



# The Eastlake Gazette

Lake Community News

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Mentor Monitor  
Willoughby Times  
Eastlake Gazette  
Willowick Courier  
Painesville Pride

Volume 34 Issue 5

November 2020

12 Pages

## Mayor's Report



**Dennis Morley**  
Mayor/Safety Director

November 11th is Veterans Day. Please remember to thank all our Veterans each and every day for the freedoms they have provided all of us. The Blvd of 500 Flags committee will be taking down the Flags Saturday, November 14th at 9:00 a.m. Masks required and social distancing.

Please remember to Vote on November 3rd if you have not already done so. It is your right so please use it. Best of luck to all the candidates and issues on the ballot.

Please remember as leaf season is upon us please do not blow them into the street, catch basins, streams and rivers.

### 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

*Continued at right*

## 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](http://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](http://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](mailto: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

*Continued on page 11*

## GFWC of OHIO: Eastlake Women's Club

The season of Autumn is upon us and we will have to bring out our warmer jackets and gloves from the closet to keep cozy and enjoy walks and nature and feel refreshed with even a brief time out of doors.

We hope to see you at our future meetings at which we watch our social distance and participants wear masks. We now have meetings at Willow Praise Church on 32901 Vine Street.

Our October meeting dealt with the problem of Human Trafficking. Our speaker, new member Tamara Stachowiak, discussed a GFWC Associate program The Starfish Project, a social enterprise with a Holistic Care Program that cares for women escaping human trafficking and exploitation in Asia. The women are helped to



learn skills which will enable them to find jobs and the freedom to find a career path of their choice. Many of these women start out by making jewelry on a production line. To view products made by the women in Starfish Project visit [starfishproject.com](http://starfishproject.com).

Our 8th annual St. Jude's Walk for the Kids was on Oct.10th at

Chagrin River Park. Walkers in the park were given a bottle of water and banana.

Those who wished to donate to the walk were given a St. Jude logo pin. Four footed walkers received a dog biscuit.

Our members volunteered at Willow Praise Church, Oct. 17, for a Fall Fest for children and adults. There were opportunities to shop at unique vendors who attended and candy was passed out to the children. There was a basket raffle, a 50/50 raffle, and photos for attendees were available.

Our members will be helping out at the next Willow Praise lunch distribution on Nov. 7th. Stop by as our club members will be handing out activity sheets for the children.

HAPPY THANKSGIVING - If you can't be with your family, keep them in your heart!

*The reason I talk to myself is because I'm the only one whose answers I accept. - George Carlin*

complimentary hot chocolate. #ShopLocal #ShopSmallBusiness

From my Family to yours, I would like to wish you a Safe and Happy Thanksgiving. Look for the Snowmen up and down Vine Street in Eastlake and Willowick. A big thanks to the students and teachers in the Eastlake North High art classes and NCI Willoughby for designing and creating them.

Dennis  
[dmorley@eastlakeohio.com](mailto:dmorley@eastlakeohio.com)  
440-951-2200 ext.1002

### Mayor

*Continued from left*

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 15th and Letters to Santa must be received by December 12th to guarantee a return letter.

For your Holiday Shopping

pleasure, the city of Eastlake has teamed up with an incredible group of vendors that will make all of your Christmas wishes come true. You will be able to find something for everyone during these 3 spectacular events. The area behind Eastlake City Hall (Blvd. of 500 Flags) will be transformed into a Shoppers Paradise on November 15th from 11-3, December 6th and December 20th from 12-4. Bring your friends and your kids to pet the goat (Nov.) and listen to the carolers (Dec.) while you sip our

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# City of Eastlake Council Reports



**Michael Zuren**  
Ward 1 Councilman



**Todd Gulley**  
Councilman-At-Large

## Drive-Thru Trick or Treat Events:

Due to safety and coronavirus concerns, 100 Youth that Care, Lake Events, Heroes United, and a variety of businesses set up 4 drive-thru trick or treat events. They were held at: Willow-Praise Church, the Salvation Army in Painesville, Great Lake Mall, and at 1509 Mentor Avenue Painesville. They were all well attended. Children received a Halloween bag filled with goodies (numerous stations). Thank you to all the volunteers that handed out candy and toys to the children. The drive-thru events offered trick or treating in a safer environment. All participants were encouraged to stay in their cars.

## USDA Farmers to Families Distributions:

On October 14th and 21st the USDA, Willow Praise Church

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## The Eastlake Gazette

A Lake Community News Publication

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Sales Associates

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## Zuren

*Continued from left*

and the Willoughby-Eastlake School System partnered to distribute nearly 2200 food boxes to local families in need. The food boxes each weighed 31 lbs. and include meat, dairy and produce. They were distributed at Eastlake North High School. It was a blessing to so many families that have faced serve

coaches and staff as well.

You all are invited to the VFW Breakfast at Eastlake VFW Post 3863, 33641 Vine St (behind Sav-a-lot) The last Sunday of every month, 9am-Noon. Just \$5 for a delicious breakfast prepared by our VFW staff.

This month's quote is by Dr. Wayne W. Dyer: *"When given the choice between being right or being kind, choose kind."*

As always, if you need anything please do not hesitate to call me at (440) 951-2200 ext. 3511, or email me at [tgulley@eastlakeohio.com](mailto:tgulley@eastlakeohio.com).

Wishing you the very best,  
J. Todd Gulley  
Councilman-at-large

financial burdens this year from the effects of the coronavirus and the economy. We are working on additional distribution for people in need in the local area.

## Fundraiser for Ashton Staton:

A heartfelt "Thank you" to everyone that supported the fundraisers in October for Ashton Staton. With the permission of Mr. Matt Staton, F.A.T.S. & 100 Youth That Care, a series of fundraisers were held for his benefit. Ashton is a student at Lamuth Middle School and an athlete for Riverside Middle School. Ashton was diagnosed with a rare disease and has been in a medically induced coma for over 90 days.

## Free Grab & Go Lunches for Children:

On Saturday, November 7th from 12 to 1:30pm join us for the Free Kids Grab and Go Lunch Program. It will be held the first Saturday of each month at Willow-Praise church 32901 Vine Street Willowick. A huge

"THANK YOU" to Revolution Pizza (400 pizzas) for sponsoring the kids' lunch in November. The program is in partnership with the Eastlake Women's Club. Since starting the program on March 30th over 16,900 lunches have been provided.

## Vine Street Corridor Meeting:

The time, date, and location of the next Vine Street Corridor and Non-Profit Meetings will be announced shortly (likely November 12th at 3pm). The meetings are a collaboration of non-profit organizations, local businesses, and residents in our community that want to promote and help each other with events that make our community stronger.

A special "Thank You" to Kindness & Justice Eastlake Eagles. They will be announcing their 2021 calendar sales soon. Part of the proceeds from the calendars will be donated to Eagle Scout Troop 280.

Your Councilman  
Michael Zuren, Ward 1

# 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](http://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](mailto: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](http://willowpraise.org) or follow us on Facebook @ Willow Praise Church.

# 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](mailto: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](mailto:Lmutsko@mutskoinsurance.com). For more information, visit [www.mutskoinsurance.com](http://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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# ANN RADCLIFFE

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- Established the "Good Deeds" Program to help homeowners avoid Probate.
- Launched Property Fraud Alert protecting your most valuable asset.
- Utilized taxpayer's money effectively to efficiently streamline processes.

**Ann has 35 years "hands-on" experience with and within the office.**

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For State Representative

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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.

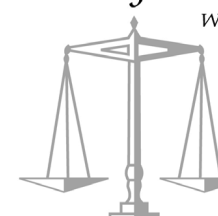
Even though a bankruptcy is technically public record, the fact that you are filing bankruptcy will only be known by a few people who you probably will never even come in contact with- let alone know. It is not published in the local newspapers. The truth is that no one really cares whether you file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

Biales Delchin offers to start bankruptcy protection and stop bill collector harassment for only three hundred dollars down. If you think Bankruptcy might be able to help you, please call us for a free, confidential, no obligation phone or video consultation.

Robert C. Biales



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Bankruptcy is a constitutional right, which was created to help you, the economy, and our country by enabling you to get back on your feet and to once again become a healthy, happy, contributing member to the financial economy.

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

For 25 years, Laketran has operated a special Veterans Medical Transportation service, 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, Laketran CEO. “Laketran 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, Laketran will be offering free rides to veterans on Veterans Day, Wednesday, November 11. Laketran 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 Laketran of their veteran status when scheduling their reservation.

For more information on Laketran’s Veterans Medical Transportation program call Laketran at 440-354-6100 or visit [www.laketran.com](http://www.laketran.com). For more information about the services offered by Lake County Veterans Service Commission, visit [www.lakecountyohio.gov/veterans](http://www.lakecountyohio.gov/veterans) or to register for Veterans Medical Transportation call 440-350-2904.



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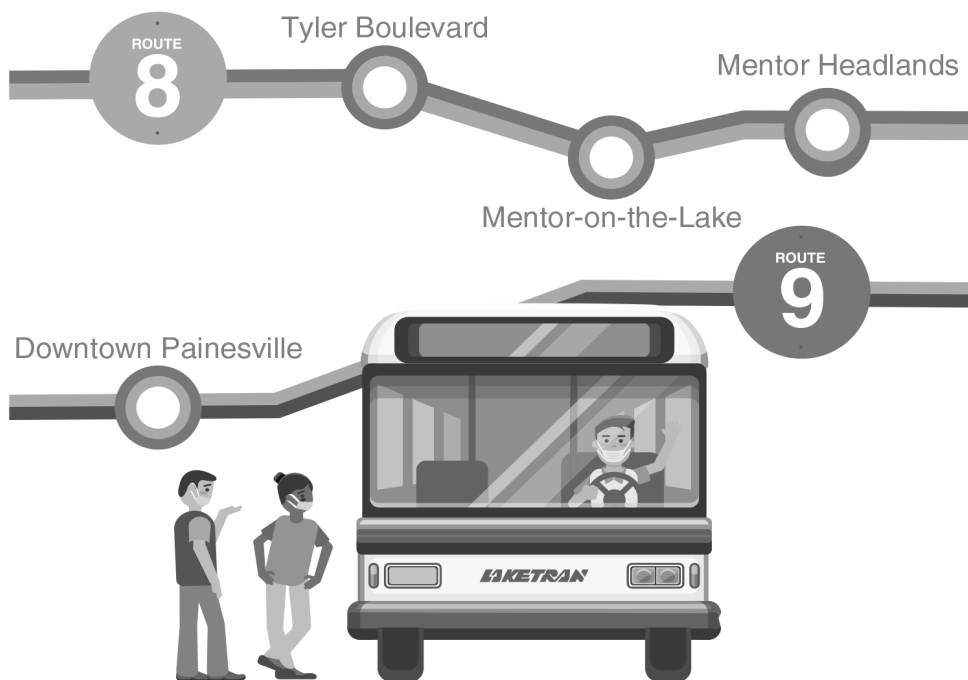
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**LAKETRAN**

# 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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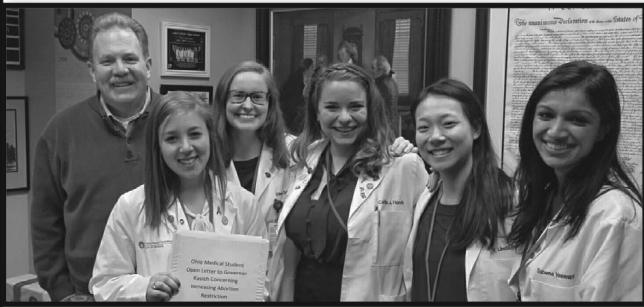
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1) Source: Cleveland.com

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# 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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# 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](http://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](http://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](mailto:finaid@lakelandcc.edu).

## Electing Bathroom Remodels Over Vacations

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

[lakelandcc.edu/spring](http://lakelandcc.edu/spring)

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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](http://www.visitingangels.com/neohio)

## Window Savings at Shoreline

Deciding who to call to get your best deal when it's time to replace your outdated windows & doors is easier than you realize.

Start by calling Shoreline Window and Remodeling 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-free as possible, we always keep 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](http://www.shorelinewindowandremodeling.com).



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## Library Programs Continued...

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, Nov. 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, Nov. 7, 11 am-1 pm

Wednesday, Nov. 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, Nov. 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, Nov. 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, Nov. 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, Nov. 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, Nov. 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, Nov. 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 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, Nov. 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, Nov. 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

## No Job Too Big or Too Small for Handyman On Call!

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

1. Clean burners

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

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

1. Check refrigerant charge

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