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# Observer

WESTLAKE | BAY VILLAGE

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Citizen-based  
community news  
and views

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## Local students achieve excellence

### 49 WHS students recognized as AP Scholars

by Kim Bonvissuto

Forty-nine Westlake High School juniors and seniors earned recognition from the College Board for their scores on the Advanced Placement Program (AP) exams. Our students are among the 18 percent of the 1.6 million students worldwide who performed at a sufficient level to earn an AP Scholar Award.

Recent graduate Charles Clum qualified for the National AP Scholar Award by earning an average grade of 4 or higher on a five-point scale on all AP Exams taken, and grades of 4 or higher on eight or more of these exams.

Fourteen students qualified for the AP Scholar with Honor Award by earning an average grade of at least 3.25 on all AP Exams taken, and grades of 3 or higher on four or more of these exams. These students are recent graduates Lawrence Alatrash, William Barnes, Olivia Crandall, Meredith Eyre, Aidan Fenix, David Goldense, Julie Kendall, Katelin Mcardle, Alyssa Michaud, Kelsey Michels, Rachel Piskos, Kevin Rankin, Kimberly Schmitz and senior Victoria Eberts.

Eighteen students qualified for the AP Scholar with Distinction Award by earning an average grade of at least 3.5 on all AP Exams taken, and grades of 3 or higher on five or more of these exams. These students are recent graduates Brent Anstead, Lisa Choban, Charles Clum, Nicholas DeMoss, Allison Heimann, Amy Huang, Jane Kolodkin, Joseph Lovins, » See WHS STUDENTS, **page 2**

### 67 Bay High Students win AP Scholar awards

by Karen Derby

The College Board has awarded sixty-seven Bay High School juniors and seniors (class of 2009) top recognition for their scores on Advanced Placement (AP) exams taken during the 2008-2009 school year. Advanced Placement courses are college level studies, and students who pass the five-point scale standard exams at a 3, 4 or 5 level are often given college credit for the courses.

Seven seniors achieved the highest honor of National AP Scholar, requiring an average grade of at least a 4 on all AP Exams taken, and grades of 4 or higher on eight or more of the exams. Seniors Alexander Evanhoff, David Galehouse, Michael Kuper, Megan O'Brien, Lucas Sterle, Daniel Ward and Samuel Williams were named National AP Scholars. These students were also awarded the next highest level AP Scholar with Distinction award.

Fifteen additional seniors earned the AP Scholar with Distinction award, requiring an average grade of at least 3.5 on all AP Exams taken, and grades of 3 or higher on five or more of the exams. Brad Aronson, Morgan Barry, Caroline Bloom, Kevin Boettler, David Borocz-Johnson, Owen Dong, Carolyn Emmer, Henry Gerlach, Jeffrey Graham, Brian Harrell, Jordan Hawkins, Tyler McWilliam, Matthew Notarberardino, Jeremie Snyder, and Andrew Yoder attained the level of AP Scholar with Distinction.

Eleven students achieved the level of AP Scholar with Honor, requiring an average grade of at least » See BAY HIGH STUDENTS, **page 2**

## Acclaimed Authors Will Visit Westlake Library

Three award-winning and bestselling authors will visit Westlake Porter Public Library in October during the library's biennial Westfest author festival. Mystery/ suspense author Tess Gerritsen, Young Adult fantasy novelist Cinda Williams Chima, and children's picture book author Cynthia Lord will all appear. Westfest is underwritten by the Friends of Porter Public Library. Books will be available for purchase and signing at each event courtesy of Barnes and Noble.

Tess Gerritsen will headline WestFest on Friday, October 16 at 7 p.m. and speak about how she transitioned from being a physician to a writer. Gerritsen has won both the Nero Wolfe Award and the Rita Award. Her medical and romantic suspense novels have been top-5 bestsellers both in the United States and abroad. More than 20 million copies of her books have been sold. Her recent novels include *The Keepsake*, *The Bone Garden*, and *The Mephisto Club*. The doors will open for the event at 6:30 p.m.

Cinda Williams Chima will visit on Tuesday, October 13 at 7 p.m. Chima is the author of the bestselling teen fantasy series *The Heir*, *The Warrior Heir*, *The Wizard Heir* and *The Dragon Heir*. The series has been the subject of rave reviews and award nominations and has appeared on several "best" lists across the country for teens and fantasy/science fiction. Chima's latest teen novel, *The Demon King*, will be released on the day of her visit.

Cynthia Lord will appear on Wednesday, October 21 at 7 p.m. She is the author of the 2007 Newbery Honor Award-winning *Rules*, a children's book which explores what it's like to have a sibling with autism. *Rules* also received the Schneider Family Book Award and the Buckeye Book Award as well as many others. Lord's second book, *Hot Rod Hamster*, is due out in 2010.

All programs will take place at the library, which is located at 27333 Center Ridge Road in Westlake. •

## HEALTH & WELLNESS

### NOT MY CHILD!

It's a normal reaction parents have when the subject of alcohol or drug abuse is brought up. Unfortunately, studies indicate that over 50% of our youth experiment with chemical substances.

- Are you aware that alcohol kills 6½ times more teenagers than all other illicit drugs combined?

- Did you know that local studies indicate that 12% of our 8th grade students have admitted to trying marijuana and that percent increases, significantly, as they enter high school?

- Do you know where adolescents get most of the medications to get high?

To find out more, please attend an informative and interactive alcohol and other drug abuse program that will be presented

by parents who know... because they lived it.

Join them along with an expert panel: St. Raphael School Assistant Principal Roger Andrachik, Middle School Principal Sean McAndrews, Bay High School Assistant Principal Jason Martin, Juvenile Detective Kevin Krolkowski, and Mike Matoney, the Executive Director at New Directions – a Cleveland area adolescent residential drug treatment center.

**Please Join! • All are welcome**

**NOT MY CHILD**  
**Parent Drug Awareness and Education Programs:**

**Bay Middle School**  
**Thursday, October 22 at 7pm**

**St. Raphael School**  
**Wednesday, October 28 at 7pm**

## Westlake Kiwanis Club installs new officers

Victor Rutkoski

The Westlake Kiwanis installed their 2009-2010 officers on Tuesday, September 22, 2009, during their meeting at the Saucy Bistro Restaurant on Detroit Road in Westlake. Bob Clancy, a former Lt. Gov. of Kiwanis Division 14, congratulated outgoing President Bruce "Chip" Zyrkowski on his year as President. He also told him he would be a valuable asset as an advisor to the incoming President in his new role as Immediate Past President.

Outgoing President Zyrkowski spoke briefly about the accomplishments during his administrative year. He was particularly proud of the fact that the club added six new members during the year, to bring the club total to forty-one. He was also proud of the consistently good programs the club presented during their meetings. During the year, the

Publisher of the Plain Dealer, the Director of the Cleveland Metroparks Zoo, and a Representative of the Holden Arboretum and Petitti's Garden Center spoke to the club.

He mentioned the awarding of two scholarships to graduating Westlake seniors despite the tough economy and hopes to award a third

in the future. He was especially proud of the club thinking outside the box and partnering with the Emily's Rainbow Run as a joint fundraiser during the club's annual Pancake Breakfast. He thanked the club for their



Outgoing President Bruce "Chip" Zyrkowski (left) passes the gavel to incoming President Bonnie Smith.

support throughout the year but most of all he thanked his wife, Mary, who stood behind him as his cheerleader, psychologist and editor.

He passed the gavel to the » See KIWANIS, **page 2**



# WHS STUDENTS

Continued from front page

Lee McKinstry, Elizabeth Moroney, Alex Pandrangi, Mohamed Ridha, Mark Silver, Michael Squeri, Elizabeth Stark, Casey Weisenberger, Laurel Wilder, and Jennifer Wolf.

Seventeen students qualified for the AP Scholar Award by completing three or more AP Exams with grades of 3 or higher. The AP Scholars are recent graduates Kevin Adamczyk, Emily Bishop, Matthew Elliott, Maeve Goede, Lee Grossman, Timothy Hipskind, Dan Le, Nicole Maciag, Michael Milano, Alexa Norris, Oleg Obolenskyy, Alaine Perconti, Courtney Sennish, Hannah Szabo, Ana Tyler, and seniors Haley Torboli and Julie Wang.

Through 37 different college-level courses and exams, AP provides students with the opportunity to earn college credit or advanced placement and stand out in the college admissions process. ●

## A perfect 36 (times 2)



Julie Wang



Eleanor Batty

Westlake High School seniors Eleanor Batty and Julie Wang achieved a perfect score of 36 on the ACT college entrance and placement exam on the April testing. Nationwide, only 268 perfect scores were recorded – fewer than 1/10th of 1% of test takers.

Wang also is a National Merit semifinalist – one of about 16,000 nationwide.

In Ohio, 88,754 students representing 64 percent of Ohio’s 2009 high school graduates, and 1.5 million 2009 U.S. high school graduates, participated in the ACT exam. The ACT is composed of tests of academic achievement in English, mathematics, reading and science.

Ohio students continue to outperform the national average on the ACT with an average composite score of 21.7, compared to the national average of 21.1.

The ACT is a curriculum-based achievement exam designed to measure the academic skills deemed important for success in first-year college courses.

Wang has the additional opportunity to compete for about 8,200 National Merit scholarships worth more than \$35 million that will be awarded next spring. National Merit Finalists will be announced in February. ●

### LAUREL STUDENTS FROM BAY AND WESTLAKE EARN HONORS

Bay Village resident and Laurel School student Jenny Sherman, class of 2010, has been named an AP Scholar with Honor and a National Merit Semifinalist.

Westlake resident and Laurel student Aditi Garg, class of 2009, has been named an AP Scholar. ●

# KIWANIS

Continued from front page

incoming President, Bonnie Smith, stating he knows she will do an excellent job as the next club President.

In closing he said, throughout this entire year I have always been proud to say, “My name is Chip Zyrkowski and I am President of the Westlake Kiwanis Club.”

Former Lt Gov. Bob Clancy than installed incoming President Bonnie Smith. He challenged her to think outside the box and build on the work Chip started.

President Bonnie Smith took a few minutes to outline her plans for the 2009-2010 Kiwanis year. Her motto for the year is “Go big or go home.”

She would like to improve on our great work with kids and schools through Key Club, Builders Club and Aktion Club. She hopes to build on the Kiwanis BUG program, which stands for “Bring Up Grades,” and the Terrific Kids initiatives. She hopes to continue the Salute to Excellence Program at Westlake High School and other Academic Excellence programs.

She also wants to see continued support of Children’s Charities through

continued support of Emily’s Rainbow Fund and other projects for children. She would like to add another program for “Young Children Priority One” which is the Kiwanis goal of “changing the world one child at a time.” In addition, she said she hopes to increase membership, continue with excellent speaker programs and improve on publicity for the clubs activities.

Last but not least, she hopes to find ways to improve and expand fundraising. She said the more funds we raise the more generous we can be with our programs benefiting the community. She said that her first fundraiser as President is the October 25 Pancake Breakfast. She said a good way to help is to be a “Corporate Sponsor” for only fifty dollars for the Pancake Breakfast. In closing, she said, “Go big or go home!”

Other Westlake Kiwanis officers installed were President Elect Rick Grane, Secretary Jeff Elwell, Recording Secretary Norm Resko, Treasurer Ray Budoi, and New Board of Director Members Bob Root, Alysia Wright and Maria Thomas. ●

# BAY HIGH STUDENTS

Continued from front page

3.25 on all AP Exams taken, and grades of 3 or higher on four or more of the exams. Seniors Hector Acosta, Tyler Cullinan, Frederick Duffield, Melissa Dzienny, Andre Figliuzzi, Ian Kelly, William Rudge and Katrina Taber; and juniors Halle Arbaugh, Sarah Chen and Bryan Johnson attained the level of AP Scholar with Honor.

Thirty-four students achieved the level of AP Scholar, requiring a grade of 3 or higher on three or more AP Exams. Seniors Aaron Adkins, Mackenzie Clark, Samantha Cruse, Tyler Elliott, Hallie Hastings, Molly Kasperek, Angela Kazanas, Kara Kozikowski, Katharine Ludwig, Evan, Mutch, Natalie Nelson, Kathryn O’Brien, Margaret Olson, Kevin Piccirilli, Amanda Ritzenthaler, Ian Sanderson and Samuel Ward; and juniors Elizabeth Butler, Alyssa Cady, Katherine Corbitt, Elizabeth DiFiore, Kathryn Dortenzo, Julia Engelbrecht, Christopher Farnham, Zachary Frye, Abigail Glass, John Grady, Peter Kahnert, Patrick Kilbane, Nathan McDonald, Andrew Meyer, Sarah Vick, Katelyn Waddle and Jeffrey Woos all received the AP Scholar award.

Bay High School has been named to the Best High Schools in America lists of Newsweek and U.S. News and World Report since the inceptions of those prestigious national lists, both of which rank schools according to AP participation rates (Newsweek) and AP participation and scores (U.S. News and World Report). Both lists put Bay High in the top five percent of U. S. high schools based on the AP rankings. ●

## Two Bay High National Merit Semifinalists announced



Bay High seniors Grace Perkins (left) and Sarah Chen are National Merit Semifinalists

Bay High School seniors Sarah Chen and Grace Perkins have been named National Merit Semifinalists. These students are among the one percent of U.S. graduating seniors qualifying for the distinction based on scores of the Preliminary SAT (PSAT) college entrance exam taken during their junior year.

Semifinalists will now be entered into the National Merit Finalist competition and must maintain an outstanding academic record and earn SAT scores that confirm their earlier qualifying test performance. Finalists are often favorably considered for college admissions and scholarships, as the program publicizes results to institutions of higher learning.

“This is truly a significant academic achievement,” said Clint Keener, superintendent of the Bay Village City School District. “We are very proud of Sarah and Grace. It is apparent that their consistent effort and dedication toward their studies over the years have made it possible for them to be included in this elite category of students.” ●

## WESTLAKE | BAY VILLAGE Observer

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ART DIRECTOR  
Denny Wendell

EDITOR  
Tara Wendell

ADVERTISING  
440-409-0114  
staff@wbvobserver.com

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### CONTRIBUTING WRITERS

Jamie Augustine	Gerald Howell
Kim Bonvissuto	Beth Kapes
Dianne Borowski	Joan Hirsh
Nancy Brown	Deb Marisch
Carl Christman	Shannon McNamara
Alex Dade	Victor Rutkoski
Kevin DeFrank	Joyce Sandy
Karen Derby	Jt Tomaskovich
Cynthia Eakin	Mark Zagrocki
Chris Haldi	

### PHOTOGRAPHERS

Nancy Brown  
Karen Derby  
Fuchs & Kasperek Photography  
Denny Wendell



DAUGHTERS OF THE AMERICAN REVOLUTION

DAR essay contest

by Deb Marisch

The Martha Devotion Huntington Chapter of the Daughters of the American Revolution (DAR) is sponsoring an American history essay contest for students in grades 5 through 8. This year’s topic is: “The First Transcontinental Railroad.”

The winning essay will be awarded a DAR certificate, DAR medal, US savings bond, and will be entered in the state contest.

Entry information is available at the Bay Village and Westlake libraries. Due date is November 23, 2009.

For further information, contact Deb Marisch, 440-871-7680, deb@spfu-tures.com.

The Daughters of the American Revolution is a women’s service organization whose goals are historical, educational, and patriotic. Members have proven lineal descent from patriots of the American Revolution. ●

LEAGUE OF WOMEN VOTERS

LWV public meeting on “Fixing Cuyahoga County” set for Westlake

by Joan Hirsh

The League of Women Voters Cuyahoga Area offers voters an informative presentation that analyzes the competing charter reform issues (Issue #5 and Issue #6) that will appear on the November 3rd ballot. Please join us on Tuesday, October 20, 10:00 am, at the Westlake Porter Public Library, 27333 Center Ridge Road.

With a Power Point presentation titled “Fixing Cuyahoga County,” the program spells out the key provisions in the proposed charter (Issue #6) and explains how those changes can improve county operations. It also describes the charter commission option (Issue #5) and why the League has determined that route is

not needed.

“Our objective with these meetings,” states Co-President and Westlake resident Janet Kershaw, “is to clarify these two issues for the voting public and share our opinions formed after decades of county government study including an observer corps which attends every county commissioner meeting.”

Visit the League website, www.LWVCuyahogaArea.org, for more information on these and other issues on the ballot, and general voter information. Please call the League office at 216 781-0555 with any questions. ●



WESTLAKE RECREATION CENTER

Check it out!

by Chris Haldi

If you or any of your family members are looking for something to do, look no further. The Westlake Recreation Center has plenty of programs for you and your family to check out. Many programs are being offered during the next couple of months for people of all ages.

If you are looking for something for your kids, check out our new program called ‘Flick and Float.’ The program will feature Kermit the Frog and his friends in the movie “Muppet Treasure Island.” There will be games, prizes and of course popcorn for all who come to watch the movie. Make sure you bring your swim suit since the movie is taking place in the Aquatics Center.

Check out the Haunted Chalk Walk. This is geared for a family of all ages. If your family likes to draw, make your way up to the Westlake Recreation Center and sign up for this event. After signing up, your family will have the chance to chalk the walking path around the Rec grounds to decorate for Halloween. Winners will be announced at the Fall Festival.

There are programs for adults, too. If you’re a parent and are looking for something for yourself, your spouse or maybe something for the both of you to do together, take a look

at our Fitness classes. Try out our Tai Chi classes, Body Sculpting, or Zumba. That doesn’t work? Take a look at our group exercise classes. Get a work out in before you go to work.

Here’s a list of upcoming events for the month of October that are going on at the Rec Center:

- Youth Basketball Registration
- Tiny Tots - Bitty Basketball, Tot Soccer, Tot Whiffleball
- Monster Mash Halloween Party
- Flick and Float
- Family BINGO
- Haunted Chalk Walk
- North Coast Tutoring
- English Rose and Black Tie Etiquette
- DEN Jr. and DEN Boot Camp
- Fall Photo Contest
- Under the Sea Tea
- Pre-K Pirate Adventure

There are numerous programs to check out in the program book. Come up to the Rec center and pick one up. Give us a call if that works for you or even check us out online at www.wlrec.org. While you’re online check out our Facebook page: https://www.facebook.com/pages/Westlake-OH/Westlake-Recreation-Department/113894093029. Our Facebook page will provide fans with frequent updates regarding schedule changes and upcoming events. ●

BAKER REQUESTS HEARINGS ON JOB CREATION

by Shannon McNamara

State Representative Nan Baker (R-Westlake) delivered a letter of request to House Economic Development Committee chair Representative Sandra Williams (D-Cleveland) and Speaker of the House Armond Budish (D-Beachwood) to reconvene the committee hearings on Ohio’s economy.

“Ohioans are looking for leadership with sustainable solutions to put them back to work,” Baker said. “To revive Ohio’s economy we need to attract, create and retain jobs, but we have lost hundreds of thousands of jobs since 2007. As ranking member of the Economic Development Committee, I believe that we need to take action in becoming a more business-friendly state.”

The letter to Williams and Budish encouraged Williams to utilize the committee as a forum to conduct a public dialogue and hold investigative hearings with small business owners, advocacy groups, economic development experts and Ohioans.

According to Forbes Magazine’s “Best States for Business 2008,” Ohio ranks 47th in its prospects for growth in areas such as job creation, income growth, business openings and venture capital investments.

Despite this bleak statistic, the House Economic Development Committee has only met four times since the commencement of the 128th General Assembly and has yet to pass a single bill. The only item to pass out of the committee was an ineffectual House Resolution creating the Compact With Ohio Cities Task Force, which focuses on local municipalities rather than the economic health of the entire state.

To download a PDF of the letter, view this story on the Observer website at http://www.wbvobserver.com. ●

PET CARE

Protect the pup on warm and sunny days!

by Nancy Brown

Just like humans, our animals are prone to skin cancers and other consequences of the heat.

“If we feel hot, they even feel hotter!”

According to local veterinarian Stephanie Dean, the main point about dogs and heat stroke is that because of their fur coats and the limited mechanisms of heat exchange (panting and sweating through their feet), if we feel hot, they even feel hotter, especially on those humid Cleveland days.

Brachycephalic breeds (example: boxers, bostons, pugs) and overweight dogs and others with health issues are particularly at risk because of their compromised breathing and panting ability. Panting is not an ideal way to cool as it requires a lot of muscle activity, which in turn generates more heat.

If a dog’s core body temperature remains at 160 degrees for a significant amount of time, damage occurs to the brain, blood and organs. A core body temperature of 110 degrees for even a few minutes can result in death. The canine typically start out with a body temperature of about 100 degrees.

So be safe and smart and let your canine companion take a dip, offer shade and NEVER leave your pets in a vehicle. Offer lots of fresh water.

Canines are also susceptible to sunburns and skin cancers. One little mole on a pet can spread and metastasize in one week. Just like in humans, watch those moles and have your vet check them regularly.

Pets that have bald spots, short and light color fur or existing skin conditions are like the blond-haired and blue-eyed humans – at higher risk.

Dr. Dean recommends when out with your dog for extended time to protect those vulnerable parts (ears, nose and underbelly). A SPF 15-30 should be applied and reapplied. There are products formulated just for pets but human products with UVA and UVB spectrum coverage will also work. If Fido licks it off there should be limited or no side affects. Licking the product off will just diminish the protection, so make sure to reapply.

If your dog likes to make a fashion statement, check catalogs and locals boutiques for the latest in protective seasonal attire. ●



Dante and Jake Pastel of Westlake, avid yacht dogs, practice both boating and sun safety.



# Bay Village Library news

by Joyce Sandy

The Bay Village branch of the Cuyahoga Library invites everyone to join us for Fall storytimes for children of all ages. To register for the teen or adult programs and for any further information please call the library at 871-6392, go online at [cuyahogalibrary.org](http://cuyahogalibrary.org), or stop in at the library.

### UPCOMING CHILDREN'S PROGRAMS:

**PRESCHOOL STORYTIME:** This six-week storytime is for children ages 3 - 5 yrs.  
• Mondays, 9/21 through 10/26, 1:30pm - 2:00pm  
• Wednesdays, 9/23 through 10/28, 9:45am - 10:15am

**MORNING MOVERS:** This six-week storytime is for ages 1 - 3 yrs. and a caregiver.  
• Tuesdays, 9/22 through 10/27, 10:00am - 10:30am  
• Thursdays, 9/24 through 10/29, 10:00am - 10:30am

**BABY AND ME STORYTIME:** This six-week storytime is for babies ages birth - 18 months and a caregiver.  
• Wednesdays, 9/23 through 10/28, 10:45am - 11:05am

**TWILIGHT TALES:** This six-week storytime is for families with children ages birth - 5 years.  
• Wednesdays, 9/23 through 10/28, 6:45pm - 7:15pm

**SNUGGLE BUGS:** This six-week storytime is for ages birth - 30 months old and a caregiver.  
• Thursdays, 9/24 through 10/29, 6:45pm - 7:10pm

### UPCOMING TEEN PROGRAMS:

**G2P: Wii OPEN PLAY:** Students in grades 6-12 are invited to play Rock Band, Super Smash Brothers, and Guitar Hero. A light snack will be provided.  
• Tuesday 10/20, 3:30pm - 5:00pm

### UPCOMING ADULT PROGRAMS:

**CLEVELAND CEMETERIES:** Vicki Blum Vigil, author of Cleveland Cemeteries: Stones, Symbols, and Stories, will discuss the cemeteries in Cleveland and relate interesting happenings such as reported ghost stories and symbolism on gravestones.  
• Thursday 10/8, 7:00pm

**VIRTUAL AUTHOR VISIT WITH LINDA CASTILLO:** Join us for a "virtual" visit with Linda Castillo, author of the highly acclaimed Sworn to Silence, a novel set in Ohio's Amish country. Ms Castillo will discuss her new book and her inspiration for writing it.  
• Wednesday 10/14, 7:00pm

**ALFRED HITCHCOCK FILMS - PSYCHO:** Dr Philip J. Skerry, Professor Emeritus at Lakeland Community College and author of Psycho in the Shower: the History of Cinema's Most Famous Scene, will explore the evolution of the methods Hitchcock used to create suspense and terror.  
• Thursday 10/15, 7:00pm

**HANDWRITING ANALYSIS:** Certified Graphoanalyst Barbara Miller will present the characteristics of handwriting and what it reveals about a person's personality. Ten attendees will also be chosen for a free handwriting analysis.  
• Wednesday 10/21, 7:00pm

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## FINANCE

# Do you have multiple retirement plans?

by Mark Zagrocki

Each year, over 20 million people in the United States change jobs due to mergers, downsizing, and layoffs, as well as voluntary career changes, and millions more enter retirement. Whether you have recently retired or changed careers you may have one or several retirement plans at former employers, and because of the array of options you have, many individuals are inclined to not make a decision at all and leave the money in their former employers' plans.

When you change jobs, are displaced, or retire, you have several options available to you for your retirement assets:

- Roll them into an IRA
- Take a cash distribution
- Leave the assets in the plan
- Move them into your new employer's plan

Each option has its advantages disadvantages, and this will help you to understand your options.

### Rolling them into an IRA

There are many advantages to rolling your former employers plan into an IRA:

- It is simple to do and avoids the 20% withholding for the IRS.
- Your assets retain their tax-advantaged growth potential.
- IRA's can conveniently be maintained with one custodian.
- A Traditional IRA may be able to be converted to a Roth IRA for potentially greater tax benefits. Be sure to check with your tax professional about the rules and regulations with a Roth IRA conversion.

Some things to watch out for when you rollover you retirement plan into an IRA: withdrawals before age 59½ may be subject to a 10 percent IRS penalty; also, Required Minimum Distributions must be taken from Traditional IRA's by April 1st following the year you reach 70½.

### Cashing Out

While this option may sound attractive at first, there are some serious consequences to consider:

- You'll owe income taxes on the amount you receive.
- Generally, the IRS may assess a 10 percent penalty if you're younger than the age of 55 when you receive distributions.
- Your funds lose their tax-advantaged growth potential.
- Your former employer is required to withhold 20 percent for the IRS.

According to one study, more than 45 percent of the individuals who decide to move their retirement plan assets cash out their retirement funds and pay unnecessary income taxes. However, the advantages are that you can use the assets however you wish, including retirement, and certain IRS guidelines do offer penalty-free distri-

butions. Check with your local tax professional or trusted financial advisor for more details.

### Leaving your assets in your former employer's plan

Leaving your retirement assets behind may create complexities in managing your investments and could affect your income options as you approach retirement. Some of the advantages are:

- It requires no action on your part.
- Assets retain their tax-advantaged growth potential.
- Your assets are usually protected from creditors' claims under the Employee Retirement Income Security Act (ERISA).

Some things to keep in mind are that if you change jobs several times it can create complexities, such as calculating Required Minimum Distributions from multiple accounts. Your relationship with your former employer must be maintained, possibly for many years to come. Additionally, the plan may limit your investment alternatives and may not provide needed flexibility. If you fail to take the Required Minimum Distribution it can result in substantial IRS penalties.

### Moving assets to a new employer's plan

If you are changing careers, you may be able to move your retirement savings into your new employer's plan. Some things to keep in mind:

- You can transfer or roll over only plan assets that your new employer's plan permits.
- You may not receive the same retirement benefits your former employer's plan provided.
- The new plan may limit investment alternatives and may not provide needed flexibility.
- Your new employer will control when and how you access savings.

Rolling over your assets from your former employer to a new employer's plan will allow your assets to retain their tax-advantaged growth potential, and your assets are usually protected from creditors' claims.

As you can see, there are several options to consider when you are changing jobs or retiring. You can always find additional information from your former employer; you can contact the IRS, or speak with your trusted advisor. There is no one option that fits everyone's needs, so be sure to seriously consider your options and make sure you are making the best choice for you and your family's particular needs. ●

*Mark Zagrocki is a Chartered Retirement Planning Counselor and Financial Advisor in Westlake. Wells Fargo Advisors does not provide legal or tax advice. Please consult your own tax and legal advisors before taking any action that may have tax consequences. Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE. Wells Fargo Advisors, LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company.*

Thank you for helping us Light Up The Night!



*Artistic by Nature*



# New police officer joins force

New part-time police officer Eric Tuisku was sworn in by Mayor Debbie Sutherland during the September 21st meeting of City Council.



Part-time police officer Eric Tuisku is congratulated by Mayor Debbie Sutherland after taking the oath of office.

# Retiring school guard honored

Irene Burkhardt retired this year after spending 29 years as a school guard for the city of Bay Village. Irene started in 1980 and spent ten years as a backup guard before becoming the regular guard at the corner of Normandy Road and Douglas Drive. She was honored with a resolution during the City Council meeting on September 21st.



Mayor Debbie Sutherland reads a resolution honoring 29 years of service by retiring School Guard Irene Burkhardt.

# Bay Village tax exemptions should include Peace Corps volunteers

Jamie Augustine

The Regional Income Tax Agency (also known as R.I.T.A.) taxes every penny it can without any regard to the message it sends to those who serve the United States.

Tax time can be sobering for many Americans filing to good old Uncle Sam but this year it wasn't the man in the big top hat that was sobering, it was R.I.T.A.

While serving as a Peace Corps volunteer in the country of Kazakhstan from August 2006 – November 2008, I learned that R.I.T.A had taxed my yearly income of \$2,400. I thought, "This can't be, there has to be an exemption for those members of the community who serve our country."

Reviewing the R.I.T.A. tax code exemptions I found under Section One, military are exempted but there is no mention of Peace Corps volunteers. It was apparent that there needed to be a new interpretation of the tax code to include Peace Corps volunteers and the matter needed to be discussed with both the Bay Village Finance Committee and R.I.T.A.

After several conversations with the Bay Village Finance Department staff members, it was recommended to write the Bay Village Finance Director with my concerns in regards to the tax code. My letter addressed the following:

There is a tacit acknowledgement of the importance of not only military service but the service with the international community. I volunteered to be part of an organization to help serve my country. The military (which receives exemptions, according to current tax code) is a volunteer organization, as is the Peace Corps. The Peace Corps is a federal agency, as is the military. I gave up the comforts and freedoms of home to help the interests of our country, following what the founder of the Peace Corps exulted in one of his most famous quotes: "Ask not what your country can do for you but ask what you can do for your country."

There is an exemption for military

service (which I fully support) but no apparent exemption for volunteer service in the Peace Corps. This lacks the fairness that all tax codes and policies should strive to achieve. R.I.T.A., which serves 158 municipalities throughout the state of Ohio, is the only city tax agency that taxes Peace Corps volunteers. I have contacted more than 25 other Peace Corps volunteers who reside in the Eastern, Western, Northern, and Southern United States to find that I was the only one who was obligated to pay city taxes on the income earned in the Peace Corps. Most importantly, the amount of tax revenue that would be lost to the city of Bay Village with the proposed tax code amendments would be insignificant but the power of the recognition of service to one's country would be significant.

I met with the Bay Village Finance Committee on Tuesday March 9, 2009. I presented my case to the all of the members of the Finance Committee and it was promised that they would invite discussions on possibly changing the language in the exemptions to include the Peace Corps volunteers.

In conclusion, if we want a "change" in our society, we need to start reflecting this on a local level. I ask my fellow citizens to please ask and/or write to your local city finance committee representatives to change the interpretation of the language with the R.I.T.A. tax exemptions so that those who serve our country, not only in the military but also in the Peace Corps, are recognized. The impact of the community has a louder voice than just one individual, who is apparently the only volunteer to address to the Bay Village Finance Committee on this issue. The current tax code is improvident and not based on fairness. Let's stand together as a community to send a message of appreciation and recognize the sacrifices made by Peace Corps volunteers by providing a tax exemption from monies earned out of the country. Together, we can make a change. ●

## BAY VILLAGE HISTORICAL SOCIETY

# A bit of Bay history



## Cahoon Fish House



Although we do not have an exact date as to when the Cahoon family built the Fish House at the mouth of their creek, we know it was operating in 1907 when a guest at the Wischmeyer Hotel took a walk around the area and photographed it with the manager and his helper standing in the doorway. The caption on the picture reads 'The men who catch the good fish.' The fish house was leased to the Buckeye Fish Company and the fish were trapped by swimming into a figure eight net where they couldn't escape. Fish that were not edible were used as fertilizer on the farmer's fields. ●

# Let's be friends: Scott uses Facebook in Bay mayoral campaign

by Kevin DeFrank

Bay Village Mayoral Candidate Jim Scott is using the social networking site Facebook to reach an online audience. The Councilman-at-Large is the focal point of the "Jim Scott for Mayor of Bay Village: Facebook Headquarters" group. According to the group's description, it is intended for Facebook users interested in the mayor's race to share information, concerns and suggestions, as well as for supporters of the Jim Scott campaign.

The site features frequent campaign updates and provides easy access to Mr. Scott's official campaign website. Members of the group can also contribute by posting photos, links, videos or discussion topics. Currently, the group consists mostly of college-aged users, including two administrators who are volunteering for the campaign; however, everyone from high school students to senior citizens are welcome.

If you are interested in joining the group or learning more about Jim Scott and his campaign, log on to Facebook and go to:

<http://www.facebook.com/group.php?gid=115743063590&ref=mf>, or visit <http://jim-scottformayor.org/>.

Remember to vote on November 3rd! ●



POETRY

October

by Dianne Borowski

Ah, October,  
A beautiful month.  
You gladden my heart,  
With your reds, oranges,  
Greens and golds.  
Harbinger of winter's wonder  
And nature's slumber  
You are a mixture  
Of hope and despair  
As all life prepares  
For the challenge of  
A long winter  
And the promises of  
Another spring.

Re: Bicentennials

by Gerald Howell

(Done 04/07/1976 for U.S. Bicentennial)  
Sing jubilee four times:  
for world-heard shot the year before,  
for pen in hand,  
and blood and treasure. ---  
Great bell did joy  
the taproots of our now.

(Toward 2010 Bay Village Bicentennial)  
Hail Cahoons and Osborns, et al.  
and splendid-looking beach  
and ours who fought  
at the 'Canal and Bulge and since...  
Others and we will say more pre-'10.

Aye, There's The Rub

by Carl Christman

God made man in his own perfect form,  
Then for each critter established a norm.  
And if you won't freely His powers admit,  
Take the best of the animal kingdom, to wit:  
An ant-eating mammal so legendary  
That it always comes first in the dictionary;  
A diaphanous fish with a touch like a tickle,  
And the rough-coated fellow that once graced a nickel.  
Yet before He reflected and found them good,  
Made a beast with a trunk, and a snake with a hood;  
An hombre that drinks without bending his knees,  
And pokes his head from the tops of the trees.  
And if He could make all these creatures so grand,  
With harts in the highlands and heads in the sand;  
A bald-headed scavenger riding a gale;  
A four-legged hooper escaped from a jail;  
An impeccable bird that wears a tuxedo –  
Why on earth did He make the ...  
...the insect that brings epidermal sgraffito?

Bay civic organizations announce upcoming events

by Cynthia Eakin

The Bay Village Community Council convened its quarterly meeting on Sept. 22. Community groups had the following news to report:

Women's Board of the Lake Erie Nature and Science Center

- The annual Legacy Luncheon, an opportunity to gather volunteers from the past and the present, and to celebrate the past 50 years, will be Nov. 14.
- The Christmas Carousel will take place on Nov. 7, 9:30 a.m. to 4:30 p.m., at Bay High School. There will be 35 exhibitors. Admission is a \$3 donation.
- LENS offers Friday night hayride dinners with activities for children. Call for reservations.
- Pre-registration is requested for the Green Your Life workshops (age eight and up) and for the Oct. 14 composting workshop.

PTA Council

- The Early Childhood PTA is sponsoring its tenth annual Homes Tour on Nov. 14-15 and Santa Shop at Bay Presbyterian Church on Dec. 5.
- Contact Cynthia White at (440) 892-7975.

Bay Village Women's Club

- The club will kick off the Bay Village Bicentennial year at the Bicentennial Luncheon and Fashion Show on Oct. 10, noon, at Dwyer Memorial Senior Center. Social hour will be followed by a 12:30 p.m. luncheon, featuring some recipes from the new Bay Traditions II cookbook. The fashion show will feature the history of Bay Village and local models. The "Star of Hope" Bicentennial quilt will be unveiled and 2010 memorabilia will be available for purchase. If your group has 2010 memorabilia available for purchase and would like to sell it at this event, contact Lou Popp of the Bay Village Women's Club at (440) 871-3075. There will be no charge for a table, but everyone is asked to pay \$20/person to attend the luncheon. Tables of 8 can be accommodated. Please enclose a guest list with your reservation. Vintage costumes are optional. Make checks out to the Bay Village Women's Club Foundation and send to: Bay Village Women's Club Foundation, 343 Walmar Rd., Bay Village, OH. 44140

Bay Village Garden Club

- The club recently held a garden tour. One of the participants was Maple Leaf Landscaping, with its garden on the old Saddler property on Lake Road. Maple Leaf Landscaping has volunteered to do the landscaping at Bay Village City Hall and will present a plan to city council. The Garden Club will plant bulbs around city hall this fall.
- The speaker for the Garden Club's Oct. 26 meeting will be Bill Hixson, a floral designer who has decorated the White House for Christmas. The meeting will be held at the Rocky River Senior Center and the public is invited to attend.
- Contact Carol McDonald at (440) 835-1750.

Bay Village Historical Society

- The Bay Village Historical Society is hosting its next Porch

Talk on Oct. 18, 3 p.m., at the Reuben Osborn Learning Center. The speaker is Ed Lawson, a former WWII bombardier. Lawson was assigned to combat duty in the 5th Air Force, South Pacific. He flew combat missions in New Guinea, the Philippines, China, Formosa, the Western Pacific and Japan. He was on a mission near Hiroshima, Japan, in Aug., 1945, when he was an eye-witness to the first atom bomb drop. The Porch Talk is being held in conjunction with the current Osborn Learning Center exhibit on Americans at War, featuring uniforms and memorabilia. Admission to the Porch Talk and the Learning Center is free.

- The exhibit, "Tea for Two," featuring tea vignettes and the Nancy Walker Doll Collection, is on display at Rose Hill Museum. The 2009 ornament, the Bay Presbyterian Church, is available for \$13 in the museum gift shop. The 2010 ornament, depicting the Bay Bicentennial Community House Cupola, is \$18 in the gift shop. Greeting cards of vintage houses are 12 cards for \$10 and are beautiful for the holidays. Rose Hill Museum is open on Sundays from 2 p.m. to 4:30 p.m. through the holiday season and admission is free.
- The historical society continues to raise funds for its Bay Bicentennial project, which is a new, historically correct, lighted cupola for the Bay Community House. Plans are being drawn up by architect Dave Maddox. Doug Gertz of Gertz Builders is donating his efforts at cost as a gift to the city. So far, the society has received \$2,500 in donations for the project, including a \$1,500 grant from the Village Foundation. The historical playing card project has the potential of raising an additional \$9,000. Tax-deductible donations to "Light up Bay's History" may be made payable to the Bay Village Historical Society Cupola Fund and mailed to the Bay Village Historical Society at P.O. Box 40187, Bay Village, OH 44140.

Bay Village Kiwanis Club

- The 48th Academic Achievement Award ceremonies at Bay High Auditorium, sponsored jointly by Bay Kiwanis and Bay High School, saw \$65,000 given to chosen students by community and business groups. Kiwanis awarded \$11,500 of that total.
- The Kiwanis-coordinated Bay Days Celebration in Cahoon Park on July 1-4 was well-attended. The Kiwanis Curly Fry Booth made about \$4,000.
- The annual pig roast meeting on Aug. 4 was very enjoyable. One of member Randy Stang's eight skillfully designed and constructed corn hole game boards was on display for members to test their skill. The game boards will be used at community and school events for entertainment and for fund raising.
- The Christmas tree sale will again be held near the Cahoon Park Gazebo from late November until all of the trees are sold. It is a tough duty for members in the cold, but Kiwanis expects about \$6,000 in profits. All of the group's fundraiser profits are returned to the community as scholarships, grants or gifts. No profits are used for club operating expenses.
- Phone Forrest Day at (440) 871-2543.

Cynthia Eakin is the Secretary of the Bay Village Community Council.

OPINION

View from the Cheap Seats: Red lights & lunch money

by Alex Dade

OK, so I got a ticket. Red light violation. I thought I was through the intersection in time, and I told the officer so, but he disagreed. So I got a ticket. See, when there's a difference of opinion between the law and the driver, the law wins every time. My wife thought it was hilarious. I thought it was only mildly irritating right up to the point where she made me pay the fine out of my lunch money. That really hurt.

I wish people always did their best to obey the law, and if they violate the law, they pay for it. But that's not what always happens. A case in point was brought out by Jim Scott at the League of Women Voters Candidate Night at Bay High on the 22nd. Too bad if you missed it, because you would have seen Debbie at her best – eyes rolling, sneering, guns blazing. Her aim was terrible, but she sure used up lots of ammunition – you could hardly see the stage for the smoke!

During the discussions, Jim pointed out that the event that made him decide to run for mayor happened in a closed door executive session of city council on December 10th, 2007. That's when Debbie Sutherland announced a \$1,000,000 budget shortfall. Yea, that's a million dollars for those of you, like me, who've never seen that number on your bank statement. This was a surprise to everyone on city council – even the finance committee (see my previous column where I talk about "responsible fiscal stewardship").

Now the reason this was a big deal was because the announced purpose of the executive session was "Personnel." You see, Ohio's sunshine laws outline (among other things), that very few specific topics allow a public body like city council to have discussions outside public view (an executive session). The topic "personnel" is specifically prohibited – council has to be much more specific in terms of what they're going

to talk about. Another restriction is that no other topic but the announced one can be discussed.

So when Bay Village City Council went into executive session on December 10, 2007 for "Personnel" that was one violation of law, and when Debbie started discussing the budget, that was an even more serious second violation of the law. One of the potential penalties of such action is removal from office. Debbie knows all about the Sunshine Laws, and so does Gary Ebert, but I'm told by people who've been in the executive sessions they violate the rules on a routine basis. Why would they risk so much to discuss things in secret? Because they want to keep the public from knowing what's going on!

Since January 2007, city council has had 122 meetings. In 38 of these meetings (almost a third), they've closed the door and held secret talks. On 8 of these secret conclaves, the illegal topic announced was

"Personnel" and on at least one occasion, additional illegal topics were addressed – discussions the public should have been able to hear. Remember, such behavior can get both Debbie and Gary thrown out of office – that's how badly they want to keep their discussions secret!

This is a continuing trend with this administration – keep things secret, violate the rules, cover up the facts. Jim Scott keeps talking about "transparency in government." This is the kind of behavior he wants to stop. Wish I could keep my red light ticket a secret, but it's on my record now and there's nothing I can do about it. And my lunch money is gone – for a whole month! That's the consequence of me pushing the rules. Wonder what the consequence is going to be for this administration for ignoring the law? ●  
[Agree or disagree? Share your thoughts in the Bay Village General Discussion forum at [wbvobserver.com/deck](http://wbvobserver.com/deck).]



# BAYarts draws crowd, acclaim, amidst the night

by Beth Kapes

Art enthusiasts joined food connoisseurs from across Northeast Ohio to gather under the stars last Saturday to celebrate BAYarts' fourth annual fundraiser, "Light Up The Night." A commemoration of its growth and focus on the arts, this year's fall benefit brought out hundreds for surprises from some of Cleveland's finest restaurants.

"We had close to 600 guests for what was a resounding success," says BAYarts executive director Nancy Heaton. "The key to the success of this event was the people that pulled together. Led by the team of Michelle Ziebarth and Diana Brewer, dozens of volunteers of all ages worked 24/7 the week before, we had a blast."

Amidst the gaze of silhouettes peering through the Historic Fuller House's windows, guests enjoyed the big-band sound of Cleveland's own Blue Lunch while gathering around the glow of many bonfires with libations from Great Lakes Brewing Company. A silent auction for items including a tour of the upcoming Gauguin exhibition at the Cleveland Museum of Art, Continental Tickets, antique jewelry and a \$1,000 gift certificate from Vivid Diamonds & Designs made raffle tickets a hot item throughout the night.

Tables in the main tent showcased samplings from Bar Symon, Fahrenheit, Blue Point Grille, Tartine Bistro, and Great Scott's Bakery & Catering. Raves were given to each as elegant plates were topped with offerings such as scallops, duck confit tartine, pulled pork sandwiches, and decadent chocolate mousse in dark chocolate cups. Inside Vento Trattoria, the new café on BAYarts' campus, warm glow of candlelight presented fresh bruschetta and a goat cheese appetizer. To round out a delicious night, the Fuller House porch offered a multi-layered chocolate cake and several other types of bakery from Sweet Melissa's for a sweet ending no one could resist.

Sponsored by PNC, Light Up The Night's success will be evident as BAYarts continues its mission to further its stimulation, encouragement and support of professional and aspiring artists of all ages through collaboration, education and exhibition.

"This night brought so many together to continue BAYarts' growing connection to the arts not only in Bay Village, but throughout Cleveland," Heaton said. ●

Photos courtesy of Fuchs & Kasperek Photography



## Win the homework war

by Jt Tomaskovich

One of the most commonly waged battles between parents and children is over homework. Even with the best of intentions, tackling this ongoing dilemma in positive and constructive ways can be a constant challenge.

The following tips from education experts are designed to help you work

more effectively with your child:

- **Be a homework manager.** Don't do your child's homework, but provide the structure and tools needed to complete assignments successfully. Often, it's the lack of planning that makes homework seem overwhelming.
- **Know your child.** Because each child is unique, with different learn-

ing styles and academic needs, it is important to personalize the learning process. Develop a work schedule and study environment based on your child's personal learning style.

- **Break long-term assignments into smaller segments.** Larger projects will be less overwhelming when viewed as a series of

incremental tasks.

- **Set milestones.** Teach your child to display completion dates on a calendar to help stay on track and complete projects on time
- **Celebrate success.** A celebration gives your child a sense of accomplishment and pride. ●

Jt Tomaskovich is the Center Director for the Sylvan Learning Center in Westlake.

### LETTER TO THE EDITOR

## Vote NO on Issue 2 this November

Voting no on Issue 2 is critical to defend our freedom and the free market system.

A yes vote on Issue 2 would amend the Ohio constitution and create a Farm Care Standards Board. What it means for Ohio is that a Board not selected by voters will decide what we eat, how food is produced, including factory farming methods, drugs or chemicals used, and cloning; treatment of animals, and the safety and quality of the food supply.

The industrialists that will control this Board are unlikely to do anything other than ensure their own profits. It would be as if we had put oil companies in charge

of our energy decisions. There would have been no development of alternative energy or conservation. It would be as if we had given car manufacturers power to determine all transportation issues. There would have been no light rails, trains, etc. Safety measures opposed by industry – even seat belts – would not exist.

Do we really want our food choices, food safety, and how food is produced to be dictated for decades by an industry committed to profitability from the factory farming and the use of drugs and chemicals in food production? ●

Laura Allen, Executive Director  
Animal Law Coalition, on behalf of Ohio members.

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