

Chamber News



Eastern Lake County
Chamber of Commerce
September 2020



The Eastern Lake County Chamber of Commerce along with the Mentor Area and Willoughby Western Lake County Chambers of Commerce will be holding a Legislative Candidates & Issues Breakfast Meeting via ZOOM.

Candidates will be given a set, limited amount of time to introduce themselves. If time permits, we will have a short period of Q&A.

Candidates running unopposed are invited to attend and will be introduced.

YOUR VOTE COUNTS!

Thursday, September 24th at 9:00 a.m.
A link to the meeting will be sent out a few days prior to the meeting.

Cost to attend is \$10 per person.

RSVP online at easternlakecountychamber.org or by calling our office at 440.357.7572. Deadline to register is Thursday, September 21st. Candidates and Issue Reps must register by September 2, 2020.



Welcome New Members

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.

BUSINESS SERVICES

RENZI PARALEGAL, LLC

CECILY RENZI

1339 Riverside Drive
Painesville, OH 44077
440.462.1116

We hope to see you soon & often!



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

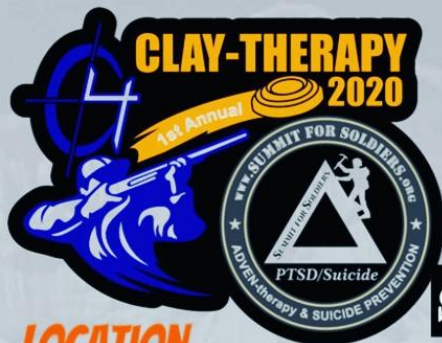
North Perry Village
Painesville City
Painesville Township
Perry Township
Perry Village



Eastern Lake County
Chamber of Commerce

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

Website: www.easternlakecountychamber.org



**SATURDAY
SEPT. 12, 2020**

REGISTER ON
WWW.WINSCOREONLINE.COM

**30+
GUN
RAFFLE**

REGISTERED SHOOT FOR CHARITY TO BENEFIT:

SUMMIT FOR SOLDIERS

LOCATION

C4 Shooting & Training Center

6347 E. Loveland RD, Madison, OH 44057
(440) 298-3200

SCHEDULE OF EVENTS

8AM	Registration Begins
10AM & 1PM	SPORTING CLAYS 100 Birds
9AM	FIVE STAND Begins
ALL DAY	Pistol Shoots- Bowling Pin & Steel Trap & Skeet
4PM	DINNER and Prizes
5PM	GUN RAFFLE!!!

COST

Sporting Clays 100 Main- \$85 (Veterans-\$75)
(\$25 will go to Charity) Dinner Included
HOA PRIZE- Browning CX 12G Shotgun!!!!
Prizes for all Class Winners including Hunter Class
Five Stand 50- \$40 (Veterans-\$35)
(\$8 will go to Charity) Dinner Included
PRIZE for HOA

Pistol Shoots-Bowling Pin & Steel-
Donate to Shoot (Bring your pistol and ammo!)

GUN RAFFLE

Gun Raffle includes 30 Plus Guns!
SHOTGUNS-PISTOLS-RIFLES-AMMO-KAYAK & Other Items
ALL PROCEEDS to SUMMIT FOR SOLDIERS
\$20/TICKET — — — ON SALE NOW!
NEED NOT be Present to WIN.

HIGH OVERALL PRIZE

Browning Citori CX 12G Shotgun



PRIZES FOR CLASS WINNERS

SHOTGUN SHELLS
T-SHIRTS
TROPHIES
Other Prizes!

*There will be prizes for non-NSCA Shooters who are not eligible for NSCA Prizes.

DONATIONS

We are proud to donate proceeds to veterans through the Summit For Soldiers charity. Please open your wallets to support this organization. There will be opportunities all day to make donations.

Thank you to all Shooters!



www.SummitForSoldiers.Org

www.C4ShootCenter.com

Coffee Contacts™

NETWORKING GROUP

2020

FREE perk with your membership



This is a great opportunity to network! Every member gets 30 seconds to say whatever you want about your business. Members can bring business cards, literature, flyers, and a door prize to promote your business and keep the event fun.

Thursday, September 3, 2020

Hosted by:

Coldwell Banker

Watch your emails for details

Thursday, September 17, 2020

Hosted by:

Brew Mentor

Watch your emails for details



BUSINESS BUZZ
NETWORKING

Wednesday, October 28, 2020

8 to 9 am

Unionville Tavern Preservation Society

46 West Main Street, Madison

Thanks so much for supporting our 2020 Golf Outing at Painesville Country Club.

It's difficult putting our gratitude into words, we truly hope you know how much we appreciate all of your support and friendship.

THANK YOU SO VERY MUCH!

ACE Indoor Golf	Adventure Subaru
Aladdin Rents	Andover Bank
B.B. Bradley Company	Benny Vino Winery
Boston Market	Cardinal Woods
Cicero's Hair & Nail Salon	City of Painesville
Conway Land Title	D&S Automotive
Donegal Insurance Group	Dworken & Bernstein
Erie Bank	First Federal Lakewood
Greg Gilson, RE/MAX Results	Glenn's Golf Car Central
Grand River Cellars	Griffin Technology Group
Jack's Pools & Spas	JB Painting & Powerwashing
JCI Contractors	J.P. Stack Construction
Key Bank	Lantern of Madison
Lake Health	Lakeland Community College
L.C.E. Federal Credit Union	Lew's Reliable Heat & Air Conditioning
Marshfield Group	Mary's Diner
Massoudi State Farm	Painesville Credit Union
Pike's CARSTAR	Provision Impressions
Red Creek Bar & Grill	Richmond & Richmond Insurance
Andy Rose, Concord Twp. Administrator	Westminster Financial, Patrick Armstrong



Thank You to EVERYONE who donated prizes. We truly value & appreciate your support.

1330 WINT Integrity Radio
Kim Armstrong, RE/MAX Results
Benny Vino Urban Winery
Boston Market
Burns, Mary Frances
Cicero Hair & Nails Salon
Conway Land Title
D&S Automotive
Debonne Vineyards
Driftwood Point Beach Bar & Grill
Frame Outlet
Liz Dunlap
Fowlers Mill Golf Course
Just In Time Staffing
LCE Federal Credit Union
Lake County Nursery
Lake Health
Lake Metroparks
Lantern of Madison
LBL Branding, Marketing, Printing
Legend Lakes
Madison Country Club
Middle Ridge Gardens
MiMi Magazine
Painesville Country Club
Powderhorn Golf Course
Quail Hollow Country Club
Red Creek Bar & Grill
Richard E. George, Utility Consultant
Rideout's IGA
St. Denis Golf Course
West Orchards

Thank You to Our Board Members:

Chris Brill-Packard, Lake Health
Tom Mitchell, The Marshfield Group
Rita Camardo, Northwest Bank
Chris Bartlett, Rea & Associates CPA's
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, Massoudi State Farm Insurance
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

STAFF:

Linda Reed, Executive Director
Kathleen Obrenski, Office Administrator
Katrina March, Manager of Membership
Shelly Hyrne, Administrative Assistant
Neil Conway, Legal Liaison

Thank You to our Golf Committee Members

COMMITTEE CHAIR: Jeff Hyrne, Lake County Nursery
CO-CHAIR: Stephanie Evans, Forbes House
Kim Armstrong, RE/MAX Results
Mary Frances Burns, Civic Member
Liz Dunlap
Bob Fratino, Deepwood Industries
Tara Isabelle, Huntington Bank
Laurie Martin
Tom Mitchell, The Marshfield Group
Pete Richmond, Richmond & Richmond Insurance
Joshua Strickland, Dworken & Bernstein
Jack Thompson, Perry Local Schools
Zachary Williams, Aurum Wealth

If you are interested in serving on this committee,
please email Linda Reed at
linda@easternlakecountychamber.org



2021 Eastern Lake County Chamber of Commerce Awards

The Eastern Lake County Chamber of Commerce is now accepting nominations for the 2021 Business of the Year and the Beacon awards. All nominations must fall into one of the 2 award categories listed below.

Submission Deadline: October 15, 2020

Beacon Award:

This award may be presented when recognition of uncommon deeds is warranted. The nominee may be a person, organization, business, or industry who has exhibited extraordinary commitment and achieved positive results within the Eastern Lake County communities. The recipient shall 1) have had a positive impact on the community through their actions, 2) demonstrated devotion to a cause for the benefit of the community, 3) have provided leadership, participation and support to the cause.

Business of the Year:

The nominee shall be a business or industry who 1) devotes time, money, resources, and efforts back to the community, 2) operates a successful business, 3) promotes business development in the Eastern Lake County area. The business principal or organization must have demonstrated community involvement and/or made civic contributions. The award recognizes a business or industry headquartered in Eastern Lake County regardless of size. The nominee should be a member of the Chamber of Commerce.

The Eastern Lake County Chamber of Commerce (ELCCOC) is an inclusive organization of persons interested in the promotion and success of businesses within the eastern regions of Lake County, Ohio. The ELCCOC welcomes all persons without regard to race, color, creed, national origin, gender, or age.

To submit a nomination, please complete the form below and return to:

Eastern Lake County Chamber of Commerce

Attention: Linda Reed

77 North St. Clair Street, Suite 103

Painesville, OH 44077

Or you may email your nomination form to linda@easternlakecountychamber.org

Award Category: _____

Nominee

Name & Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

**Please return this form to the Eastern Lake County Chamber of Commerce office
no later than October 15, 2020**



Why CompManagement

Proud to deliver workers' compensation claims management and cost containment strategies to over 25,000 hard working Ohio employers and have the endorsement of more than 160 associations, chambers of commerce, governmental agencies and public sector organizations.

Savings

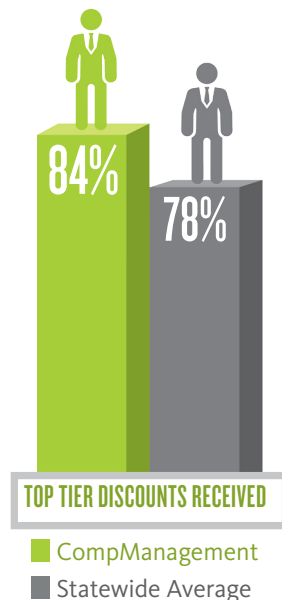
We annually save our clients **\$110 million** in workers' compensation premium paid with our two highest performing savings options being the administration of our Group Rating and Group Retrospective Rating programs.

We annually **SAVE** our clients
\$110 MILLION
in workers' compensation
PREMIUM PAID

- Group Rating - programs administered by CompManagement have produced **over \$1.1 billion** in savings over the past ten years.
- Group Retrospective Rating - **over \$234 million** has been earned by participants since implementation in 2009.

Top Tier Discounts

When comparing the number of organizations that are receiving a top tier discount ranging between 50 - 53 percent (maximum allowed by the Ohio Bureau of Workers' Compensation (BWC)) **more** clients qualify for group rating discounts between 50-53% with CompManagement than those of any similar large TPAs or the statewide average. Being able to qualify for the top tier discounts means clients are keeping their claim costs low, utilizing recommended return to work strategies for their injured workers as well as taking advantage of effective cost containment strategies - all areas that our experts at CompManagement assist our clients with on a daily basis so that they may qualify and keep their top level discount.



Lower Rates

Understanding your experience modifier is key in reducing your workers' compensation costs. It is an excellent measurement of how your loss prevention and cost control practices stack up against the state average as well as others in the industry.

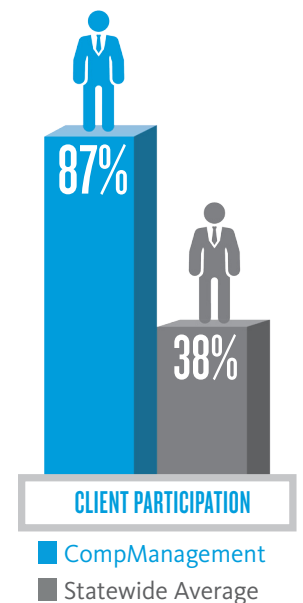
- CompManagement clients average an experience modifier of .62 (38% below base) as opposed to the industry average of 13% below base. This **25 percent** difference has a direct impact on your workers' compensation premium.

Our clients' experience modifier is
38% BELOW BASE
-3x LOWER
than the **STATE AVERAGE**

Program Enrollment

Nearly 90% of CompManagement's clients are currently participating in at least one of the alternative rating solutions listed below to assist in reducing their annual costs far exceeding the statewide average.

- \$15,000 Medical Only
- 100% EM Cap
- Deductible Program
- Destination Excellence
- Drug Free Safety Program
- Individual Retrospective Rating
- Group Rating
- Group Retrospective Rating
- Grow Ohio
- One Claim Program
- Self Insurance



over

data is based on the most recent BWC public information data available

Feb 2019



compmanagement

a sedgwick company

800.825.6755 | www.compmt.com in



Why CompManagement

Personalized Service

We have found that by imbedding our colleagues strategically throughout the state, we have established a stronger local presence and model for service excellence. As such we are able to respond quickly to service needs as well as create operational efficiency.

- Five offices in Ohio located in Canton, Cincinnati, Cleveland, Columbus and Toledo with account managers, hearing representatives, claims professionals and other key colleagues in a local office near your organization.
- We retain 96% of clients with active claim volumes due to our service excellence model, cost reduction measures and program consultation.

Aggressive Claims Management

We go beyond simple claims management to provide a consultative approach to strategies that will ensure compliance while improving efficiencies, outcomes and overall results. Our experienced claims team manages over 57,000 active claims each year. We focus on beginning with the end in mind – an optimal return to work - to ensure we set the right expectations throughout the claim's life while always striving to avoid litigation.

Hearing Representation

Our 22 hearing representatives are strategically located throughout the state and have an average of 26 years of Ohio workers' compensation experience. Averaging over 19,000 hearings per year before the Bureau of Workers' Compensation and the Industrial Commission of Ohio, they have an extensive background in preparing for and handling hearings to achieve the best outcomes for our clients.

Educational Programs

We offer a robust schedule of educational sessions for both public and private employers covering cost reduction strategies, basics of workers' compensation and premium reduction, alternative rating programs, return-to-work strategies, investigation tools, safety and loss control as well as a variety of other topics. We also offer a variety of online safety courses featuring a variety of compliance programs to meet OSHA/PERRP's

core regulatory standards as well as on-site training of supervisors at the employer location(s). To keep our clients up-to-date on information from the BWC, provide helpful tips, case law updates and other industry trends, we also produce a quarterly newsletter, CompNotes.

Industry Expertise

Our qualified team of colleagues provide expertise that is unmatched within the industry. The foundation of our staffing model is based upon the experience and wealth of knowledge that our team possesses resulting in the most experienced management team and staff in Ohio.

- | | |
|---------------------------|----------------------|
| • Senior Management Team | 27 years in industry |
| • Supervisors | 27 years in industry |
| • Account Managers | 24 years in industry |
| • Hearing Representatives | 26 years in industry |
| • Claims Professionals | 15 years in industry |

Technology & Reporting

Our technology solution, viaOne, allows you to use a Web browser to view all the detailed information you need related to your claims, as well as hardcopy documents stored by CompManagement. The system is secured from non-authorized users and provides immediate feedback and response. Information available includes: real time access to your claim information that includes reserve amounts and paid to date information from the BWC as well as information regarding hearings, access to documents, images and notes; a watch list of claims being closely monitored; alerts to track claim activity; a catalog of reports and adhoc querying options.

Cost Reduction Strategies

We utilize a combination of techniques employed by our colleagues and specific programs designed to mitigate the primary cost drivers for our clients. Cost containment strategies are extremely important in the claims management process and having consistency year in and year out with those strategies proves to be beneficial for employers. CompManagement has demonstrated consistency in our Settlement and Handicap process for many years. Have the confidence in knowing that CompManagement not only focuses on when and where we can apply these strategies, but when we do, we generate the most savings for you, our valued client. Cost containment strategies are not simply about quantity, it's about producing quality results!

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





A Vibrant Community, Office Space Available



Unique Spaces, Historic Charm and Affordable Pricing in Downtown Painesville.

The City of Painesville is located just 30 miles northeast of Cleveland and two miles from the shores of Lake Erie, along the beautiful Grand River. Painesville is the heart of Lake County, home of the county seat and many well-established businesses as well as start up entrepreneurs. Enjoy the unique shops and restaurants, miles of trails, green parks, Lake Erie College's lush campus and multiple historic districts. Painesville is the perfect place for your business to call home.





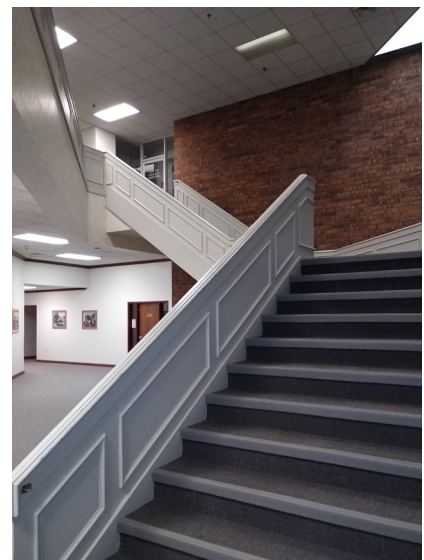
Current Large Office Spaces Available Include:

- Large Office Suites
- Board Room Options
- Meeting Space on Site
- Elevator
- Accessible Off-Street Parking and Gated Parking
- Indoor Storage on Site
- Views of Historic Veteran's Park
- Plush Executive Office Options

Nearby Amenities Include:

- YMCA, Yoga Studio, Dance Studio
- Coffee Shops with WiFi
- Restaurants with Fast, Casual and Fine Dining Options
- Public Greenspace Areas and Nearby City Parks and MetroParks
- Recreation Park featuring Fitness Trail, Grand River Access, Sport Facilities and Fishing
- Fairport Harbor Beach with Beach Access, Lighthouse, Kayak and Surf Rentals

For a complete listing of available office space please call the City of Painesville, Economic Development Office.



Let our team of
professionals
guide you through these uncertain times.



Please call us today for a free consultation.



CERTIFIED PUBLIC ACCOUNTANTS

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440-352-3949 ■ nms-cpa.com



SAVE MORE WITH A SOCA BENEFIT PLAN

The SOCA Benefit Plan is a self-funded solution for small employers and sole proprietors.¹ The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that lets eligible businesses join together to share in the overall claims risk. By being part of a large, self-funded pool, they receive financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, this plan offers:

- Competitive rates.
- Fixed, predictable monthly payments.
- A variety of plan designs.
- Anthem's broad Blue Access PPO provider network and Essential Rx drug list.
- Coverage for claims run-out/terminal liability coverage.
- Expanded wellness offerings.
- Exclusive rates and plan options including vision, life, disability and more.²

FIND OUT HOW YOUR GROUP CAN SAVE

Contact your broker to assist you with a quote. If you do not have an agent, call 1-844-Med-Ohio or visit 844MedOhio.com.

SAVE 20 - 25%
ON YOUR MONTHLY MEDICAL SPEND WITH THE SOCA BENEFIT PLAN.³

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, due to regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. A sole proprietor must meet certain underwriting requirements and must demonstrate they are working more than 30 hours per week. Sole proprietors must submit a cover page for Form 1040 with a Schedule C or a Schedule F and a Schedule SE as proof of sole proprietorship status. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.

² Sole proprietors are not eligible for group specialty benefits. Please contact your broker or agent for individual specialty products.

³ Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a SOCA plan in Ohio.

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.

COVID-19 Pandemic and Trends in Personal Bankruptcy Law

Introduction

Personal bankruptcy enables filers to wipe their financial slates clean when they are overwhelmed by debt and unable to pay their bills.

For consumers struggling with debt, [filing for bankruptcy can](#) prevent creditors from foreclosing on or repossessing property, garnishing wages, or shutting off utility services.

For small business owners, bankruptcy can discharge business debt to allow entrepreneurs the ability to move on, opening a new business, or getting a job without having to be subject to creditor collection.

For these people, Chapter 7 can get rid of much of the individual debt. Also, the bankruptcy court can approve a Chapter 13 plan pay off some or all of the person's debts gradually over a long period of time, and thereafter, the court can discharge those debts entirely. Although an individual can file a Chapter 11, it's typically inapplicable to small businesses and consumer filings.

Is the Pandemic Causing More Personal Bankruptcy Filings?

It is likely that we will see an [increase in personal bankruptcy](#) cases in the near future. Just how large this increase will be remains uncertain. But that isn't happening yet.

[As of the beginning of May](#), 2020, personal bankruptcy cases had not yet increased. In fact, there "were 47% fewer consumer bankruptcies in April 2020, compared to April 2019, according to statistics released Tuesday by the American Bankruptcy Institute (ABI) . . . [which is] a professional association for lawyers and judges involved in the bankruptcy process." As you've probably read, unemployment claims are at all time highs; but for now, unemployment checks allow people to pay their monthly bills without having to file bankruptcy. As such bankruptcy filings, year over year, are still down in 2020, compared to 2019.

In addition, some current consumer protections might stave off personal bankruptcy cases. Many homeowners will not be penalized for missing payments on federally backed mortgages right now, for example. Some states have stopped companies from collecting debts, and they have stopped landlords from evicting tenants. The federal government has stopped requiring people to make student loan payments to mitigate the financial impact of the pandemic. While these measures are still in place, an influx of personal bankruptcy claims is unlikely.

The Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act, provided each American a single stimulus payment to be used for expenses. That money, while helpful, can legally be seized by a creditor from a bank account in a collection action. Without a personal bankruptcy filing in process, those funds are vulnerable to being garnished from wages and bank accounts by overzealous creditors.

Once the New Protections are Gone, Will More People File Bankruptcy?

Once creditors are permitted to pursue people that must somehow catch up on missed payments, people will likely be looking for help, but before filing a bankruptcy petition, people will generally look take several steps. For example, people will often:

- Deplete their savings accounts;
- Borrow more money from creditors, often using security, jeopardizing the collateral they use to secure the loan;
- Borrow money from their retirement plan, an asset exempt from bankruptcy;
- Borrow money from employers;
- Borrow money from (and sometimes repay) friends;
- Borrow money from (and sometimes repay) family; and/or
- Stop making payments to certain creditors.

Are These Steps a Good Idea?

Although these steps may make sense for some, it's a good idea to talk to a bankruptcy attorney before taking them, because more times than not, they'll regret many of these actions..

Many assets that would have been untouchable in bankruptcy, such as homes and retirement plans are better left untouched if a bankruptcy is later necessary. Resources such these would often be better utilized after the bankruptcy is complete. And when considering which creditors to pay, and which not to pay, it's important choose wisely. Lastly, most Most attorneys will often a free consultation to allow a discussion about whether the moves contemplated by the client are appropriate.

Will Bankruptcies Eventually Increase?

It is very likely that bankruptcies will spike at some point.

Most of these government protections are temporary; typically deferrals. Ultimately, people that owe money to creditors will owe more, and will often be in worse shape. This will likely result in a surge in personal bankruptcy claims later on.

Are There New Protections During the Pandemic?

The CARES Act added some protections for consumers in personal bankruptcy cases, but these are limited. The biggest change was to extend the amount of time consumers have to pay off their Chapter 13 plans from five years to seven years, but this change only applies those that can show "hardship", which can be tough to prove, and only it only applies to current bankruptcy filings. Legislators could have made more significant changes, such as setting a maximum amount that debtors can be required to pay.

Conclusion

While bankruptcy filings have not yet spiked as a result of the pandemic, they will likely do so at some point in the future. This is because recent legislation and creditor behavior has allowed more time to make payments. Additionally, people often take actions like spending down savings, borrowing money or liquidating assets, prior to considering filing bankruptcy. When doing so, it is very important to consult an attorney to make sure that those actions are prudent.



Managing Partner, Howard Rabb concentrates on estate, general business and bankruptcy matters. He regularly advises clients on business, estate and debt strategies. A lifelong Clevelander, Howard has a "Superb" AVVO rating and is a winner of the prestigious Super Lawyers Award.

Estate Planning: Howard's practice involves an analysis of the goals of the client, an understanding of all relevant family relationships, and a comprehensive list of all of the clients assets. After obtaining this information, Howard will advise his clients as to whether a living trust or testamentary trust makes sense in order to address probate, distribution, or tax concerns. Typically, the estate planning will include wills, health-care power of attorney, living wills, and general powers of attorney.

He also runs the firms probate practice, advising family members as to the appropriate course of action in order to retitle assets during a very difficult time in their lives. This representation may be inside or outside of Probate Court.

Bankruptcy: Howard's bankruptcy practice focuses on assisting individuals who have found themselves too far in debt as a result of business issues, employment issues, domestic relations disputes, and medical bills. In this regard, he advises clients as to whether the bankruptcy process will help them and how it will help them and ultimately, whether a bankruptcy petition is the right thing for them to do. Those discussions will always include advice relating to whether they should file Chapter 7 or Chapter 13 bankruptcy petitions.

He is also highly experienced in advising clients regarding business strategies to address excessive business debt as well as strategies as to how to continue or redefine that struggling business. Again, that advice may involve a Chapter 7 or Chapter 11 business filing or it may involve non-bankruptcy alternatives.

Business: Howard represents a several businesses in the greater Cleveland area, regularly advising them with regard to day-to-day and long-term legal issues. He also creates the documents which arise from those business issues.

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.

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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

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!



Business banking with **a community focus.**

Discover the benefits of business banking through a personalized, community bank that's committed to helping the local business community thrive. We offer smart, flexible solutions designed to meet your ever-changing needs.

Visit [FFL.net](https://www.ffl.net) or contact our branch for more information!

Concord

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Concord, Ohio 44077
(440) 352-1072



[FFL.net](https://www.fff.net)    

 EQUAL HOUSING LENDER • MEMBER FDIC



Actively invite positive reviews—strategically and authentically.

Did you know that 97% of consumers read reviews for local businesses?

Rather than relying on review notifications and taking time to respond to each review individually, Mimi's Review Generation system gives you a simple dashboard to track all reviews and whether you have responded.

Via email and text messages, encourage your happy customers to leave more positive reviews, and use our powerful analytics tools to learn more about what your customers like—and don't like—about your products and services.

INVITE: Invite customer ratings via email or text message from imported emails or phone numbers

FUNNEL: Responders are sent to a landing page with review funnel for either positive or negative reviews

SHARE: Incorporate reviews into your marketing plan and easily share them on different platforms

Contact Tonda DiPlacido Today To Get Started!

September 17th Issue/DEADLINE: Sept. 3

October 15th Issue/DEADLINE: October 1

November 12th Issue/DEADLINE: October 29

think local
mimi
magazine
MimiVanderhaven.com



Tonda DiPlacido

216-409-3258

tonda@mimivanderhaven.com



READY

Lake Health is ready to care for you and your family.



SAFE

It's safe to return for your routine care.

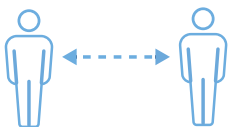


OPEN

Call your doctor's office to schedule an appointment.



THINGS WE CAN **ALL** DO TO STAY HEALTHY AND SAFE:



STAY 6 FEET
APART



WEAR A MASK



WASH YOUR
HANDS



STAY HOME IF
YOU ARE SICK



CONSIDER
VIRTUAL VISITS

lakehealth.org



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

www.lanternlifestyle.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.



Registration deadline is Friday, September 18th

Hosted by:



Premier Sponsors:



VIRTUAL WEBINAR

Thursday, October 1st 9am-10:30am

An opportunity for schools and manufacturers to virtually connect and collaborate on manufacturing careers for high school students

Virtual Summit Registration for Schools & Manufacturers

THINK Manufacturing Summit Schedule:

9:00am	Introductions
9:15am - 9:40am	Small breakout rooms for schools and manufacturer to share workforce challenges
9:40am - 10:00am	Participants move to new group to share strategies and actions for collaborations between schools and manufacturers in breakout rooms
10:00am - 10:20am	Return to big group with action shares from each small group
10:20am - 10:30am	Concluding comments

Drop off, mail, email, or fax form to:
Willoughby Western Lake County Chamber of Commerce
28 Public Square | Willoughby, OH 44094
Email: dswan@wwlcchamber.com
Phone: 440.942.1632 | Fax: 440.942.0586
Members may also register online at: www.thinkmfgexpo.com

Company Name: _____

Contact Name: _____

Phone: _____ Fax: _____

Email: _____

Address: _____

City: _____ State: _____ Zip: _____

Attendee Name(s): _____

LAKE COUNTY

THINK MANUFACTURING SUMMIT

2020

VIRTUAL WEBINAR

Thursday, October 1st 9am-10:30am

An opportunity for schools and manufacturers to virtually connect and collaborate on manufacturing careers for high school students

Sponsorship deadline is Friday, September 25th

Hosted by:



Premier Sponsors:



SPONSORSHIP OPPORTUNITY

Are you interested in promoting your business to a large group of manufacturers and schools in Lake County?

\$250 Sponsorship includes:

- Sponsor logo and link included on the Think Manufacturing website
- Logo on all promotional materials
- Sponsor name/logo on all event emails from four organizations: AWT, Eastern Lake County Chamber, Mentor Chamber, and Willoughby Western Lake County Chamber of Commerce
- Two complimentary admissions to virtual webinar
- Live mention and recognition during the virtual webinar

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Willoughby Western Lake County Chamber of Commerce

28 Public Square | Willoughby, OH 44094

Email: dswan@wwlcchamber.com

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*Send a high quality file of your company logo to: dswan@wwlcchamber.com.

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Join us for a Conversation with the new Executive Director of the Lake County Ohio Port & Economic Development Authority, David Anderson.

This virtual meeting will take place
at 1:00 pm
on Thursday, November 5, 2020.

Cost is \$10 per person

The link for this meeting will be emailed to everyone who is registered prior to the event.

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Project Hope's CEO Experience 2019

September 27
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Small..."

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



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.

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