

one singular career.

pm • Online via Zoom

Thursday, November 4, 6:30

The Next Chapter Book

Club (NCBC) is a reading and

discussion group that caters to adults with Down syndrome,

autism, and other developmental

disabilities. Participants will

continue to read and/or listen to

passages from Shel Silverstein's

Where the Sidewalk Ends.

NCBC is now a hybrid program.

Next Chapter Book Club

Willoughby-Eastlake Public Library Programs & Events Mayor's Report

or in-person.

10-11 am

440-942-3200

months.

Monday, November 8

Let's Get Digital 101

Willoughby Public Library,

We will take an in-depth look

at eBook providers, Libby by

Overdrive and Hoopla, as well as

review the Library's digital movie

and music collections. Learn

how to search, download and

year will be November 3rd at 6:30

pm at our NEW LOCATION at

Eastlake City Hall. It will be a

General Meeting to discuss our

many activities for the upcoming

During the month of November Keith Phipps Icon. Celebrity. Artist. Madman. Genius. Nicolas Cage is many

the

2021, the following free programs will be offered at the Willoughby-Public things, but love him or laugh at Eastlake Library. Registration is required. For a him, there's no denying two things: complete schedule of events or to you've seen one of his many register for one of our upcoming films and you certainly know his programs, visit www.we247.org. name. Age of Cage explores four decades in Hollywood through

Adult Programs: Names

Who Neighborhoods?

Cleveland's neighborhoods have an intriguing series of names from Kamm's Corners to Dutch Hill and Little Italy and now to Hingetown. Author and historian Dr. John Grabowski of the Western Reserve Historical Society will explore the neighborhoods of Cleveland.

Wednesday, November 3 6:30 pm • Online via Zoom

Age of Cage with Author

Mavor

Continued from left

Sunrise and sunset will be about hour earlier on Nov 7, 2021 Please also remember to change your batteries in your smoke detectors.

The new home development at the former Washington site was approved last month and the Developer will be working on the streets and sewers over the winter. The goal is to have a model started in February with open houses in April. The development at Taft is still in the planning stages and should be ready by summer. We look forward to the new homes that will be in our city.

Once again, we will have an evening with Santa and a tree lighting ceremony in conjunction with the Eastlake Women's Club. It will be at Eastlakes Fire Department starting at 6pm on Sunday, November 28th then moving to the rear of City Hall. I look forward to a great turnout.

On that same note. Letters to Santa is back!! ATTENTION PARENTS!

It's that magical time of year again where Christmas wishes come true! Have your little ones write a letter to Santa telling him what wishes are deep in their hearts. Drop it off in the mailbox @ the Gazebo behind City Hall and Santa will be sure to send them their own personal letter with a little surprise tucked inside. Please include the child's full name, address, age, gender, a recent accomplishment, name of a favorite friend or relative and a parent's name and email address. You can drop them off starting November 5th and Letters to Santa must be received by December 12th to guarantee a return letter.

On December 12th, we will be hosting a Christmas Market behind City Hall from 3-7pm. Finish your Christmas shopping at the Eastlake Christmas market; offering a wide range of Christmas gifts and decorations, it's a great way to enjoy the festive season. Hot chocolate & warm cider will be available not to mention SWENSONS Food Truck! All proceeds from our 50 plus raffle

baskets will go to Little Annie's Hope Train and there will be stations set up where you can drop off packs of new socks. This organization provides for the needs of the homeless on a daily basis and we are proud to do our part to help them out. Also, you never know! That jolly guy from the North Pole might make an early appearance just to say HI!!! We definitely hope to see you there.

A special THANK YOU to all the residents that came out to support the various events we had over the summer. We have some very exciting things in the works for next year and I cannot stress enough how I hope you will continue to attend these events and bring your friends. Eastlake is on the rise and we want YOU to be a part of our success!!

I would like to wish you and your families a very safe and Happy Thanksgiving

Mayor Morley dmorley@eastlakeohio.com 951-2200 ext.1002

Members can participate on Zoom load eBooks/eAudiobooks to an eReader or phone. If you have an eReader, please bring it to the class and be ready to ask questions.

Tuesday, November 9, 6:30 pm Willowick Public Library, 440-943-4151

Hidden History of Lake County

Striking natural beauty draws many visitors to Lake County, but the area also has a rich and Continued on page 2

GFWC of OHIO: Eastlake Women's Club Our third meeting of the club

We have several activities on the calendar for Nov. and Dec.

They include: Nov. 28-CHRISTMAS WITH SANTA -Eastlake Fire Station

Dec. ADOPT A FAMILY FOR CHRISTMAS

We also accept items for recycling – pop tabs, Campbell's soup labels, Box tops for education, (now online), and pet food coupons for animal shelters. These items can be brought in at any meeting. (So start collecting NOW)

Don't forget to check the FREE LIBRARY LITTLE OUTSIDE OF THE CAPTAINS BASEBALL STADIUM. Our members replenish the box with books and we hope you will take advantage of the opportunity for you and children to snuggle up with a favorite book.

October was a busy month for our members - our October meeting was delightful with local author Jennifer Boresz discussing her book, "HIDDEN History of Lake County" describing the history of our county with many interesting facts and stories our citizens may not be aware of.

Our members participated in our annual WALK FOR ST. JUDE, which as usual was a beautiful day for a hike at Chagrin River Park. The donations will be used to support St. Jude's Hospital and Continued on page $\overline{2}$

Permit #621 Mentor, Ohio Ы∀Ы 92012. Postage Presort Std

time instead.

Dennis

Morley

7:30pm.

issue 3.

Mayor/Safety Director

November 2nd is election

day. If you have not voted yet please use your right to vote.

Polls are open from 6:30 am to

There are 5 residents running

for 3 Council at Large seats.

Top 3 vote getters will be

elected. The mayor's position

is unopposed this election. As

I have written in the 2 previous

months we have a \$1.8 mill

renewal levy on the ballot with

no new taxes. Please vote yes on

Veterans Day is Thursday

remember to thank our Veterans

each and every day for the

When local daylight time

is about to reach Sunday, November 7, 2021, 2:00:00 am

clocks are turned backward 1

hour to Sunday, November 7,

2021, 1:00:00 am local standard

Continued at right

freedoms they gave all of us. Nov 7, 2021 - Daylight

Please

November 11th.

Saving Time Ends

City of Eastlake Council Reports



Todd Gulley Council-at-Large

Hello Eastlake!

November 2nd is Election Day. Polls will be open from 6:30am-7:30pm. This year there are only two voting locations for the City of Eastlake, the Croatian Hall and Eastlake Middle School. Check with the Lake County Board of Elections if you are not sure which one is your voting location. Exercise your right to vote!

Veterans Day is Thursday, November 11th. There will be a ceremony behind City Hall at 11am. Be sure to thank a Veteran.

Flag retirement at the Boulevard of Flags: Saturday, November 13th at 9am, the Boulevard of Flags committee needs your help bringing down the 500+ flags for the winter. Please check the Boulevard of Flags Facebook page for the most up to date information. This is a great opportunity for high school students to get a couple Continued at right



reflect the opinion of Lake Community News, Published Published by Lake Community News, in cooperation with the City of Eastlake. Submissions can be sent to P.O. Box 814, Mantua, OH 44255. Telephone number is (440) 946-2577. Send emails to *lakecommnews@aol.com*. Send Deadlines are the 10th of each month Lake Community News reserves the right to refuse any ad or article. Lake Community News ©1987 All rights reserved.



Angela Schmidt Council-at-Large

November 2nd is Election Day. Remember to Vote and let your voice be heard!

The month of October has spooktacular seeing been the little ghost, princesses and superheroes at the many Halloween events offered throughout the community.

On October 4th the Eastlake Police Victim Assistance hosted the Arts Action Against Domestic Violence. There were 17 silhouettes displayed portraying "The Silent Witnesses." Each represented a violent fatality committed by the hands of an intimate partner. ALL were from Lake County, Ohio. Listening to the stories was heartbreaking. The message is clear, if you see something say something. If you or someone you know needs assistance please call 440-951-1400 x1128. There is help, for this is not a hopeless situation.

As we enter this season of Thanks I want to send my gratitude to the volunteers at the Eastlake Kiwanis Inc. food bank. At 8:00AM sharp every Saturday they have faithfully distributed countless boxes of food! This is held in the Lake County Captains parking lot. Thank you for showing that this is a community who cares.

Have you started Christmas shopping yet? I can't believe it's less than two months away! Who is on your "nice" list? Why not shop locally in Eastlake? Magnolia Blossoms 34600 Lakeshore features approximately 40 creative vendor booths filled with home decor, antiques, holiday items, boutique clothing & accessories, handmade art and so much more! (For those on the not so nice list you may even find a lump of coal for sale!)

In the same plaza is The Sunny Boutique featuring fashions for women size 0-24. I'm personally obsessed with the flannels they have to offer.

WE Library Programs Continued from page 1

captivating history. Author Jennifer Boresz Engelking Engelking uncovers the history behind some of Lake County's most well-known people and landmarks and reveals stories lost to time.

Wednesday, November 10, 6:30 pm • Online via Zoom

Murder at the Hills Book **Discussion Club**

Thursday, November 11, 2 pm: Don't You Cry by Mary Kubica

Willoughby Hills Public Library, 35400 Chardon Rd., Willoughby Hills, 440-942-3362

WWII Normandy Invasion

Listen to the description of the Normandy invasion through the eyes of a member of the Fifth Rangers, played by Peter Booth. There will be weapons similar to the weapons used at Normandy on display.

Thursday, November 11 7 pm

Gulley

Continued from left

service hours while helping out in the community.

This month's quote is by President Abraham Lincoln, from the Gettysburg Address: "The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note, nor long remember what we say here, but it can never forget what they did here."

Feel free to contact me with any questions, concerns, or comments. My email is tgulley@ eastlakeohio.com, and my phone number is (440) 951-2200, ext 3511.

Schmidt

Continued from left

Another great find is EZPOLE Flagpoles located at 36360 Vine Street. They proudly feature American-Made products, all of which honor and support the Armed Forces, Police and Fire departments. From shirts to mugs and everything in between you are sure to find many unique items. Back to Santa's nice list ... I will close for now because I have some explaining to do! Positively Eastlake, Angela R. Schmidt

Willowick Public Library, 440-942-7880 943-4151

Mystery at Eastlake Public Library

The Eastlake Public Library invites you and your family to join us for an entire day of mysterious adventure. This "Whodunit" event will have scavenger hunt & escape room activities for kids & teens during the day. In the evening, adults will indulge in an Interactive Murder Mystery program presented by the Candlelight Mystery Players. The sleuth who successfully pieces the clues together will receive a special prize. It's a full day of mystery-solving for the whole family!

Junior Detectives' Scavenger Hunt

Crack codes, follow clues, solve the mystery! Ages 5 and up. 10:30 am-5 pm

Get a Clue! An Escape Room Adventure

Do you have what it takes to solve the mystery before time runs out? Five time slots available starting at 10 am. Spaces are limited. Ages 10 and up. Contact the Eastlake Library to register your group.

Mystery After Dark

Have you ever wanted to be part of an investigative team trying to solve a Murder Mystery? Bring your sleuthing skills and join The Candlelight Mystery Players for an interactive Murder Mystery Program where you solve the Mystery and win a special prize. Adult program. Doors Open at 5:30 pm - Performance Begins at 6 pm.

Saturday, November 13 10:30 am-8 pm Eastlake Public Library, 440-

Women's Club

Continued from page 1

the families that need help. Hope you and your families had

a FUN HALLOWEEN and have a great Thanksgiving!

Don't forget to put these dates on your calendar:

Nov. 3 GFWC - /OHIO Eastlake Women's Club meeting

Nov. 4 - Diwali- Hindu Festival of Lights

Nov. 7th - Daylight Savings Time - turn your clock back an

hour (We fall back in autumn

and spring ahead in Spring).

Nov. 11 Veterans Day

Naloxone (Narcan®) Training Clinic Presented by Project <u>DAWN</u>

Project DAWN (Deaths Avoided with Naloxone) is a communitybased overdose education and naloxone distribution program. Naloxone is a medication that can reverse an overdose caused by an opioid drug. Participants will receive training on recognizing the of an overdose, performing rescue breathing and administering naloxone. The first 25 patrons to register will be invited to view the presentation live at Willoughby Public Library and an unlimited number of registrants will receive a link to watch the program live on YouTube.

Wednesday, November 17 6:30 pm • Willoughby Public Library 440-942-3200

Historic Route 6

U.S. Route 6 is the longest contiguous transcontinental route in the United States. Gary Hunter will be your guide along its original 3,652 miles and will offer an indepth lesson in US history, charms of yesteryear and comfort of modern times.

Wednesday, November 17 6:30-7:30 pm • Willoughby Hills Public Library, 440-942-3362

Children & Teen Programs:

Carryout Crafts for Teens

Each month we will have an activity kit for you to pick up at the Willoughby Library and complete at home.

Month of November - Heart Bracelet

Willoughby Public Library 440-942-3200

Continued on page 9

Nov. 25 – Thanksgiving Day

Hope you can make our November meeting – we look forward to seeing new faces and having new friends join our club & help our community!

Our members wish everyone a Thanksgiving to be thankful for our families and friends!

If you ever want TO REACH AN OFFICER OF OUR CLUB call- 440-951-2200 (Eastlake City Hall)

Remember:

Q: What is it called when a turkey fumbles in football? A: A fowl play

Nov. 2 - ELECTION DAY don't forget to V O T E

Laketran Honors Veterans with Weeklong Discount on Transit Services

To honor our Lake County veterans, Laketran will be offering free rides to veterans during the week of Veterans Day from Monday, November 8 - Saturday, November 13.

Laketran customers on Local Routes and Park-n-Ride will need to inform their driver that they are a veteran when they board the bus, and their trip will be free. Dial-a-Ride customers should inform Laketran of their veteran status when scheduling their reservation.

"Each year, Laketran provides nearly 9,000 Dial-a-Ride trips to Lake County veterans to access healthcare appointments. It is the least we can do for the sacrifice that veterans have given to our country," said Laketran CEO, Ben Capelle. "We would like to continue to show our support and appreciation by offering free rides to veterans on all of our services."



For over 25 years, Laketran has operated a special Veterans Medical Transportation service, in partnership with Lake County Veterans Service Commission and Lake County Commissioners. The Veterans Medical Transportation provides free door-to-door, Dial-a-Ride transportation for Lake County veterans and their spouses to the county's VA outpatient clinic, administration office, and the Louis Stokes VA Medical Center in University Circle.

Laketran expanded the program subsidizing free Dial-a-

Ride transportation to any adult day care or medical appointment for Lake County veterans, either in Lake County or to University Circle hospitals.

For more information on Laketran's Veterans Medical Transportation program call 1-888-LAKETRAN or visit www.laketran.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.

Remodeling in Eastlake is not Getting any Cheaper

Let's face it we all want the are changing. best price on anything we buy.

One local company is hearing from customers "we're going to wait for prices to come down"

As wonderful as that sounds it's just not happening. And it's not going to happen. Several factors come into play here. With fast food paying 15 dollars an hour+ and materials being harder to locate than ever, things

Remember

to Vote...

Tuesday, Nov. 2nd

are changing. High quality tradesmen are harder to find and that problem is not getting any better.

Monthly Upkeep Handyman has quickly become a household name in Eastlake. The advice from Owner Spensir Chappell is no matter what trade you are going to need in the future. Make the decision now. With inflation on the rise customers are actually receiving a deep discount by making a decision now.

They currently have customers booking into the middle of next year for kitchen and bathroom remodels. These customers understand that by locking in the price now they are making sure they are getting the best price with prices on the rise.

Whether it's a simple home repair or a whole remodel, Monthly Upkeep is there to help. Call/Text Monthly Upkeep Handyman and Remodeling at 440-363-6400.



Bankruptcy 101:

The two types of bankruptcy that most people hear about are chapter 7 and chapter 13. The word chapter refers to the chapter (like in a book) in the bankruptcy code. Chapter 7 is a liquidating bankruptcy and chapter 13 is a non-liquidating bankruptcy. Liquidating means they (the government) can take your stuff. Non-liquidating means they can't. However, there are exceptions to this. I will try to lay this out in a simplistic fashion:

In a chapter 7 you will be able to discharge all of your debts without

paying anything back. However, if you have any equity in anything (your home, your car, your bank account, your boat- anything) you must surrender it to the bankruptcy trustee (the person who looks out for the creditors) so that it can be sold (liquidated) to pay back the creditors to the largest extent possible. Equity is what determines which chapter of bankruptcy you can file under. Fair Market Value minus Amount Owed equals Your Equity in anything.

A chapter 13 is a non-liquidating

bankruptcy. This means you get to keep everything, but you have to pay back a percentage of your equity. It is also used for people who are in foreclosure or behind on their mortgage and in fear of foreclosure. A chapter 13 requires a payback plan from between three to five years. The payment is monthly. The amount is determined, again, by the amount of equity you have accumulated in your life. This is referred to as your bankruptcy estate. Obviously, everyone wants to do a chapter 7 because it is no pay back. However, since 2005 it has become much harder to file chapter 7. In 2005, legislation was passed which tightened up the income restrictions on people with regard to the Chapter 7 bankruptcy. The intended result was that more

people must file under Chapter 13 of the Bankruptcy code and pay back, at least, what the government thinks they can afford.

It is the bankruptcy attorney's job to advise you which is the best chapter to file under. It is also the attorney's job to make sure you keep your home, your car, and everything else you have accumulated throughout your life.

A good bankruptcy attorney will do those all of those things. He or She will also stop the creditors from harassing you, protect you from lawsuits, garnishments, put you back on your feet and give you a fresh start in life.



Window Savings at Shoreline

Deciding who to call to get your free as possible, we always keep best deal when it's time to replace your outdated windows & doors is easier than you realize.

Shoreline Start by calling Remodeling Window and Company. A company with a professional, experienced track record dating back to 1954. That's 65 years of total customer satisfaction made possible by all our past clients who trusted in our ability to meet or exceed their expectations on receiving the "real deal" for their remodeling projects.

We start by reviewing your project and listening to your goals and concerns and we welcome any recommendations you may have. Then together we establish a budget and work to stay within that cost.

Your materials selections are hands-on, not from pictures out of brochures and once all your selections have been made, we order any products that are not in stock.

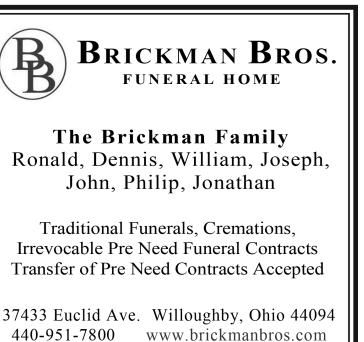
After scheduling a start date and work begins, we stay on the project from start to finish. To make your remodeling experience as stress-

you informed of the progress of the job.

Because Shoreline Window and Remodeling Company is a family owned business, you will always be dealing directly with the owner, no pushy salesman or inexperienced tradesmen. Our company is bonded and insured, and our workers are 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.



"Love Your Neighbor"

Neighbor," as the often-quoted expression goes? Do we help everyone who asks even if inconvenient and costly or do we provide assistance only to those with a documented need? One interpretation is respecting

How do we "Love Your others and regarding their needs as highly as we regard our own. Any provision, though, does bear the responsibility of considering whether the aid will meet or continue the need.

The goal of Willow Praise Church is to enable individuals



Willow Praise Church

32901 Vine Street Willowick, OH 44095 (440) 944-5683 Secretary@willowpraise.org

Need a Thanksgiving Day Meal?

Come to Willow Praise Church for a take-out meal from Noon until 2 PM on Thursday, November 25.

Have you thought about helping others and volunteering?

Now is the time! Please call us with your name and phone number if you would like to join us in preparing, assembling and or delivering meals

We'd love to have you join us in this fulfilling activity.

"LOVE Your Neighbor" Check us out online www.willowpraise.org or follow us on Facebook: Willow Praise Church.

better their difficult to circumstances, not continue them. Partnership with local agencies is allowing us to offer help and referrals of various kinds with a hand up not a handout approach. As an individual's circumstances change so do their living conditions. We trust these persons will have a desire to give back to others in need. Everyone has something to give and starting to give back with their talents is the easiest way to realize they have something to offer others. Changed people help change peoples' lives.

One individual we've had the privilege of helping came to us a

few years ago with many medical issues. In the months ahead as we took time to get to know her, she was able to get some much-needed encouragement, a hot meal and some practical resources. Her response was "when I get over these medical issues I am going to come and help you cook." She was good to her word and has been a part of our team ever since.

When we remember our Thanksgivings over the years there is always that one special ingredient that money cannot buy, it's the love that went into the meal. That ingredient is what every one of our neighbors need and love makes all the difference

Willow Praise Thanksgiving Community meal curbside pickup hours will be Noon - 2:00 PM. Additionally, we plan to deliver to homebound individuals within a five-mile radius of the church from 10 AM - 1 PM. Please contact Willow Praise Church (440)944-5683 to request a delivery no later than Friday, November 19. Please leave your name, address, apartment number, phone number and number of meals.

Willow Praise Church will continue to share our time, talent, and resources as we are able for many years to come and hope to be a beacon of light in a challenging and obscured world.

MEET YOUR LOCAL FIREPLACE DFALFR

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.



Guaranteed Clean Carpets with Low Prices & No Hidden Charges!

Your local professionals at Quick Dry offer an affordable, 4-step aggressive cleaning process that enables your carpet to dry in about 45 minutes PLUS every job comes with our 30-day ironclad guarantee! We offer a professional, affordable carpet and upholstery cleaning with no hidden charges!

After an enzymatic pretreatment we do an industrial vacuuming. By using state-ofthe-art commercial equipment containing а non-residue solution, we remove stubborn dirt and stains, and then a nylon lifter is used to groom your beautifully cleaned carpeting.

economical Offering

Lake County Genealogical Society Meeting - November 18th

The Lake County Genealogical Society (LCGS) meeting will be held on November 18 from 10:00 am to approximately noon. Please note that we are meeting early in the month due to the Thanksgiving Holiday, and that we do not have a December meeting. The LCGS has been meeting on Zoom due to COVID-19. Please join us for a short business meeting followed by our speaker, Deborah Abbott.

Deborah Abbott will be talking "Using Manuscript about. Collections Genealogy in Research. Researching manuscripts, oral histories, and special collections in libraries, archives and other repositories are overlooked sources. Manuscript collections often are not indexed, and it takes time and patience to sift through the various documents that you might find. Knowing exactly where and what will be found in a manuscript collection can be tricky, but when found, they can create a gold mine of information pertaining to your ancestors.'

"Deborah A. Abbott, PhD, is a professional genealogist, specializing in African American research, manuscript collections and genealogy methodology. She serves as a member of the Cuyahoga County (Ohio) Archives Advisory Commission. She is an associate with the Kentucky-Tennessee Associates based in Springfield, TN; past president of the African American Genealogical Society, Cleveland, OH; and a retired

professor of Counseling from Cuyahoga Community College in Cleveland... Dr. Abbott is an instructor as well as the coordinator for both the weeklong African American tracts at the Institute of Genealogy and Historical Research (IGHR) held at the University of Georgia in Athens, GA and the Genealogy Research Institute of Pittsburgh held at LaRoche University in Pittsburgh, PA. She is also an instructor at the Salt Lake Institute of Genealogy (SLIG) in Salt Lake City, UT. She presents lectures and workshops at a variety of national, state, and local genealogy conferences across the country, as well as colleges, businesses & libraries."

Visit our web site at www. lcgsohio.org to find the email address so you can contact us for an invitation to our Zoom Meeting. You can also go to our web site to learn more about us. If you do not have a computer, you can join the Zoom meeting from your phone; so call Bonnie or Cynthia to get the phone number for the meeting.

If you have any questions, call Bonnie at 440-428-3783 or Cynthia at 440-951-0914.

Join us to learn how to research and organize your findings on your ancestors, find your "Roots", and create your own Family Tree. You can also join our genealogy group and meet



rug cleaning. We are listed with the Better Business Bureau; therefore, Quick Dry stands behind every job 100%. If you are not happy with our work, within 30 days we will re-clean the area in question for FREE! You pay nothing! Not one cent!

Additionally, we move furniture for FREE, offer weekend and evening service for FREE and clean all halls for FREE.

Look for the money saving

protectors; we also specialize COUPON within this issue, in upholstery, Oriental and area then contact Quick Dry at (440) 269-4971 or visit us at www.

quickdryohio.com for all your professional carpeting and upholstery cleaning needs!



Total Package

10 Year Warranty

on compressor & parts!

Includes: New Programmable Thermostat, Air Conditiong Unit, Gas Furnace Installation to Existing Duct Work,

as Lines and up to 30 feet of Copper Lines

EASTLA

34986 Lakeland Blvd.

CELEBRATIN

SERVICE!

VISA

35 YEARS OF EXCELLEN

The Best Advantage Plan for 'Snowbirds'

Whether you are wintering in Florida or planning to get away for a couple of weeks, it's a good idea to make sure your health insurance will travel well with you. There are some important differences between Medicare Advantage PPO plans and Medicare Advantage HMO plans you need to be aware of.

It is my experience that Medicare Advantage PPO plans offer more flexibility and are a better choice for those who spend extended periods of time away from home. Like an HMO, a PPO has a network of hospitals,

HEALTH CARE?

Get the FACTS on

Medicare Health

Laura Mutsko is an independent insurance

broker. She will compare rates and coverage from many of the nation's most respected insurance companies to get the plan that's right for you.

Mutsko Insurance Services, 110

440-255-5700

www.mutskoinsurance.com

for more classes in your area!

Make changes in

your health care

NOW... before

it's too late!

Insurance and

Rx Plans.

Laura Mutsko

PLANNING YOUR RETIREMENT

health care providers, however PPO networks are usually more extensive than HMOs. Your costs for care will be lowest if you receive care from providers within your network.

With a PPO, you have more flexibility. You will have the freedom to visit any specialist, lab, or pharmacy without a referral from your primary care physician. This means you can see any healthcare provider you choose if you need medical care when you are away from home.

In contrast, most HMO

Medicare Open

Enrollment

for 2022 is

going on NOW!

We'll find the

right plan for you.

Kandmade

Christmas

Market

Wednesday & Thursday

December 1st & December 2nd

11AM-9PM

Callme...

physicians, specialists, and other plans are more restrictive for travelers. The HMO's networks are often limited to a specific geographic area except in emergency situations. While an Advantage HMO plan provides all the benefits covered by Original Medicare through a specific network of health care providers, you will need to use the physicians, hospitals, labs, and other health care providers within your plan's network for the most cost-effective health care. You may also need to select a primary care physician who will act as your health care 'gatekeeper', providing you with referrals before you consult any

specialists. Time to make a change

If you're planning to winter in another locale, travel frequently, and have a Medicare Advantage HMO it may be time to change to a PPO. Medicare's Open Enrollment which begins October 15 through December 7 is a perfect time to make this switch. Any changes you make in your plan during Open Enrollment will go into effect on January 1, 2022.

Call me at 440-255-5700 or email me at Lmutsko@ mutskoinsurance.com to review your coverage and set up a time to discuss your coverage so you are sure you're covered, no matter where your travels take vou.

Laura Mutsko is a licensed broker insurance 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 44060. Laura can be reached at 440-255-5700 or through email at Lmutsko@ mutskoinsurance.com.

For more information, visit www.mutskoinsurance.com.

35th Annual Beary Merry Christmas Show

Thirty Fifth Annual Beary Merry Christmas Show Handcrafted Market

Wednesday, December 1 and Thursday, December 2 11 am to 9 pm

Normandy Party Center 30310 Palisades Parkway off Euclid Avenue in Wickliffe Admission \$3.00

It's holiday shopping time at the Thirty Fifth Annual Beary Merry Christmas Show Handcrafted Market on Wednesday, December 1 and Thursday, December 2 at the Normandy Party Center in Wickliffe.

This craft extravaganza showcases over fifty talented from Ohio artisans and displaying Pennsylvania, unique holiday gifts for your shopping pleasure. We will again feature a Deluxe Chinese Raffle Extravaganza to benefit Susan G. Komen for the Cure Northeast Affiliate. This will include over 50 baskets for all members of the family including a spa package from John Roberts, variety of

dinners, sports items, toys, family fun and more. Delicious lunch and dinners catered by Normandy Party Center will be available for purchase. Admission is \$3.00

We are happy to announce Asa Cox with Century 21, Asa Cox Homes is our sponsor again this year. We are collaborating with Asa and Asa's Angels, a support program for families in need in the community during the holidays. She distributes over 15,000 toys, helping more than 3,000 families. Each family is personally interviewed and provides a Wish List for their children. \$125 is generously spent on each child. During The Beary Merry Show we will collect toys for her annual Christmas Outreach Drive for Kids. Her goal is "to make all children smile on Christmas morning" and we are here to help! Bring a toy to the show and make a child happy this Christmas. Please support this "beary" worthwhile cause.

 Chinese Raffle to benefit Susan G. Komen for the Cure, Northeast Affiliate

• Delicious Refreshments,

Nightly Entertainment and Hourly Door Prizes • Bring a toy to support Asa's

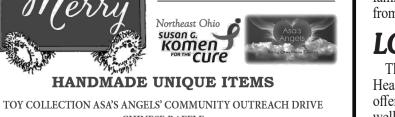
Angels and help our local families in need this Christmas

We will feature a variety of crafts for your shopping pleasure, including Repurposed Furniture, Artwork, Christmas Jewelry, Decor, Creative Signs, Fabric Creations, Custom Embroidery, Children's Accessories, Bread Dough Creations, Candles, Gift Baskets, Pottery, Personalized Ornaments, Ceramics, Maple Syrup and Honey, Sweatshirts, Wood Items, Bath and Body Items, Hand Knit Items, Chocolates, Homemade Pastries and Teas, CLE Items, Shadow Boxes. Upcycled Decor, Jellies and James, Floral Designs, Handpainted cards and more!

Mark your calendars! This is one holiday market you do not want to miss!

If you have questions, please contact Denise McPherson at (216) 481-9229 or bearymerry@ roadrunner.com.

Follow us at www.facebook. com/BearyMerryShow.



CHINESE RAFFLE DOOR PRIZES EVERY HOUR LUNCH & DINNER AVAILABLE THREE DOLLAR ADMISSION +++++++++++++++++++++++++

NORMANDY PARTY CENTER 30310 PALISADES PARKWAY OFF EUCLID AVENUE IN WICKLIFFE

TOY COLLECTION

BRING A TOY TO THE SHOW TO SUPPORT ASA'S ANGELS PUT A SMILE ON A CHILD'S FACE FOR CHRISTMAS AND HELP OUR LOCAL FAMILY IN NEED

LCGHD is Offering Free Private Well Water Testing The Lake County General

Health District (LCGHD) is offering free private/residential well water samples on Tuesdays from October through the end of December. There are a limited amount of samples that will be available each Tuesday by calling (440) 350-2543. Appointments will be scheduled on a first-comefirst-served basis. A laboratory that is certified and approved for drinking water tests is used for processing the test. *Water samples* for home sale transactions are not eligible for this promotion.

LCGHD is encouraging homeowners to have their well water tested regularly. Private residential wells are often shallower than large volume public supply wells and more open to contamination. Unlike public supply wells, private wells are not regulated under the United States Environmental Protection Agency's Safe Drinking Water Act.

"Many well owners do not regularly test their well water quality, and it's important that they have all the information they

need to make the best decisions to protect their well water and their health," commented LCGHD Chris Loxterman, Environmental Health Supervisor. LCGHD recommends that private well owners test their well water each year for contaminants, such as total coliform bacteria and other contaminants that may be of concern in your area. A homeowner may test more often if a problem is suspected.

For more information, contact Chris Loxterman at (440) 350-2543.

Mentor Window - Serving Northeast Ohio Since 1983

Mentor Window has earned the home improvement industry's coveted Angie's List Super Service Award several times. 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,

Audubon Highlights **Bird Migration &** Motus Tracking

As fall migration winds down, Blackbrook Audubon invites everyone to hear "Monitoring Evolving Bird Migration: Technologies and Remarkable Discoveries" by Dr. Andy Jones of the Cleveland Museum of Natural History. This free presentation will be 7:00 p.m. Tuesday, November 16 at Geauga Park District's The West Woods Nature Center.

Banding birds and reporting sightings on eBird continue to help in understanding bird migration, but the array of available technologies to ornithologists is constantly changing. New tools both large and tiny are giving fresh insights into individual birds' migratory behaviors. Dr. Jones will go over several of these newer systems, including the current status of the Motus network. The northeast corner of Ohio has a gap on the Motus map and Blackbrook Audubon is looking into filling that void.

Participants can attend the program in person or register on the event page of blackbrookaudubon.org to receive a link to view the program live online. While the program starts at 7:00 p.m., Trevor Wearstler, the host and president of Blackbrook, will open access to the meeting about 6:30 p.m. so people can familiarize themselves with the software features or chat with other attendees. Refreshments will not be served at the in-person program, which will be at 9465 Kinsman Road, Rt. 87 in Russell.

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

and we are very particular about Northeast Ohio have performed 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

consistently well enough to earn our Super Service Award, It's a really high standard.

Angie's List Super Service Award 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

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, and a complete line of backyard storage buildings.

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.



Fine Arts Association: Holiday Events & Performances

FAA's Spring 2022 Semester will

begin in January with arts education

programming in dance, music,

theatre, visual arts, and creative

arts therapies. Students of all ages,

experience levels, and abilities are

welcome to register. With over

50 passionate faculty members in

Northeast Ohio, FAA has something

Are you looking for arts and entertainment plans for the Holiday season?

The Fine Arts Association (FAA) has several events coming up that you will not want to miss! Be a part of a community empowered by the arts through live music and theatre, shopping from local artists, and arts programming.

November - December Events: •Third Stream Duo November 3, 2021

• FAA Holiday Marketplace on November 6, 2021

Upcoming Events and

• Chili Con Comedy on November 13, 2021 • MEREDITH WILLSON'S

MIRACLE ON 34TH STREET, THE MUSICAL: from November 26 to December 19, 2021 • A Holiday Concert: A Tribute

to the music of Vince Guaraldi on December 11, 2021

WE Library Programs Continued from page 2

Homeschool Research The average Google search

can yield millions of results, but which one will give you the information you need? In this class, children ages 8-12 will learn how to find, evaluate and

Thursday, November 4, 2 pm Online via Zoom

Teen Coding

writing group. Bring your writing and ideas to share. Positive feedback and fun environment provided. Grades 6-12 (Ages 11-

Known as a comedian stuck in a

Spring 2022 Semester will open in mid-December. For more information, please

visit fineartsassociation.org or call 440-951-7500.

With the goal of continuing to provide in-person lessons, classes, and performances to everyone

winning magician Michael Mage

for everyone. Registration for the while minimizing the risk of COVID, FAA will once again be requiring masks for admission to their building. All events listed above are taking

place at:

The Fine Arts Association 38660 Mentor Ave. Willoughby, Ohio 44094

abilities are welcomed to this interactive, inclusive storytime specifically designed to support the developmental needs of those with sensory challenges.

Tuesday, November 16 6:30 pm • Online via Zoom

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 17 2 pm • Online via Zoom

Homeschool Animal **Explorers**

Each month children 6-12 will learn about a new animal through crafts, books and more!

Thursday, November 18

2 pm

Online via Zoom

Teen Art Club

Do you love to create art but never get the chance? Join other art-loving teens for Art Club where we will focus on a different artist or style. Grades 6-12 (Ages 11-18).

Thursday, November 18 6:30-8:30 pm

Eastlake Public Library, 36706 Lakeshore Blvd., Eastlake, 440-942-7880

Lego Club

Join us to discus and show off the amazing LEGOs, you provide the imagination. All ages welcome.

Saturday, November 20, 2 pm Online via Zoom





use information.

Complete a small coding

Write with us in our creative 18).

Mondays, November 8 & 22 7-8 pm • Willowick Public Library, 440-943-4151

The Comedy Magic of Michael Mage

magician's shoes, national award-

incorporates comedy and endless audience participation into this family friendly show. Tuesday, November 9, 6 pm

Online via Zoom

Songs That Count: Add to The World!

Dance music will engage children with a fun, highperformance that energy includes exciting hands-on music, movement and counting activities.

Thursday, November 11, 1 pm Online via Zoom

Homeschool Writers Club

Each month, we'll use the amazing Playing with a Purpose videos from our partners Lake Erie Ink to inspire young writers ages 7-12. Classes will be facilitated by a librarian. Monday, November 15

1:30 pm • Online via Zoom

Sensory Family Storytime

No Job Too Big or Too Small Handyman for Un

Plumbing, repairs are the emergency specialties of Handyman on Call. No job is too small or too large. Home improvement is part of every homeowner's life and Handyman on Call can make getting the job done easier.

Our retired tradesmen are available to provide expertise, quality and dependability at an affordable price. All of our or home improvements.

seniors discount and money saving coupons.

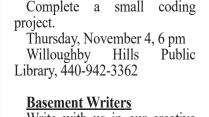
951-0999.

electrical and tradesmen have at least 25 years experience in home building and/

Give our office a call weekdays between the hours of 7:30 a.m. and 6:00 p.m. where you will be greeted by a live person and never by a recording. Ask about our

Call Handyman on Call at 440-

Children of all ages &



fine arts association

Estate Liquidators Antiques & Collectibles Market Now Open

Collectibles Market is now open Friday through Sunday 10-5PM. We are located at 35500 Lakeland Boulevard in Eastlake, Ohio. Feel free to call or text my cell at (440) 382-6789. PLUS...we always sneak in an extra day during the

Estate Liquidators Antiques & week with special events, estate sales etc. (Route. 2 freeway exit on Vine Street right off exit and a left on 361st. street. and a right on Lakeland Blvd....1/4 on left hand side)

We are an 8,000 sq. ft. multivendor shop featuring: collectibles,

Volunteer with Hospice of the Western Reserve

New Volunteers Needed

Are you looking for a way to help individuals in your community? We serve palliative and hospice care patients/families wherever they call home and have a wide range of volunteer opportunities to fit your talents, interests, and schedule including making phone calls, providing respite, attorney/notary, licensed hairdressers. We are also in need Dietary team and receptionist assistance at Ames Family Hospice House in Westlake,

and receptionist assistance at David Simpson Hospice House and our Headquarters office in Cleveland. Virtual volunteer training is offered monthly. For more information, contact us at 216.255.9090 or fill out an

more information, For visit hospicewr.org or call 800.707.8922.

online application at hospicewr.

org/volunteer.

glassware, furniture, tools, vintage and nearly new clothing, jewelry, records, books, electronics, handmade items as well as hand painted items, plus a large selection of upscale resale items...too much to mention. There is literally something for everyone and at any age. Seeing is believing...stop in and see us...you will be glad you did.

We will hold many special events for the holidays including a twigbee shop for the kids. We have a fun shop with great vendors. Also visit our 5050auctions.com site with several auctions (that you can view at the shop before you register to bid.) MOST EVERYTHING STARTS AT \$1.00

THANKS TO OUR VENDORS AND OUR CUSTOMERS. YOU ARE APPRECIATED...THE SUPPORT IS AWESOME ... SEE YOU AT THE SHOP!

TRAKE THE CALL A CONTRACTOR OF THE CONTRACTOR 35500 Lakeland Blvd. Eastlake, Oh 44095 Shop # 440-571-5212 (Friday-Sunday 10-5 pm) A Multi Vendor Shop Over 8,000 SQ. FT. of items **Read article for more info**

440-382-6789

1

W

WE

call or text

Estate Liquidators

Antiques * Collectible

Flea Market

• SCRAP GOLD & JEW

IELRY

• SILVER

• COINS

• WE BUY DIAMONDS • SCRAP GOLD & JEWELRY • SILVER • COINS • PAPER MONEY • INVESTMENT GOLD WE HAVE A HISTORY OF BEING VOTED



"A Doris Day Retrospect" November 10th

The Women's Committee of The Fine Arts Association will present "A Doris Day Retrospect" November 10, 2021.

Singer, actress, and director Sandy Peck will provide music of recording and movie star Doris Day, from her early years as a big band singer, through her films from the studio era of Hollywood and beyond.

She will be accompanied by Alex Ulle at the piano.

All programs begin at 11:00 a.m. at The Fine Arts Association, 38660 Mentor Avenue, Willoughby followed by the luncheon at noon in the lobby. Covid protocols will be respected.

The menu is baked Kentucky hot brown sliced turkey breast, layered with tomato, bacon, cheese sauce on a puff pastry foundation and green beans. Dessert is a pumpkin roll.

The cost is \$15 a member; \$18 non-member; \$10 for program only (which can be purchased at the door). All tickets payable by check or cash.

RESERVATIONS ARE REQUIRED FOR THE PROGRAM LUNCHEON. Email: anthonyjanem@yahoo. com or phone: 440-579-5020 by noon November 5, 2021.

Heating Preventative Maintenance Special --- Only \$69.95!

Based in Eastlake, Ohio Hoernig Furnace units. Heating & Air Conditioning has been a family owned and operated business for over 56 years. Dennis, along with his sons, proudly carry a complete line of quality Rheem products including high efficiency Rheem Air Conditioning and Gas

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



Licensed - Bonded - Insured • Free Estimates • 24 Hour Service • We Service Any Brand • 10% Senior Discount

8. Check safety pilot operation 9. Oil blower.

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

- 2. Leak test unit if necessary
- 3. Check and adjust fan belt

5. Align pulleys & lubricate

Are You Ready to

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

10. Operational check of systems. For those of you looking to save even more, take advantage of a package deal! Have us service

9. Check operation of thermostat

7. Check condenser

8. Check drain

both systems at the same time for only \$98!! Hoernig Heating & Air Conditioning offers free estimates, 24 hour service, 10% senior citizen

discounts, and can service any brand. We're also licensed, bonded, and insured. Give us a call today to schedule a

preventative maintenance check at (440) 942-8175.

"Cut the Cable?"

been saying it for 7 years. Well,

2021

"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.

Mobile Computer Solutions is a mobile computer repair service that comes to your home or business. I have over 20 years experience. I pride myself on building my business on reliability, honesty and finding multiple solutions for each client's personal budget.

I specialize in virus removal, networking (wired and wireless), upgrades, security, data recovery, data transfer and printer installation and much more.

Mobile Computer Solutions is your best source for onsite computer, repair and upgrades. We sell new and refurbished towers and laptops. We also can help you with mobile device solutions such as adding your device to your network, data syncing, security, printing options and more. MCS was established to provide fast affordable onsite service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

My name is Jeff Berg and I am available to personally speak with you to discuss your individual technology needs. I invite you to contact me at (440)461-3900, (216) 789-7936 or jeff@mobilecsllc.com so I can personally help you find a solution for your household or business technology challenges.

Holden University Center of Lakeland Community College Adds literature and more New Partner, Lifelong Learning Opportunities

The Holden University Center of Lakeland Community College has added Case Western Reserve University (CWRU) to its list of partner schools. CWRU's Siegal Lifelong Learning Program has joined 11 other partner colleges and universities offering area residents educational opportunities through Lakeland's Holden University Center.

CWRU's Siegal Lifelong Learning Program connects the academic world to the wider community through innovative and engaging programming. Adults of all ages pursue their love of learning by participating in courses and lectures provided by CWRU faculty, renowned scholars, and local subject-area

experts.

Lakeland's Holden University Center offers a community connection and a campus close to home. Students enrolled in courses or lectures offered by partnering institutions, both inperson or remotely, have access to state-of-the-art facilities on the Lakeland campus. The Holden University Center provides a convenient way for area residents to pursue lifelong learning opportunities right here in Lake County.

"The addition of Case Western Reserve's Siegal Lifelong Learning Program will provide professional studies and personal enrichment learning opportunities to community

learners in Lake County," said partnership programs." Kristina Willey, director of the CWRU's Siegal Lifelong Holden University Center of Lakeland. "This program is a welcome complement to our bachelor and graduate degree

Learning Program offers a vast

array of courses and lectures on topics including art, history, politics, science, religion, program also includes an 11week Senior Scholars program. Siegal Lifelong Learning offers both online and in-person programming.

To learn more about upcoming courses and lectures, visit lakelandcc.edu/uc.



THE LAURA & ALVIN SIEGAL LIFE LONG LEARNING PROGRAM

Case Western Reserve University's Siegal Lifelong Learning

brings lectures and courses to Lakeland's Holden University Center, connecting the academic world and Northeast Ohio's wider community through innovative and engaging programming!

Learn more at lakelandcc.edu/uc



Help with Medicare Open Enrollement

The Lake County Council on Aging is reminding Medicareeligible individuals of the free counseling assistance available to them and their caregivers during Medicare Open Enrollment which occurs annually from October 15th through December 7th.

Medicare Prescription Drug Plans (Part D) and Medicare Advantage plans change every year, and 2022 will bring some big changes! There are also savings in store for Insulindependent Diabetics as certain drug plans are participating in the Part D Senior Savings Model which is available to all people with Medicare. Plans that participate in this model will offer coverage choices that include multiple types of insulin at a maximum copayment of \$35 for a 30-day supply. People who enroll in a participating plan could save up to \$446 a year in out-of-pocket costs.

Understanding your Medicare options can be overwhelming but you don't have to do it alone - we are here to help! The Council on Aging has trained Ohio Senior Health Insurance Information Program (OSHIIP) volunteers available to help you make sense of the complicated Medicare system to make the best choices for your healthcare. These counselors are ready to provide

savınq

ends

free unbiased information and education about Medicare, help you review your current coverage and look at plan options for 2022.

This year the Lake County Council on Aging will be conducting in person visits to assist eligible individuals with Medicare Open Enrollment. Please call the Council on Aging at (440) 205-8111 to schedule an appointment to review your current Medicare coverage and explore what is available for 2022.

OSHIIP is not affiliated with any insurance company, and these counselors do not sell or solicit any type of insurance. This Council on Aging service ensures that seniors and people with disabilities on Medicare understand all of the options available to them, and which choices can save them money.

About Lake County Council on Aging: The Lake County Council on Aging (LCCoA) has been serving Lake County's seniors, their families and caregivers since 1972. The Agency strives to enhance quality of life through education, advocacy, service and support. The agency's priority is to help older adults remain in their own homes longer, healthier and more safely.

For more information, visit www.lccoa.org.

Turn Your Clocks Back ... Daylight Saving Time Ends at 2:00 am on Sunday, November 7th