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GOING GREEN

Why go organic in your yard?

by Dan Norris

Bay Village and Westlake share an important resource. Everything a Westlake resident puts into the storm sewer system ends up somewhere in the over 120 miles of streams and creeks that meander through the city. Likewise, anything that goes into a Westlake stream ends up in a Bay Village water way and eventually into Lake Erie.

But, you may ask, what am I putting in the storm sewer that causes pollution?

One of the biggest and perhaps most-overlooked practices is that of yard care. Chemical fertilizers, pesticides and herbicides that are applied to a lawn and landscape can end up in Lake Erie. Many people don't realize that chemical fertilizers (whether or not they contain pesticides/herbicides) are formulated to be water soluble. According to the EPA, up to 80% of this soluble fertilizer runs off into nearby water ways causing pollution. Organic fertilizers, on the other hand, are water insoluble and don't run off like their chemical counterparts.

In Westlake a small grass roots group has formed with help from the city, called

the Westlake Watershed Group. The group's Go Green campaign is designed to educate residents and businesses alike on what they can do to help protect water quality. Using organic fertilizers for lawns and plants will earn residents or businesses a free "Go Green" yard sign (in the shape of a water droplet). This tells neighbors they are doing their part to help the environment.

So why doesn't everyone use organic fertilizers? Many have shunned the use of organic fertilizers, weed controls and pest controls because of their perceived ineffectiveness and high cost. Recently this has changed as new affordable and effective organic products have emerged.

Corn-based fertilizers feed the lawn and help to prevent weeds like crabgrass and chickweed. A liquid garlic spray is an excellent deer and insect repellent, while natural products like molasses, vinegar and clove oil can help control tough weeds. Even The Ohio State University has started testing natural options and they have discovered a non-toxic grub control that has shown similar results to the traditional chemicals. The cost may still be somewhat higher for



Fertilizers can run off into storm drains like this one in Bay Village, which empties into Lake Erie. organics but the cost to the environment, people and pets can't be discounted.

So the next time you are at your local garden center, ask about their organic selection of fertilizers, weed and pest controls. When you go organic you are protecting water quality, limiting people's and pets' exposure to potentially harmful

chemicals and, in the process, creating healthier plants and grass.

To learn more about the Westlake Watershed Group and the Go Green campaign, contact Westlake City Hall 440-871-3300. •

Dan Norris is a Certified Turfgrass Professional and lives in Westlake.

Troop 77 Scouts lead Pledge



Members of Boy Scout Troop 77 from St. Ladislav Church led the Pledge of Allegiance at the Westlake City Council meeting on January 21. The troop attended the council meeting to see how the legislative branch of government works on the local level.



Bay Village Board of Education welcomes new members

by Karen Derby

The Bay Village Board of Education welcomed two new members Monday, January 11. Sworn in were Michael Caputo and Dr. Gayatri Jacob-Mosier. Also sworn in for her third four-year term was incumbent member Amy Huntley.

Bill Selong was elected to serve as 2010 president and Amy Huntley will serve as vice president.

More about the Bay Village Board of Education members:

Bill Selong, President: Bill has served on the Bay Village Board of Education

since 2000 and has served as its board president and vice president. He is a Corporate Operations Manager for Procter and Gamble (more than 30 years with company). He holds a B.S. in business administration from Miami University, Oxford, Ohio. He and his wife, Sally, have four children who have or are currently receiving their entire K-12 education from the Bay Village schools. Current term expires in January, 2012.

Amy Huntley, Vice President: Amy has served on the Bay Village Board of Education since 2002 and has served as its president and vice president. She is a Certified Public Accountant and a partner in Devries, Huntley, Trifletti and Loy, Inc. A graduate of Bay High School, Amy holds a B.A. in business administration with an emphasis in accounting and a minor in economics from Baldwin Wallace College. She has served as treasurer and president of Normandy and Westerly Elementary School PTAs, and as

» See BOARD OF ED, page 6



Bay Village Board of Education members (clockwise from top left) Mike Boeckman, Michael Caputo, Amy Huntley, Gayatri Jacob-Mosier and Bill Selong

Painting is back

by William Chill

The weekend of Jan. 15th was another busy one for art around the Westside with the opening of the faculty show at BAYarts and the quarterly open house at The Studios at 78th Street in the Gordon Square Arts District. I taught a painting class at BAYarts years ago and have watched the momentum that the venue has been gaining of late, and the current faculty show exemplifies this new energy. Included in the show were some nocturnal landscapes by Jeff Yost that dance the line between realism and abstraction.

The distinctive colorful landscapes of well-known Bay resident and artist, Mary Deutschman, were also included, as well as a mix of photography, watercolors, collage, and jewelry. There was an assortment of media on display representative of the wide range of talents from the BAYarts teaching faculty.

After leaving the BAYarts show, I took the easy coast down Clifton Avenue to the Studios at 78th Street (where I just recently moved my own studio), to catch the final hour of their open house.

The building's owner, Dan Bush, just carved up five new artist studio spaces in the massive brick building, which used to be the American Greetings building from a previous era in the city's history. The outside of the building still appropriately bears the ghost image of the painted banner, "Creative Studios."

Inside, the place buzzed with a comfortable rhythm of art-goers and art-makers. After working my way through the studios and galleries, I lingered a bit at the Kenneth Paul Lesko Gallery, where this father-and-son team travels the world in search of quality painting. If you are a fan of painting, you will always be pleasantly surprised at what you can find hanging on their walls. What I like most about their approach is that they acquire paintings of quality, independent of the artist's reputation or resume. In this regard, you could even say the Leskos are to painting what Robert Parker is to the world of wine.

My last stop was at Tregoning and Co. to see what dealer Bill Tregoning had in store. As I walked past Bill's office I saw local Abstract Expressionism stalwart, Matt Dibble, sitting in

Bill's office engaged in a conversation with Bill and a couple other folks. As I went in to talk to them, I wasn't sure if I was intruding in on a private club, or a kind of secret backroom, but I knew I had an admission ticket as soon as I saw Matt stand up to shake my hand. Whew.

Within the art world, artists, dealers, and buyers often exist in different orbits, and when their worlds intersect it could be a kind of quantum soup (think of the shy and inarticulate Jackson Pollock at a dinner party of New York social-ites). Matt Dibble was dressed in paint-spattered jeans, black work boots, and a denim jacket over a blue hooded sweatshirt, topped off by a black knit watch cap. He looked like he just came from his studio over on Superior Avenue.

We talked a little bit and Matt was pleased to hear that I just moved my studio here to 78th Street. According to Matt, this building was definitely committed to painting, and I made a good move to relocate here. It seemed Tregoning, Lesko, and Scheele – the three anchor galleries here – had an appreciation for painting and a reputation of bringing in the buyers and collectors.

"Abstract painting is coming back," Matt quipped, with a chuckle. We both spent a few minutes musing about conceptual art, installations, and other such contemporary works along the lines of resin dripping from a bucket attached to the ceiling

while a video streams an image of a woman painting her toenails. Those genres can be engaging and thought-provoking but who can resist the authentic pull of painting?

Could it be that the nostalgic re-birth of painting can occur right here in rust-belt Cleveland? I don't just mean painting, but painting – serious, intense painting in the spirit of DeKooning, Pollock, Gorky, and Kline. The current state of artistic self-absorption which is Chelsea and SoHo eliminates that from happening there.

It only seems right that painting like that finds its second wind in a town that was the home to the Hulett ore unloaders and a grid-work of urban-industrial patterns that mimic the harmonic rhythms of painting. New York may not know it yet, but painting is coming back and, in our work boots and coveralls, we're bringing it back.

William Chill is an artist and lives in Bay Village. ●



"Basin Spill" oil on canvas by Matt Dibble

Song for Yogi Berra – High Time by Gerard Howell, Bay Village

"Nobody Don't Like Yogi" plans to stay at the Actors' Summit Theater through January. It figures to be good enough for its site. So, why not Bay / Westlake soon? We're no less cerebral. The real-life Lawrence Peter Berra had something besides baseball stardom. And he still has. What? As Brit theatergoers would colorfully pronounce it, it's "clahss."

Ah, Yogi Berra was in the news the other day. At least in Maureen Dowd's column briefly.

Was in the fast political company of Michelle Obama and Jill Biden, and probably some men. At the World Serious. Apropos – he a li'l ol' Baseball Hall of Famer.

The man has long been a true poet of paradox. But an uncrowned laureate. And why not a super-paradoxxer? He was a great bad-ball hitter in his day job, too.

Years ago, talented columnist Bill Corum did an apparently deliberately mediocre writ in this spirit, but sans my parenthetical angles and with quite a grenade at the end – something many of us knew but had submerged. I don't have the text or remember anything verbatim. Only the spirit and probably the last few exact words. Later.

"It gets late early." Lad from The Hill in St. Louie played left field late in his long New York career at the then-Yankee Stadium. And the shadows fell sooner there. It must have been the east, and the games lingered long after noon.

"It ain't over till the fat lady sings." (How likely is it that an unlettered clown knows about opera?)

And he wore brown shoes with a blue suit

once. (Show me the man who has never been gauche. And why would a slob wear a suit anyway?)

"It's deja vu all over again." (Grade-school dropout – albeit to feed siblings – knows an internationally prestigious lingo?)

"When you come to a fork in the road, take it... A nickel ain't worth a dime anymore... Always go to other people's funerals; otherwise they won't come to yours... Baseball is 90% mental, and the other half is physical... Even Napoleon had his Watergate... If the world was perfect, it wouldn't be." (Thanks, Google, for these.)

On Corum went, and even lulled us with real trivia. Then he pulled that oh so ancient hidden-ball trick and slapped us with: "And he's just the best catcher in baseball." ●

Upon My Way To Scotland Yard

by Carl Christman, Bay Village

*When summer days were dry and sunny,
A farmer lad, for pocket money,
Came into town to cut the grass
For city folk of higher class
Who did not care to push their mowers
But spent spare time in boats as rowers.*

*Now when the boy became a man,
He built a daydream and a plan,
And since more fit for storytime
I'll put it into words that rhyme.*

Upon My Way To Scotland Yard

Upon my way to Scotland Yard,
I met a statue of the Bard
I doffed my hat in deep respect
And fondness for his intellect.

I sat there on my Cub Cadet
The steed that's never failed me yet.
And pondered all his plays I've read
While sipping coffee, toasting bread,
On trains and buses or on a sled,
On chairs and sofas or in my bed,
In the shower, in the shed,
Or even standing on my head.
But I must wend my busy way
And praise the Bard another day.

Upon my way to Scotland Yard,
I met a shaggy St. Bernard;
His coat was brown, his eyes were gray,
And he wagged his tail a friendly way.
While he had rescue in his eye,
My thought was: my throat was dry.
He wore a cask upon his collar,
I filled my flask and left a dollar.
I left a dollar with his pard,
And hurried on toward Scotland Yard.

I sped up my Cub Cadet
The steed that's never ailed me yet,
For rain drops posed a sudden threat,
And I did not want to get all wet,
Nor emit some angry epithet,
For rain would surely cause delay
And likely spoil my work-a-day.
But luckily 'twas just a sprinkling,
And all was dry within a twinkling.

Upon my way to Scotland Yard,
A lady in a leotard
Came bounding out a cottage door
To make the street a dancing floor.
Her hair was black, her eyes were green-
As comely a lass as may be seen.
She tumbled like an acrobat
And proved as nimble as a cat.
A dozen hand-springs in a row,
Down the street I watched her go.
But near a crevasse in the street
She most abruptly found a seat.
For something happened as she tumbled,
She tripped or flipped or slipped or stumbled.
Her knee gave out and down she sat,
With a nasty bump, kersplat!
She sat kersplat, and that was that.

When I arrived at Scotland Yard,
I came against a surly guard.
His feet were large, his beard was red,
With a people derby on his head.

You must show a special card
To enter into Scotland Yard;
A card for all within to see,
And one that's counter-signed by me.

"I, I said, must have a card
To enter into Scotland Yard?
I surely did not know it
I'm but a simple subject here
I'm but a lowly poet."

I understand your low degree
And that your just a poet.
It's none-the-less the queen's decree,
And even you should know it.

I sat there on my Cub Cadet
The steed that's never failed me yet
And knew it was a certain bet,
We'd find a simple answer yet.

"If you'd call up the queen and say:
There's come to Scotland Yard today
A self-admitted poet;
Who has no card for Scotland Yard,
Or simply cannot show it.
I think you'll find she will not mind
Nor order you to stow it.
Because, old friend, I'm sure you'll find
She's hired me to mow it.

WESTLAKE | BAY VILLAGE
Observer

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Lady Demons earn national team scholastic award

by Kim Bonvissuto

The Westlake Lady Demons soccer team was named 1st Team Adidas Academic All-American for the 2009 season. This marks the seventh time in the last eight years the team has won this award.

Westlake is ranked #1 in Ohio for the second consecutive year and fourth nationally, with an overall team GPA of 4.28. The team is coached by Scott Jones.

In addition, five senior players were named All-Ohio Scholastic scholars – Megan Dunlap, Julia Fulton, Julie Laraway, Ally Louis and A.J. Suever.

The 2009 National Soccer Coaches Association of America High School Team Academic Awards from Adidas recognizes teams that have a minimum GPA of 3.50 and a first- or second-place finish in league or district play. ●

Kim Bonvissuto is the Communications Coordinator for Westlake City Schools.



Front Row: Ally Louis, A.J. Suever, Nataile Bechtel, Lucia Marinucci, Julie Laraway, Megan Dunlap, Julia Fulton, Coach Kristin Stuckart, Coach Becca Wahldeder; Middle Row: Kristie Prendergast, Stephanie Poeppelman, Sarah Stachowiak, Julie Moroney; Back Row: Coach Scott Jones, Sarah Stroh, Julia McCarthy, Ali Sandhu, Kelly Roesch, Katie Carroll, Tarra Pease, Melanie Finucan, Katie Draper, Janey Eager, Maddie Jenkins, Serena Tabbaa, Haylay Smik, Rachel Evans, Coach Shaun Koski, Lauren Wichman, Shannon Kruger, Charlotte Tate, Maddie Sandhu

February is for lovers... lovers of family history!

by Jayne Broestl

Was one of your New Year's Resolutions to begin exploring and recording your family history? Or, are you having difficulty finding that elusive ancestor? Now is the time to really tackle that project, as members of the Cuyahoga West Chapter of the Ohio Genealogical Society are doubly ready to assist you.

There will be two opportunities for you to receive assistance with your research in February. First is an informal "help session" offered on Wednesday, February 3, from 1:00-2:30 p.m. The second is an online demonstration of genealogical websites, presented by Jim Denham and John Noble, on Wednesday evening, February 17, from 7:00-8:45 p.m. Come early for social time and refreshments from 6:30-7:00 p.m. Both sessions will be held at Westlake Porter Public Library, 27333 Center Ridge Rd. There is no charge for either meeting and you do not have to be a member to attend.

However, members do receive the added benefit of a quarterly newsletter, "The Tracer," which includes notices of upcoming genealogical meetings and events, both local and national. Membership runs from January through December and dues are just \$15.00; \$18.00 for two people at one address. For additional information, call 440-899-9201 or visit the website at <http://www.rootsweb.ancestry.com/~ohcwogs>. ●

Jayne Broestl is the Publicity Chair for the Cuyahoga West Chapter of the OGS.

Secretary of State Brunner headlines League event

by Joan Hirsh

Jennifer Brunner, Ohio's Secretary of State, is the featured speaker at the League of Women Voters' First Thursdays, the League's area-wide meeting series open to the public free of charge. Titled, "A View From the Top," Brunner's talk is set for February 4, 2010, 7:00 p.m. to 9:00 p.m., at Trinity Commons (the Art Gallery) at Trinity Cathedral, 2230 Euclid Avenue, Cleveland. There is free parking for attendees behind the Cathedral off Prospect Avenue.

Ohio's Chief Election officer, Secretary Brunner will discuss the collaborative effort across Ohio to reverse the trend in the state's administration of elections. She will share the highlights of three years in office and how the state worked to provide an efficient and successful 2008 Presidential Election.

Jennifer Brunner is the first woman Secretary of State in Ohio's history. In 2008 she was awarded the "John F. Kennedy Profile in Courage Award," the nation's most prestigious honor for elected public servants. On February 17, 2009, Brunner announced her intent to run

for the U.S. Senate seat to be vacated by Senator George Voinovich.

The theme for this season's First Thursdays is "Women Who Know Their Place." It is a celebration of women who have achieved a high level of success in their fields. "We're also celebrating the 90th Anniversaries of the League of Women Voters," stated LWV Cuyahoga Area Co-President Janet Kershaw (a Westlake resident), "and the passage of the 19th Amendment to the U.S. Constitution giving women the right to vote."

This event is open to the public free of charge. After Brunner's presentation, there will be an audience question and answer session. Funding for this First Thursdays has been provided by the Rocky River Chapter of the League of Women Voters and the League of Women Voters Education Fund, Inc. For more information please call 216 781-0555 or visit <http://www.LWVCuyahogaArea.org>. ●

Joan Hirsh is a member of the League of Women Voters Cuyahoga Area and lives in Bay Village.

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New year, new programs, new fun at Westlake Rec

by Chris Haldi

The new year brings several new programs to pique your interest at the Westlake Recreation Center. We have new programs for people of all ages. January is almost over, which means several of our programs have already begun, but this also means we have many more that are starting just around the corner. Make sure to check out the program book for more upcoming programs, but for now here are some programs that you might be interested in:

On January 31, we will host our first ever members-only Grand Day at the Rec at 1:00 p.m. Bring your grandchild or grandparent to the recreation center for an afternoon of fun in the pool, make a craft, play in the gym and enjoy a snack. Don't miss out on this grand time.

Calling all dads and their daughters! On February 5 at 6:30 p.m., please join us for our annual Father/Daughter Valentine's Day Dance. Have the opportunity to dance the night away with your little princess. Snack and punch will be provided. Each couple will receive a photo memento of the evening. Event is for children ages 3-10. Deadline to register is February 1.

If science interests your 4-6 year old, we have a class for them. Young scientists will explore the world around us in a caring, curious and creative setting with Mrs. K. Sign up for Science with Mrs. K and learn about animals and their houses starting Feb 5.

Another new program this winter is the Almost Sleepover for girls ages 5-10. Send the girls up to the Westlake Recreation Center with their pajamas and sleeping bags as we will enjoy all the fun activities of an actual sleepover. The girls will polish their nails, do their hair and watch a movie with popcorn. The fun will begin Jan. 29 at 6:00 p.m.

DEN Boot Camp is a fun, high-energy class for 10-14 year olds that includes intervals of cardio moves and strength training. Class will be held on Wednesdays, Feb. 3 - 24 at 6:30 p.m.

For more information regarding our programs log onto the Recreation Center's website at <http://www.cityofwestlake.org/recreation/index.aspx>. Also feel free to check us out on Facebook and become a fan. <https://www.facebook.com/pages/Westlake-OH/Westlake-Recreation-Department/113894093029>. Fans will receive updates regarding schedule changes and upcoming events. ●

Chris Haldi works for the City of Westlake Recreation Department.

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Library's Calendar of events

by Elaine Willis

Saturday, January 30 (10:30 a.m.-12:30 p.m.) MY FUNNY VALENTINE – Join us for a special program with the artists at Young Audiences of Northeast Ohio. For children ages 3-12 with adult caregivers. You must register for this program by calling Young Audiences of Northeast Ohio at 216-561-5005 ext # 16. The library cannot accept reservations.

Monday, February 1 (3:30-4 p.m.) LET'S SING AND DANCE! – Join us for a fun session of singing and dancing. For children ages 2-6 with a caregiver. No registration required.

Wednesday, February 3 (3:30-4:30 p.m.) VALENTINE STAMPS AND STATIONERY – Kids ages 8 to 12: Make some cool cards, bookmarks or stationery to give your loved ones. Registration required, starting January 27.

Thursday, February 4 (9:30 a.m.-8:30 p.m.), Friday, February 5 (9:30 a.m.-4:30 p.m.), Saturday, February 6 (9:30 a.m.-4:30 p.m.) and Sunday, February 7 (1:15-4:30 p.m.) FRIENDS' ANNUAL BIG BOOK SALE – Stretch those dollars by picking up some fabulous bargains on books, VHS videos, and much more!

Friday, February 5 (10:30-11:15 a.m.) COME PLAY WITH ME! – Open playtime with age-appropriate toys, songs and rhymes for ages 2-5 and their caring adults. Registration begins one week before each session.

Friday, February 5 (7-8 p.m.) JIM GILL RETURNS! – The Family Room Tour is back! Get your knuckles, knees and silly-dancing toes ready for an evening concert that's more than a show to watch – it's an opportunity for family play! Free tickets available at the Youth services Desk starting January 29. Limit 6 per adult.

Saturday, February 6 (10:30-11:15 a.m.) TEDDY BEAR'S PICNIC – Join us for a "beary special" morning of Teddy Bear tales, activities and a simple craft. Don't forget to bring your favorite teddy bear along! For ages 4 to 6. Please register starting January 30.

Saturday, February 6 (11-11:45 a.m.) IN STITCHES CLUB – Share your projects, learn new stitching techniques, and more. For ages 10-13. Registration begins one week prior to each session.

Tuesday, February 9 (7 p.m.) TUESDAY EVENING BOOK DISCUSSION – The February selection is "The Rope Walk" by Carrie Brown. The March selection is "March" by Geraldine Brooks.

Wednesdays, February 10, 17 and 24 (4-6 p.m.) OPEN PLAYWII – Teens: Come play Wii! We'll feature different games every week!

Wednesday, February 10 (7-7:45 p.m.) THE PURR-FECT PET! – Does it have fur or feathers? Does it swim or fly? We love all pets and you're invited to join us for a fun program of stories, songs and a craft. Bring your favorite stuffed "pet"! For ages 4 to 7. Please register starting February 3.

Thursday, February 11 (7 p.m.) NON-FICTION BOOK DISCUSSION – The February selection is "Wonder Crew: The Untold Story of a Coach, Navy Rowing, and Olympic Immortality" by Susan Saint Sing. March's selection is "Blue Zone: Lessons for Living Longest from the People Who've Lived the Longest" by Dan Buettner.

Westlake Porter Public Library 2010 Book Sale

The Friends of Westlake Porter Public Library will be holding their 2010 Annual Book Sale on February 4 - 7. A Preview Night will be held on February 3rd from 4-8:30 p.m. for Members of Friends. Thousands of books will be available at the sale including fiction, nonfiction, books for children, special-priced books, and audio-visual materials.

This year there will be hundreds of VHS tapes on sale for \$0.25. A Silent Auction of some very special books with a Cleveland theme will be held during the month of January, with final bids taken on February 7th. Saturday, February 6th, will be the Half-Price sale, and Sunday, February 7th, will be the Bag Sale.

Hours:

Friends' Preview Sale: Wednesday, February 3rd, 4 p.m. - 8:30 p.m. (Only for Members of Friends)

General Sale: Thursday, February 4th, 9:30 a.m. - 8:30 p.m.; Friday, February 5th, 9:30 a.m. - 4:30 p.m.

Half-Price Sale: Saturday, February 6th, 9:30 a.m. - 4:30 p.m.

Bag Sale: Sunday, February 7th, 1:30 p.m. - 4:30 p.m.

Open house scheduled at St. Paul Lutheran School

by Shari Rooney

St. Paul Lutheran School, located in Westlake, is scheduled to hold an open house on Sunday, January 31st, from 1:00 p.m. to 4:00 p.m.

St. Paul is a fully-accredited preschool to grade 8 Lutheran day school with both a before- and an after-school care program. St. Paul is proud to offer a Christ-filled education that is also academically rigorous. The school offers unique accelerated options for highly qualified students in all major subject areas. In addition, St. Paul also provides educational assistance programs for students in need of special help. The top-notch academic programs help students to actualize their full potential. This is evidenced by the success of our alumni at both public and private high schools.

For those just beginning school, St. Paul offers a complete preschool program and a full-day kindergarten that is highly regarded and capable of igniting a passion for learning and curiosity in young children.

Other factors that set St. Paul apart include a chapter of the National Junior Honor Society, participation in the Midwest Academic Talent Search, an annual week-long acting program with professional actors from the Great Lakes Theater, music, band, and technology programs, and all-inclusive, highly successful sports and cheerleading programs.

Whether your child is just beginning his or her educational career, or you are looking for a change, St. Paul invites you to learn more about its outstanding environment, which both prepares students academically and allows them to grow spiritually, by attending the Open House on January 31st from 1 to 4 p.m. For more information, contact the school principal, Mr. Dale Lehrke, at 440-835-3051. ●

Shari Rooney is a teacher at St. Paul Lutheran School and lives in Bay Village.



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Browsing is just the beginning

by Joyce Sandy

Things are heating up at the Bay Village Library even though there is still snow on the ground. The Adult, Teen and Children's Departments have programs and specials for all ages and interests.

The Teen department is offering a free SAT Practice Test for grades 9 - 12 on Sat., Jan. 30 from 9:30 a.m. - 1:30 p.m. This exam is administered by The Princeton Review and will sharpen skills for the real thing! Please bring a calculator and two number 2 pencils to the test.

Did someone mention chocolate? Of course, since Valentine's Day is right around the corner! Teens in grades 6 - 12 are invited to join us for a chocolate lover's dream with hands-on chocolate and candy making, an Unwrap the Hershey's Kiss relay, and a Name the Candy Bar contest. Those sound like win-win games!!

Thinking about starting your own business? Need help getting started? We can help! The Adult Department will host a lecture on "Communicating Your Company's Value" on Tuesday, Feb. 9 at 7:00 p.m. Do you know your company's value? Are you able to convey that value to your potential clients using marketing techniques? Learn how from experts Jeff Bauer of Giraffe, Inc. and Jeffrey Jones of the Law Offices of Jeffrey P. Jones LLC. This lecture is sponsored by TiE, a global network of entrepreneurs.

"The Life and Times of George Washington Carver" will be presented on Feb. 10 at 7:00 p.m. Explore the life of the former slave who developed over 300 uses for the peanut! An actor from the Foluke Cultural Arts Center in Cleveland will present a portrayal and a slide show.

Part 3 of the "Starting Your Own Business" series will continue with "Details, Details... Developing a Solid Business Plan" on Tuesday, Feb. 23 at 7:00 p.m. A business plan is critical to establishing a business. This program will go over the basics of writing a business plan.

Be sure to browse the different displays that are set up throughout the Adult Department when you

come for a program. A collection of romantic DVDs will be coming soon – in time for Valentine's Day. There are also books that are well-reviewed, and a selection of books that other patrons have enjoyed. Check them out and see if you agree!

The Children's Department has exciting programs, as well, including the Magic Tree House Club which will meet on Feb. 2 and Feb. 16 at 4:15 p.m.

Read two of your favorite Magic Tree House books and try some fun related activities. On Feb. 8 join us for "W.A.G.S. 4 Kids" and learn about working with dogs and how they can help children with disabilities.

We'll have a Valentine's Scavenger Hunt on Feb. 10 at 4:15 p.m. Have fun working in teams to find Valentine's Day-related items around the library.

To register for these programs, call the library at 871-6392 or visit our website at www.cuyahogalibrary.org.

Storytimes for birth - age 5 have begun, but everyone is invited and encouraged to join us. No registration is needed – just come to the day and time that fits your schedule. A complete list of days and times is available online or by calling the library.

The benefits to bringing a child to library storytime are far-reaching and lasting. Besides exposing your child to books, songs, and rhymes, you are fostering a love of reading and encouraging early literacy skills. We'll give parents tips on how to encourage their child's developing literacy in order to help them to become readers. Participate in a storytime with your child and give them several gifts – good stories, songs, and rhymes, and socialization for them, and you! Share a special time with your child – you might even be singing a catchy tune on the way home! ●

Joyce Sandy works in the Children's Department at the Bay Village Library.

And the winners are.....

by Joyce Sandy

The American Library Association announced the top books for children, including the Newbery and Caldecott Awards, at its Midwinter Meeting in Boston on January 18. "When You Reach Me" by Rebecca Stead is the winner of the 2010 John Newbery Award. In this book, as her mother prepares to be a contestant on the 1970s TV game show "The \$20,000 Pyramid," a twelve-year-old New York City girl tries to make sense of a series of mysterious notes received from an anonymous source that seems to defy the laws of time and space.

Four Newbery Honor Books were also chosen: "Claudette Colvin: Twice Toward Justice" by Phillip Hoose, "The Evolution of Calpurnia Tate" by Jacqueline Kelly, "Where the Mountain Meets the Moon" by Grace Lin, and "The Mostly True Adventures of Homer P. Figg" by Rodman Philbrick.

The 2010 Randolph Caldecott Medal for the most distinguished picture book was awarded to "The Lion and the Mouse" by Jerry Pinkney. The two Caldecott Honor Books that were selected are "All the World" illustrated by Marla Frazee and "Red Sings From Treetops: A Year in Colors" illustrated by Pamela Zagarenski.

The Coretta Scott King Award, which recognizes an African American author and illustrator, was awarded to "Bad News for Outlaws: The Remarkable Life of Bass Reeves, Deputy U.S. Marshal" by Vaunda Micheaux Nelson.

These ALA Awards guide parents, educators, librarians, and others in selecting the best materials for children and young adults. Selected by judging committees of librarians and other children's literature experts, the awards encourage original and creative work. A complete list of awards and winners can be found at www.ALA.org.

All of these books and more are as close as your fingertips. They can be requested online or by stopping in at the Bay Village Library and you can judge them for yourself. How many readers have enjoyed "Sounder," "Jacob Have I Loved," "Sarah, Plain and Tall" or "Missing May"? All are past Newbery Award winners! Come in to the library and see the complete list of past winners and rediscover an old favorite! ●

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FOOD & TRAVEL

Chicken soup for the bowl

by Robin Benzle

When things have hit an all-time low – like when you were forced to fire one of your gardeners; when you found out your husband was cheating (on his diet); when the artist that was going to do your screening room in trompe l'oeil broke her hand; when your best friend bought an outfit just like yours except for the color and pattern; when your power went out for nearly ten full minutes right when you were watching "The Real Housewives of Orange County"; when you found out they discontinued your favorite nail polish color; when you suddenly ran out of Bounce just as the laundress arrived – there's nothing like a steaming bowl of the most comforting and well-loved soup in the world. Okay, I've changed it just a little. But I think you'll like it.

CHICKEN AND MEATBALL SOUP WITH ORZO

- 1 large onion, chopped
- 2 tablespoons butter
- 8 cups chicken stock or broth
- 1 can (8 oz.) diced tomatoes, juice and all
- About 3 cups raw, diced chicken breast
- 1 ½ lbs. lean, ground sirloin
- 4 cloves garlic, minced
- 2 tablespoons dried oregano leaves
- 8 ounces orzo or other small pasta
- 2 tablespoons white wine vinegar

In a large soup pot, cook onion in melted butter until softened. Add chicken stock and diced tomatoes. Bring to a boil, reduce to simmer and add chicken. Meanwhile, in a large bowl, mix together sirloin and garlic. Form small (about 1") meatballs. Add meatballs to soup and simmer 10 minutes. Stir in oregano, pasta and vinegar and simmer 10 more minutes, or until pasta is tender. ●

Robin Benzle is a radio and television personality and hosts the food and travel website www.robinbenzle.com. She lives in Bay Village.

Bay Skate & Bike Park Foundation
Bike-Scooter-&Skate-a-thon

Prizes and contests all day! Entrance fee: \$20 minimum donation

Where: Avon Lake Indoor Skatepark

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When: Sat. Jan. 30th, 2010

Noon - 4 p.m. (Skate/Scooter) 4 - 8 p.m. (Bikes) Visit: www.bsbp.org

Bay Village Community Council names Citizen, Project of the Year

by Cynthia Eakin

Representatives of Bay Village organizations met Jan. 13 to conduct the first Community Council meeting of the new year, and to select the Bay Village Citizen of the Year and Project of the Year.

Council members present unanimously agreed that the 2010 Citizen of the Year is Rhonda Schneider. A Bay Village Kiwanis member and former club officer, Schneider has served as president of the Bay Village Education Foundation and Bay Band Boosters.

Nominees for Citizen of the Year must be Bay Village residents who have provided outstanding volunteer community service without monetary reward.

The Project of the Year is the Bike to School Challenge. In May 2009, Bay High and Bay Middle School students and 90 school staff members logged 37,042 miles in riding bicycles to school instead of riding in automobiles and school buses. The effort is estimated to have saved 34,149 pounds of CO2 emissions and thousands of dollars in gasoline costs. Most important was the awareness in the minds of students and the community as to how important individual efforts are to change the direction of the world's ever-increasing dependence on fossil fuels.

Cynthia Eakin is the Secretary of the Bay Village Community Council and lives in Bay Village. ●

One Senior's Opinion: Memories of Euclid Beach

by Dianne Borowski

It was an extraordinary trip down memory lane for me. James Seman's slide presentation and talk at the Bay Village Library on January 14 brought back so many pleasant summertime memories. Who could forget Laughing Sal, the Tilt-a-Whirl, and the Thriller?

Going to Euclid Beach with family and friends was a big event. Filled with anticipation, we would pile into dad's car and head for the park. Many fun activities awaited us. I remember scrambling for a car on the Dodgems and the triumph of coming in seconds ahead of my friends on the winning racer coaster. Rocking the car when it stopped at the top of the giant Ferris wheel was cool. And yes, Ferris wheels did look gigantic to me. Walking to the end of the pier, dodging fishing lines and hooks, to the take in the sunset over Lake Erie is my favorite memory.

Families enjoyed the park. There were activities for the youngest to the oldest. Elderly folks would sit on the park benches watching the youngsters dash from one ride to another. Young moms and dads would beam with pride as their little ones rode the kiddie coaster. The crowds, the colors, and the noise are indelibly etched in my memory.

I had a great time reminiscing about my younger years that night at the library. To the Friends of the Bay Village Library and to James Seman, as Bob Hope would have said: "Thanks for the memories." ●

Dianne Borowski lives in Bay Village.

First lady Dolley Madison visits Bay

Dolley Madison, wife of James Madison, fourth President of the United States, paid a visit to Bay Village Middle School on January 12th. The buoyant and gregarious first lady relayed her experiences in the White House during a program sponsored by the League of Women Voters.

Resplendent in 19th century apparel, local actress Carol Starre-Kmiecik regaled the audience with tales of lavish formal dinner parties and her ability to make everyone feel at home in the White House.

When the British invaded Washington in 1814 she courageously stayed behind, saving vital state documents.

Carol Starre-Kmiecik has been performing with her one-woman company "Famous American Women" since 1996. Her characters include Amelia Earhart, Clara Barton, Elizabeth Bayley Seton, Clare Boothe Luce, Dorothy Fuldheim and Molly Brown. Each performance showcases the triumphs and tragedies of some of the nation's most influential women. ●



Fun Facts for the Bay Bicentennial

- Did you know the Joseph Cahoon family settled in Dover Township on October 10, 1810?
- Basset Road is named for Nathan Bassett. Did you know Nathan Bassett kept bees to supplement his family's income? The honey was used for sweetener and the wax for candles.
- Did you know the Dover Township Germans on Bradley, Walker and Bassett Roads were primarily fruit and vegetable growers? The grape was their most important crop.



Howard Hanna holds fundraiser for children's hospitals

Howard Hanna of Bay Village held a fundraiser on Jan. 24 at the Bay Lanes bowling alley to benefit the Children's Free Care Fund. Proceeds from the event are to be used to provide free care for families of children receiving medical care at area children's hospitals. The realty firm invited staff, friends, customers and their families to enjoy an evening of bowling, fun and food. Bay Lanes also donated all proceeds from the evening to the children's fund.



Kathy Miller (center) of Howard Hanna flanked by Tina and Mark Nazario, owners of Bay Lanes, during the Children's Free Care Fund fundraiser.

Observer Guidelines

Want to be a writer? We'd love to hear from you! Here are some guidelines to keep in mind when writing for the Observer:

- Anyone who lives, works or has a vested interest in Westlake or Bay Village is encouraged to contribute.
- Aim for 300-500 words. More or less is fine, depending on the story.
- Check your facts. Take the extra time to ensure accuracy.
- Submit original stories and photos. Don't copy others' work and remember to credit your sources.
- Be respectful of others.
- Write for the community. Your stories will be read by people throughout Westlake and Bay (and beyond) so keep the audience in mind when choosing topics.
- Know you'll be edited. All stories pass through an editor who reviews stories for spelling and grammar. We try to keep the news as "unfiltered" as possible, but may edit length and content if necessary.
- Disclose your affiliation. If you have a personal or business relationship with the subject of your story, let your readers know.
- Don't write stories solely to promote your business—that's what ads are for.

Ask questions! We're here to help you at every step along the way. Don't hesitate to come to us for advice or help with topics, content or the submission process.

Contact us at staff@wbvobserver.com. ●

Board of Ed Continued from front page

treasurer of Bay Middle School PTA, Bay High School PTA and Bay Village PTA Council. Amy also served as treasurer of Citizens for Bay Schools 1995-2000, and she is currently treasurer of the Bay High Band Boosters and a trustee for the Bay Village Foundation and the Bay Village Schools Alumni Foundation. Amy and her husband, Tom, have six children who have or are currently receiving their entire K-12 education from the Bay Village schools. Current term expires January, 2014.

Mike Boeckman: Mike has served on the Bay Village Board of Education since 2006 and has served as its president and vice president. He is Chief Financial Officer and Administrative Partner in Cohen and Company, an accounting firm which serves Northeast Ohio. He holds a B.S. in accounting from The Ohio State University and is a Certified Public Accountant. He and his wife, Darcy, have lived in Bay Village 23 years, have one child who recently graduated from Bay High School and a college graduate who graduated from Bay High School. Current term expires January, 2012.

Michael Caputo: Serving his first term on the school board, Michael is a principal with the McDonald Hopkins business advisory and advocacy law firm in Cleveland. He holds a B.A. in political science from John Carroll University. Mike serves as Chair of the Planning Commission of the City of Bay Village and serves on the Boards of Directors of Project:LEARN and United Cerebral Palsy of Greater Cleveland. He and his wife, Kristin, are the parents of two preschool-aged children. Current term expires January, 2014.

Gayatry Jacob-Mosier: Serving her first term on the school board, Gayatry privately tutors students in math, chemistry and in preparation for the SAT and ACT college entrance exams. She has worked as a researcher in the field of bio-organic chemistry and as a substitute teacher and home instructor for the Bay Village City School District. Gayatry holds a B.S. in chemistry from Purdue University, an M.S. in chemistry from the University of Michigan, and a Ph.D. in organic chemistry from the University of Michigan. Gayatry has served as PTA Council president for the past two years. She and her husband, Patrick Mosier, have three children, all of whom attend the Bay Village Schools. Current term expires January, 2014. ●

Karen Derby is the Public Information Officer for the Bay Village City School District.

Reality Check: Bay budget and other issues

by Tim Maloney

In his last article, Alex Dade implied that the initial iteration of the Bay municipal budget, showing a large deficit, would prove to be a formidable hurdle for city officials to deal with. Reality? Virtually all municipalities begin the annual budget process with an initial iteration showing a deficit. The law requires the final version to be balanced, with no deficit. As is the case year after year, Bay’s final budget will be balanced.

Dade also stated that the mayor has recommended the expenditure of \$12.8 million on municipal building renovations. I reviewed the last several years of council meeting minutes and the city newsletter, and read nothing that would support Dade’s contention.

I noted several items in the minutes wherein council members and the mayor discussed, in general terms, one or more items relative to municipal building issues, but I found nothing that indicated any specific plans or costs. Just to be sure, I called the mayor and read Dade’s comments to her and asked her if there was any truth to what he had written. When she stopped laughing, she assured me that the assertions were false. Perhaps Dade can provide a specific source for his accusations that will confirm their accuracy.

Our final dose of reality concerns Dade’s comments relative to condo development in Bay Village. Dade expressed opposition to any legislation that would reduce the minimum lot size required for condo development and asserted that “several builders

and developers were pushing to pass this change.” Dade also claimed that there is another move brewing “that some contend would avoid the charter mandated voter OK before zoning is changed.”

Where to start? First of all, other communities that are fully built out have either passed legislation reducing minimum lot size for condo development or are in the process of doing so. Rocky River is a prime example.

As to Dade’s assertions relative to developers “pushing,” I reviewed council and planning commission minutes for the last year and I did not find a single instance where any developer or builder even attended one of the meetings, let alone did any “pushing” on the issue. I talked to the mayor and two members of council, and none of them could recall any instance where they were approached and lobbied by a developer or builder on this or any other issue. The accusation relative to some kind of movement to circumvent the charter is just plain ludicrous. If Dade has any proof of any of his assertions, he ought to make that proof public.

There is clearly a difference between fact and opinion. There is a significantly lesser standard for accuracy in a newspaper column than in a reported story. There should be, however, a burden on the columnist to ensure that purported “facts” in his column that support his contentions are, indeed, factual. I will take pains in future columns to comply with that burden. I sincerely hope that Mr. Dade will attempt to do the same. ●
Tim Maloney is a former Bay Village resident.

View from the Cheap Seats: Resolutions

by Alex Dade and Karen Hansen Dade

Our daughters are grown and married (both to Yankees, which would have made my Kentucky-born mother grab her confederate money and run for Atlanta bellowing, “Skawlette! The Yankees is comin’!”).

I’m kidding of course, although Mom wasn’t. They’re both nice young men and, more importantly to old dad, they both love my little girls and protect them. But I remember a time when I was the only man protecting them, when my girls were high school age, facing all the temptations that tender age brings (alcohol, drugs and the like) and the urge to follow the crowd and “do what everybody does.”

We had long, serious talks about it, the girls and the wife and me. We made it clear to them that, once you establish yourself as somebody who doesn’t go along just because it’s the “thing to do,” saying no to peer pressure becomes much easier. You can go your own way and your classmates don’t even try to change your mind. But cave in once, and you’re sunk. Everybody will know you can be talked into anything. And they’re probably right, too.

It’s not much different when you’re an adult. I was talking to a member of our City Council recently about an upcoming vote. I asked him if he thought the so-and-so measure should pass. He said that no, he didn’t want it to pass. “So,” I said, “you’re going to vote against it?”

He said he wasn’t – that he was going to vote for it. I was understandably perplexed and asked him to explain. “My vote isn’t going to change the outcome, and if I vote against it, I’ll make enemies in the bargain, so there’s no point. I’m voting yes,” he said.

So I asked him a question: “What if two other councilmen came to you, said they were going to vote against this issue and

asked you to join them – would you vote no then?” He said he’d probably join them in opposing the measure, so I suggested he take a leadership role and get others to join HIM and really make a difference. He didn’t seem to know what I was talking about, and right about then I thought my brain might explode. You see, he’s not willing to stand up for his opinion all by himself, but surround him with others of like mind and he suddenly grows a spine.

It takes courage to stand your ground all by yourself, to be the only one to vote your conscience even if your vote doesn’t change the outcome of the situation – to be the voice crying in the wilderness. And, to this point, nobody on council has understood that.

This same councilman pointed out that if he votes against the administration, he’ll get a bad committee assignment. So what? If he goes along now, he’ll have to go along forever, so what’s the point of a good committee assignment when he’s sold his political soul for that assignment? So I’d encourage all of our councilmen to vote their conscience.

This past week the political landscape in Washington was changed with the election of one new senator from Massachusetts. Since then we’ve heard a number of Democrats revealing they never really were enamored of the Obama health care plan, and they’re rethinking their support. The entire Democratic plan for the takeover of our health care industry appears to have been derailed.

One man can make a difference, but to do so, that one man must speak his mind; he must be willing to vote his conscience even when everyone else opposes. If one man’s election can change the Washington world, imagine what one man of principle can do in little Bay Village. ●
Alex Dade and Karen Hansen Dade live in Bay Village.

Monday morning political quarterbacks

by Steve Novak

It’s wonderful to see the people of this country sit back and profess their displeasure over the job that President Obama has done in his one year in office. I don’t believe he said he had a magic wand and was going to make everything better overnight. Most of what has occurred in the current economy has been building over several years and if you know anything about economics you would know that unemployment will continue to go up even after the economy has stabilized.

As far as health care goes, the majority of Americans that voted President Obama into office agreed with his health care overhaul during his campaign. Now, on the right we have a whiny Republican Party that got their collective butts handed to them during that same election and are in such a tizzy over it that they will oppose anything President Obama wants to do just to spite him and what ultimately will be for the good for our country.

I am sure that the late Honorable Senator Ted Kennedy is turning over in his grave at the disservice the people of Massachusetts did to his legacy by voting a Republican to his seat. Thanks, Massachusetts: He only gave you blood, sweat and tears for 40 years just so you could shoot down his lifetime goal to make sure every American could afford decent health care.

So, in conclusion, sit back and cluck your tongues a little bit more and then look into to the mirror and see if you think that someone with such an important job has been given a fair opportunity to do the job that we hired him for, and would it be fair to you if you had the job, you Monday Morning Political Quarterbacks. ●
Steve Novak lives in Westlake.

Dog auctions in Ohio need to be banned!

by Karen Fike

Dogs sold at auction live in deplorable conditions. Often these dogs live in cages for years where they are stacked on top of each other. The urine from the dogs on top fall below to the dogs beneath them.

By the time these dogs reach auction they have been bred over and over again. These dogs churn out puppies to be sold at pet stores, on the Internet or at the dog auction in Farmerstown, Ohio. Why is the state of Ohio allowing these auctions to continue? Auctions have been banned in Pennsylvania since 1982. It is time for Ohio to ban these auctions as well.

To get more information on what needs to be done to ban these auctions, please visit: www.banohiodogauctions.com. ● *Karen Fike lives in Westlake.*

LETTER TO THE EDITOR

Thanks for helping us reach our goal!

Dear Editor,

Please allow us to extend a huge THANK YOU to the entire community from Lake Erie Nature & Science Center! We are thrilled to report that our non-profit organization reached our year-end “Go Wild” campaign target of \$25,000 in new and increased donations! That means The Kenneth A. Scott Charitable Trust will now match all of those wonderful contributions! This generous and crucial support for our non-profit mission will help us to continue to inspire appreciation for wildlife, nature and science for tens of thousands of children and adults each year through hands-on education and wildlife rehabilitation.

In order to reach our year-end goal, we received gifts from hundreds of our neighbors here in Northeast Ohio. We also heard from old friends who have moved away from the area, but continue to value and support our organization’s long-standing effort to instill an understanding of our amazing natural world in each succeeding generation.

We are so grateful for everyone who responded to our annual fundraising appeal! We look forward to creating new opportunities to serve, educate and inspire the entire community in 2010!

Sincerely,
Renee Burslem
Director of Development & Community Relations
Lake Erie Nature & Science Center
28728 Wolf Road
Bay Village

Westside white deer sightings explained

by Shawn Salamone

Recent sightings of white deer around Westlake had people asking if a rare albino deer was living in the area. In spite of its appearance, the deer is a white-tailed deer and not an albino according to Amy LeMonds, Wildlife Rehabilitation Specialist at Lake Erie Nature & Science Center in Bay Village. “The term for the coloring is ‘piebald’ and they are actually more common than you might think,” said LeMonds.

Piebald coloring is an inherited genetic trait and can range from very small patches of white hair to almost entirely white coats. Unlike true albinos, piebald deer have brown eyes and black hooves. Piebald deer are rare (around 1% of the population), but widely documented. “Albinos are much rarer, genetically speaking,” LeMonds said. “Our Wildlife Education & Rehabilitation Program receives reports on piebald deer every year, including a number of piebald sightings in the Rocky River Reservation.”

According to the Ohio Division of Wildlife, piebalds tend to exhibit other genetic variations, including bowing of the nose, short legs, an arching spine and short lower jaw. These lighter-coated deer have a camouflage disadvantage as well. “If deer had more natural predators, piebalds would probably be even less common because they would stand out in their environment and be spotted by predators more easily,” LeMonds said.

However, as Jeanne Palmer’s photo shows, piebalds have an easier time blending into their Northeast Ohio surroundings this time of year, when there’s often an abundance of snow on the ground!

Have a question about the wildlife in your backyard? Lake Erie Nature & Science Center welcomes your calls at 440-871-2900 ext. 204. Staff is on duty seven days a week from 10 a.m. to 5 p.m. ●

Shawn Salamone is the Community Relations Coordinator at Lake Erie Nature & Science Center and lives in Westlake.



ABOVE - This piebald deer is almost completely white. Jeanne Palmer took the photograph on January 2 in Westlake.



RIGHT - Rebecca Steele captured this image of a piebald, also in Westlake, before the winter season arrived.

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FINANCE

Individual retirement accounts

by Mark Zagrocki

IRAs. You have heard the acronym before, and you may even have an IRA, but what is it exactly? IRA is the acronym for Individual Retirement Account, and although you may have other retirement accounts, chances are that you will one day utilize an IRA. We will look at what each letter means and why an IRA can be essential to your investment planning.

I is for Individual.

An IRA is for an individual, so that means that the account itself is for you and you alone. You can not have a joint IRA with a spouse or child, and it can not be owned by an entity, for example a trust. Being an individual account you are the only person who can contribute to the account (within IRS guidelines, visit www.irs.gov for more info). You may qualify under the guidelines to personally contribute on an annual basis and you may do a direct-rollover of other qualified accounts, for example an old employer’s 401(k) plan. But the important point is to understand that an IRA is for saving toward your retirement.

R is for Retirement.

An IRA is specifically for retirement, and with that in mind the IRS has very strict guidelines on when you can access your money, and under what circumstances. Typically withdrawals from your IRA prior to age 59 ½ are assessed a penal-

ty of 10% by the IRS; in addition, you may be required to pay taxes on the amount withdrawn. There are several types of IRAs that all have their own specific guidelines but, in general, your assets in an IRA are to be used after you turn 59 ½.

A is for Account.

An IRA is an account, similar to a checking or savings account where the purpose is to hold your assets. Unlike your checking account where you are not able to purchase stocks or other investments, you are able to invest the money that is held in your IRA. You do not invest in an IRA; you invest the money held in your IRA; that is a key distinction.

IRAs are a vital tool in planning for your retirement, and there are many features that the IRS offers you by saving for retirement in an IRA. There are several types of IRAs, each with their own rules and guidelines, so be sure to read the rules at the IRS website. You can also call the IRS with questions, or consult your financial professional for more information. ● *Mark Zagrocki is a Financial Advisor and Chartered Retirement Planning Counselor in Westlake.*

Wells Fargo Advisors did not assist in the preparation of this report, and its accuracy and completeness is not guaranteed. The opinions expressed in this report are those of the author and are not necessarily those of Wells Fargo Advisors or its affiliates. The material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. Wells Fargo Advisors, LLC. Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. Investment and insurance products: Not FDIC insured/ NO bank guarantee/ May lose value. Wells Fargo Advisors is not a legal or tax advisor.

Westlake Community Services offers AARP Tax Help for seniors

Mondays, February 1 - April 12
(not February 15)

12:00-3:00 p.m.

BY APPOINTMENT CALL
440-899-3544

IRS-certified AARP volunteers provide FREE tax assistance to older adults who need help preparing their tax forms. Bring last year’s tax forms and any forms received in mail.

Westlake Community Services
29694 Center Ridge Road

Students among top math scorers

Shawki Atassi of Bay Village was named to the Distinguished Honor Roll at the recent American Mathematics Competition 8 (AMC 8) by scoring among the top 1% of all students nationwide.

Deepak Kumar and Kavya Ravichandran (both of Westlake) scored in the top 5% nationwide, earning Honor Roll distinction. All three are students at Birchwood School in Cleveland.

The AMC 8 is a 25-question, 40-minute multiple choice examination in junior high school mathematics, designed to promote the development and enhancement of problem-solving skills. This year more than 150,000 students and over 2,200 schools participated. ●