

Chamber News



Eastern Lake County
Chamber of Commerce
May 2020

GENERAL MEMBERSHIP MEETING LUNCHEON



Hosted by:

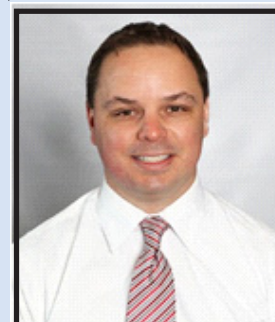
Eastern Lake County
Chamber of Commerce



Meet one of our Newest Leaders in Lake County and Hear His Vision

Neil Stein

Executive Director Lake County Visitors Bureau
Remarkable Lake County



“State of the Travel and Tourism Industry in Lake County”

- Arts & Culture Grant Program
- Promotions on how they are bringing folks to the county from outside the area
- New hotels in the area and how that impacts the region
- How the Grand River Valley and wineries are impacting tourism
- Some of the niche markets they excel at such as fishing and birdwatching
- Hear their marketing strategy for 2020

DATE: Tuesday, June 23, 2020

TIME: 11:30 am to 1:00 pm

PLACE: TBA – See Website for Location

COST: \$25 per person

RSVP: Please register by Tuesday, June 16, 2020 online at www.easternlakecountychamber.org or by calling 440.357.7572

Thanks to our Sponsors:





Lake-Geauga Recovery Centers, Inc. is a non-profit agency providing continuous service to the community since 1971. The Center provides a wide range of services for adults whose lives have been affected by their own or another's use of drugs or alcohol, problem gambling or by mental illness. Our goal for treatment services is to help our clients achieve long-term recovery and an improved quality of life. Outpatient services include Assessments, Drug Testing, Individual Counseling, Group Counseling, Dual Diagnosis, Family Group, Medication Assisted Treatment and Ambulatory Detox. A Grief Support group for those who have lost loved ones due to drug or alcohol abuse is available. The Center operates three Residential Treatment facilities, including a specialized facility for pregnant women, and Recovery Housing for men and women. Comprehensive Prevention services are provided to schools, businesses and the general community. For more information please visit our website at www.lgrc.us or call 440-255-0678.

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

Board of Directors

Beth Debevc	Debonne Vineyards
Jennifer Dobrzeniecki	First Church Congregational
Stephanie Evans	Forbes House
Bob Fratino	Deepwood Industries
Jeff Hyrne	Lake County Nursery
Tara Isabelle	Huntington Bank
Robert Kehres	Federal Hose
Jordan Levy	Zajon Inc.
Mabel Mankas	Western Southern Life
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



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

Website: www.easternlakecountychamber.org



Wednesday
June 10, 2020
**BREAKFAST WITH
JUDITH L. FRENCH,
JUSTICE SUPREME
COURT OF OHIO**

Judi French became a justice of the Supreme Court of Ohio in January 2013 and was elected to her first full term in 2014. She has traveled throughout Ohio, visiting all 88 counties many times. With a history of public service and wide-ranging legal experience, a passion for equal justice, and a special interest in civic education, Justice French is committed to serving as a resource for the people of Ohio.



**Join us for breakfast and
some one on one time with
Justice Judi French.**

Riders Inn

792 Mentor Avenue

Painesville

7:30 am registration opens

8:00 am breakfast

\$20 per person

RSVP online at

www.easternlakecountychamber.org

or by calling our office at

440-357-7572

Deadline to RSVP 6/5/20

**EASTERN LAKE COUNTY
CHAMBER OF COMMERCE**

77 North St. Clair, Suite 103

Painesville, OH 44077

www.easternlakecountychamber.org



THE CITY OF *Painesville*

OFFICE SPACE AVAILABLE

Gross Building Area: 198,300 ± SF

Rentable Area: 191,000 ± SF

Space available on historic Painesville Square! Join our vibrant workforce in the county seat. Contact Painesville's Economic Development Office at:

440-392-5795

www.painesville.com

Lakeland provides opportunities to increase job skills for career advancement

Lakeland Community College helps community members gain the skills, credentials and knowledge they need to get ahead.

Professional development opportunities:

- Online courses to earn certificates in business, information technology, health fields and more.
- Continuing education credits for human services professionals.

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

Now offering individual online information sessions to help you get started. Call 440.525.7900 to schedule your online appointment.



Lakeland
COMMUNITY COLLEGE

lakelandcc.edu

2020 Family Feud Event at Chalet Debonne Vineyards

Register Now!



Eastern Lake County
Chamber of Commerce



Thursday, June 11, 2020

5:00 to 7:30 PM

\$25 per person

Teams of 5—don't have 5?

That's OK we'll help you with that.

Includes one complimentary adult beverage and food

**Space is limited—RSVP online at
www.easternlakecountychamber.org**

or by calling 440.357.7572



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.

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

$\frac{1}{2}\%$ 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.





April 9, 2020

Sole proprietors can join the SOCA Benefit Plan

Chamber Friends,

Anthem, NOACC and SOCA are very pleased to announce that the SOCA Benefit Plan MEWA is making room for sole proprietors. They can enroll in the plan starting July 1.

The broker community has already received instructions from Anthem regarding new case submission. Quoting starts April 20.

An eligible sole proprietor must:

- Meet underwriting requirements.
- Work more than 30 hours per week (documentation required).
- Submit a cover page for Form 1040 with Schedule C or Form 1040 with Schedules F and SE.

Regulations limit sole proprietor membership to 10 percent of total SOCA Benefit Plan membership. This is limited to sole proprietors. Presently this offer is not intended for non-profit organizations with one employee.

Please contact your local Anthem broker with questions.

Cindy Holzheimer
President/CEO
Northern Ohio Area Chambers of Commerce

Providing Superior Business Benefits to Chamber Members for 25 Years!

PO BOX 3230 ▲ CUYAHOGA FALLS, OHIO 44223

PHONE (216) 447-9900 ▲ TOLL FREE (866) 466-6222 ▲ WWW.NOACC.ORG

COMMUNICATING DURING A PANDEMIC

BUSINESS INFO & HOURS

Inform your customers whether you are open or closed.

Shortened hours? Closed certain days of the week?

Ensure contact information is accessible.



NEW PROCEDURES

Share what your procedures are in regards to sterilization and social distancing precautions.

Are you providing delivery?
Digital office hours?
Curbside pick-up?

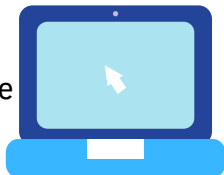


DIGITAL VISIBILITY

Update your website.

Offering giftcards? Ensure the purchase link is front and center

Use social media for real time updates and sharing unique content.



THINK OUTSIDE THE BOX

Create virtual experiences for your customers.

- Tutorials/Classes
- Virtual Tours
- Games
- Field Trips
- Tips & Tricks
- Happy Hours



HOW ARE YOU HELPING?

Share with your customers how you are helping during this unprecedented time.

Partnering with a non-profit? Share the collaboration.



CHECK IN

Do you have customers and/or staff that live alone or could benefit from you contacting them?

Reach out and see how they are doing.





The right financing turns a dream home into **a dream come true.**

You want what's best for your clients. So once you help them find their perfect home, leave it to us to help them finance it! We combine a wide range of mortgage solutions to meet any client's needs with the personalized, local service only a community bank can deliver.

Contact me today to learn more!



Bill Starr
Mortgage Loan Originator
NMLS# 697500
(216) 239-5818
bstarr@ffl.net
FFL.net/bstarr



FFL.net [f](#) [t](#) [in](#)

 **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! ❤️ ❤️ ❤️





280 North Saint Clair St. Painesville, OH 44077

Phone :(440) 352-8974 Fax :(440) 352-8110

www.painesvillecu.org

Started in the Painesville City Garage in 1942 with 7 members, 78 years later and over 4,600 members we are still in Painesville serving our members and supporting our community. Painesville Credit Union is a full service financial institution that offers all the traditional products of a bank and so much more!

We have personalized member service and our goal is to help you find your financial strength. Whether you need a new loan, need to refinance a high interest rate loan, or build or repair your credit, we have you covered! Saving for a rainy day? The holidays or a big project? We can help with that too!

PRODUCTS & SERVICES

Deposit Products

Savings Accounts
Money Markets
Certificates of Deposit
Christmas Clubs
Checking

Easy Access

MasterCard Debit Cards
Phone Info Line 24hrs
Home Banking
Night Drop Deposits
Drive Through Service
ATM
Mobile APPS
Remote Deposit
(Coming Soon)

Loan Products

Automobile Loans
Motorcycle Loans
ATV Loans
Signature Loans
VISA Credit Cards
HELOC's
(Home Equity Lines Of Credit)

Special Services

Financial Counseling
Notary Service
Fax Service
Wire Service
Amusement Park Tickets
Discount Movie Tickets
Bilingual Services

"Serving anyone who lives, works, worships, or attends school in Lake County!"



ONLY 9% OF AMERICANS HAVE ZERO RISK OF DEVELOPING ALZHEIMER'S DISEASE

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 OUR EXCLUSIVE LIFE STYLE COMMUNITY FOR SENIORS. There is hope! COME LIVE AND THRIVE WITH US!

LANERN OF CHAGRIN VALLEY
5277 CHILLICOTHE ROAD
CHAGRIN FALLS, OHIO-44022
TEL: (440)996-5084

LANERN OF MADISON
2041 HUBBARD ROAD
MADISON, OHIO-44057
TEL: (440) 428-2664

LANERN OF SAYBROOK
3720 NORTH RIDGE W
SAYBROOK, OHIO-44004
TEL: 440-261-3100

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

www.lanernlifestyle.com, www.svayus.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.

Your Local Business Banking Team

Serving Lake and Ashtabula Counties

We base our lending decisions on more than just pre-calculated methods. As a community bank, ERIEBANK builds business relations based on our local economy instead of national trends and speculation. We make it personal.

Visit our local full-service office today!

7402 Center Street
Mentor, OH 44060
440-205-8100

3606 State Road
Ashtabula, OH 44004
440-992-5000

www.ERIEBANK.bank

Justin Singer
Commercial Banking Officer

Dave Bogardus
VP Commercial Banking

ERIEBANK[®]

A division of CNB Bank



Member
FDIC

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.

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.



Call (440) 898-0900 today! Corporate rates are available!

No-Cost Medical Care

- Have you lost your insurance?
- Worried about paying for medical care?
- Do you have a chronic condition?
- Trying to practice safe social distancing?

Lake County Free Clinic provides **no-cost medical services** to individuals who are **uninsured or unable to afford to use their insurance**.

We offer **no-cost telehealth appointments** on **Mondays, Wednesdays and Thursdays** so you can see a provider from the comfort and safety of your home!

If the provider believes an in-office appointment is necessary, or if you need any lab tests, we offer **no-cost on-site visits** on **Tuesdays and Fridays**.

Services available during stay-at-home orders

CHRONIC CARE

Diabetes
High blood pressure
Breathing disorders
Thyroid disorders
Autoimmune disorders

PREVENTIVE CARE

Essential work physicals (not ODOT)
Nutrition and exercise counseling
Education on deep breathing and meditation

ACUTE CARE

Sore throat
Fever, cough and cold symptoms
Bladder infections
Pink eye
Rashes, strains and sprains

VISION SCREENINGS

Vision screenings and referrals to
Prevent Blindness for free or discounted
eye exams and a free pair of eyeglasses.

LAB & PHARMACY

Lab and pharmacy services for LCFC patients. Medications that must be prescribed by LCFC providers.
We do not provide pain medication.

SERVICES BY APPOINTMENT ONLY | NO WALK-IN OR EMERGENCY SERVICES.

AVAILABILITY AND HOURS VARY. CALL **440.352.8555** TO MAKE AN APPOINTMENT.

WE SERVE LAKE, GEauga, ASHTABULA AND CUYAHOGA COUNTIES.

54 S. State Street #302 | Painesville, OH 44077

lakefreeclinic.org



NOW Get 2GB of high-speed data
& unlimited talk and text

\$15 /mo.*
Limited Time.
Pricing subject to change.

\$15 /mo. ¹	2GB High-Speed Data Access Data speeds reduced to 128Kbps after high-speed allowance is used.	Limited Time Offer Includes unlimited talk and text. No activation fee.
\$30 /mo. ¹	2GB High-Speed Data Access Data speeds reduced to 128Kbps after high-speed allowance is used.	Temporarily get an extra 10GB of data ** For Mobile Hotspot or smartphone use. After two bill cycles, 10GB bonus data and Mobile Hotspot will be removed.
\$40 /mo. ¹	5GB High-Speed Data Access Data speeds reduced to 128Kbps after high-speed allowance is used.	Temporarily get an extra 10GB of data ** For Mobile Hotspot or smartphone use. After two bill cycles, 10GB bonus data and Mobile Hotspot will be removed.
\$55 /mo. ²	Unlimited High-Speed Data Access Data speed ltd. to max 3Mbps. Cricket may slow data speeds when the network is congested.	Temporarily get 10GB of Mobile Hotspot ** After two bill cycles, 10GB bonus data and Mobile Hotspot will be removed.
\$60 /mo. ²	Unlimited + 15GB Mobile Hotspot Our Fastest 4G LTE Speeds Cricket may slow data speeds when the network is congested.	Temporarily get an extra 10GB of Mobile Hotspot ** After two bill cycles, 10GB bonus data and Mobile Hotspot will be removed.

We'll do everything we can, so you can too.

*Mobile Hotspot not available.

**Temporary additional 10GB not available on Simply Data plans or \$15/mo. voice-and-data plan.

¹Download speeds max of 8Mbps (LTE)/4Mbps (4G). Actual speed varies by device and location. Plans include Stream More. For content we can identify as video, streaming will be at Standard Definition quality (about 480p). You may turn Stream More off/back on at any time. For more information visit cricketwireless.com/streammore.

²\$55 Cricket Core and \$60 Cricket More Data Restrictions: For all data usage, Cricket may temporarily slow data speeds during periods of network congestion. Video streaming at SD quality. Cricket Core data speeds limited to max of 3Mbps. Cricket More includes up to 15GB Mobile Hotspot data per line per month, plus an additional temporary 10GB Mobile Hotspot data per line which will be removed after two bill cycles. Hotspot speeds slowed to 128Kbps for rest of bill cycle after allotment is used. For plans with high-speed data allowances: Actual speed varies by device and location. Data usage and tethering that violates contract terms may be slowed or terminated. For more information on Cricket's mobile broadband services, visit cricketwireless.com/mobilebroadband.

General: Mobile Hotspot data, if included, requires compatible device. Services and features are available for 30 days upon payment of the rate plan charge. Monthly plans payments are not refundable or transferable. Cricket Phones restricted to Cricket network/service during first six months after initial phone activation. See cricketwireless.com/legal-info/device-unlock-policy.html. Pricing, availability, terms, and data usage & speed and other restrictions subject to change without notice. Activ./upgrade (up to \$25/line) & add'l one time (\$4 rep-assisted and automated phone system payments) fees & restr's may apply; see cricketwireless.com/fees. Services & coverage not available everywhere. Service subject to Terms and Conditions available at cricketwireless.com/terms. © 2020 Cricket Wireless LLC. All rights reserved.

MORSE van lines



Weekly Trips to Florida
Over 50 Years in Business
(440) 352-2600

www.MorseVanLines.com / info@MorseVanLines.com

DIGGING DOGS

Mentor &
Painesville Twp.
Locations

Training Classes
Private Lessons
Drop-off Day Training
Boarding
Daycare
Grooming

440-255-3500
www.diggingdogs.biz



If it has ink or threads on it...
we do it!

**PROVISION
IMPRESSIONS**
1634 West Jackson Street
Painesville Twp., OH 44077

www.provisionimpressions.com

440-357-6362

QUALITY PRINTING
PROMOTIONAL PRODUCTS
GRAPHIC DESIGN
SIGNS – BANNERS
PRINTED & EMBROIDERED APPAREL
FLAGS – FLAGPOLES – ACCESSORIES





**Project Hope's
CEO Experience 2019**

September 27
11:30 a.m. - 12:30 p.m.

**"Don't Fly
Small..."**

www.projecthopeonline.org
www.facebook.com/projecthopeforthehomeless

SSR

Sharp Specialty Resources
Accounting | Human Resources | Bookkeeping | Payroll

www.sharpspecialtyresources.com

Providing employment opportunities to
individuals with disabilities in Lake County

DI Deepwood Industries

Growing Business Through Partnerships

www.deepwoodindustries.com
440-350-5085





Monday, May 25th



ACCIDENTS HAPPEN. WE'RE HERE TO HELP.

LOCALLY OWNED AND OPERATED
INDUSTRY'S HIGHEST
CUSTOMER SATISFACTION
NATIONWIDE WARRANTY



PIKE'S

410 N. LAKE ST., MADISON, OH 44057

**440-428-2183
WWW.CARSTAR.COM**



"Serving all of Lake County"

280 North Saint Clair St. Painesville, Ohio 44077
Phone: (440) 352-8974

DEPOSIT PRODUCTS
Savings Accounts | Money Markets
Certificates of Deposit | Christmas Clubs

LOAN PRODUCTS
Automobile Loans | Motorcycle Loans | ATV Loans
Signature Loans | Visa Credit Cards | HELOCs

EASY ACCESS
Easy Checking | MasterCard Debit Cards | Mobile Apps
ATM | Night-Drop Deposits | Home Banking
Drive Through Service | 24hr Phone Info Line

SPECIAL SERVICES
Financial Counseling | Notary Service | Fax Service
Wire Service | Amusement Park Tickets

<http://www.painesvillecu.org>
<https://www.facebook.com/PainesvilleCU>