

# Chamber News



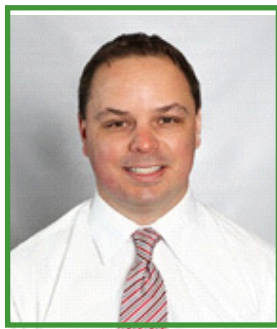
Eastern Lake County  
Chamber of Commerce  
**June 2020**

## GENERAL MEMBERSHIP MEETING LUNCHEON

Hosted By:



Neil Stein, Executive Director  
Lake County Visitors Bureau  
Remarkable Lake County



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

### “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: Details to be announced

RSVP: Please register online at [www.easternlakecountychamber.org](http://www.easternlakecountychamber.org) or by calling 440.357.7572

### THANKS TO OUR SPONSORS:





FOR THE COMMUNITY  
BY THE COMMUNITY

### Ways to volunteer:

- Provide a meal or lunch
- Host a collection drive
- Help in the shelter
- Host a fundraiser

# PROJECT HOPE FOR THE HOMELESS

**The only emergency  
homeless shelter  
in Lake County  
since 1993 annually  
helps more than 400  
men, women & children  
receive guidance and  
support leading to  
self-sufficiency.**

**WWW.PROJECTHOPEFORTHEHOMELESS.ORG  
440.354.6417**

## 2020 Board of Directors

### Executive Board of Directors

President	Chris Brill Packard	Lake Health
1 <sup>st</sup> Vice President	Tom Mitchell	The Marshfield Group
2 <sup>nd</sup> 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



**Eastern Lake County**  
Chamber of Commerce

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

Website: [www.easternlakecountychamber.org](http://www.easternlakecountychamber.org)



## **BREAKFAST WITH JUDITH L. FRENCH, JUSTICE SUPREME COURT OF OHIO**

Justice Judi French will give a behind-the-scenes look at the Ohio Supreme Court: the court's work and process, as well as the importance and significance of its decisions for Ohio's citizens and businesses. She will also discuss and take questions about the ways in which Ohio's courts have adapted to meet the challenges arising from the pandemic. The Ohio Supreme Court has limited authority to order local courts to adopt specific policies, but it has encouraged the new policies and protocols local courts are following. Of particular note, she will discuss the impacts on specific legal issues, e.g., evictions, and on specific legal proceedings, e.g., jury trials. Come prepared for an informal and informative discussion with a member of our Supreme Court.



**Join us for some one on  
one time with Justice  
Judith French.**

### **ZOOM MEETING**

***Wednesday  
June 10, 2020 at  
10:00 am***

**RSVP online at**

**[www.easternlakecountychamber.org](http://www.easternlakecountychamber.org)**

**or**

**[www.mentorchamber.org](http://www.mentorchamber.org)**

**EASTERN LAKE COUNTY  
CHAMBER OF COMMERCE**

77 North St. Clair, Suite 103

Painesville, OH 44077

[www.easternlakecountychamber.org](http://www.easternlakecountychamber.org)



### **AUTOMOBILE SERVICE**

#### **BOB'S GARAGE & TOWING**

**JAY FOX**

1735 Mentor Avenue  
Painesville, OH 44077  
440.354.5273

[www.bobsgarageandtowing.com](http://www.bobsgarageandtowing.com)

Description: Auto Repair and Towing in Lake County since 1965. Complete mechanical repairs for auto and truck. 24 Hour Towing serving the area with 10 trucks.

### **ADVERTISING/MEDIA**

#### **LAKE BILLBOARD**

**BRIAN AVSEC**

1285 North Ridge Road  
Painesville, OH 44077  
(440) 290-9765

[www.lakebillboard.com](http://www.lakebillboard.com)

Description: Lake Billboard, LLC is a locally owned company that offers two digital billboards that clients can advertise their business on. Located high on a bluff facing both Route 2 & Route 20 east and west bound directions, the signs offer a half mile viewing for drivers. The digital billboards measure 10' x 36' and are the largest in eastern Lake County. The digital ads run for 24/7

### **COMMUNICATIONS**

#### **PREMIER VISUAL VOICE, LLC**

**MARGARET DOWNS**

9873 Gabriels Way  
Mentor, OH 44060  
216.246.9477

[www.premiervisualvoice.com](http://www.premiervisualvoice.com)

Description: Live event closed-captioning, remote video interpreting (ASL), video captioning, transcript production, court reporting - communication access for deaf, hard-of-hearing and blind visually challenged

**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.**



***We hope  
to see  
you soon  
&  
often!***



# HSI

## S.T.O.P. COVID-19 FRAUD

STRATEGIC TARGETED OUTREACH PROGRAM

Recognize • Protect • Report | COVID-19 Crime

### FOR **SECURE** ONLINE SHOPPING

- ✗ DO NOT CLICK ON UNSOLICITED EMAILS OR TEXTS.
- ✗ ENSURE A SECURE BROWSER CONNECTION: HTTPS ONLY.
- ✗ VERIFY WEBSITE TRUST SEALS BEFORE PLACING AN ORDER.
- ✗ OFFICIAL U.S. GOVERNMENT WEBSITES END IN .GOV
- ✗ INSPECT THE URL OF THE WEBSITE AND VERIFY THE DESTINATION.

### FINANCIAL **RED FLAGS** RELATED TO COVID-19

- ✗ BEWARE OF E-MAILS, TEXT MESSAGES OR CALLS OFFERING GOODS, SERVICES, LOANS, OR DEBT RELIEF.
- ✗ BEWARE OF REQUESTS FOR UNUSUAL PAYMENT METHODS, SUCH AS CRYPTOCURRENCY, PREPAID DEBIT CARDS, GIFT CARDS, MONEY SERVICE BUSINESSES (MSB) TRANSFERS, OR WIRE TRANSFERS.
- ✗ GOVERNMENT AGENCIES DO NOT CALL, TEXT OR E-MAIL: CHECK YOUR MAIL, DO NOT FOLLOW LINKS ON SOCIAL MEDIA, AND USE GOVERNMENT WEBSITES DIRECTLY.
- ✗ GOVERNMENT AGENCIES WILL NOT CALL OR E-MAIL ABOUT ECONOMIC IMPACT PAYMENTS AND WILL NOT REFER TO IT AS "STIMULUS" – DO NOT OPEN SUCH E-MAILS OR CLICK ON ATTACHMENTS.

### PROHIBITED PHARMACEUTICALS AND MEDICAL DEVICES **RED FLAGS**

- ✗ BEWARE OF WEBSITES OR INDIVIDUALS SELLING PRODUCTS CLAIMING TO PREVENT, TREAT, DIAGNOSE OR CURE COVID-19.
- ✗ BEWARE OF INDIVIDUALS REQUESTING PERSONAL OR BANKING INFORMATION IN EXCHANGE FOR COVID-19 PRODUCTS.
- ✗ BEWARE OF PHARMACEUTICAL PRODUCT INFORMATION WRITTEN IN A FOREIGN LANGUAGE OR WITH MISSPELLINGS.
- ✗ DO NOT BUY PRESCRIPTION PHARMACEUTICALS FROM THIRD PARTY MARKETPLACES OR SOCIAL MEDIA PLATFORMS.



Thousands of COVID-19 related web domains have been identified as fraudulent.

### DID YOU KNOW?



Government agencies will not contact anyone to verify or expedite payments.



Bad actors often advertise using photos stolen from legitimate websites to deceive consumers.

### ONLINE SHOPPING **TIPS**

- 🖥 IF A DEAL SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS.
- 🖥 BE AWARE OF PRICE GOUGING.
- 🖥 VERIFY PURCHASES ARE FROM LEGITIMATE, TRUSTED SOURCES.
- 🖥 REPORT COVID-19 FRAUD TO [COVID19FRAUD@DHS.GOV](mailto:COVID19FRAUD@DHS.GOV).

### FINANCIAL **TIP**

- \$ REACH OUT TO YOUR ELDERLY FRIENDS AND FAMILY MEMBERS AND WARN THEM ABOUT THESE SCAMS.

### PROHIBITED ITEMS **TIP**

- 🌐 ENSURE YOUR ONLINE PHARMACY IS CERTIFIED BY CHECKING: [WWW.SAFEMEDSONLINE.ORG](http://WWW.SAFEMEDSONLINE.ORG).

FOR MORE INFORMATION PLEASE VISIT  
[WWW.ICE.GOV](http://WWW.ICE.GOV)

REPORT COVID-19 FRAUD TO  
[COVID19FRAUD@DHS.GOV](mailto:COVID19FRAUD@DHS.GOV)



U.S. Immigration  
and Customs  
Enforcement



REPORT FRAUD



Congratulations to all High School  
Seniors! Wishing you all the very best!

Our 2020 Scholarship Recipients are:

**Emma Kurtz, Perry High School**

**Katie Lemr, Fairport High School**



The Fast Track 50 trustees  
announce that nominations are now being  
accepted for the 2020 Fast Track 50

**Application Deadline of June 19, 2020**

The Fast Track 50 Trustees invite you to submit an application to be recognized as one of the fastest growing companies in Lake and Geauga Counties.

This year in honor of businesses who are exhibiting extraordinary efforts to help their employees and communities during the health crisis, we are introducing a new award: The COVID-19 Community Service Award.

To learn more about this event, or how you can be selected for the Nonprofit of the Year and Covid-19 Community Service Awards, visit [www.fasttrack50.org](http://www.fasttrack50.org).

FAST TRACK 50 TRUSTEES:



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geaugagrowthpartnership, inc.

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GINO'S AWARDS

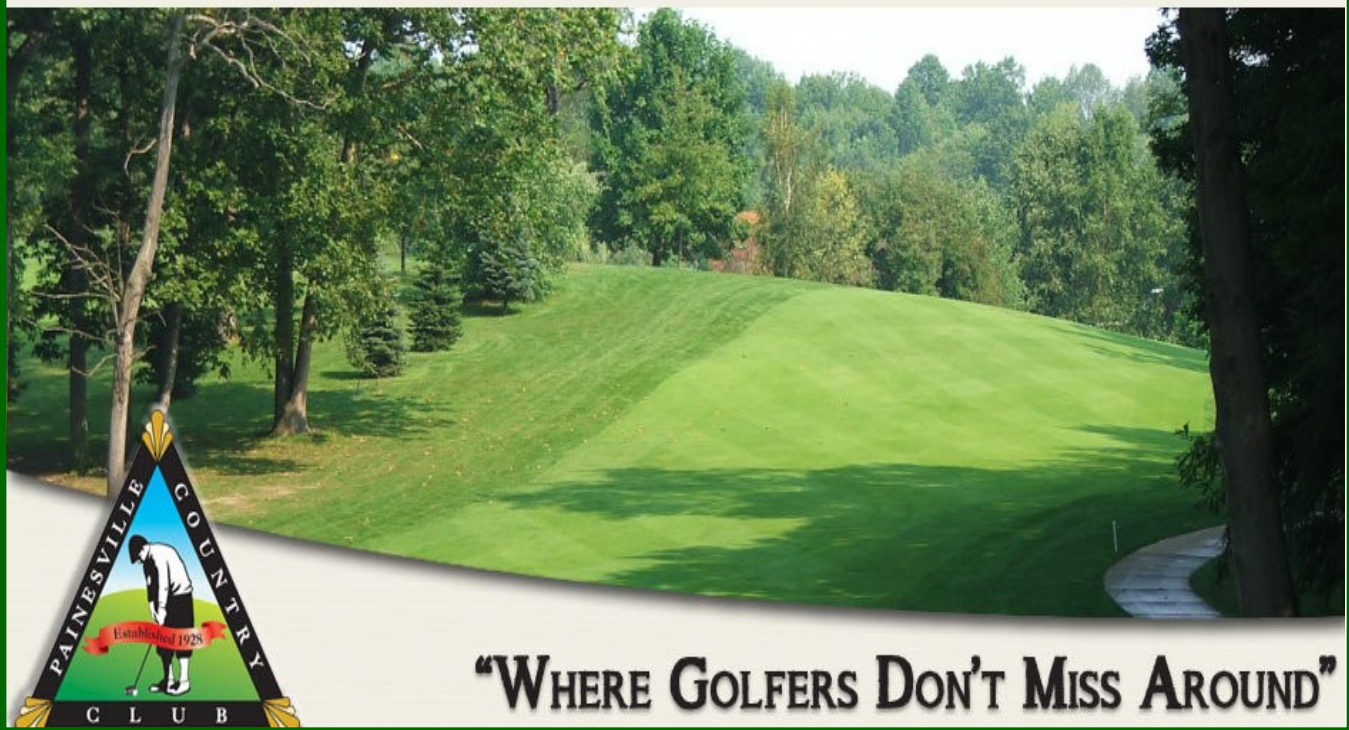




# **Eastern Lake County**

Chamber of Commerce

**2020 Golf Outing**  
**at Painesville Country Club**  
**Friday, August 7, 2020**  
**10:00 Shotgun Start**



**“WHERE GOLFERS DON'T MISS AROUND”**



**2020 Family Feud Event  
at Chalet Debonne Vineyards**

**Register Now!**



**Eastern Lake County**  
Chamber of Commerce



**Thursday, October 8, 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](http://www.easternlakecountychamber.org)**

**or by calling 440.357.7572**



**FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY**

**FOR IMMEDIATE RELEASE**

**Contact:**

Kelly Penzenik  
Lake County YMCA  
Kpenzenik@lakecountyyymca.org

## **Lake County YMCA Offers a Chance to Win a 2020 Chevy Blazer Courtesy of Classic Chevrolet and the Chevy Network of Dealers**

*Although no Dream House this year, the Lake County YMCA still offers the chance to win a Dream Car*

**Painesville, Ohio (May 8, 2020)** – Due to Covid-19, the Lake County YMCA has canceled their largest fundraiser of the year. “The safety of our staff, volunteers, members and donors come first. Although we would have loved to open a Dream House in 2020, it’s in the best interest of all we come back in 2021 with our best Dream House yet,” says Kelly Penzenik, Director of Marketing and Communications for the Lake County YMCA. “We have a dedicated team working hard to take every precaution during this pandemic. We are determined more than ever to support our community and are extremely grateful for our partners and donors who have supported our efforts through this time.” Classic Chevrolet in Mentor along with the Chevy Network of Dealers have been longtime friends of the Lake County YMCA and for 2020 this is no different. The group has donated a 2020 Chevy Blazer to the Lake County YMCA to help raise critical dollars needed to support the community.

The 2020 Chevy Blazer is valued at \$39,000. The YMCA is hopeful to raise \$250,000 through online ticket sales. All proceeds will go right back into supporting Lake County’s most vulnerable residents. “The Lake County YMCA is one of the area’s largest nonprofits working to better our community and we value the support of Classic Chevy and the Chevy Network of Dealers during this time of crisis,” said YMCA CEO, Dick Bennett. “These two organizations have supported us for many years and truly understand the impact we make together in the communities we serve. We are so appreciative.”

Ticket sales will be predominantly online to encourage social distancing. Tickets for the 2020 Dream Car will go on sale May 15th, 2020. You will be able to purchase your tickets online and take a virtual tour of the car at [lakecountyyymca.org/dreamcar](http://lakecountyyymca.org/dreamcar). Tickets can be purchased for as low as \$5.00. Tickets will be sold through July 5, 2020.

**Important dates:**

May 15, 2020 – Tickets go on sale  
July 5, 2020 – Last day of ticket sales  
July 8, 2020 – 10 semi-finalist drawing  
July 12, 2020 – Finalist is determined

**Ticket packages are as follows:**

1 Ticket = \$10  
3 Tickets = \$25  
7 Tickets = \$50  
15 Tickets = \$100  
Super Deal (\*only \$5 each) 40 Tickets = \$200

“The Y is so much more than fitness centers and gyms, pools and locker rooms; we are a cause! Dedicated to strengthening (and protecting) the spirits, minds, and bodies of our friends and communities,” said Dick Bennett

###

**About the YMCA**

The **YMCA** is one of the area’s largest nonprofits focused on engaging individuals and families in youth development, healthy living and social responsibility. The Y is dedicated to helping people achieve goals, make friends and find a true sense of belonging. Branches offer quality time for families to be together, resources for parents, and a variety of opportunities for seniors to be active. The YMCA ensures these opportunities are available to everyone no matter their ability to pay with generous support from community partners and donors. For more information about the Y, visit [www.ymca.net](http://www.ymca.net)

# BWC Payroll Reporting Guidelines

## Payroll reporting

In defining payroll, we generally follow the guidelines of Medicare wage reporting. There are some differences between Medicare and BWC, including construction industry, corporate officer wages and payments by sole proprietors and partnerships to family members. Refer to the information below regarding these exceptions. Additionally, you can find more detailed information regarding our payroll reporting requirements by signing into [www.bwc.ohio.gov](http://www.bwc.ohio.gov). From the homepage, click on the navigation Menu. Then, look for Reporting Payroll under Employer. Then, click on Payroll reporting requirements.

## Payroll reporting changes due to Covid-19 pandemic

In response to the COVID-19 pandemic, we have implemented changes in the payroll reporting requirements to help ease the economic impact of the COVID-19 state of emergency on the Ohio Business Community.

\*Employers with operational staff teleworking may report payroll to the class code **8871-Clerical Telecommuter** during the declared State of Emergency. The employer must contact BWC and request classification code 8871-ClericalTelecommuter to be added in their policy. The employer is required to record, track, and document the wages associated with the operational employees teleworking for premium audit purposes. To have class code 8871 added to your policy, please send your request including your policy number to [RTSclass@ohiobwc.com](mailto:RTSclass@ohiobwc.com) or **1-800-644-6292**

\*An exclusion to this revision involves employees working from home and performing the same duties/tasks for the employer. The employer will continue reporting those wages to the employee's assigned operational classification code. Additionally, operational employees working periodically at the business location but being paid a full wage must report all wages to the employee's regular classification code.

\*The amount of payment made by employers to their employees while at home not performing any work for the period of COVID-19 pandemic are not reportable as wages to the BWC.

\*The temporary revision to the class code assignment rule only applies during the time of Governor DeWine's "Stay at home" order, which was initiated on March 15, 2020. The employer is to return to normal reporting guidelines once the state of emergency has ended or if the operational employee(s) return to performing their previous job duties.

\*\*Important: Effective April 1, 2020, through Dec. 31, 2020, wages paid by employers under the Families First Coronavirus Response Act for sick leave related to COVID-19 and leave time to care for a child whose school or child care provider is closed or unavailable for COVID-19 related reasons, are not reportable to BWC. Please maintain records based on Ohio Medicare wages to present if audited.

## Payroll: What is reportable?

- ☐ Gross hourly wages and gross salaries less qualifying deductions for section 125 cafeteria plan benefits (usually Medicare wages\*)
- ☐ Sick pay (including third party, excluding workers' compensation) \*\*Note: Leave paid under the Families First Coronavirus Response Act is not reportable to BWC.
- ☐ Wage continuation: Money paid to injured workers in lieu of BWC paying temporary total disability should be handled like paid sick leave
- ☐ Bonus payments, including stock given as a bonus
- ☐ All sales commissions
- ☐ All tips
- ☐ Severance pay
- ☐ Medical saving programs, which act as savings accounts are reportable. These programs allow the employee to receive the unused portion of money paid in.
- ☐ Overtime pay
- ☐ Vacation pay
- ☐ All shift or holiday differential pay
- ☐ All stock gifts- the difference between the fair market value on the date of exercise of the stock option and the price paid for the stock for a non-qualified stock option is reportable
- ☐ Profit sharing going directly to the employees as payroll
- ☐ Any voluntary employee contributions to retirement plans, including 401K
- ☐ Reasonable value of board, lodging, house or room rent unless provided for the convenience of the employer
- ☐ Contributions to deferred compensation by employees (except for contributions to a governmental 457 plan)
- ☐ Personal use of company car
- ☐ Payments to casual/spot labor

**\*Premiums for life insurance over 50,000 not reportable to BWC.**

## Who is reportable to BWC?

\*All employees - full time, part time and seasonal; Officers of corporations; Family members (including spouses and children); Spot and casual labor.

\*Employees of out of state companies doing business in Ohio for more than 90 consecutive days. You must report payroll associated with Ohio residents working for out of state companies doing business in Ohio for the entire duration of work in Ohio.

\*A sole proprietor, a member of a partnership, a member of a limited partnership, an individual incorporated as a corporation (ICORP), an officer of a family farm corporation or an individual member of a limited liability company (LLC) filing a federal tax form as a sole proprietor or partnership who has elected coverage and completed an *Application for Elective Coverage* (U-3S)

## Contract labor

1099 labor may be reportable. We will review multiple factors when considering the type of relationship between the employer and worker to determine who has the right of direction and control. Examples of the factors include but are not limited to:

- O Who is providing the tools and equipment and establishing the hours of work and pay.
- O Who furnishes the materials and determines the work processes and procedures.
- O Does the contracted party incur expenses and realize a profit or loss.
- O It is important to obtain bids, contracts, proof of liability insurance and BWC certificate of coverage for all contract labor that you hire.

A primary contractor may be liable for claims filed by employees of sub-contractors when the sub-contractor fails to provide workers' compensation coverage for its employees.

## Division of payroll by classification code

If you have multiple classification codes assigned to your policy where we permit the distribution of wages to multiple classification codes, you must maintain worksheets reflecting specific details at the employee level. You must make the worksheets available upon us conducting an audit. We prefer a spreadsheet. However, the records must show the employee name, title or department, classification code(s) and quarterly wages (gross less section 125). We do not permit a division of payroll by classification code with the following classification codes: 8810 clerical office; 8742 outside salespersons; 5606 project manager, construction executive, manager, superintendent; 5605 construction estimators; 8871 clerical teleworkers; 8748 automobile salespersons.

## Payroll reporting for sole proprietors and partnerships

There is no requirement for sole proprietors and partners to cover themselves. Sole proprietors and partners may elect to cover themselves by completing a U-3S. Sole proprietors and partners must report payroll only if they have elected to cover themselves. Report your actual net income (subject to our minimum/maximum reporting requirements) as found on your Schedule C or Schedule K1.

For all individuals electing coverage, we will assign the classification code based on your actual duties performed. If you have duties in multiple operations, your full wages are reportable to the highest rated classification code that represents any duties you perform.

## Payroll reporting for corporate officers

Corporate officers specified in the minutes of the corporation are subject to the minimum and maximum reporting limits. There is a requirement for unpaid active officers to report the annual minimum amount. If your corporation is non-profit, we will consider the executive director a corporate officer. We will not consider a volunteer officer an employee for workers' compensation purposes.

Wages associated with board members of private corporations are not reportable. However, if the board member also serves as an employee of the corporation, those wages are reportable.

## Minimum and maximum payroll reporting requirements

For the policy year July 1, 2019, to July 1, 2020, the weekly minimum reportable wage is \$475. The weekly maximum reportable wage is \$1,425. The following individuals are subject to a minimum and maximum payroll reporting requirement if they elect coverage: Sole proprietors, including single member LLC; Partners, including LLC's filing as a partnership; Individuals incorporated as a corporation with no employees; Family farm corporate officers.

## Construction cap

Payroll for individuals reporting to construction classification codes can cap at the maximum weekly amount. To take full advantage, you must maintain worksheets on a weekly basis that reflect the weekly wages paid to construction industry employees. You must apply Section 125 deductions before applying the cap. In addition, and you must pay any bonuses spread out among the weeks worked during the policy year. To obtain a list of all eligible construction classification codes and weekly payroll limitation cap, refer to the Payroll reporting requirement page on [www.bwc.ohio.gov](http://www.bwc.ohio.gov).



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\* 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

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PO BOX 3230 ▲ CUYAHOGA FALLS, OHIO 44223

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PHONE (216) 447-9900 ▲ TOLL FREE (866) 466-6222 ▲ [WWW.NOACC.ORG](http://WWW.NOACC.ORG)

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# Incorporating a Plan for Your Digital Assets into Your Estate Plan

Traditionally there are a number of elements of an estate plan for a person to prepare for what happens to their assets when they pass on. Traditionally you would draft a will that would be witnessed or notarized and sometimes even filed with the County Probate Court. Additionally, you might have included making a durable power of attorney to allow another person to act in your place for your various financial affairs. This is especially useful if you have a debilitating illness that results in you not being able to take care of your affairs but does not kill you.

As society has progressed the need to establish who would make healthcare decisions for you and to document what specific healthcare treatments you would or would not want in certain circumstances became both possible and desirable. As such estate planning grew to include living wills and healthcare specific power of attorneys in order to designate your healthcare decision maker and any treatments that you would not want performed on you such as resuscitation or artificial breathing, hydration, or nourishment.

In recent years estate planning has begun to involve the inclusion of so called “digital assets” so that your plans and desires for those items also pass on to who you designate. These things include those items on social media sites like Facebook and Instagram; cloud file space providers like iCloud, Dropbox, and Google; eCommerce sites like eBay, Amazon, Shutterfly, Flickr, Kindle, etc.; email providers like Outlook, Gmail, and Yahoo; virtual currency sites like Venmo, Paypal, Bitcoin, ethereum, etc.; music, video, and gaming sites/accounts; blogs and on-line business sites; and travel and other rewards sites.

Reading this list you may be thinking of how much information that list encompasses. It may seem like a monumental task to try to address it. However, taking this task into steps will allow you to adequately prepare and incorporate these items into your estate plan. First, determine who in your life you want managing these items as your “digital executor.” This may be the same person as the executor under your will or a different person, but if not the same those persons should know who each other are and be prepared to work together. Second, you should maintain a physical list or a digital list that compiles your passwords for all of these various online sites that is in your digital executor’s possession or they have access to. This will enable your digital executor to be able to access these sites to carry out your desires after you pass on. As part of this process you will also take inventory of these items describing what is contained in them and what you want done with each. For example, you may want your digital currencies liquidated or given to your heirs whereas you may want your photos downloaded and copied for each of your children or other heirs. These instructions should also be provided to your digital executor.

Some sites and apps have specific provisions built into its system to appoint someone to be able to access your information after you pass. Both Google and Facebook have such procedures. Regardless, the final point of preparedness is to keep in mind the pace that technology changes. We have moved quickly from cassette tapes to CDs then flash media and now cloud storage. Technology advances quickly. Passwords also change frequently. Because of this it is important to review your list not less than annually and to update the passwords as you change them.



Dworken & Bernstein can assist you with all of your estate planning needs.



Joshua J. Strickland’s practices primarily in real estate and business transactions. He represents small and medium size businesses, real estate developers, landlords and non-profits in all of their business needs. He has been recognized as a Super Lawyer Rising Star. Josh focuses his practice in the areas of general business including formation, mergers and acquisitions, financing, employee relations, commercial transactions, intellectual property, construction development, and sales. His residential and commercial real estate practice includes sales, leasing, zoning, land use, oil and gas, environmental law and real estate, eminent domain and taxation.

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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.

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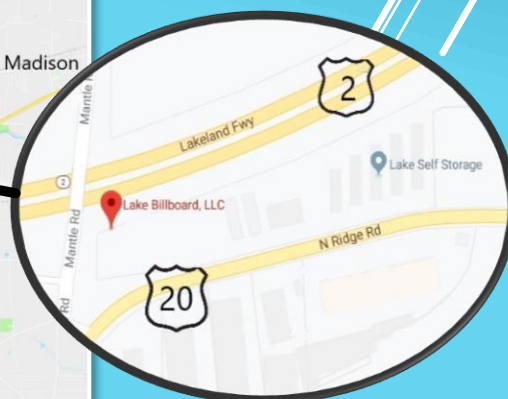


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The background of the entire page is a close-up photograph of a brick wall. The bricks are reddish-brown with some variations in color and texture, and the mortar is a light tan color. The wall is laid in a standard running bond pattern.

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