



Mayor's Report



Robert Fiala
Mayor/Safety Director

This holiday season will be unlike any we have experienced. The lingering effects of the pandemic will change our shopping, gift-giving and celebration customs as we attempt to create some normalcy out of an extremely abnormal situation. As the season approaches, we encourage our residents to "shop local" and remember our bars and restaurants remain open under the guidance of the Lake County General Health District.

City government will also continue to function differently for the next few months. City Hall is open with specific guidelines in place, and Council, Boards and Commissions will meet virtually. We encourage our residents to check our website for meeting dates, times and instructions on how to access them. We will continue to seek guidance from the Governor's

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Upcoming Virtual Library Programs for Families

During the month of November 2020, the following free programs will be offered VIRTUALLY at the Willoughby-Eastlake Public Library. Registration is required. For a complete schedule of events or to register for one of our upcoming programs, visit www.we247.org.

All programs are via Zoom or YouTube. You must register to receive the link!

Visit the Events Calendar at www.we247.org or call your library to register.

November Cookie Cutter Bonanza

Between November 1 and November 30, patrons can email their 3-D print files for a cookie cutter to be made by our 3-D printer, just in time for the December baking season.

All 3-D STL files should be sent to: 3d.print@welibrary.info for the library to process.

Getting Started with Medicare

Join Laura Mutsko of Mutsko Insurance, LLC, as she walks participants through the complexities of getting started with Medicare.

Tuesday, November 2
6:30-8 pm

Sarah and Sam's Wild and Wacky Game Night

With a combination of riddles, a scavenger hunt and Minute-to-Win-It challenges, this event is sure to be a blast for the whole family.

Tuesday, Nov. 3, 6:30 pm

A Trip into the Troll Hole

The Willoughby Public Library is taking a virtual journey through the Troll Hole Museum in Alliance, Ohio. The Troll Hole Museum (established in 2013) is home to the world's largest collection of troll dolls and troll-related items. Viewers will learn

about the fascinating creature in history and media. From the Dreamworks Trolls franchise to ancient folklore, there is troll-related fun for everyone.

Wednesday, Nov. 4, 6:30 pm

Virtual Book Discussion: Murder at the Hills – The Devil in the White City by Erik Larson

Erik Larson is the author of five national bestsellers including *The Devil in the White City*, *In the Garden of Beasts* and *Thunderstruck*. *The Devil in the White City* won the Edgar Award and was featured on the New York Times Bestseller's list.

Thursday, November 5, 2 pm

Virtual Book Discussion - The Exiles by Christina Baker Kline

Christina Baker Kline is a #1 New York Times bestselling author of eight novels, including *The Exiles*, *Orphan Train*, and *A Piece of the World*. *Christina* is published in 40 countries.

Her novels have received the New England Prize for Fiction, the Maine Literary Award, and the Barnes & Noble Discover Award.

Thursday, November 5
7-8 pm

Native Story Hour

Celebrate Native American Heritage Month with this special Zoom storytime presented by educator & musician Karen Kitchen, of the Osage Nation of Oklahoma.

Friday, November 6
1 pm

Animal Crossing New Horizons for Teens/Tweens

Do you play Animal Crossing New Horizons on your Switch? Sign up for this event to play from home and help us make the Willoughby Library's island superior. Who knows, there might be mazes to figure out or wheels to spin. Participants will receive a DODO code the day of the program at the email you signed

up with. Ages 11-18.

Saturday, November 7
11 am-1 pm

Wednesday, November 18
6-8 pm

Make and Take Art Club Kits for Teens/Tweens

Each month we will have a different activity kit for you to pick up and complete at home. Instructions and supplies will be included in each kit. Please sign up for each activity separately. Ages 11-18. Art Club kits will be available for you to pick up at the Teen desk or curbside at the Willoughby Library.

Monday, November 9
(Dragon Egg and Dragon Eye Origami), 11 am

Monday, November 23
(Black-out Poetry), 11 am

Thingiverse Basics via Zoom

Thingiverse basic instruction will be provided to create simple 3-D objects. Learn basic website navigation, searching for files to download, making simple adjustments and downloading a file for transfer/saving.

Monday, November 9
6:30 pm

Between the Lines: Dr. Michael Roizen

New York Times bestseller and frequent Dr. Oz contributor Dr. Michael Roizen returns to Willoughby-Eastlake Public Library...virtually!

Dr. Roizen, who serves as Chief Wellness Officer at the Cleveland Clinic, will discuss his new book, *What to Eat When Cookbook* and will be joined by Cleveland Clinic Executive Chef Jim Perkol.

This event will be simulcast on Facebook Live and archived on Willoughby-Eastlake Library's Facebook page.

Tuesday, November 10
6:30 pm

Georgia Sea Turtle Center Virtual Visit via Zoom

Join the fun as we tour the Georgia Sea Turtle Center located at Jekyll Island, Georgia on Zoom! Meet sea turtle patients virtually, learn about sea turtle history and more!

Tuesday, November 10
4 pm

iPhone & iPad Tips & Tricks

Apple software expert Chris Woodman will reveal the hidden features that most iPhone & iPad users don't know exist. This will be a virtual class through Zoom and you will need use two devices 1) for attending the Zoom meeting and 2) for practicing with during the class.

Wednesday, November 11
6:30 pm

Homeschool Travelers

Take a trip around the world without leaving your house! Each month features a different location, complete with facts & fun activities!

Wednesday, November 11
2 pm

Homeschool Travelers (Zoom Program)

Take a trip around the world without leaving your house! Each month features a different location, complete with facts & fun activities!

Wednesday, November 11
2 pm

Teens Sew Fabric Flowers

Learn to hand sew fabric flowers. You can pick up your free supplies at Willoughby Hills Library once you have registered.

Thursday, November 12
5:30 pm

ZOOM LEGO Club

Join us on Zoom to discuss the amazing LEGO creations you have been working on. The Wednesday before the program, Miss Sarah

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Dan Best Shares Stories with Blackbrook Audubon

Blackbrook Audubon welcomes Dan Best as he presents "Parked: A Rearview Mirror Retrospective" as a virtual program 7:00 p.m.

Tuesday, Nov. 17. A handful of original songs and a helping of humor await viewers as Dan, retired naturalist and raconteur,

looks back on his 33 years with Geauga Park District, recalling his adventures with wildlife and people.

Anyone interested in hearing the presentation must register on the event page of blackbrookaudubon.org or at geaugaparkdistrict.org. A link will be sent to each registrant's email address.

meeting about 6:30 to familiarize themselves with the software features or to chat with other attendees.

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

Library Programs

Continued from page 1

will send you a video about what the theme is and an example of something she has been working on, as well as the Zoom link for the next day. At 2 pm on Saturday, you'll be able to join a Zoom call and show off your amazing creation. Be sure to have a name for the creation and a little story that explains it. All ages!

Saturday, November 14, 2 pm

Song of the Shepherdess

Dorothea Elizabeth Davis was a life-long resident of Willoughby

and Lake County. Dorothea had a working sheep farm in the midst of a growing city. Look beyond the eccentricity and myth to see the educated and talented woman she actually was. Nancymarie Phillips helped Dorothea with her sheep farm for 8 years and she asked Nancymarie to take on the task as her official biographer -- naming her own story, Song of the Shepherdess. Dorothea was a lover of history and she knew that her existence was a large part of the history of Lake County.

Monday, November 16
6:30 pm

Homeschool Thursdays via Zoom

Children ages 6-12 will enjoy a variety of fun educational virtual programs!

Thursday, November 19, 2 pm

Santa Storytime at Willoughby Holiday Artsfest

'Tis the season! Join Santa via Zoom at Willoughby Holiday Artsfest! Santa will read us some of his favorite holiday stories, and just might be joined by a special guest or two!

Saturday, November 21
2 pm

Mayor

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office, the State Attorney General and the Lake County General Health District on when in-person meetings can begin and with what restrictions. While COVID-19 has challenged our ability to communicate with our residents, the administration and City Council remain committed to maintaining an open and collaborative dialogue with our residents. We are considering a new engagement platform similar

to the recent community meeting held to discuss development projects within the city. We are also anxious to begin our "Mayor's Night Out" sessions which are envisioned as a smaller, ward-specific venue to discuss neighborhood issues.

The pandemic has allowed us to improve our technology and gain a better understanding of how better use of technology can enhance internal functions and customer service. Beyond hardware and security improvements, we are expanding the use of tracking software to log resident service requests that will also provide a history of all responses. Chief Building Official Darryl Keller and Service Department Director Rich Palmisano are leading this effort. They are also working

with our Communications Coordinator, Shana Boyd, in developing fillable and online forms to make applications for meetings and permits easy to locate and complete. Finally, we are developing a new format for project staff reports that will be distributed to directors, boards, and commissions to help better inform all on specific issues with proposed projects. When public meetings resume, we will have new technology in City Council Chambers that improves audio and presentation capabilities as well as the ability to record our meetings.

We are all making the best out of a challenging time as we know our residents will make the necessary adjustments to ensure a wonderful and safe holiday season.

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A Lake Community News Publication

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The 'Extras' in Medicare Advantage Plans

You are probably already familiar with the fact that Medicare Advantage plans are another way to get Medicare Part A (hospital insurance) and Part B (medical insurance) coverage. They are offered by private companies approved by Medicare. In addition to basic Part A and B coverage, most Medicare Advantage plans offer 'extras' not covered by Original Medicare.

In 2020, the most common 'extra' benefits offered by Medicare Advantage plans included prescription drug coverage (Part D), dental benefits, eye exams and glasses and hearing aids. While 80 to 90% of plans offer some form of these extras, you need to take a deeper dive to see whether the plan you are considering will meet your needs. You want to know specifically whether it will cover your prescriptions, your dentist, your eye doctor, etc. Find out what percent of cost or dollar amount will be covered. How often will you be allowed to use each extra benefit? After all, what good is an extra benefit if you do not use it.

• Discounts on products and services to help you maintain your health

Choosing a Medicare Advantage plan that will be best for you can quickly get confusing. You can spend hours comparing plans on your own or you put your trust in the hands of an insurance professional whose job is to find a plan with the benefits you will use. You need to rely on someone who works on your behalf and will be around should you have questions in the future. That's where I come in.

Medicare Open Enrollment is going on now through December 7, 2020. This is your opportunity to make changes in your Medicare coverage for 2021. Before you decide on a new plan for 2021, call me, Laura Mutsko at Mutsko Insurance Services at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com and I will find the right coverage for you.

Laura Mutsko is a licensed insurance broker offering a complete line of health and life insurance products, including Individual, Group and Family Health, Annuities, Long Term Care Insurance, Medicare Advantage, Medicare Supplement Plans, Medicare Part D Prescription Coverage, Vision, Dental and Life Insurance. Mutsko Insurance Services, LLC is located at 6982 Spinach Drive in Mentor, Ohio. Laura can be reached at 440-255-5700 or through email at Lmutsko@mutskoinsurance.com. For more information, visit www.mutskoinsurance.com.

The insurance industry is seeing a growing number of Medicare Advantage plans expanding their list of 'extras'. Benefits will vary from plan to plan, with some offering multiple benefits while others ask you to select a benefit that suits your needs and lifestyle. Each plan has different guidelines. Popular options now included in some – not all - Medicare Advantage plans for 2021 include:

- Transportation to and from medical appointments
- Allowance for the purchase of over-the-counter health items like aspirins, eye drops and toothpaste
- Bathroom safety devices such as shower seats and grab bars
- Health and fitness tracking device
- Service dog support
- Personal emergency response system
- Pest control service



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Bankruptcy 101:

The Covid-19 Financial Fix that Works Fast

The world changed in a day. Fortunes were lost in an hour. Financial security was exchanged for terror. A 2017 report by the employment website CareerBuilder found that seventy eight percent of American workers were living from paycheck to paycheck. This means that almost a full eighty percent of Americans need their entire monthly income just to cover their monthly expenses and they have no savings. Watch the news about how effectively the small business loans under the federal CARES act are being administered. Ask people you know how many of them have any of that whopping twelve-hundred-dollar government payment left or if they have even received yet. Do you think "things" (you know, life as we knew it) will be back to "normal" in three months. Six months? A year? Ever?

The only three economic realities we can rely on for sure are 1.) the spread and devastation of covid-19 is getting worse every day, 2.) the American economy (and probably the world economy, also) is going to be "bad"- to say the least - for an extended period of time, 3.) the virus is in control of the economy not us and 4.) the government cannot help you. If you do not agree with one or more of my "for sure's" then re-read the article six months from now. The bottom-line is people cannot even safely leave their homes- let alone- go back to work. Even if we could all get out there is no job to go back to. The bills will not stop. At some point, the utility companies will be able to disconnect service, the cost of food will skyrocket, collection activity/harassment will increase dramatically and so will stress caused illness. If you are one of the many people, whose bottom is about to fall out there is still hope. Do not allow yourself to lose your health (or, maybe, even your life over financial stress) because if that happens you will not be able to fix your life. If you are healthy and maintain right thinking you will come out of this OK. I have seen it work thousands of time. Bankruptcy is a constitutional protection established for the purpose of helping the financially

distressed person get a fresh start. To help people get back on their feet and start contributing to the American economy once again.

Bankruptcy is the most affordable, fastest working, constitutionally backed legal mechanism available for Americans in financial trouble. Most importantly, bankruptcy offers powerful protections to people that cannot be had in any other way. Some of those protections are as follows:

1.) Protection of Assets: Once a bankruptcy is filed the Court protects many assets from being taken. It also prevents garnishment of wages. In almost all cases we are able to keep a person in their home, keep their cars, and all of their personal belongings to name just a few of the benefits.

2.) Protection from Creditors: Once your bankruptcy is filed, you receive a legal protection called an Automatic Stay. This "stay" prevents creditors and debt collectors from making contact with or trying to collect money from you. The automatic stay will stop foreclosure, lawsuits, wage garnishments, vehicle repossession, utility shut off, license suspensions for uninsured accident damage to another motor vehicle and more.

3.) Discharge of Debt: Upon completion of the bankruptcy your debt is eliminated and does not ever have to be paid back.

4.) Time to catch up on Payment: In many cases bankruptcy filers get a chance to catch up on payments that are overdue on your home, car, or other assets.

5.) Prevent utility disconnections: It provides you the legal authority to stop utility disconnections and the shut-off of essential services. It gives you the power to legally force the companies to reinstate (turn back on) services that have been disconnected.

6.) Re-build Your Credit: Bankruptcy clears up and resolves your debt, judgments, delinquencies, foreclosure and other bad marks on your credit rating and gives you a "fresh slate" upon which to re-build your credit. It also prevents creditors from coming after you years down the line for debts that are labeled "write offs" or "charge offs" by the bank on your credit report but that, unknown to most, are still collectible.

7.) It Works Fast: We are

able to stop creditor harassment, lawsuits, foreclosures, garnishments, repossessions and a whole lot of other problems FAST with bankruptcy. Bankruptcy is not like applying for a bank loan or government assistance. It moves fast. The protections discussed can be used the same day we file. Some of these protections like stopping harassing phone calls are available immediately upon giving us money down for representation.

8.) Peace of Mind: It will provide peace of mind during these crazy, unpredictable times which will prevent illness leading to even bigger problems. It gives you "breathing room" and a time to rest your mind and focus on the other aspects of your life that need to be addressed. And, most importantly, it gives you the legal power to protect your family.

9.) Predictability: You will get the relief and protection you need. We have done thousands of these cases and have a one hundred percent success rate.

10.) It is Covid-19 and Disability Friendly: We can do it without you ever

having to leave home.

11.) It is affordable: We make bankruptcy affordable to everyone by starting your case for only \$300 down and letting you pay the remainder through an easily affordable, liberal payment plan.

Bankruptcy is about having peace of mind and relief now, but it is also about financial planning for the future. It is about re-establishing credit, keeping the lion's share of your property and resolving all of your current debt and bad marks on your record so that you will be in good financial standing in a few years. It is about a fresh start in life. Everyone deserves a fresh start.


Even though a bankruptcy is technically public record, the fact that you are filing bankruptcy will only be known by a few people who you probably will never even come in contact with- let alone know. It is not published in the local newspapers. The truth is that no one really cares whether you file bankruptcy anyway. They are too concerned with their own problems in these times.

I have often stated that

bankruptcy is an act of love to yourself and your family. You do not need to live in fear of debt collectors, lawsuits, losing your home or any of the other dreaded consequences of financial problems. You do not have deal with the unbearable anxiety of financial stress. We cannot cure your cancer but we can cure your debt problems. We cannot develop a Covid-19 vaccine, but we can help you prevent the virus from financially devastating you and your family. We can help you regain your peace of mind despite the crisis. It is important to remind yourself that financial problems are temporary. They come and they go. This crisis will end too, like all things. But your health is permanent. Do not allow yourself to lose your permanent health over this temporary crisis and the temporary financial problems it causes.

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Laketrans Celebrates 25 Years of Serving Lake County Veterans, Offers Free Rides on Veterans Day

For 25 years, Laketrans has operated a special Veterans Medical Transportation service, Veterans Service Commission in partnership with Lake County and Lake County Board of

Commissioners.

The program guarantees Lake County veterans have access to VA appointments, healthcare and adult daycare centers by providing free door-to-door transportation to veterans and their spouses. Veterans can travel to any medical facility in Lake County and to Louis Stokes Cleveland VA Medical Center, Cleveland Clinic and University Hospitals in University Circle.

The transportation program has grown to provide over 10,000 medical trips annually.

"We have a deep respect and appreciation for the sacrifices our veterans have made," said Ben Capelle, Laketrans CEO. "Laketrans is proud to partner with Lake County Veterans Service Commission and the Lake County Commissioners for the last 25 years to ensure our veterans have accessible transportation to get the care they need."

Veterans must register with the Veterans Service Commission to be eligible for the free transportation.

"This longstanding partnership works very well for our veterans," commented Lake County's Executive Director/Senior Veterans Service Officer

in Charge, Jonathan Warmeling. "We have many veterans who rely on receiving care from the VA hospital downtown, the VA Outpatient Clinic in Willoughby, and other medical appointments throughout Lake County. This not only benefits our veterans, but it provides relief to them and their families knowing they can get excellent transportation to the care they need when they need it."

In addition to its medical transportation, Laketrans will be offering free rides to veterans on Veterans Day, Wednesday, November 11. Laketrans customers who are veterans simply need to inform their bus driver that they are a veteran when they board the bus, and their trip will be free. Dial-a-Ride customers can inform Laketrans of their veteran status when scheduling their reservation.

For more information on Laketrans's Veterans Medical Transportation program call Laketrans at 440-354-6100 or visit www.laketrans.com. For more information about the services offered by Lake County Veterans Service Commission, visit www.lakecountyohio.gov/veterans or to register for Veterans Medical Transportation call 440-350-2904.



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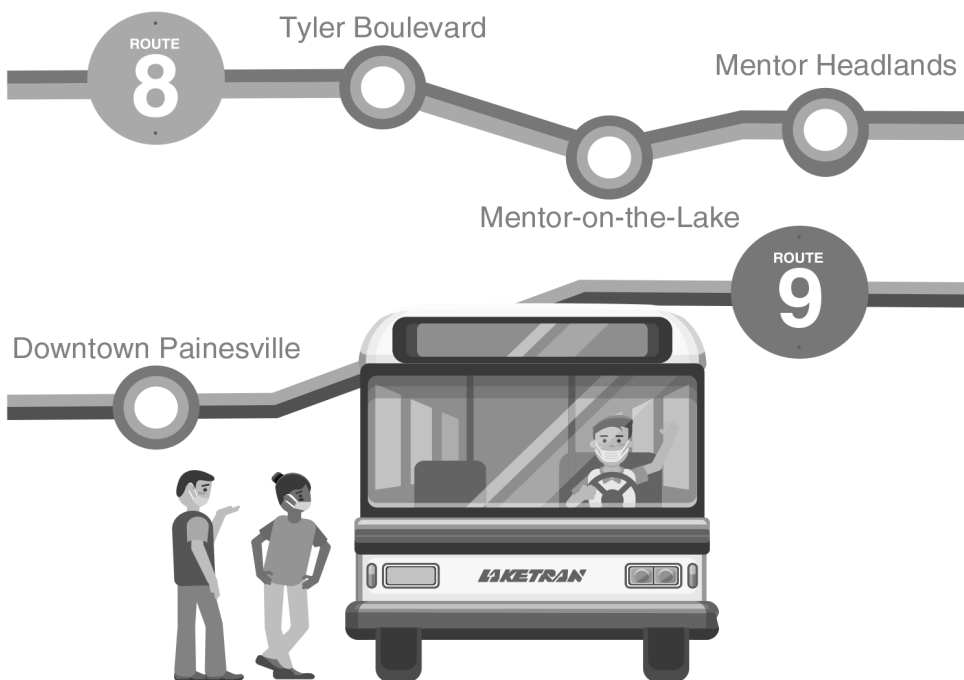
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LAKETRAN

Many Local Residents are Small Business Owners at Antiques & Uniques

Antiques & Uniques is one of Ohio's largest Antique Malls. In this challenging time for small businesses, A&U is proud to count at least 72 women and 43

men among the 100+ dealers who sell merchandise at their Wickliffe store.

Each of these dealers is a small business in itself. They decide

what merchandise to sell, how to display and market it, what their prices and policies will be. The eclectic variety of items available reflects their likes, styles,

interests, and personalities.

You can find one-of-a-kind treasures including antiques, collectables and quirky finds. They have furniture, tools, china, lamps, sports equipment, musical instruments, taxidermy, jewelry, man cave décor, linens, games, puzzles, kitchen gadgets, historical artifacts, gemstones, architectural salvage, and a 16 ft. fiberglass shark hanging from the ceiling! Both men and women enjoy the "thrill of the hunt" while looking for that special "something" at A&U.

A&U strives to maintain a safe and comfortable shopping environment for all. They require masks, maintain social distances,

have hand sanitizer readily available and use antiseptic cleaners on surfaces. The large volume store has wide aisles. Ten foot dealer spaces off the aisles make it easy to keep lots of distance between shoppers.

Come and explore a range of styles from industrial to farmhouse to mid century and beyond. You never know what you might find! Located on Euclid Ave. in Wickliffe, one mile west of SOM Center Rd. Open Wed thru Sat 10-6 and Sundays 12-6. Repurposed, reinvented, re-imagined.

Antiques & Uniques... decorate your life.

MEET YOUR LOCAL FIREPLACE DEALER!

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 9am 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.

Happy Thanksgiving

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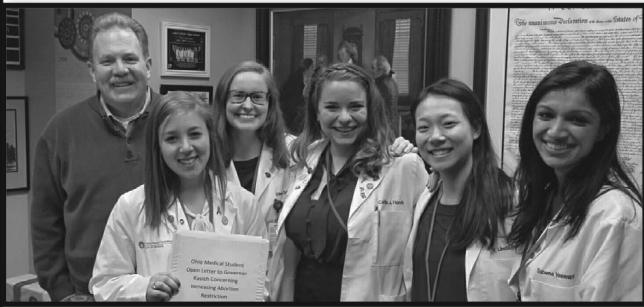
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1) Source: Cleveland.com

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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.

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

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- ~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,

Please Don't Feed the Deer...

As a friendly reminder, please don't feed the deer in your yard. Although it may seem like an act of kindness, it causes more harm than good:

- Deer spread diseases by carrying ticks that can have Lyme Disease and other infectious diseases.
- Human food is unnatural to them. It takes 2-4 weeks of feeding for deer to even obtain nutrients from our food. The rapid exposure to concentrated grain diet can lead to death. Corn is also not good.
- Habituation to humans leads to increased vehicle collisions and aggressive behavior.
- Long-term habitat destruction

occurs (aka your neighbors' yards).

- Increases risk of deer-to-deer diseases like chronic wasting disease and tuberculosis due to gathering in large numbers.
- 'Feed junkies' behave unnaturally as they lose their natural wariness to humans and odd behavior attracts predators.
- Food attracts other nuisance animals and predators like coyotes. These other animals then become a danger to neighborhood pets like cats and dogs.

While it may seem kind to feed wild animals, it only hurts them in the end. For more info go to <https://bit.ly/2MvwYdj>.

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 prevents 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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Scholarships and CARES Act Emergency Grant Funding Available at Lakeland

Did you know? In addition to federal and state financial aid, Lakeland Community College offers a number of scholarships. Scholarships are financial aid funds that are gifts and do not need to be repaid. Scholarships are provided to

students by the college, The Lakeland Foundation or outside contributors based on criteria determined by the donor. Some scholarships are merit-based (awarded based on academic achievement or on a combination of academics and a special

talent, trait or interest) and other scholarships are based on financial need.

There are scholarships for nearly every program of study such as biotechnology, criminal justice, engineering, nursing, social work and more.

Additionally, students may be eligible for CARES Act Emergency Grant funding toward unforeseen emergency expenses. Many students receive free money to use for technology, groceries, child or health care needs. More information is available at lakelandcc.edu/web/about/cares-act.

Spring registration starts Nov. 9 and classes begin in January 2021. The college application fee is currently waived for those who apply for admission and wish to take classes in the spring semester. Apply at lakelandcc.edu.

edu/apply.

Reminder: Students who plan to start college in fall of 2021 can fill out the FAFSA (Free Application for Federal Student Aid) as of Oct. 1, 2020. Scholarships are processed using the results of the FAFSA regardless of whether or not the student receives federal aid. Students may add Lakeland as a college of choice on the FAFSA form with the school's code 006804.

For questions, call 440-525-7070 or email finaid@lakelandcc.edu.

Lakeland

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For spring semester 2021, Lakeland Community College is waiving the application fee.

lakelandcc.edu/spring

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You may have just asked yourself, "What!? Are they really comparing the two!?" Our answer is a confident, YES!

Many of our dreams to retire and travel have been put on hold recently, but most of us still crave the joy of something fresh and new! Something to invigorate our minds and atmosphere. A new scenery to explore. Are you starting to see where we are

going with this?

Imagine living in this same excitement, but in the comfort of your home. Humor us just for a bit. The planning, the options, the designs, fresh new colors and patterns all around! All fun things to enjoy about a lavish vacation OR a lavish new bathroom. Just like traveling, home remodeling adds value to your life. But unlike vacation, bathroom remodels also add value to your home, creating a more long term desirable impact for your future.

With low end remodels averaging around \$2,500 and high end estimates reaching up to \$25,000, you can see why renovations are a comparable alternative to a get away.

Assuming that your wheels are spinning with excitement, our team of professionals would love to be your tour guide. Take this journey with Monthly Upkeep! Call us today for your free estimate, 440-363-6400.

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HVAC System Replacements and Installations. Regular maintenance and sensible repairs are the keys to longevity for your HVAC system. But ultimately, your heating and cooling equipment has an expiration date. So eventually, there will come a time when replacement is the smart option.

If you are building a new home, you will need to install a new HVAC system from scratch. Whether you are replacing an old system or putting one in for the very first time, it takes a lot of work to install a complete HVAC system. Work that is best left to a professional.

Outdated HVAC systems are expensive headaches. They may be old, broken, and wasteful. These issues mean they require frequent repairs and do not perform efficiently. And those problems cost you even more out-of-pocket in energy bills. The following issues are signs that your heating and cooling system is outdated.

Join Blackbrook Audubon at Presque Isle State Park on Nov. 15th

Blackbrook Audubon will catch up with former field trip coordinator Jim McConnor when he leads the hike at Presque Isle State Park in Erie, PA 9:00 a.m. Sunday, Nov. 15.

Presque Isle is an ideal location for fall waterfowl and any other late migrants along the shores of Lake Erie. Those planning to attend are asked to RSVP via email at blackbrookaud@aol.com or to message Blackbrook Audubon Society's Facebook page. The meeting location will be given to everyone who has contacted Blackbrook as field trips generally begin where public restrooms are available.

Participants should bring binoculars and a spotting scope as these can not be shared outside one's household. Groups on field trips try to maintain distance, but masks are necessary when birders who have spotted a bird are in close proximity to those they are helping to find one.

Presque Isle State Park is a 3,200-acre sandy peninsula that arches into Lake Erie. The road system within the park forms a loop about 13 miles long. It can be reached by PA-832 north from I-90, about a 1/2 hour drive from Lake County.

It is Aged Out, if your HVAC equipment is more than a decade old, it is probably time for an upgrade. While it may still run, you're not enjoying top efficiency.

Repairs are Too Expensive, whether your HVAC system needs frequent repairs, or you are facing a single expensive fix, it is time to weigh the costs. Are the repairs running you more than half the price of a new system? Replacement is the better option.

If you have noticed more than one of these issues, it may be time to replace your HVAC system.

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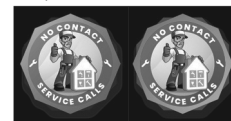
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DIVORCE 101:

Getting a Divorce Fast, Easy and Cost Effectively

This article simplistically identifies the main issues in the termination of the marital contract and explains the difference between a divorce and dissolution and why a dissolution is always the best, least stressful and most cost-effective means to terminate the marital contract. The issues in either a dissolution or divorce are the same. They 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 "visitation"), who has custody or how is shared parenting (formerly "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 is that in a contested divorce the parties cannot agree on one or more of the issues whereas in a dissolution the parties must agree on ALL issues. Dissolutions are very cost effective. The cost of the dissolution varies based upon the number of issues in the case (listed above). The cost of a dissolution is dramatically less than a divorce (the parties cannot agree on one or more of the issues). The average cost of a divorce with children in Ohio is \$18,800 and without children \$12,500 (Lawyers.com survey). The average cost of a dissolution with children is \$3500 and without children \$2500. Most importantly, the emotional cost of a prolonged divorce is high to both parties and children.

Dissolutions are fast. A dissolution can be finalized in as little as six-weeks from the filing date and, usually, requires only one hearing. An action for divorce- if the parties cannot come to a voluntary agreement- can easily take a year or longer to finalize. There are several hearings and a trial. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required in a dissolution.

In divorce, there is the dread of runaway attorney fees averaging \$250- \$300 per hour. 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. Almost everyone has heard a horror story about attorney fees.

At Biales Delchin Law, dissolution is a flat fee. Our clients don't worry about getting a huge hourly bill after the initial payment.

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 issues are resolved. In most cases, you will not get a better result by engaging in prolonged divorce 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 fast, relatively inexpensive dissolution of marriage with minimal stress and pain to the parties and their children is 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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Annual Thanksgiving Day Dinner at Willow Praise Church

The first Thanksgiving was celebrated in 1621 by Pilgrims in Plymouth, Massachusetts. After a 3000-mile journey on the Mayflower, Pilgrims faced sickness, starvation, and a harsh New England winter.

By the following spring, half of the community remained, approximately 50 people remained.

Friendship with the nearby Wampanoag tribe provided protection, assistance, and survival

skills. Pilgrims were taught to work the soil, which resulted in a bountiful harvest and thankfulness to God.

Health, provision, and security issues faced the early settlers. They launched into unsure waters yet trusted in God's unwavering protection. The Pilgrims were still thankful amid challenging circumstances.

We face similar fears today: COVID-19, job uncertainty, civil unrest. Regardless of the impact of these threats to us personally, are we able to trust God to calm the rough waters of our life and be grateful for what we have?

Willow Praise Church has

been privileged to provide Thanksgiving meals for 22 years. Over 900 meals were served in 2019. Despite COVID-19, the Willow Praise Church community is still thankful for our many blessings. Willow Praise will again be serving our community with a Thanksgiving Day meal.

This year, we plan to provide take-out meals in a drive-through format at our location, 32901 Vine Street, Willowick, Ohio, from 11 am until 2 pm.

In addition, we will deliver meals to the homebound, as we have done in previous years. Meals will be provided free of charge within a 5-mile radius from our location.

Reservations are required for delivery. To make reservations for the Thanksgiving Day meal, please contact the church at (440) 944-5683 no later than Friday, November 20. Please supply detailed information consisting of your name, address, phone number, apartment number, and the number of meals. You must plan on being at your residence from 10 am to 1 pm to accept the meals. You will receive a call to confirm the reservation.

While much of our food is provided by the Cleveland Food Bank, it is not sufficient to prepare a full Thanksgiving meal. Financial donations are accepted by mail or online at willowpraise.org.

Volunteerism and donations are the only way our mission can be accomplished. We are looking for volunteers to help prepare the meal, assemble the take-out meals, pass out take-out meals, and deliver meals. All COVID-19 guidelines are being strictly followed. Please contact Willow Praise Church if you can help us Monday – Thursday, November 23-26. Thank you for your generosity.

Willow Praise Church

32901 Vine Street Willowick, OH 44095
(440) 944-5683

Secretary@willowpraise.org

Despite COVID-19, the Willow Praise Community is **"Still Thankful"** for you and all of our blessings.

In addition to our weekly meals, we are now preparing for our annual Thanksgiving Day Meal. Last year, Willow Praise Church served over 900 hot meals on Thanksgiving Day to our local area families. Please consider partnering with us by becoming a financial sponsor and/or volunteering.

"We are still here to serve you!"

Check us out online @ willowpraise.org or follow us on Facebook @ Willow Praise Church.

Drive Safe as it Gets Darker

Daylight Saving Time ends every year on the first Sunday in November. This means it starts to get darker earlier.

As we set our clocks backward by one hour in most areas of the country, here are some tips from the National Safety Council for driving at night:

- Aim your headlights correctly,

and make sure they're clean

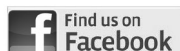
- Dim your dashboard
- Look away from oncoming lights
- If you wear glasses, make sure they're anti-reflective
- Clean the windshield to eliminate streaks
- Slow down to compensate for limited visibility and reduced stopping time

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Become an Angel... Visiting Angels Seeks Dedicated, Compassionate & Kind Caregivers

Visiting Angels of NE OHIO is a family owned and operated agency celebrating its 18th year in business. It is owned and operated by Lake County residents who have lived in the area for over 30 years and have had years of care giving experience dealing with sick parents and relatives. Visiting Angels strives to treat each senior as it would treat their own parents.

Visiting Angels is built on a simple premise, "We truly care for our clients." The needs of the clients are their top priority, and they concentrate on building lasting relationships. It is important that the clients feel comfortable knowing they can call the office about any aspect

of their care and have someone truly willing to listen and help.

Visiting Angels is currently seeking amazing angels to join their team. They have caregiver positions available in Lake County and communities in the surrounding areas. They pride themselves on only hiring the best individuals for these positions, making their quality senior care services stand out from other care providers in the area. Caregivers must be dedicated, compassionate, kind, and dependable individuals with a passion to help others in their local community. In addition, these jobs are some of the most sought-after caregiving positions in the industry.

If you are in search of rewarding work that allows you to build strong bonds with elderly adults and their families, then Visiting Angels of NE OHIO is the company for you. Rather than having you work around a hectic schedule that sends you from client to client, Visiting Angels makes it a priority for you to have the time you need to provide seniors with the comprehensive, attentive care they deserve. Your work schedule is based on your availability and work/life balance.

Visiting Angels is looking for dependable candidates who are passionate about providing personalized and flexible care services for seniors in their local community. You do not need previous caregiving experience only the heart to help others. Visiting Angels has a custom-built caregiver training program. They also offer competitive pay, medical benefits, 401K, PTO time and more. They pride themselves on taking care of both their caregivers and client.

If you would like to hear more about joining Team Visiting Angels, please call Ericka at 440-974-0869 or apply online at www.visitingangels.com/neohio

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Laketrans Offers Free Rides to Vote Early or Vote on Election Day

Laketrans strongly believes every resident should have access 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 Laketrans' 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 Laketrans, we believe transportation should not be a barrier to vote and we know that we are uniquely positioned to help get people to the polls," shared Laketrans CEO Ben Capelle. "Exercising your right to vote is one of the most important roles an individual can play in their community and if someone is unable to get to their polling location because they do not drive or cannot afford the bus fare, we want them to be comfortable to call Laketrans so we can get them there."

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 Laketrans' 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, Laketrans 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, Laketrans' 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 Laketrans Customer Service at 440-354-6100.

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

"The Board of Elections applauds Laketrans' decision to offer free rides to the polling locations on Election Day. Many Lake County residents rely on their services to help get them to and from doctors' appointments or their employers. We view the voting process as something just as vital to the everyday lives of our residents, so we are pleased Laketrans is continuing with this program," remarked Lake County Board of Elections Director, Ross McDonald.

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/>.



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2. Clean, light pilot
3. Check Heat Exchanger
4. Check main gas valve
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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

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9. Check operation of thermostat
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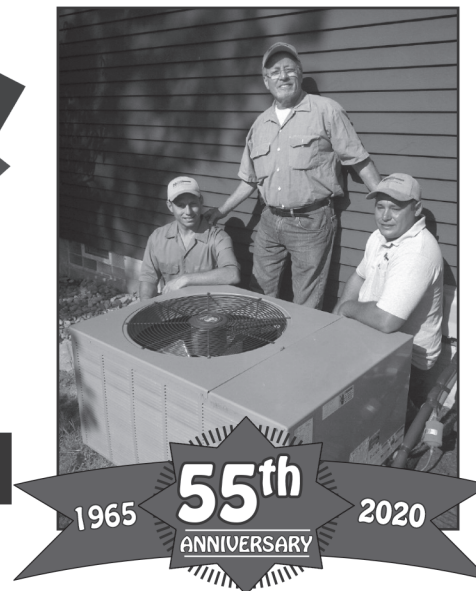


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