



Letter from the Chamber

Due to recent events and because the health of our members and staff is at the forefront of our thoughts, chamber hosted events will be postponed to a later date. Our office will remain open and staffed so please reach out to us if we can help you in any way.

At this time we ask that you take advantage of our social media channels, our website, email us, give us a call. Service to our members is our priority and we are here to help. We will email you updates as they come in. It seems like things are changing minute by minute. Our goal is to keep you as informed as possible without burdening you with unnecessary emails. We know you have a lot of other things going on right now and it's tough keeping up with everything.

Stay Healthy and please know that you are all in our thoughts and prayers during these very difficult times.

Linda Reed
Executive Director

Kathleen Obrenski
Office Administrator

Katrina March
Membership Manager

Shelly Hyrne
Administrative
Assistant

SBA Disaster Assistance in Response to the Coronavirus The Ohio Declaration is Now Approved

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

(continued on page 2)



Letter from the Chamber (continued from page 1)

- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

Direct link to counseling:

<https://clients.ohiosbdc.ohio.gov/reg.aspx?mode=counsel¢er=17082&subloc=0>



2020 Board of Directors

Executive Board of Directors

President	Chris Brill Packard	Lake Health
1 st Vice President	Tom Mitchell	The Marshfield Group
2 nd Vice President	E. Rita Camardo	Northwest Bank
Treasurer	Chris Bartlett	Jones Battles Group

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Tara Isabelle	Huntington Bank
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Michelle Massoudi	Cyrus Massoudi State Farm
Donna Price	First Federal Lakewood – Concord
Shannon Reglus	Lantern of Madison
Pete Richmond	Richmond & Richmond Insurance
Joshua Strickland	Dworken & Bernstein
Nancy Zangerle	Global Real Estate Advisors

Legal Liaison

Neil Conway Conway Land Title

Staff

Linda Reed	Executive Director
Kathleen Obrenski	Office Administrator
Katrina March	Membership Manager
Shelly Hyrne	Administrative Assistant

Mission Statement:

The Eastern Lake County Chamber of Commerce exists to promote, support and guide the business and civic communities of which we serve.

Serving: Concord Township
Fairport Harbor
Grand River
Leroy Township
Madison Township
Madison Village

North Perry Village
Painesville City
Painesville Township
Perry Township
Perry Village



Eastern Lake County
Chamber of Commerce

One Victoria Place, Suite 265A
Painesville, OH 44077
(440) 357-7572

Website: www.easternlakecountychamber.org



Find great buys on
Cellphones, Plans & Service at
Cricket where you get Reliable
Nationwide Coverage.

Affordable, Prepaid Rates &
No Annual Contracts.



Join us for a Grand
Opening & Ribbon Cutting
Celebration

11:00 am on

Friday, May 8th

Cricket Wireless AR
6583 North Ridge Road
Madison



cricket[®]
wireless Authorized Retailer



Small Business
Development Centers

Best Practices and Recruiting Resources for Hiring Employees Seminar

May 14, 2020- 9:00 to 11:00 am

Topic: Human Resources

Are you a small business owner that wants to hire employees, but you don't know where to find them? Are you confused about the hiring process and want to make sure you follow the proper legal requirements and incorporate best practices? Then join us for this seminar where you will learn from experts about the many local resources and programs to help you find the right employees while staying compliant and implementing best practices during the hiring process. Topics covered include:

- * Best Practices When Hiring: Important Application and Interview questions you should ask and what not to ask. Job Description and Employee handbooks-tips on what you should, can and cannot legally include.
- * Recruiting Resources from the Ohio Department of Job and Family Services and from Lake County Department of Job and Family Services.
- * Hiring interns, upcoming job fairs, and Lakeland Community College's Job Shadowing and Information Interview Gathering" program.
- * The Reserves Network will explain Temporary Staffing Services, Temp-to-Hire Services and Direct Hire Staffing from accounting and finance to engineering and manufacturing.

Presented by:

- * Richard N. Selby, Attorney at Law, DWORKEN & BERNSTEIN CO., L.P.A.
- * Rhonda Butler, Interim Director of Career Services at Lakeland Community College
- * Tanya Calbert, Project Manager, Ohio Department of Jobs and Family Services
- * Leslie Ryan, Lake County Department of Jobs and Family Services
- * Christi Bittner, Regional Manager at The Reserves Network

Organized by The Ohio SBDC at Lakeland C.C.

Sponsored by:

- * Mentor Area Chamber of Commerce
- * Eastern lake County Chamber of Commerce
- * Willoughby Western Lake County Chamber of Commerce

Location

Holden University Center at Lakeland Community College

Holden University Center

Holden University Center at Lakeland Community College, 4242 St. Rt. 306, Kirtland, Ohio

[Register Online](#) - Fee: No Cost

Already Registered? [Sign in](#) for more information.

Phone: 440-525-7706

Email: cwalsh@lakelandcc.edu



he

Eastern Lake County Chamber of Commerce invites you to a different kind of golf outing to benefit our scholarship fund.

For more information or to be a Sponsor, please feel free to contact the chamber office at 440-357-7572 or email any of us at:

Linda Reed linda@easternlakecountychamber.org

Kathleen Obrenski kathleen@easternlakecountychamber.org

Katrina March katrina@easternlakecountychamber.org

Shelly Hyrne shelly@easternlakecountychamber.org

PUTT PUTT TOURNAMENT

TUESDAY, June 30, 2020

5:00 TO 7:30 PM

Red Mill Golf Practice Center
4243 Red Mill Valley Road
Perry

Thank you to our Sponsors:

Event Sponsors:



Registration Sponsors:

—



Hole Sponsors will receive: Company name on sign at the Hole. Acknowledgement of your sponsorship on our social media sites and newsletter. Cost \$50

Event Sponsors will receive: Table at the course to promote your business. Sign at the club house with your company name. Your logo on the event flyer. Opportunity to have a team of 4 at the event. Acknowledgement of your sponsorship on our social media sites and newsletter. Cost \$300

Registration Sponsors will receive: Sign at the club house with your company name. Your logo on the event flyer. Opportunity to have a team of 4 at the event. Acknowledgement of your sponsorship on our social media sites and newsletter. Cost \$200

Prize Sponsor (1) will receive: Sponsor the prizes for our 1st Place Team. Your company name/logo on the gift bag and acknowledgement of your sponsorship on our social media sites and newsletter. \$150

Cost to Participate: \$25 per person includes:

- 18 holes of putt putt
- Dinner provided by Chow Down Catering
- One complimentary adult beverage

GOLFERS PLEASE REGISTER BY JUNE 24, 2020 - Don't have a foursome? That's OK, we'll make sure to place you with a fun group.

Expanding STABLE Accounts To More Ohioans

By: Ohio Treasurer Robert Sprague

March is Developmental Disabilities Awareness Month, a time to discuss the inclusion of people with developmental disabilities and the barriers they may face in connecting to their communities. There's also no better time to highlight how the STABLE Account program is changing lives— and how the business community can be a partner.

Before passage of the federal Achieving a Better Life Experience (ABLE) Act, people with disabilities could only save a total of \$2,000 before they would lose their means-tested benefits such as Medicaid or Supplemental Security Income (SSI). Disability-related expenses can pose a financial burden to many people and their families, and the old rules discouraged them from saving and investing. The ABLE Act authorized the creation of 529-like plans that act as specialized savings and investment accounts for people with disabilities that won't cause them to lose benefits.

Through the STABLE Account program, people with disabilities are now more easily able to join the workforce and save what they earn. They are using that money to live more independently; buying cars, paying rent, and even putting down payments on their first homes. Impactful stories like these are why we're reaching out to more Ohioans to get them enrolled.

Since the program was launched in Ohio in 2016, we've been the national leader in ABLE accounts. STABLE accounts were the first of their kind, and today, over a quarter of all ABLE accounts across the country are STABLE accounts. We've seen tremendous growth in the number of STABLE accounts over the last year. In fact, we recently surpassed 15,000 total active accounts.

Earnings on a STABLE account grow tax-free and are not subject to federal income tax, so long as the funds are spent on Qualified Disability Expenses. These expenses include education, housing, transportation, healthcare, assistive technology, basic living expenses, and many other items.

Over the last year, the Treasurer's office has announced partnerships with multiple employers to offer a direct deposit for employees. So far, the State of Ohio, City of Cincinnati, Edison Community College, and UCO Industries allow eligible employees to directly deposit a portion of their paycheck into a STABLE account for either themselves or a family member. These partnerships are part of our ongoing efforts to make STABLE accounts more easily accessible to more Ohioans.

Our STABLE team is ready to assist in making the direct deposit option available to your employees. If your organization is interested in offering this benefit to employees at no cost, or, if you would like any more information about STABLE accounts, please feel free to contact the STABLE team directly at team@stableaccount.com.





The following organizations have recently made an important investment in their business by joining their chamber. We thank them and hope you will consider them for all your personal and professional needs.

STAFFING & HR SERVICES

GROUP MANAGEMENT SERVICES

JAMES BOWLING

3750 Timberlake Dr.
Richfield, OH 44286
(440) 364-9984

www.groupmgt.com

Description: GMS partners with companies to help lower and manage employee related costs. We extend buying power and also relinquish liability when it comes to payroll, risk management, benefits and HR.

CELL PHONE SALES/SERVICE

CRICKET WIRELESS

JENNIFER MANSFIELD

6285 N. Ridge Rd.
Madison, OH 44057
(440) 364-3107

[www.facebook.com/
CricketWireless6583NRidgeRd/](http://www.facebook.com/CricketWireless6583NRidgeRd/)

Description: No annual contract for cell phone service. Cricket's prepaid phones aren't tied to an annual contract, so you have freedom to change your service at any time





Join us to hear from Attorney General Dave Yost on many topics important to you and your business.

- **Are Facebook & Google Too Big?** Are they stifling the competition?

- **Taking on Trafficking**
Multifaceted effort to help victims, bring pimps, johns to justice

- **Opioid Crisis**

Dave Yost became Ohio's 51st Attorney General on January 14, 2019, bringing to the office his extensive experience rooting out fraud, holding the corrupt accountable, and reforming government.

Yost earned his undergraduate degree from The Ohio State University and law degree from Capital University. After working as a Columbus Citizen Journal reporter, he began his public service career as Delaware County's Auditor and Prosecutor. As Prosecutor, he won the first-ever capital case in Delaware County and took down the largest drug ring in the county's history.

He became Ohio's 32nd Auditor of State in January 2011 and spent the next eight years fighting fraud, rooting out corruptions and "skinnying down" government. In two terms, he helped convict 170 corrupt public officials and uncovered \$30 million in stolen and misspent public funds. At the same time, he promoted efficiency by identifying potential savings of \$287 million for governments and school districts.

Through his leadership and at his urging, the General Assembly twice enhanced charter school accountability.

In November 2018, he won statewide election as Attorney General, an office in which he now pursues his mission of protecting Ohio's citizens while aggressively fighting corruption across the state. Battling the state's opioid epidemic will be a major focus for his administration.

Wednesday, April 29, 2020

11:30 am to 1:00 pm

Elk's Lodge

723 Liberty Street, Painesville

\$25 per person

RSVP by April 23, 2020 online at

www.easternlakecountychamber.org

or by calling 440.357.7572

2020 GOLF OUTING



Eastern Lake County
Chamber of Commerce

DATE: Friday, August 7, 2020
TIME: 9:00 am Registration, 10:00 am Shotgun Start
PLACE: Painesville Country Club
84 Golf Drive, Painesville
FORMAT: Four Person Scramble
COST: \$125.00 per Golfer
DINNER ONLY: \$45 per Person
SUPER TICKET: \$20 per person
Includes: 2 Mulligans
1 Entry into the Chipping Challenge
1 Entry into the Putting Challenge

2020 GOLF OUTING THANK YOU GIFT SPONSOR:

Your logo on 150 bottles of wine from Chalet Debonne
given out to each golfer during dinner.

\$1,500.00

Register and pay online at
www.easternlakecountychamber.org or mail
check to :

Eastern Lake County Chamber of Commerce
77 North St. Clair, Suite 103
Painesville, OH 44077
Phone: 440-357-7572

Email: linda@easternlakecountychamber.org

IF YOU WOULD LIKE TO DONATE A DOOR PRIZE
PLEASE CONTACT THE CHAMBER OFFICE

GOLF REGISTRATION

TOTAL ENCLOSED: \$ _____

PLAYER #1 _____

COMPANY NAME: _____

EMAIL: _____

PLAYER #2 _____

COMPANY NAME: _____

EMAIL: _____

PLAYER #3 _____

COMPANY NAME: _____

EMAIL: _____

PLAYER #4 _____

COMPANY NAME: _____

EMAIL: _____

Pin Flag Sponsor!

**Your logo on all 18 pin flags—one flag
to be framed/shadowboxed and
presented at dinner**

\$1,500.00

2020 GOLF OUTING SPONSORSHIP OPPORTUNITIES

WHAT WORKS BEST FOR YOU?

SCORECARD SPONSORS \$100 (Limit 2)

Your company name/logo on our scorecards recognizing your company as our sponsor. Listing in the chamber newsletter and event program. Lunch for 1

HOLE SPONSOR \$150

Sign at the Tee recognizing your company. Staff members sitting the Hole? We'll provide the table! Listing in the chamber newsletter and event program. Lunch for 2

BREAKFAST SPONSOR \$200

Sign at the Breakfast Area recognizing your company. Listing in the chamber newsletter and event program.

REGISTRATION SPONSOR \$300

You supply the banner and we'll hang it in the Registration Area recognizing your company. Staff Members welcome to join us to help welcome our guests while they check in. Listing in the chamber newsletter and event program. Lunch for 2

WATER SPONSOR \$200

\$200 Your Company Logo on 400 bottles of water given out during the outing—you provide the bottles labeled with your logo

BEVERAGE CART SPONSOR \$200

Sign on the Beverage Cart driven by Golf Course Staff recognizing your company. Listing in the chamber newsletter and event program. Lunch for 2

EVENT SPONSORS
\$2000



TURN SPONSOR \$250

Sign at the Turn recognizing your company. Staff Members sitting at the Turn? We'll provide the table! Listing in the chamber newsletter and event program. Lunch for 2

DINNER SPONSOR



BOXED LUNCH SPONSOR (Limit 1)



GOLF CART SPONSOR \$300



SNACK BAG SPONSOR



CIRCLE GAME SPONSOR \$200 (Limit 1)

Sign at the Tee recognizing your company. Staff members have the option to sit at the hole giving golfers the option to participate at \$5 each. We'll provide the table. Listing in the chamber newsletter and event program. Lunch for 2

BEVERAGE/SNACK STATION SPONSOR \$350

Sign recognizing your company at the Beverage/Snack Station. Staff Members manning the Station? We'll provide the table! Listing in the chamber newsletter and event program. Lunch for 2

PUTTING CHALLENGE SPONSOR \$200

Sign at the Practice Green recognizing your company. Staff members have the option to man the contest giving golfers the option to participate at \$5 each. We'll provide the table. Listing in the chamber newsletter and event program. Lunch for 2

CHIPPING CHALLENGE SPONSOR \$200

Sign at the Chipping Challenge area recognizing your company. Staff members have the option to man the contest giving golfers the option to participate at \$5 each. We'll provide the table. Listing in the chamber newsletter and event program. Lunch for 2

GPS/MAP SPONSOR \$500

6 signs on the course with your company name/logo recognizing your company as our sponsor helping our golfers find their way to the next hole. Listing in the chamber newsletter and event program. Lunch for 2

PIN FLAG SPONSOR \$1,500 FOR ALL 18

Your logo on all 18 pin flags—one to be shadowboxed and presented at dinner

Yes, We'd Love to Sponsor:

Company Name: _____ **Your Email:** _____

Your Phone: _____ **Main Contact Person:** _____

Sponsorship Level: _____

Register and pay online at www.easternlakecountychamber.org or mail check to : **Eastern Lake County Chamber of Commerce**
77 North St. Clair, Suite 103
Painesville, OH 44077 **Phone:** 440-357-7572

Prizes also happily
welcomed!

We ♥ prizes!

Pick Ups Available—Give us a call

440-357-7572



A big opportunity for small employers.

The Northern Ohio Area Chambers of Commerce (NOACC) has joined the Southern Ohio Chamber Alliance (SOCA) and other Ohio chambers and Anthem Blue Cross and Blue Shield to create a new health program that can lead to more rate stability and potential savings for groups with 50 or fewer employees. The SOCA Benefits Plan lets smaller employers join together to share in the overall claims risk. As part of a larger, self-funded pool, employers have financial protection backed by Anthem stop loss coverage.

This innovative plan also offers:

- ♦ Competitive rates
- ♦ Fixed, predictable monthly payments
- ♦ A variety of plan designs, including PPO and HSA options
- ♦ Anthem's broad Blue Access PPO Network and Essential Rx Formulary
- ♦ Coverage for claims run-out/terminal liability coverage
- ♦ Expanded wellness offerings
- ♦ Specially discounted rates on options for SOCA-exclusive specialty products including dental, vision, life, optional life and disability

Find out more about the SOCA Benefit Plan.

To find out if the SOCA Benefit Plan is a good choice for your business, call **1-844-MED-OHIO**, see www.844MedOhio.com, or contact your broker*.

We've got you covered with standard health and wellness programs.

Your employees can get help taking care of their health with programs like 24/7 NurseLine, Future Moms, ConditionCare, and more. And you have the option to buy dental, vision, life, and disability coverage at a discounted rate only available as part of the SOCA Benefit Plan.



* Distribution of the SOCA Benefit Plan is limited to select Anthem brokers who have completed required training. For a list of these brokers please contact the chamber.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

BRTSTARAWRDS 10/18

Fuel-loc-Box™

BY

Lake Innovative Products, L.L.C.

Home Fuel Safety,

Manufactures of home fuel storage containers for the Homeowners and Condominium owners.

- Propane Container – outside storage
Liquid Propane Tank – 20lb
Gasoline Can – 5 Gallon
- Gasoline Container – inside or outside storage
Gasoline Can – 1 Gallon or 2 1/2 Gallon

Propane Container stores your extra Propane Tank outside your garage and locks it safely. Warning label on the Tank clearly states, do not store the Tank in your garage.

Gasoline Container stores your Gasoline Can inside the garage or outside and locks it for your Children safety. Most Gasoline injuries are preventable if Gasoline is safely stored.

The Fuel-loc-Box is a stainless steel storage container that is vented and has a locking lid for safety. Our Containers can keep the Propane Tank and the Gasoline Can up to 20 degrees cooler in full sun.



Now with the Portable Fuel Container Safety Act of 2019 (H.R. 806) going through Congress. To improve the safety of Gasoline Cans of 5 gallons or less. According to the National Fire Protection Association (NFPA) there are about 500 Americans die every year with 4,000 injuries in Gasoline related fires. There are nearly 160,000 fires occurring in the United States each year. This causes \$1.5 billion in direct property damage each year.

The Fuel-loc-Box takes storing Home Fuels to the next level in safety with its locking lid and giving Homeowners and Condo's the option to store outside the Garage for the first time.

The all new Fuel-loc-Box keeping our Homes and Children safe. Now is the time to lock up our Home Fuel.
Proudly Made in the USA.

Visit: www.fuellocbox.com

Email: david@fuellocbox.com

Lake Health Chamber Network



A guide for members

In partnership with Lake Health, we are excited to introduce the Lake Health Chamber Network. The Lake Health Chamber Network plans offered through Medical Mutual allow you to access comprehensive health care services right in Lake County and neighboring communities.

We offer Lake Health Chamber Network plans through a non-gatekeeper HMO, designed to reduce the total cost of care while improving health outcomes and increasing patient satisfaction. Selecting a primary care physician is requested since preventive care and regular health management can result in better health and help save you money. The Lake Health Chamber Network allows you to access affordable, high-quality providers within Lake Health's clinically integrated network.

Network Overview

The Lake Health Chamber Network comprises over 375 practitioners, including more than 100 primary care physicians and 275 specialists at Lake Health. In addition, Lake Health has 11 state-of-the-art facilities, including TriPoint Medical Center, West Medical Center, Beachwood Medical Center and three urgent care locations. The product also provides access to University Hospitals and Rainbow Babies & Children's for tertiary care or services not available at Lake Health subject to prior authorization.

Benefits Overview

The Lake Health Chamber Network offers comprehensive healthcare services in Lake County, parts of Cuyahoga and Geauga counties and access to University Hospitals and Rainbow Babies & Children's for tertiary care or services that Lake Health cannot provide. If you or one of your family members requires specialized care not available at Lake Health, your doctor will need to submit a prior authorization request to access University Hospitals or Rainbow Babies & Children's. Pediatric care at Rainbow Babies & Children's may be used, with authorization, up to age 20. Any care or services received at University Hospitals without prior authorization or at other non-network providers will not be covered, unless there is a waiver due to medical necessity.

Lake Health Facilities

TriPoint Medical Center

Concord Township

West Medical Center

Willoughby

Beachwood Medical Center

Beachwood

Mentor Campus

Mentor

Brunner Sanden Deitrick Wellness Campus and LiveHealthy Fitness Center

Mentor

Madison Campus and 24/7 ER

Madison

Willowick Campus

Willowick

Chardon Campus

Chardon

Perrico Health Campus

Willoughby

SOM Center Campus

Willoughby

Continuing Care Campus

Concord Township

Emergency Services

Emergencies requiring immediate medical attention are always covered at any hospital regardless of network status. However, there is no coverage for non-emergency use of the emergency room in the Lake Health Chamber Network product.

Pharmacy Benefits

The pharmacy benefits include member savings through generic and preferred brand name prescription drug programs and a comprehensive pharmacy network.

Specialty Insurance

Life, dental and vision insurance are also available through Medical Mutual. These specialty insurance products can be easily integrated with your medical plan making them easier to manage.

Added-Value Services

Outside of benefits, Lake Health offers added-value services including:

Online Quick Care

Members can access Lake Health providers for non-emergency services seven days a week, 9 a.m. – 9 p.m., through Online Quick Care. This service allows you to receive a diagnosis and treatment plan for a discounted cost of \$35 from their mobile device, tablet or computer, with prescriptions sent directly to your preferred pharmacy.

LiveHealthy Membership

Members are offered 40 percent off the one-time enrollment fee at LiveHealthy, Lake Health's medically based fitness center at the Brunner Sanden Deitrick Wellness Campus in Mentor. The LiveHealthy fitness center is unique as it merges traditional fitness with medically based activities and wellness services aimed at improving overall health and wellness.

Integrative Medicine Outpatient Services

Members will receive a 10 percent discount on Lake Health's Integrative Medicine outpatient services, including massage therapy, reiki, reflexology, nutrition counseling, wellness coaching and acupuncture services.

Find a Provider

To find a provider in the Lake Health Chamber Network, go to [MedMutual.com](https://www.medmutual.com) and scroll down to the Find a Doctor section. On the next screen, select the plan year under Just Looking Around and follow the on-screen prompts.

For more information about member benefits in the Lake Health Chamber Network, please contact your Human Resources department. If you are an enrolled member, please contact Medical Mutual's Customer Care team at the phone number on your ID card.

An educated workforce keeps Lake County strong.

Lakeland Community College is proud to serve the many needs of our community.

Professional development opportunities:

- "Learn from Leaders" free lecture series featuring business professionals
- Foundational courses and certificates offered in the field of cybersecurity
- Continuing education credits for human services professionals
- Courses in software testing and Blockchain technology
- Health Programs Open House April 9, 4-6 p.m.

Lakeland ranks No. 1 in Ohio and No. 2 in the nation for students reaching educational goals, according to The Chronicle of Higher Education.

National Community College Month - April 2020



Lakeland
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Justin Singer
Commercial Banking Officer

Dave Bogardus
VP Commercial Banking

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Member
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Holiday Inn Express and Suites Painesville - Concord



Welcome to the brand-new Holiday Inn Express and Suites Painesville - Concord, located 1 mile off of Interstate 90 and only a few minutes from countless destinations throughout Lake County.

No matter what brings you to the Painesville - Concord area our hotel and friendly staff will make you feel at home. Our amenities are second to none featuring an indoor saltwater pool and a robust fitness center that includes free weights, yoga mats, balance balls, and a variety of cardio equipment. Guests will also enjoy high speed internet access throughout the hotel as well as a complimentary business center that provides computers and printing services.



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Homeownership is all about **location, location, location.**

We're proud to be a part of Lake County. We know the neighborhoods in a way only a community bank can. Whether you're purchasing a new home, refinancing a current one or building your dream house, we can help - with personalized service and support.

Contact me today to learn more!



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 EQUAL HOUSING LENDER • MEMBER FDIC

I'm feeling sick - do you think our family doctor has weekend hours?

He's closed on weekends...but you could try **Lake Health Online Quick Care!**

What is that?

A virtual visit with **Lake Health** providers. No appointment needed.

Plus, visits are only \$40, which is similar to or less than many insurance copays at an urgent care.

And you can do it on weekends?

You can use it seven days a week, including evenings and weekends, from 7 am to 11 pm. Get started at lakehealthquickcare.zipnosis.com

Thanks! I'll try it.

Feel better soon! ❤️ ❤️ ❤️





An exclusive lifestyle community for seniors

**A UNIQUE STATE OF THE ART, CUTTING EDGE
ASSISTED LIVING AND MEMORY CARE**

YOU HAVE TO SEE TO CONCEIVE. YOU HAVE TO FEEL TO EXPERIENCE

SVAYUS- A rehabilitative care and treatment program offered for the FIRST TIME IN THE WORLD

If you have been told nothing can be done for your mom or dad, if you have lost hope, if you are worried and concerned, come, tour, learn and experience us.

Some forms of dementia such as ALZHEIMERS DISEASE IS PREVENTABLE AND TREATABLE!

LANTERN OF CHAGRIN VALLEY
5277 CHILLICOTH ROAD
CHAGRIN FALLS, OHIO-44022
Tel: (440) 996-5084

LANTERN OF MADISON
2041 HUBBARD ROAD
MADISON, OHIO- 44057
Tel: (440) 428-2664

TO SEE OUR CLIENT PROGRESS, FOLLOW US ON www.facebook.com/lanternofmadison

www.lanternlifestyle.com, www.svayus.com

$1\frac{1}{2}\%$ Off Your Qualifying Vehicle Loan Rate*

When you mention this ad.



L.C.E. Federal Credit Union exists in your community to serve your financial needs. You can join if you live, work, attend school or church in Lake County!

- Savings and Checking Accounts
- Vehicle, Home and Personal Loans
- Home Banking with Bill Pay
- Automatic Transfers
- Great Member Service
- VISA® Credit Cards
- Direct Deposit
- Home Banking App
- Payroll Deduction
- Remote Deposit

L.C.E. Federal Credit Union

77 N. St. Clair Street • Painesville, OH • (440) 357-2560 • www.LCEFCU.org

* Rate based on credit performance.



Quick Legal Considerations In Response to COVID-19

By: Grant Keating, Dworken & Bernstein Co. LPA



Like all of you, I am sure you have been monitoring the recent developments related to the outbreak of COVID-19, commonly referred to as the coronavirus. This is being written on March 11, 2020, and the President just implemented travel restrictions between the U.S. and Europe and locally our beloved St. Patrick's Day Parade and Celebration has been cancelled. By the time you read this I am sure there will have been another flurry of cancellations and precautionary countermeasures. Whether you believe the response to COVID-19 is inadequate or an overreaction, one thing is for sure, its impact will be felt by the business community for some time to come.

This article is not about personal or workplace hygiene. For the most up-to-date information on those subjects, I encourage you to visit the Centers for Disease Control and Prevention's website at: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>. Instead, I am writing to share some of my initial thoughts for business owners in response to this unique.

Can Employers ask Employees Questions About Their Health?

The Americans With Disabilities Act ("ADA") and Rehabilitation Act limit when and what questions an employer can ask about an employee's health status. The ADA prohibits employee disability-related inquiries or medical examinations unless they are job-related and consistent with business necessity. The Centers for Disease Control and Prevention ("CDC") is recommending that employers encourage their employees to stay home when they are sick, but this begs the question -- can I ask my employee if they are sick without exposing myself to a discrimination claim?

The short answer is that if an employer has a reasonable belief that an employee is a "direct threat" due to a medical condition, it can inquire into the health of its employee. "A "direct threat" is "a significant risk of substantial harm to the health or safety of the individual or others that cannot be eliminated or reduced by reasonable accommodation." Employers must tread carefully however, because assessments of whether an employee poses a direct threat in the workplace must be based on objective, factual information, "not on subjective perceptions . . . [or] irrational fears" about a specific disability or disabilities. In the context of the current situation, the Equal Employment Opportunity Commission ("EEOC") has indicated if the CDC or state or local health authorities determine that COVID-19 is a pandemic, that determination is sufficient justification to allow an employer to inquire into the health status of its employee. For more information on this issue I recommend you review the EEOC's guidance at: https://www.eeoc.gov/facts/pandemic_flu.html

Business Interruption

If the reaction in the stock markets is any kind of indicator, many of our businesses can expect to experience a slowdown in the coming months. As part of your strategic planning you should review your insurance policies to see if you have any applicable coverage to recoup lost income. While there are likely exclusions, your property insurance may include coverage for business interruptions and extra expense insurance. Business interruption insurance compensates you for lost income if your company has to vacate its premises due to disaster-related damage that is covered under your property insurance policy. A typical example of such coverage occurs when there is a fire at your facility. Spread of a virus or bacteria could potentially also trigger this coverage. Extra expense insurance works hand in hand with business interruption insurance by reimbursing your company for the money it spends, over and above normal operating expenses, to avoid having to shut down during a restoration period. The specific language in your policy will determine if the COVID-19 outbreak (or the government's response to it) triggers business interruption or extra expense coverage.

I am sure there will be many more issues to consider as this situation unfolds. In the meantime take care of each other (and stop touching your face).

The information contained in this article is provided for informational purposes only, and should not be construed as legal advice on any subject matter. You should not act or refrain from acting on the basis of any content included in this article without seeking legal or other professional advice.



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