and part-time positions available. If you're interested in becoming an Angel, please call:

Ericka at 440.658.3753 or email ebrodnan@visitingangels.com

We'd also like to congratulate Debbie Moorefield for winning the national 2020 Visiting Angels Caregiver of the Year Award! Since 2003, Debbie has worked over 45,000 hours with 225 clients! We have the BEST ANGELS!



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Start Planning Now if You're Thinking About Going to College Next Year

College (and financial aid!) admissions applications for fall 2021 open Oct. 1 at Lakeland

It's not too early for high school seniors to take the steps to plan for college classes next fall.

Fall 2021 Lakeland Community College admissions applications will be accepted beginning

Thursday, Oct. 1, 2020.

The first step is to apply to Lakeland online at lakelandcc.edu/apply. The Student Service Center (SSC) is where students can receive help with admissions, registration and financial aid. A \$15 non-refundable application fee will be added upon registering

for classes. For questions, email sscenter@lakelandcc.edu.

Beginning Oct. 1, students and their parents may complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility for grants and other aid at studentaid.ed.gov/fafsa. The sooner you apply, the more

likely you are to qualify for more aid! Many forms of financial aid including scholarships are processed using the information provided in the FAFSA. Don't miss your opportunity for financial support and apply for the FAFSA. Be sure to add Lakeland as a college of choice by entering the school code 006804. For questions about financial aid, call 440-525-7070 or email finaid@lakelandcc.edu. Other resources and helpful links and videos are available at

lakelandcc.edu/financialaid.

Lakeland is one-third the cost of most public colleges. Try out the tuition calculator at lakelandcc.edu/2plus2calculator to see how much you can save.

By applying to Lakeland and the FAFSA this October, you'll get a head start on planning and gathering all the information you need to start college next year. Don't delay because time flies. Fall semester 2021 will be here before you know it!

High school seniors - Now is the time to plan for college!



Virtual visits - Start now!

Virtually visit Lakeland at lakelandcc.edu/visit.



College Applications

Lakeland's fall 2021 application opens Oct. 1, 2020. Visit lakelandcc.edu/apply



FAFSA - The Free Application for Federal Student Aid

Financial aid and eligibility for some scholarships and grants are based on the completion of the FAFSA. For students applying to college for fall 2021, the FAFSA window opens Oct. 1, 2020. Apply online at: studentaid.ed.gov/fafsa.

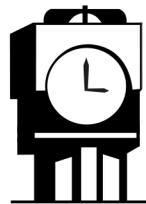
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- **Quality.** Lakeland is ranked one of the top 50 Best Community Colleges in the nation (College Consensus, 2020). We're also ranked No. 2 in the nation and No. 1 in Ohio for students reaching their educational goals (The Chronicle of Higher Education, 2020).
- **Value.** Lakeland's tuition is about one-third the cost of most four-year schools.
- **Careers.** Choose from more than 130 academic programs in business, IT, health, engineering and more.
- **Transfer.** Credits are guaranteed to transfer to any public university in Ohio. Or, stay close to home at Lakeland's Holden University Center.

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For many Seniors, travel is a wonderful and important life activity because it makes them feel alive, young and vibrant. Plus, they can enjoy a fun activity that makes them feel connected to other seniors and gives them a superb break from stress. JKL TOURS has restarted their trip program and is working hard to make sure everyone is as safe as possible, so seniors can be On the Road Again!

JKL Tours is using "Touchless Thermometers" to take everyone's temperature to know everyone on the coach is fever free and they are only taking a limited number of guests so seating on the coach is spaced out (couples & friends can sit together if they want.) Everyone is required to wear a mask and if you wake up sick the morning of the trip, you get a Full Refund.

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JKL Tours has a new list of fun tours for this Fall and Winter e.g. Historic Cleveland, Autumn in Amish Country, Niagara Falls USA, Wine Tasting tours, Christmas with Sinatra and more. Plus, they are working on the trip list of new adventures for 2021! Call or email JKL Tours to find out more.

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DIVORCE 101:

Divorce v. Dissolution: What is the difference?

This article simplistically identifies the main issues in the termination of the marital contract and explains the difference between a divorce and dissolution. The issues in the termination of the marital contract are as follows: (1.) Allocation of Parental Rights and Responsibilities if there are children. The main issues regarding the allocation of parental rights and responsibilities would include who pays child support and how much, companionship time, formerly known as "visitation", who has custody or how is shared parenting, formerly known as "joint custody", to be allocated, who is responsible for health care/ insurance and how will the tax exemption be divided. (2.) Spousal support. Will one party pay the other spousal support and how much and for how long? (3.) Property distribution. How will the marital real and personal property and all other marital assets be divided. (4.) Pension and retirement

division, if in existence. And, finally, (5.) Allocation of marital debt. These are the main issues in every divorce and/or dissolution.

The most fundamental difference between a contested divorce and a dissolution and/or uncontested divorce is that in a contested divorce, the parties cannot agree on one or more of the issues; whereas, in dissolution or an uncontested divorce, the parties are in agreement. Dissolutions and uncontested divorces are very cost effective and can be finalized in as little as six weeks from the date of the filing. The cost of the divorce or dissolution will vary on the number of issues in the case. In a dissolution or uncontested (no fighting) divorce the financial cost can be dramatically less than a contested divorce (the parties cannot agree on one or more of the issues) but, most importantly, the emotional cost to both parties and their children, if applicable, is much lower.

An action for divorce- if the parties cannot come to a voluntary agreement- can easily take a year or longer to finalize. There is the

dread of runaway attorney fees averaging \$250- \$300 per hour. In a contested divorce (where the people are actively fighting) there is always the worry (which is justified) that the attorney will quit if you run out of money or the fear of receiving another several thousand dollar bill unexpectedly. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required with dissolution.

The emotional price of continuous daily resentment, depression, fear and worry can become overbearing and destructive to one's health. Dissolution avoids all of this. That being said; It is very difficult to get two people who are usually not the best of friends to begin with to agree on all issues. All issues must be agreed to for a successful dissolution to occur. This requires compromise. The cardinal rule is that nobody walks away happy. Each party usually

feels wronged in some way by the other. Each party usually feels that they could have obtained a better result if they would have just held out longer or been more aggressive. The truth is the law is pretty settled on how property and children are resolved. In most cases, you will not get a better result by engaging in prolonged litigation.

If the parties are unable to come to an agreement regarding all the issues, as is often the case, a divorce must be initiated. I try to resolve as many issues as possible before hand and communicate with the other party or his/her attorney to coordinate the process. It is always best to work together and focus upon resolution of the issues on which the parties agree. The purpose of the attorney is to make the process as minimally painful, and least expensive as possible. Open and honest communication is key. Unfortunately, in many cases, the parties have so much resentment

toward each other that they are simply unable to cooperate. This is never in anybody's best interest and can be very damaging to children.

There are certainly ways to minimize the pain and cost of a divorce but it will never be as efficient and emotionally healthy as two parties coming to a voluntary agreement with dissolution. I believe that a dissolution really should be possible in most cases if two factors are present (1.) the parties are mature, sensitive and intelligent and (2.) the matter is approached with a cost versus benefit business analysis, an open mind and sound professional guidance. I know this is easier said than done. But- if accomplished- the financial and emotional rewards (including healing time) reaped are enormous for the parties and children and will be enjoyed for the span of one's entire life.

Robert C. Biales

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Because we spend the majority of our time indoors, Dr. Michael Berry of the EPA states that "Heightened consumer health awareness must place emphasis on carpet and upholstery maintenance to remove trapped mite contaminants before they overflow and are released back into the indoor air. Properly cleaned carpet and upholstery is the most significant proponent conducive to a healthful indoor environment. Therefore, residential carpets subjected to heavy use should

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There's More to Mold Than Just the Spore!

Mold can emit a fungal gas! When particular molds colonize and they progress through their life cycle they emit a gas (musty smell). As the reservoir of fungus grows to several billion spores in

the colony, our noses detect the smell of these fungal gases.

When a closed indoor environment continues to fill with the mycotoxic gases, they can become a health risk. The

affect it has on the human body is dependent on three variables.

Our individual immune systems, the type of spore and the volume of fungal gas, determines the impact on our bodies.

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Some health effects include, headaches, shortness of breath, dizziness, lethargy, fever, and digestive problems. More severe reactions are hypersensitivity, and asthma symptoms. Although rare, certain Aspergillus species release aflatoxins that are carcinogenic.

There are many things in life

we cannot control, but exposure to fungal gases is not one of them. With a little effort, we can reduce or eliminate this health hazard by using a disinfectant or removing the affected material. In some instances, it may be necessary to seek a professional opinion or get professional help.

Gregory L. Drenik
CIE (Certified Indoor Environmentalist) Mr. Drenik is the president of Monarch Group, LLC. He has performed thousands of mold tests over the last 20 years & completed over 3,000 mold remediation projects (440) 537-4024

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If you are wondering how to avoid the high cost of heating your home this winter, then take a ride to American Home & Energy Products in Painesville Township, across the street from the Lake County Fairgrounds.

You will find the owner there, Chris Bedrick, and his staff, ready

and able to give you the best information about quality heating products that will save you money (and worries) about keeping warm in your home during the cold NE Ohio winter season.

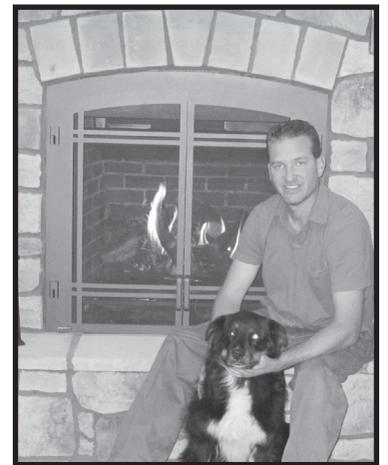
Chris said, "We are a full service store dedicated to customer service.

We educate our customers on the heating products and work with them to determine the best solution for their particular situation. Then we are able to sell them a high efficiency unit, install the unit and service it afterwards. We also offer our customers pellet fuel, firewood and a complete hearth shop featuring all the products having to do with a fireplace!"

Chris says that American Home

is all about green energy and proves that with high efficiency Regency wood, gas and pellet products including fireplaces, inserts and stoves. They have burning displays in the store to demonstrate the incredible heat, beautiful ambiance and easy to use heating products. You can see for yourself how great the units look, as well as how much heat you can expect, by coming in and experiencing the working products.

American Home & Energy is located at 1270 Mentor Avenue (Rt 20) in Painesville Township, across from the Lake County Fairgrounds. Store hours are



Monday through Friday 9 am to 5:30 pm, Saturday 9:00 am to 4:00 pm. The store is closed on Sunday.

Call 440-358-5858 or visit the website at American-Home-Online.com for more information.

Tips to Prepare Your Teens for Safe Driving

If you are a parent of a teenage driver, your child's safety is your first concern. Though you cannot always be by their side, you can take steps to help keep them safe behind the wheel. Educating yourself and your teen driver about the risks of unsafe driving can save lives and money.

"Reminding young drivers about the dangers of distracted driving is so important," Governor Mike DeWine said. "Having rules limiting the number of passengers in the car and reminding teens to keep their eyes on the road and hands on the wheel are other easy ways to help increase the safety of young drivers."

"Today's world presents many distractions while driving and we must talk to teens about the dangers and consequences of unsafe and distracted driving," Ohio Department of Insurance Director Jillian Froment said. "I urge parents to establish rules that will help keep their teen drivers and those around them safe while on the road."

Froment encourages parents and their teens to create a teen driver contract using the online template at www.insureuonline.org/teen_driver_certificate.htm. A contract can help teen drivers avoid common mistakes and increased insurance rates, while defining the consequences associated with driving privileges.

Froment said there are actionable steps parents can take to keep their teen drivers safe and to save money on insurance coverage. She shared the following insights:

Set Expectations

- Research suggests parents who set rules cut accident risk in half.

- Set a driving curfew. More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.

- The relative risk of a fatal crash increases as the number of passengers increases.

- Texting or talking on a cell phone can double the likelihood of an accident.

Keep Costs Down

- Conduct an insurance review with an agent to determine options for insuring your teen driver. Adding a teen driver to your auto insurance policy can be costly.

- The type of vehicle a teen driver uses as well as driving violations can impact the cost of insurance.

- Many companies grant discounts to drivers whose records have been clean for three or more years.

- Some companies offer discounts if your teen completes a defensive driving course and upholds a good grade-point average.

- Ask your insurance company about an "accident forgiveness" clause that guarantees premiums will not increase after one minor accident.

- Install a smartphone application that limits or prevents texting and driving.

Ohioans with insurance questions can call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 and visit insurance.ohio.gov for insurance information.

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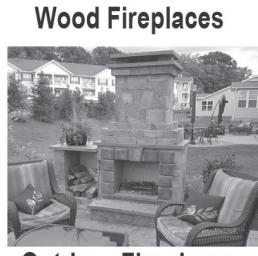
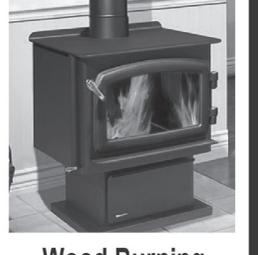



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Blackbrook Audubon Gives Peek into Bat Rehab

Blackbrook Audubon will host a free, virtual program 7:00 p.m. Tuesday, October 20 showcasing how the Lake Metroparks Wildlife Center helps bats recover.

Tammy O'Neil, Wildlife Care Manager at the Center, will help viewers appreciate the beauty and benefits of different bat species as well as their fascinating life histories. Tammy will also give a sneak peek behind the scenes of bat rehabilitation at the Wildlife Center; why bats come in for help, how they care for them and how we all can help them too.

Anyone interested in hearing the presentation should

register on the event page of blackbrookaudubon.org. A link will be sent to each registrant's email address.

The Lake Metroparks Wildlife Center in Kirtland has been rehabilitating native wildlife since 1983. In a typical year, they admit about 2,000 animals into their medical facility, treating injured or sick patients and raising orphans. This year, however, COVID-19 public health protocols prevented them from admitting patients and orphans starting in mid-March to the present. Lake Metroparks gives advice on wildlife encounters on their website, www.lakemetroparks.com.

Lake Erie Nature & Science Center in Bay Village also suspended wildlife rehab admissions but resumed pre-scheduled wildlife intake July 7. People seeking assistance for wildlife must call 440-871-2900 or email wildlife@lensc.org prior to going to Lake Erie Nature & Science Center.

As a local chapter of National Audubon Society, Blackbrook Audubon covers Ashtabula, Geauga and Lake Counties. For more information, visit blackbrookaudubon.org or email blackbrookaud@aol.com. Follow Blackbrook Audubon Society on Facebook for updates.

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Mentor Public Library Adult Programs for October

All of these programs are being offered online. Most will be hosted live via Zoom and require registration. You can sign up by calling the library or at www.mentorpl.org. A few will be broadcast on the library's:

- Facebook page: www.facebook.com/mentorpubliclibrary
- YouTube channel: www.youtube.com/mentorpubliclib
- And website: www.mentorpl.org.

Borrow Telescopes & Binoculars from MPL

Keep your eyes on the skies. Patrons can now borrow both binoculars and telescopes from Mentor Public Library. Adults with a valid CLEVNET card can borrow them for up to 14 days. No renewals available. Overdue fines are \$5 per day.

For more information, visit www.mentorpl.org/telescopes-binocs or call Mentor Public Library at (440) 255-8811.

Take & Make Crafts

Teens and adults can get craft kits from Mentor Public Library's Main Branch. Each kit comes with supplies and directions to make a fun and artsy craft at home. The library will offer different crafts throughout the month.

Call (440) 255-8811 ext. 247 for details.

All Booked Up with Cailey & Meg

Saturdays at 12 p.m.

Every week, MPL's librarians Cailey and Meg recommend and discuss books on a specific theme. They rotate their suggestions between teen and adult books. All Booked Up can be viewed on the library's website, www.mentorpl.org, as well as its Facebook page and YouTube channel.

Eliot Ness: The Cleveland Years

Thursday, Oct. 1
6:30 p.m.

Historian, author and all-around Eliot Ness expert Rebecca McFarland will visit the library to talk about Eliot Ness and his time in Cleveland. Hosted online via Zoom. Registration required to attend.

Doctor's Double Life

Monday, Oct. 5
6:30 p.m.

Learn about the strange death of Dr. Giuseppe Romano in 1936, the most perplexing mystery in Lake County's history for more than 50 years. Discover the details of the brutal murder and see if you can solve the crime. This case has it all: murder, the mob, and four pounds of shrimp. This program will be hosted online via Zoom. Registration required to attend.

Get to Know Lake County Council on Aging

Tuesday, Oct. 6
4 p.m.

Learn about the many useful and wonderful services offered by Lake County Council on Aging. This presentation is beneficial to both seniors and adults who are caring for an aging relative. The event will be broadcast via Zoom. Please register to attend.

It's a Mystery Book Club

Tuesday, Oct. 6
6:30 p.m.

This monthly book club reads crime-related genres such as thriller, suspense, true crime and mystery/detective. In October, they will discuss "The Lost Man" by Jane Harper. The book club will be hosted online via Zoom. Email mary.pelton@mentorpl.org if you wish to participate.

Ohio Road Trips

Wednesday, Oct. 7
6:30 p.m.

Even though COVID is keeping many of us closer to home, opportunities to explore still abound. Presenter Kristina Ambrosia-Conn will share one-tank trips and cool things to do, see and experience near to home. This program will be hosted online via Zoom. Registration is required.

Online Volunteer Fair

Monday, Oct. 12
5 to 8 p.m.

Want to see how you can make a difference in the community? Yes, even now. Log onto the Online Volunteer Fair on Monday, Oct. 12. It will be hosted by RSVP of Lake County, Lakeland Community College, Mentor Public Library and Willoughby-Eastlake Public Library. The fair will be hosted online via Zoom. People can sign on any

time from 5 to 8 p.m. that day and meet with local nonprofits that are looking for volunteers, including the American Red Cross, Lake Humane Society, Torchlight Youth Mentoring Alliance, and Hospice of the Western Reserve. If you're interested in participating, you can sign up and receive a Zoom link from www.mentorpl.org/onlinevolunteerfair.

The Great Storm of 1893 & the Riverside

Tuesday, Oct. 13
6:30 p.m.

Discover the history of the great October 1893 storm that sank many vessels on Lake Erie, including the 3-masted schooner Riverside. In 2007, the Cleveland Underwater Explorers (CLUE) located this shipwreck about 25 miles offshore from Cleveland. The wreck is a pristine example of a 19th-century schooner and is an outstanding Lake Erie shipwreck. Speaker Kevin Magee will share the story of the storm and show photos of Riverside's wreck. This program will be hosted online via Zoom. Registration is required.

Leaders & Legacies of the Civil War: Eisenhower at Gettysburg

Wednesday, Oct. 14
Noon

World War II's Supreme Allied Commander (Europe) and the 34th President of the United States Dwight D. Eisenhower spent a great deal of time in the Civil War town of Gettysburg, Penn. Learn more about Eisenhower's experiences there as a young army officer at the World War I "Camp Colt" and, later, on the farm he used as a retreat during his presidency. That site is now Eisenhower National Historic Site. The speaker will be Todd Arrington from the James A. Garfield National Historic Site. This program will be hosted online via Zoom. Registration is required.

Ghost Stories from Lake County

Wednesday, Oct. 14
6:30 p.m.

The regionally renowned Haunted Housewives share ghost stories from Lake County's past. This program will be hosted online via Zoom. Registration is required.

ABCs of Dementia

Monday, Oct. 19, at 2 p.m.

Dementia is more than just memory loss. A representative from Kemper House will discuss what dementia actually is, what signs to look for, and what to do if someone you love has dementia. This program will be hosted online via Zoom. Registration is required.

Men's Book Club

Monday, Oct. 18
7 p.m.

This month's book is "The Feather Thief" by Kirk Johnson. Copies of the book are available at the reference desk at MPL's Main Branch. Hosted online via Zoom. Registration required to attend.

Things that Go Bump in the Night

Tuesday, Oct. 20, at 6:30 p.m.

Join Sara Showman, storyteller and cofounder of the Largely Literary Theater Company, for a collection of spooky stories of the supernatural. This program will be hosted online via Zoom. Registration is required.

Lake Erie Shipwrecks

Wednesday, Oct. 21
6:30 p.m.

Lake Erie has had more than 2,000 shipwrecks but only 375 of them have ever been discovered. Tonya Busick from the Lake County History Center will discuss some of the most famous and fascinating wrecks and the circumstances surrounding them. This talk will be hosted online via Zoom. Registration is required to attend.

Monday Night Book Club

Monday, Oct. 26
6:30 p.m.

Join librarian Cailey for a discussion of bestsellers, popular reads and books of interest. This month the book club will discuss "The Woman Who Smashed Codes" by Jason Fagone. Copies are available at the Reference Desk for pickup. Book club will be hosted online via Zoom. Registration is required to attend.

Big IDEA Book Club

Tuesday, Oct. 27

7 p.m.

The Lake County League of Libraries has teamed with The Diversity Center of Northeast Ohio to form a book club that discuss books and issues involving Inclusion, Diversity, Equity and Access. For now, the discussions will be hosted via Zoom. People can sign up to join the talk at www.mentorpl.org or by calling the Mentor Public Library at (440) 255-8811 ext. 247. At the first meeting, the club will discuss "Evicted: Poverty and Profit in the American City" by Matthew Desmond. The Pulitzer Prize-winning book follows the struggle of eight families to pay rent to their landlords during The Great Recession of 2007 and 2008. The discussion is open to all, and copies of "Evicted" are available at your local library.

Serenity With Yoga

Wednesday, Oct. 28
2 p.m.

Enjoy a relaxing yoga session with instructor Darlene Kelbach from the comforts of your own home. Wear comfy clothes that are easy to move in and don't forget to set up your yoga mat or beach towel before we get started. Hosted online via Zoom. Registration required to attend.

The Stranger Beside Me: Ann Rule & Ted Bundy

Wednesday, Oct. 28
6:30 p.m.

MPL Librarian Ms. Millie will discuss true-crime writer Ann Rule, serial killer Ted Bundy, and how the two are connected. Because of the graphic nature of Bundy's crimes, participant discretion is advised. This program will be hosted online via Zoom. Registration required to attend.

Pablo Picasso: Through the Eyes of the Artist

Thursday, Oct. 29
6:30 p.m.

Learn more about the prolific artist, Pablo Picasso. His powers of invention spanned more than 80 years, and he became the very prototype of the modern artist as public figure. Presented by art historian Felicia Zavarella Stadelman. This program will be presented via Zoom. Registration required to attend.

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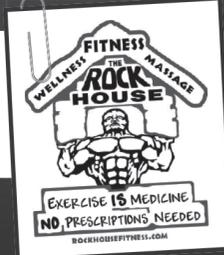


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superficial skin discolorations are reduced. The texture of your skin becomes more smooth and elastic. It is safe and effective for all skin types. The treatments are quick, typically 15 to 20 minutes. The treatments are done a monthly until the desired results, then every 6 month maintenance. We are running a special for \$200 a treatment. Downtime is 3-5 days. Redness, tiny scabs then healing. The treatments are compared to the Co2 Peels without the 3 week downtime.

We are seeing success with scarring acne. The divots that are left behind from infected follicles are starting to fill in giving an allover improved smoothness to the face. We treat aggressively and within four months you will have vast improvements in

your complexion. To maximize the process you can add weekly microdermabrasion treatments for \$50. A microdermabrasion treatment consists of running a small vacuum over your face that lays down crystals that agitate and lift the top layers of cells. The debris is then sucked up. This treatment keeps your pores clear and allows deeper penetration of acne or anti-aging products. Along with drying up acne, regular treatments will clear and prevent ingrown hairs and reduce fine lines also. You will always have that fresh look.

It has worked well with fine wrinkles around the mouth and eyes. We are finding that the fine wrinkles are slowly filling in as the collagen is stimulated to grow and fill in the skin. It also reduces pore size. This treatment is for men and women interested in some face restoration with very little down time. This is an inexpensive answer to a face lift. This is for the person who is not ready for a face lift but can prolong the good skin longer.

If your skin is loosening on your face as you age, then this will help. This tightens the skin and restores the elasticity and collagen levels it once had. After about 4 days you will have a light overall peeling where the first few layers are sloughing off. This is where your anti-aging products come into play. They soak in to their maximum potential with the new exposed cells.

We all should have a skin care regimen. It should include the basics, cleanser, moisturizer and anti-aging products and a loofa sponge for exfoliating. Your face routine should be done in the morning and at night. You should never use regular soap on your face, it is much too drying.

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Mentor Public Library: Children & Teen Programs

Fun for the whole family!

All of these programs are being offered online. Some will be hosted live via Zoom and require registration.

You can sign up by calling the library or at www.mentorpl.org. Others will be broadcast on the library's:

- Facebook page: www.facebook.com/mentorpubliclibrary
- YouTube channel: www.youtube.com/mentorpubliclib
- And website: www.mentorpl.org.

October Reading Challenge

All Month

Kids can win prizes for reading or being read to! Visit the Children's Department at Mentor Public Library's Main Branch for a reading log. For children, newborn to 12.

Grab & Go Crafts

Families can pick up supplies for crafts that they can make at home from MPL's Lake and Headlands Branches. Get different crafts throughout the month. Meanwhile, the children's department at MPL's Main Branch will be offering crafts as part of its weekly Virtual Family Story Times.

Virtual Family Story Time Room on Zoom

Tuesdays
10 a.m.

Children of all ages and their families can spend some time together while enjoying stories, songs and a craft. The story time will be a live Zoom event. Registration is required. Once a family has registered, they can pick up their supplies from the Children's Department of MPL's Main Branch. (The story time is open to everyone but craft supplies are for children ages two and older.)

Artpocalypse

Tuesdays
12 p.m.

Get fun and colorful craft ideas with Mr. Josh from Mentor Public Library's Headlands Branch. Can be viewed on the library's Facebook page, YouTube channel, or at www.mentorpl.org/artpocalypse.

ACT/SAT Math Review Session: Algebra

Thursday, Oct. 8
6:30 p.m.

Mentor Public Library is offering a trio of online math

refresher courses to help students preparing for the ACT and SAT. Each session will involve working through a series of problems with opportunities for students to ask questions along the way. The program will be led by MPL librarian John Foster who has taught at the high school and college level. This program will be a live Zoom event. Registration is required.

Mr. Zap's Online Halloween Show

Friday, Oct. 9
11 a.m.

Mr. Zap will put on a spectacular magic show for kids of all ages. The show will be broadcast via Zoom and registration is required.

Virtual Vittles

Monday, Oct. 12
4 p.m.

Kids (ages seven to 12) can learn how to make tasty no-bake treats during the library's new Virtual Vittles program. MPL's Chef Robin will show children how to follow a recipe via Zoom. The library will even provide all the ingredients that kids need to participate. Registration is

required. Families can sign up online at www.mentorpl.org or by calling the library at (440) 255-8811 ext. 220.

Spooky Stories by the Fire

Monday, Oct. 12
7 p.m.

Kids can enjoy some spooky stories by the digital fireside from the library's Ms. Mary and Ms. Lisa. They'll give you a fright, but not so much that you're up all night. The stories will be broadcast via Zoom and registration is required.

ACT/SAT Math Review Session: Geometry

Thursday, Oct. 15
6:30 p.m.

Mentor Public Library is offering a trio of online math refresher courses to help students preparing for the ACT and SAT. Each session will involve working through a series of problems with opportunities for students to ask questions along the way. The program will be led by MPL librarian John Foster who has taught at the high school and college level. This program will be a live Zoom event. Registration is required.

Tie-Dye Mask Making

Tuesday, Oct. 20
4 p.m.

The library will guide kids (ages six to 12) through how to tie-dye their own facemasks. The program will be broadcast via Zoom but the library will provide all the supplies. First, families register for the program. They can sign up online at www.mentorpl.org or by calling (440) 255-8811 ext. 220. Then they can pick up supplies from the Children's Department at MPL's Main Branch or its drive-thru.

ACT/SAT Math Review Session: Trigonometry

Thursday, Oct. 22
6:30 p.m.

Mentor Public Library is offering a trio of online math refresher courses to help students preparing for the ACT and SAT. Each session will involve working through a series of problems with opportunities for students to ask questions along the way.

The program will be led by MPL librarian John Foster who has taught at the high school and college level. This program will be a live Zoom event.

Registration is required.

Virtual Halloween Bingo

Monday, Oct. 26
4 p.m.

Kids (ages eight to 12) have a chance to win prizes when they Halloween-themed bingo with Ms. Traci. The game will be broadcast via Zoom and registration is required.

Virtual Story Lab -- Matter

Tuesday, Oct. 27
4 p.m.

A creative story time that encourages children to discover and explore concepts in science. This program will be a live Zoom event.

Registration is required

Online Halloween Party

Tuesday, Oct. 27
6:30 p.m.

Teens (ages 12 to 18) can win candy and other prizes during our online Halloween party. Wear your costume and get ready for fun! The party will be broadcast via Zoom, so you'll need to RSVP.

You can sign up online at www.mentorpl.org or by calling (440) 255-8811 ext. 247.

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