



Serving Your Community Since 1987!

Volume 33 Issue 7

January 2020

16 Pages

Painesville Pride

Mayor's Report



Rich Regovich
Mayor/Safety Director

I wish all a fruitful and happy 2020.

I want to thank all who attended the public meeting hosted by Environmental Design Group at The Cabin Restaurant on December 11th to see and give feedback regarding the lakeshore and lakefront development planning process. It was a successful meeting with over 50 residents attending. The feedback was very good. EDG will take the information back to revise the plans and start to make more solid decisions on this ongoing process. We will have the slideshow posted on the city website as soon as we can. I do want to caution that this is a process, and these plans will more than likely change before they are complete. We will have another meeting sometime this spring, so please watch for the date and time.

Now that winter is officially here, please take the proper precautions during snowstorms and snow events. Please do not park on the streets during storms

Continued on page 2

Free Library Programs Offered Throughout January

During the month of January 2020, the following free programs will be offered at the Willoughby-Eastlake Public Library. Registration is required. For a complete schedule of events or to register for one of our upcoming programs, visit www.we247.org.

Instant Pot 101

Join Willowick reference staff as they explore one of today's hottest kitchen gadgets. Learn tips, tricks & recipes that will have you putting dinner on the table in an instant.

Tuesday, January 7, 7 pm
Willowick Library, 263 E. 305 St., 440-943-4151

An Evening with Orson Welles

Using his expert knowledge and his friendship with Gary Graves, Orson Welles' cameraman, Chris Lambert brings Orson Welles' final evening back to life!

Wednesday, January 8
6:30 pm
Willoughby Library, 30 Public Square, 440-942-3200

Essential Oils for Healthy Living

Learn to tap into essential oils ancient power which can aid and improve digestion, help balance hormones, boost energy & support brain function.

Thursday, January 9
6:30 pm
Willoughby Library, 30 Public Square, 440-942-3200

Join Willoughby Library's All Day Signature Event & Start 2020 Off Right!

10 am: Goal-Making Resolutions You Can Keep with Author Emily Capuria

11 am: New Year, Clutter Free You with Author Emily Capuria

12 pm: Is The Mediterranean Diet Right For Me? with

Dietician Anna Kippen

1 pm: Cardio-Drumming For Fitness and Fun with Melissa & Melissa of Will-Power Nutrition
2 pm: Yoga For All with Yoga Instructor Danielle Pennick

3 pm: Special Guest Dr. Michael Roizen

Dr. Roizen, a frequent Dr. Oz show contributor and four-time #1 New York Times bestselling author, will present and promote the paperback release of his new book *What to Eat When*.

Dr. Roizen is Chief Wellness Officer for the Cleveland Clinic and Chair of its Wellness Institute. His books include *AgeProof*, *The RealAge* and *YOU: The Owner's Manual*.

Saturday, January 18, 10:00 am - 5:00 pm

Willoughby Library, 30 Public Square, 440-942-3200

Between the Lines Author Series: Sharecropper's Stories with Author Dick Meadows

Dr. Meadows writes that his book, *Washing Day* and other *Sharecropper's Stories*, "describes a lifestyle that has all but disappeared from American culture." The son of sharecroppers, Dick Meadows grew up on farms in southern Illinois. He joined the Marine Corps at age seventeen and served in the Korean War. He then pursued a career as an actor in California, before settling in Cleveland after receiving his PhD in Dramatic Arts.

Wednesday, January 22
6:30 pm
Willoughby Library, 30 Public Square, 440-942-3200

Eastlake Library Yarns

Join this group of knitters and crocheters & bring a project to work on. Open to all ages and skill levels.

Monday, January 27
7 pm

Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Between the Lines Author Series: Smoky, Sweaty, Rowdy and Loud with Author Mike and Jan Olszewski

Head backstage in the Cleveland music scene with authors Mike and Jan Olszewski for a look at legendary rock and roll landmarks as club owners, talent bookers, performers, promoters and concertgoers share stories from the 1950s through 1990s. This presentation coincides with the release of the Olszewski's new book *Smoky, Sweaty, Rowdy, and Loud: Tales of Cleveland's Legendary Rock & Roll Landmarks*.

Wednesday, January 29
6:30 pm

Willoughby Library, 30 Public Square, 440-942-3200

Hand Sewing Basics with Barb

Learn how to sew several types of stitches while creating a set of hand warmers. All supplies provided.

Thursday, January 30
7 pm
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Children and Young Adult Programs:

Willowick Library Saturday Family Films

Join us for a Saturday 2 pm matinee. Bring your own snacks & blankets and enjoy!

Saturday, January 4
2 pm - Movie: *Toy Story 4*

Willowick Library, 263 E. 305 St., 440-943-4151

Basement Writers

Write with us in our creative writing group. Bring your writing and ideas to share. All writing welcome. Positive

feedback and fun environment provided. Grades 7-12. Ages 13-18.

Mondays, January 6 & 20
7-8 pm
Willowick Library, 263 E. 305 St., 440-943-4151

Teen Art Club

Do you love to create art but never get the chance? Join other art-loving teens for art club. We supply the paint/pencils, you supply the genius. Ages 11-18.

Wednesday, January 7
7-8 pm
Willoughby Library, 30 Public Square, 440-942-3200

LEGO Club

We provide the LEGOs, you provide the imagination in our LEGO club. All ages welcome!

Saturday, January 11
2-3:30 pm
Willowick Library, 263 E. 305 St., 440-943-4151

Special Needs LEGO Club at Willowick Library meets on the same dates from 10:30 am-12 pm.

Saturday, January 18
1:30-3 pm
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Police Officer Storytime

Patrolman Bruce Fedor from the Willoughby Police Department will present a storytime/craft at the library!

Monday, January 13
10 am
Willoughby Library, 30 Public Square, 440-942-3200

Storytime with The Mentor Icebreakers!

Join us for storytime with members of Mentor's hockey team The Ice Breakers. All ages welcome.

Continued on page 13

City of Willowick Council Reports



Charlie Malta
Ward 3 Councilman

Dear Wonderful Residents of Willowick,

Congratulations: to incoming Council Men & Women. Dave Phares, Natalie Antosh and Theresa Bisbee, know I am a phone call away, any time of day or night. We are a team, and the next 4 years will be tough, but as a group, we will be successful.

Ann Turk, Bob Reho and Ken Pintar, I have the utmost respect for all of you and thank you for the job each and every one of you has done.

Hearts & Hammer of Willowick: As an incredible group, I want to thank each one of you, if you put in 1 hour of volunteering or 100 hours or more.

We are the only city in Lake County that has a Hearts & Hammers, and its another reason why we are a great city.

The Hearts & Hammers fundraiser is Saturday, Jan 25th at

Continued at right



Natalie Antosh
Ward 2 Councilwoman

Happy New Year!

Thank you for taking the time to vote this past election and electing me to represent you for Ward 2. I am honored to represent Ward 2 residents and look forward to being your Council Woman for the next 4 years. I am also looking forward to working with City Administrator Sue Wovrosh, Mayor Rich Rogovich, Council President Bob Patton, Council Members; Mike Vanni and Monica Koudela for Ward 1, Theresa Bissbee for Ward 2, Charlie Malta and Steve Phares for Ward 3, along with our city departments.

I often think about the future of our wonderful city. What we as a community can do together to make our city stronger. Along with making our city a place where people want to call Willowick their home to live here as long as possible while making a lifetime of memories as they age. I remember in the 1980's Mayor Dave Anderson of Willoughby had a vision to put Willoughby on a map as a destination, as a place people want to move to or visit and spend money. Look at what Willoughby has become over the years, especially Downtown Willoughby. Mayor Rich Regovich has the same vision for Willowick and there is no reason why our city cannot be a place that people want to move to or visit and spend money.

My husband and I along with over 50 residents attended The Lakefront Development Meeting on Dec 11, 2019 at The Cabin Restaurant. Before any plans can be made regarding the Lakefront, plans have to be made for Lake Shore Blvd first. This meeting was to discuss Lake Shore Blvd. The presentation was centered on 5 designs for Lake Shore Blvd. Everyone was given a chance to pick his or her 2 favorite designs out of the 5 displayed. There

Malta

Continued from left

St. Mary Magdalene Gym from 5:30-??

The dinner includes pasta, meatballs, chicken, salad, rolls & butter & desert. Cost is \$25.00, dollars there will be a chinese auction, door prizes, cash bar & sideboards.

Contact Natalie Antosh for tickets @ 440-364-4663. We are still accepting Door prize donations, contact Ann Turk @ 440-943-3088. A great way to advertise your company, as you will make the program with your donation.

Mayor

Continued from page 1

so that our Service Department can easily and safely move down our streets. There is also a parking ban in effect when snow levels are 2" and above. Please slow down and leave yourself time to safely travel. We salt the main roads and intersections. The side streets are only plowed, so they may be slippery. We can hope for a quick and mild winter.

I want to thank the North High Art Club again for the wonderful

Antosh

Continued from left

were lots of questions that were answered and comments and concerns were addressed. I hope everyone that was able to attend left with a little clearer idea of what Lake Shore Blvd could look like when the lakefront is developed. This is in the early planning stages and I hope more residents will be able to attend the next meeting when it is scheduled.

I hope everyone has a safe and prosperous new year! I can be reached at NAntosh@CityofWillowick.com or 440-364-4663.

Stay Alive



don't text & drive

Bitter Sweet: Friday, December 27th, is my last day @ the post office as I retire as a letter carrier. The best advice my grandmother gave me many moons ago was, "Charlie why don't you take the post office test?"

I grew up on West Willowick so being a letter carrier in the neighborhood I grew up in and the past 12 years as your councilman, has been such a rewarding experience. I have watched your children grow up, attended First Communion and weddings and much, much more. I never left the route to choose an easier one because of each and every one

of you. The cold drinks in the summer, hot cocoa in the winter, and a carved out path you shoveled in the winter to make it a little easier to walk, I will remember. I won't say goodbye, but you just might have a visitor from time to time.

I have been so Blessed to be your letter carrier, and ever so Honored to serve as your councilman, for four more years.

Happy Holidays,
Happy New Year,
God Bless,
Charlie Malta 440-943-0222
cmalta@cityofwillowick.com

snowmen on Vine Street and other places in Willowick, Eastlake, and Willoughby. These students do a fantastic job and show such awesome creativity. I can only hope that this will continue in the future. This most likely will be a program that will go away if the school system does not get additional funding. I want to mention that this is a combined effort using local businesses, the North High Art Club, and NCI Willoughby. I applaud the effort that goes into making this happen every year.

I would like to acknowledge all of our 5th graders who graduated from the DARE program in December. This program allows our DARE officer, Ptl. Don Slapnick, to work with all of our 5th graders for the first half of the school year to educate and interact with them about serious issues that our kids are facing, or

may face, in the near future. They talk about peer pressure, drugs, alcohol, and bullying, and they have the benefit of working and relating with a police officer. We see the value of this program as they mature and move to middle school and beyond. Thanks to the administration and teachers at Royalview for allowing this program take place.

I would like to congratulate Councilman Charlie Malta on a fabulous career with the Postal Service. After more than 40 years as a letter carrier, Charlie has decided to retire. This is well deserved and earned. We will still see him as a councilman and probably announcing high school sports, and on "Mondays with Malta" on WINT radio. I am sure he will wonder how he had the time to work. I look forward to working with Charlie on city business. Great job, Charlie!



BRICKMAN BROS.
FUNERAL HOME

The Brickman Family
Ronald, Dennis, William, Joseph,
John, Philip, Jonathan

Traditional Funerals, Cremations,
Irrevocable Pre Need Funeral Contracts
Transfer of Pre Need Contracts Accepted

37433 Euclid Ave. Willoughby, Ohio 44094
440-951-7800 www.brickmanbros.com

The
**Willowick
Courier**

A Lake Community News
Publication

Matt Nelisse
Publisher

Deanne Nelisse
Advertising Production

Nancy Fath
Kristy Neville
Sales Associates

The Willowick Courier is a monthly publication and is distributed to residents in the City of Willowick. Views expressed in the articles of this publication do not necessarily reflect the opinion of Lake Community News, Published by Lake Community News, in cooperation with the City of Willowick. Submissions can be sent to P.O. Box 814, Mantua, OH 44255. Telephone number is (440) 946-2577. Send emails to lakecommnews@aol.com. Deadlines are the 10th of each month. Lake Community News reserves the right to refuse any ad or article. Lake Community News ©1987 All rights reserved.

Here's Why Working Parents Love Lakeland's Summer Camps

Lakeland's summer camps are fun and educational! Parents and campers can choose from two types:

- College for Kids – Science, art, music, technology and more - this academic-based camp is so much fun that they won't realize that they're learning! 8-week, 4-week,

3 or 5-day-a-week options. Designed for children entering grades 1-6 in the fall, 2020.

- Musical Theater and Production Camp – this is designed for children interested in theater and acting, sets and props. Learning to produce a show on stage and in the spotlight has

never been more fun! Appropriate for children entering grades 5-12 in the fall, 2020.

Here's what parents love about our camps:

- Drop off early – pick up late

A drop off time of 7:30 a.m. is great for parents who need to get to the office early. Pick up can be

as late as 6 p.m.

- Academic setting

All programs are expertly developed by credentialed staff to

be age appropriate and fun!

These camps fill quickly. Request a 2020 brochure by emailing lakelandcc.edu/camps.

Audubon Checks on the Dark-eyed Junco Free Program January 21st at Holden Arboretum

Blackbrook Audubon will focus on one species of sparrow in a free program Tuesday, January 21 at 7:00 p.m. at the Holden Arboretum in Kirtland.

Mike Watson, a Conservation Biologist at Holden, will describe what his study has revealed so far on the seasonal movements of the Dark-eyed Junco. Known widely as a "snowbird" in the eastern U.S., these little charmers frequently visit bird feeders in the winter, but retreat northward in the spring. Mike is trying to determine whether an isolated breeding population in northeast Ohio stays year round

or migrates.

The program is open to all. The Holden Arboretum is at 9550 Sperry Road in Kirtland.

For more information, visit blackbrookaudubon.org. Follow Blackbrook Audubon Society on Facebook. Blackbrook Audubon is the local chapter of National Audubon Society covering Ashtabula, Geauga and Lake counties.

Programs cancelled due to weather will be announced on the iAlert system on WKYC-TV 3, wkyc.com, Newsradio WTAM 1100 AM, wtam.com and WMJI 105.7 FM.

January --> to A&U We Go!

The Holidays are over, and wouldn't you know –

The roadways were covered with slushy, wet snow.

Cold, caught in the grip of acute cabin fever;

It was just me and you and the Golden Retriever.

Decorations all down and the guests gone away,

There was nothing to do but watch TV all day.

The news so depressing and re-runs a bore,

Our thoughts wandered off to our favorite store.

With vintage, collectibles, primitives and more,

It came to us then, "What are

we waiting for?

We haven't had fun in what seems like weeks.

Grab your coat. Let's go out to Antiques & Uniques!"

A&U is at 30200 Euclid Ave in Wickliffe. (Just one mile west of SOM Center Rd.)

Open Wednesday through Saturday 10-6 and Sundays 12-6. (440.944.0133)

Find us on Facebook and at www.AntiquesandUniquesOH.com.

The lights are bright, the people are friendly and there is something of interest for everyone at Antiques & Uniques....decorate your life.

2020 SUMMER CAMPS

College for Kids
eight-week day camp

Musical Theater and Production Camp

Request your brochure today!
440.525.7301
lakelandcc.edu/camps

Lakeland
COMMUNITY COLLEGE



BEST
of the Best
Antique Store

ANTIQUES & UNIQUES

Over 100 Dealers • Over 24,000 Square Feet
Huge Furniture Gallery • Cafe



CLEVELAND HOTLIST
2018 WINNER
Antiques & Uniques, LLC

BEST Antiques
BEST Furniture

AS CHOSEN BY THE VOTERS OF THE CLEVELAND HOT LIST
CLEVELANDHOTLIST.COM

10% Off

Bring this ad to A&U for 10% OFF items \$25 or more when paying cash!
(7% off when paying with credit/debit card)

Some restrictions apply. Expires 1/31/20

Gift Cards Available!

ANTIQUES & UNIQUES

www.AntiquesAndUniquesOH.com
30200 Euclid Avenue, Wickliffe • (440) 944-0133
Wed - Sat 10am - 6pm & Sunday 12pm - 6pm



Bankruptcy 101:

Peace of Mind Now through Bankruptcy

You are in financial distress. You are going insane. You NEED some peace of mind. You are thinking about filing bankruptcy but the whole idea makes you uncomfortable and you don't know where to start. No worries. This is what you do and what happens when you file bankruptcy. First, you interview an attorney. This is probably the most important part of the whole process. The interview is called an initial consultation and you should not have to pay for it. Do not hire anyone who wants you to pay for the initial consultation. The initial consultation is the meeting in which you determine your comfort level with the attorney and vice versa. First and foremost, you need to be comfortable with your attorney. He or she will be the pilot of a big part of your life and you do not want a slacker or someone who thinks they are doing you a favor to listen to you.

You as a potential paying client are (or should be thought of) as a valuable commodity. You should be treated with the utmost respect and handled with sensitivity because you are going through a very tough period. It is natural for a potential bankruptcy client to be afraid, vulnerable and questioning their decision to file bankruptcy. A good lawyer is a good listener and sensitive to the needs and feelings of their clients. So pay a great deal of attention to the attorney's and the office staff's attitude toward you.

A good attorney welcomes questions. Question their experience and how many bankruptcies they do a year. If the attorney does not do at least one per month I would be concerned. Robert Delchin, our bankruptcy attorney is a partner and founding member of our firm. His entire practice is focused only on bankruptcy. He teaches other attorneys at bankruptcy seminars. He has over ten years experience in exclusive bankruptcy practice and knows what the bankruptcy court judges like and do not like. He knows all of the different bankruptcy trustees (the people who represent the creditor's interests) and how they want their cases prepared to ensure they are approved. Most importantly, Mr. Delchin is respected by the court and trustees because he has a reputation for being on time and prepared. He has established Biales Delchin Law as a highly

competent, seasoned professional bankruptcy firm. A reputation that directly benefits our clients.

Today it is a common practice for many bankruptcy firms to send inexperienced lower paid, younger attorneys to represent their clients at the meeting of creditors and in court. Oftentimes the clients that are put into this unfortunate situation meet their attorney for the first time a few minutes before they are questioned by the bankruptcy trustee. This will never happen at Biales Delchin Law. If you retain us for bankruptcy Mr. Delchin will be your attorney. In addition, you will have a dedicated bankruptcy paralegal who will be available throughout the week to answer your questions and provide assistance.

The practice of bankruptcy has become highly specialized. It's not really something an attorney can do once in awhile and maintain a competent skill level. Fees and costs should be quoted up front in an understandable fashion. You should understand exactly what is covered in the fee and what, if any, added charges might arise. You should meet with the attorney for the initial consultation. You should not meet with a paralegal or legal assistant for the initial consultation. The attorney you meet with should be the attorney who will be representing you at the meeting of creditors and be responsible for your case throughout the duration of your representation. The information gathering process at the first meeting is profound and needs to be gathered by the professional so that any potential problem is identified early. Most importantly, you should follow your intuition. If you are not comfortable with the attorney, the office staff or the office environment you should not hire that firm.

In our office, when you come to the initial consultation bring a month of current pay stubs. If you do not have a month of pay stubs bring your most recent pay stub. If you are not employed or self employed bring account statements or the records you keep of the income you are receiving. Have an idea who you owe money too. Bring any lawsuit, garnishment, repossession, utility shut off, license suspension or foreclosure court papers. If you do not have anything- do not worry. Just bring yourself and we will help and guide you to get what is needed. We try to keep

it simple and make the process as easy as possible.

We give the client a worksheet to take home and fill in his/her creditors and other relevant information. Then the client comes back and we go over it with them to help them complete it. If the client decides to hire us she/he puts a portion of the fee down and is put on an affordable payment plan. Once they put the initial payment down (as little as \$300.00 for our firm) we start taking all of their creditor calls. We stop the creditors from calling them. The creditors are not allowed to call the client anymore once a bankruptcy attorney has been retained. We do not wait until we are paid in full to stop the creditor calls. The client needs peace of mind which cannot be obtained until all the creditors are backed off from calling. We focus on taking all of the financially related stress out of the client's life so they can focus on getting back on their feet.

Once the case is paid in full, we will have a final meeting to go over the client's worksheets. We then enter it into our computer and create what is called a petition and schedules. The client is called in to review and sign it

and then we file it electronically from our office. In about a week the attorney and the client will receive a notice of a meeting of creditors which usually is held approximately four to six weeks from the filing date. The meeting of creditors will be in Cleveland, Akron, Jefferson or Youngstown depending upon where the client resides.

The client will have to attend the meeting of creditors with the attorney. It takes between ten and thirty minutes depending upon the issues in the case. The client will be asked questions by a person called a bankruptcy trustee. The questions are basically about what the client owns and how much money she/he makes. We meet with our clients early and thoroughly prepare them for this hearing so that everything goes smooth. It is rare for creditors to attend even though it is called a "meeting of creditors." Any problems or issues will be disclosed at the meeting of creditors. Clients


usually are required to attend only one meeting of creditors.

After the meeting of creditors, for all practical purposes, the process is over for the client. A creditor has sixty days from the meeting of creditors to object to the client's discharge. Unanticipated objections seldom occur, and if they do, we resolve them so the client can receive their discharge. The "discharge" is the court order that forgives all of the client's debt. This is called "a fresh start." The client receives the discharge which is a piece of paper in the mail. She/he needs to keep the discharge paper in a safe place because that is the paper they will send a creditor if that creditor claims the debt is still owed.

Then the client uses their fresh start to rebuild his or her life and credit rating and lives happily ever after (hopefully). That is what happens when you file a basic Chapter 7 bankruptcy.

Robert C. Biales

Happy New Year!



Biales Delchin

Attorneys and Counselors at Law

We are debt relief attorneys.

7215 Center Street (Rt. 615) Mentor, Ohio 44060
 (440) 266-1700 • Toll Free: (800) 303-2826
 Fax: (440) 266-0006

BANKRUPTCY A Fresh Start In Life!

STOP CREDITOR HARASSMENT • STOP FORECLOSURE
STOP LAWSUITS • STOP GARNISHMENT

Only \$300 to Start

Easy-on-your-wallet payment plans.

Over 20 years of experience!

Helping people solve their financial problems.

We offer a FREE, NO-PRESSURE initial consultation!
On Call 24 Hours!

(440) 266-1700 or Toll Free: (800) 303-2826

www.lakeohiobankruptcy.com

CALL NOW & REGAIN YOUR PEACE OF MIND AND START LIVING AGAIN!



H & M Concrete & Sewer Company, Inc.

& Basement Waterproofing



40th
Anniversary
1978 • 2018

VISA MasterCard DISCOVER AMERICAN EXPRESS

f LICENSED • BONDED INSURED

FREE ESTIMATES 440 951-9259

#1 SEWER BACKFLOW PREVENTER INSTALLER!
Licensed in Lake County

• All Cement Work
• All Sewer Dye Testing needs
including repairs & camera work



*Ad must be present at time of estimate consultation in order to receive discount.

••• STOP •••
BASEMENT LEAKS NOW!

BASEMENT WATERPROOFING

• Waterproofing done all year round.

• Honest, Quality Work Since 1978 • Ask Your Neighbors About Us!

Cleveland Persian Society Presents CFA Cat Show January 18th & 19th

Cleveland Persian Society Eastlake, Ohio
 presents: 9:00 am – 4:00 pm
 CFA Cat Show
 Saturday and Sunday
 January 18 & 19, 2020
 Admission: \$8 Adult, \$5
 Children 6 – 12, Children under
 5 and under free (*\$1 Off Coupon
 available in ad below*)
 Free Parking!
 Patrician Party Center
 33150 Lakeland Blvd.

Meet & Greet CFA's Cats; new
 breeds & your familiar favorites.
 You'll see many popular breeds
 like beautiful longhair Persians,
 big Maine Coons, robust
 American Shorthairs & sleek
 Siamese; and unusual breeds
 like kinky coated Devon &
 Cornish Rex; slinky Orientals &

Colorpoint Shorthairs, Exotics,
 Birmans and many others!
 6 Rings of Pedigree Cat
 Judging Each Day
 6 Rings of Household Pet
 Judging Each Day

clevelandpersian
 The Cleveland Persian Society
 Show is moving to a new
 location. We are not in Parma
 anymore. You can find us in
 Eastlake, Ohio

For more information: <http://www.catshows.us/>
 For more information: nmikita@cox.net



BETHEL LUTHERAN CHURCH

32410 WILLOWICK DRIVE – WILLOWICK, OH
 PHONE: (440) 943-5000
 EMAIL: OFFICE@BETHELWILLOWICK.ORG
 WWW.BETHELWILLOWICK.ORG

"Where Faith Grows"

Worship Services

Saturday Evening 6:00 pm Contemporary Worship Service
 Sunday 10:00 am Traditional Worship Service

Adult Christian Education

Sunday Morning 8:30 am
 Wednesday Morning 11:00 am

Potluck & A Movie

January 19, 2020
**Open to everyone in the community. The meal begins
 at 5 pm; followed by the movie: "Joyful Noise"**

Lake County Master Gardeners Offer Gardening Workshop March 7th

The Lake County Master Gardener Volunteers and Lake County OSU Extension are hosting their Home Gardeners' Workshop on March 7, 2020 at Lakeland Community College in Kirtland.

The program starts at 8:45 am, and the last session ends at 3:30 pm. All who enjoy gardening are welcome! Keynote speaker is Laura Deeter, PhD, Full Professor of Horticulture at Ohio State University ATI, who will present "kNOw Maintenance Perennials."

Attendees will choose three additional presentations from the following speakers: Ann Rzepka Budziak, Holden Forests and

Gardens; Bill Hendricks, Klyn Nurseries Inc.; Danae Wolfe, OSUE; Garrett Ormiston, Cleveland Museum of Natural History; John Barber, Friends of Lower Lake; Laura Bonnell and Natalie Gertz-Young, Master Rain Gardeners; Margaret Rivera, OSUE; Mary Slingluff, Avalon Gardens; and Sarah Short, OSU.

Topics include: Planting Native Plants for Birds, Shade Gardening with Native Woodland Wildflowers, Ticks and Lyme Disease, Propagating Native Plants from Seed, Stories of the Garden with Photography, Rain Gardens 101, Community Gardens, and Trees for Bees.

The program fee of \$48 includes continental breakfast, lunch, snacks, and a parting gift. A variety of garden-related items will be available for purchase.

To register for the workshop, email MGVLakeCounty@gmail.com for a brochure and registration form or download a form on our website <https://lake.osu.edu/program-areas/master-gardener-volunteers>. Call the Extension office at 440-350-2254 for more information or a registration form.

The deadline for registration is February 26.

Visit us on Facebook at OSUE Lake County Master Gardeners. We hope to see you March 7!

CFA Cat Show

S JAN & S JAN
 A 18 & U N 19
 T 18 & N 19

9:00 a.m. - 4:00 p.m.



The Cleveland Persian Society's Annual Cat Show will feature more than 200 pedigreed cats, some of which are the top cats in the nation!



Bring the family & have fun watching the judging!



Meet exhibitors & their furry family of exotic cats and kittens.



Patrician Party Center
33150 Lakeland Blvd., Eastlake
www.catshows.us/clevelandpersian

ADMISSION:
 \$8 Adults • \$5 Children 6-12
See Coupon Below...

CFA CAT SHOW
 Saturday and Sunday
 January 18 & 19, 2020

Patrician Party Center
 33150 Lakeland Blvd.
 Eastlake, Ohio
 9:00 am - 4:00 pm
 Admission: \$8 Adult, \$5 Children 6 - 12

\$1 off ADULT admission coupon
 information: www.kat-show.com




Caregiver Stress... Take Time for Yourself

Caregiver burnout is more common than you think. It's so important to take time for yourself when caring for a loved one. But how...

Taylor Made Home Care is the solution to give you a break that you need and deserve. We provide respite care for your loved one so you can focus on yourself. Let's face it you're no good to them if you don't take care of

yourself, and sometimes just a little outside help can make the world of difference to a caregiver. We can be there to help so you're not missing work or using your vacation /sick time, save that for yourself.

Don't ignore these caregiver burnout warning signs.

- Crying more often
- Trouble Sleeping
- Low Energy
- Headaches
- Chest Pains

Change in appetite

These emotions are not uncommon when caring for a loved one.

- Guilt
- Sadness
- Exhaustion
- Loneliness
- Helplessness
- Frustration

Here are some tips for reducing

caregiver stress:

- Ask for and accept help
 - Don't feel guilty that you are not perfect
 - Accept what you can and cannot change
 - Find out about caregiving resources in your community
- We have felt all these emotions

and the stress that comes from caring for our loved ones. That is why we are so passionate about what we do to help others.

Sometimes a little outside help can make all the difference in the world. Give us a call and let's talk about it 440-946-6446.

"Interludes of Music"

Presented on February 12th

The Women's Committee of the Fine Arts Association will present "Interludes of Music" February 12 for the Second Wednesday Program Luncheon.

Fine Arts instructors Judith Elias, flutist, Phyllis Spiers, mezzo soprano and Sanni Kearns, pianist will perform.

All programs begin at 11:00 a.m. at The Fine Arts Association, 38660 Mentor Avenue, Willoughby, Oh followed by the luncheon at noon in the lobby (limited seating). The menu is Chicken Florentine Alfredo

over penne pasta with a garden salad. Sweetheart specials are the dessert.

The cost is \$15/member or \$18/non-member and reservations required. Program only tickets can be purchased at the door for \$10. Call 440.951.7500, X 103 or email fineartsrsvp@gmail.com no later than February 7, 2020.

The Women's Committee mission is to support and promote The Fine Arts Association in the appreciation of the creative arts of music, dance, art and drama (www.fineartsassociation.org).

Because the Best Care is Home Care ®

We provide non-medical home care/ companionship services to seniors who need assistance with everyday activities.



Whether you or a loved one are recovering from surgery, prone to falling, living with Alzheimers/dementia, or have limited mobility - WE CAN HELP. WE CARE

- HOURLY CARE • 24 HOUR LIVE-IN CARE
- NO MINIMUM HOURS REQUIRED!

CUSTOM FIT
FOR YOUR
IN HOME NEEDS



Taylor Made Home Care, LLC

Call today for your FREE In-Home assessment!
440-946-6446 • www.taylormadehomecare.com



Rheem® Energy Star Certified Systems
Low Monthly Payments With KwikComfort Financing
ENERGY REBATE ON SELECT FURNACES



For The Best Furnace You Can Buy Call Bryan & Suns

Heating & Air Conditioning



- Low profile
- Smooth-line design
- Scroll Compressor technology



OH LIC. #15297
Bryan & Suns
HEATING &
AIR CONDITIONING

State Licensed, Bonded, Insured and CFC Certified
28502 Euclid Avenue
Wickliffe
(440) 585-9232



No Interest Financing!

On select Rheem Systems. Some restriction apply.
With approved applications. Call for Details!

- Free Estimates
- Geothermal Systems
- High Quality Installations
 - Economy Options Available Also
- 10- & 5-Year Parts & Labor Options
- Indoor Comfort Specialties
 - Arzel Zoning
 - UV Purifiers
 - Humidifiers & Air Cleaners
- Quick and Professional Service
 - All Makes & Models
 - Inc. Boilers, Heat Pumps & Unico
- Up-Front Flat Rate Repair Pricing
 - You Know Before You Buy

Furnace Tune-up **\$89⁹⁵** Reg. \$95.00
(Mon-Fri • Normal Hours)
or **\$10 OFF**

First Time Seasonal Maintenance Agreement
Bryan & Suns Heating & Air • 585-9232
With coupon. Not valid with other offers • Expires 1/31/20



Willowick Pet Food Pantry Helps Feed Thousands of Cats/Dogs

By Ausra Kaminskis

The Willowick Pet Food Pantry helps feed thousands of cat and dogs every year.

Elvira Bellegoni started the Willowick Pet Food Pantry back in January 2016. The first year it distributed 8,803 lbs of pet food. Since that time the pantry (run by volunteers) has distributed over 70,000 lbs of pet food.

Unfortunately, cats and dogs that live in homes where their owners may lack the resources to properly feed them are at a very high risk of being abandoned or surrendered to shelters that are already full or overcrowded.

The goal of the pantry is to assist owners by providing dog and cat food at a monthly distribution on the 4th Saturday

of the month from 9 am to 11 am at Willow Praise Church, 32905 Vine Street, Willowick, OH. The pantry also helps provide pet food for smaller rescue groups, foster families and the other food pantries that are running low. So far this year the pantry has distributed over 203 vouchers, some of those vouchers are for more than one animal, which means there are over 200 animals that will not reproduce and contribute to the influx of unwanted animals.

This year the pantry started a new program, the Free Spay and Neuter Program in conjunction with Petfix in Euclid. The program is for two groups: The first group is for pet owners who receive some form of

government assistance. The pantry will pay for up to 2 pets for spaying and neutering plus the rabies vaccine. The second group is for people who care for ferals and strays on their own, that is, pay out of their own pockets for the spaying and neutering. The pantry will pay for up to 3 ferals/strays for spaying and neutering plus the rabies vaccine and an ear clip.

If you or someone you know is struggling to feed their cat(s) or dog(s) have them come to the pantry the 4th Saturday of the month from 9-11 am at Willow Praise Church. If you can find it in your heart to donate cat or dog food (both dry and canned) or treats call 440-520-4881.

Monetary donations are

also accepted by mailing them to the Willowick Pet Food Pantry, 28605 Lake Shore Blvd. Willowick, OH 44095 or dropping it off during our distribution. You can also like us and follow us on Facebook.

All the volunteers of the Willowick Pet Food Pantry are animal lovers and many own pets of their own. They are dedicated to keeping pets in their homes, out of shelters, and off the streets by helping provide food assistance and spaying and neutering to owners in need. We are always looking for volunteers for pet food drives and our monthly distribution. Stop by at the distribution and see what we are all about.



Mentor Salt Cave

7501 Mentor Ave. (Colonial Plaza) Mentor, OH

Services Available:

- 45 minute Salt Cave Session - \$25.00
- 30 minute Ionic Foot Detox - \$29.00
- Combine Salt Cave Session and Foot Detox in the same visit for \$45.00



Monthly specials & savings available when signing up for email updates.

(440) 942-8228



Like us on Facebook & Instagram:
Mentor Salt Cave
Email: mentorsaltcave@att.net

www.mentorsaltcave.com

Mentor Salt Cave: Two Years Later

The Mentor Salt Cave opened its doors in Mentor in July 2017. Since that time, the community of Mentor, as well as many surrounding communities, all that Mentor Salt Cave has to offer.

Built by Dr. Margaret Smiechowski, these caves are specially designed to enhance relaxation, while getting the benefits of a pure wellness environment. The first of its kind in Northeast Ohio, Mentor Salt Cave has a cave surrounded

by over 13,000 pounds of pure Himalayan salt enhanced with a Halogenerator used to break salt pumped into the cave down into fine particles in the air. The forty five minute session is a comfortable, relaxing, technology-free chance to unplug and reap the benefits of the hypo-bacterial and allergen free air system.

Conditions known to have responded positively to the Salt Cave sessions include (but are not limited to): Acne, ADHD,

Allergies, Arthritis, Asthma, Sinus Issues, Ear Infections, Depression, Skin Conditions, Sleep Disorders, Stress, COPD, and Weakened Immune System.

In addition to the Salt Cave, Mentor Salt Cave offers an IonCleanse Detox Foot Bath (created by A Major Difference, Inc.) which helps to purify the body through the electrolysis of the water. The system helps to detox the body from normal, everyday toxins we are exposed to, such as pollution, pesticides, cleaning products, soaps, and shampoos to name a few.

Mentor Salt Cave also has a wide array of wellness products such as 100% authentic Himalayan salt lamps, edible salts, bath salts, deodorant eggs, purifying bars, energy balls, massage rollers, salt pillows, and cooking tiles. Also available are Himalayan salt soaps with various and seasonal scents, Himalayan salt bath scrubs, Himalayan salt lotions, room and body sprays, body balms, lip balms, and salt infused candles.

Open 7 days a week with monthly specials, Mentor Salt Cave is worth the stop for your everyday wellness, gift and Christmas gift needs.

Located at 7501 Mentor Ave, Suite 7 in Colonial Plaza in Mentor, the cave runs sessions every hour on the hour during operating hours and offers the IonCleanse detox foot baths every half hour.

You can reach Mentor Salt Cave by calling (440) 942-8228, emailing mentorsaltcave@gmail.com, or make an appointment at Booker.com/Mentor Salt Cave.

North Ridge Tours
5795 Tree Moss Lane North Ridgeville, OH 44039
440-465-1578

2020 Multi-Day Tours
Trip prices are per person double occupancy.

INDIANS-BLUE JAYS SERIES
July 17-19 . . . **TORONTO WEEK- END . . . \$679.00**
3 days/2nights, Pellar Winery tour & tasting, 3 Indians/Jays games, behind the Indians dug-out, Continental-International Hotel lodging, Toronto harbor cruise plus coach transportation.

VERMONT FOLIAGE TOUR
Sept.28-Oct. 2 "All Inclusive" **\$929.00**
5 days/4 nights, 4 breakfasts, 3 lunches, 4 dinners, daily guided touring, Rockwell Museum of Magazine Covers, Friesians of Majesty Livery, 2 evenings entertainment plus snacks on our deluxe motor coach.
The only money that you need is what you wish to spend while in Vermont.

WISCONSIN & THE DELLS
Oct. 12-16 . . "America's Little Switzerland" . . **\$949.00**
5 days/4 nights Chalet lodging, 4 breakfasts, 3 lunches, 4 dinners, daily touring to The Dells, Circus Headquarters, Mustard Museum, Minhas Old Style Brewery tour & tasting, Alps Dell Cheese factory tour, evening Swiss entertainment, and deluxe motor coach transportation with snacks.

THREE DAY CASINO BLITZ
"Belterra, Rising Star, Lawrenceburg & Scioto Downs"
Oct. 26-28 **\$249.00**
3 days/2 nights Belterra lodging, visits to Scioto Downs, Rising Star and Lawrenceburg Casino's. \$100.00 Players bonus package plus meal vouchers. Chance to win one of two \$25.00 cash cards. Motor coach transportation with snacks. Make your reservations early.

Come Along - It's Fun To Travel!
North Ridge Tours is a GROUP TRAVEL LEADER member.

Mentor Window Earns 7th Straight Angie's List Super Service Award

Mentor Window has earned the service industry's coveted Angie's List Super Service Award, reflecting an exemplary year of service provided to members of the local services marketplace and consumer review site in 2018.

Steve Douglas the owner of Mentor Window was asked about how they continue having such success in the home improvement industry. "We have crews that have been with us for decades, and we are very particular about the installers we hire. We won't just hire anyone to catch up if we are backed up a bit, quality is at the top of our list when it comes to workmanship. When it comes to pricing, we are straight forward with people, they don't want to hear any buy 1 get 1 free nonsense. They want a fair, honest price up front without all the gimmicks you see out there in advertising. We treat each and every one of our customers like family."

"Only about 5% of the Home Improvement companies in Northeast Ohio have performed consistently well enough to earn our Super Service Award," said Angie (founder of Angie's List.) "It's a really high standard."

Angie's List Super Service Award 2018 winners have met strict eligibility requirements, which include an "A" rating in overall grade, recent grade, and review grade period; the company must be in good standing with Angie's List, pass a background check and abide by Angie's List operational guidelines.

Service company ratings are updated daily on Angie's List. Companies are graded on an A to F scale in areas ranging from price to professionalism to punctuality.

Mentor Window offers a full range of home improvements, including Energy Star Tilt-In double hung windows, slider styles, bay windows, casement windows, patio doors, fiberglass and steel entry doors, vinyl siding in over 50 colors & styles, cedar

shake style siding, seamless gutter systems, gutter covers, blown in insulation, and a complete line of backyard storage buildings.

Interest free financing is available and most major credit cards are accepted.

Call today or stop in for a free, no obligation estimate (440) 209-1617. We are located at 7731 Lakeshore Blvd., Mentor, Ohio 44060., www.mentorwindow.com.



STEVE KOMARJANSKI Attorney at Law

Wills, Trusts, Powers of Attorney (Health & Financial) Guardianships, Deeds, Estate Plans, Legal Services

Free Initial Consultation

30432 Euclid Ave. #117 • Wickliffe, OH 44092 • (440) 585-1441

(440)209-1617
www.MentorWindow.com
7731 Lakeshore Blvd.
MENTOR

0% SAME AS CASH
FINANCING AVAILABLE!

Angie's List
SUPER SERVICE AWARD
7 Years in a Row!

A+ Rating with the
BBB & Angie's List!

Call for **QUICK SERVICE** on **Emergency Siding, Window or Roof Repairs!**

Our windows are 1/2 THE PRICE of companies that advertise on TV!

We work all winter long!

Pro Guard GUTTER COVERS \$4.88 Per Foot

VINYL SIDING HOUSE WRAP UNDERLAYMENT Included at No Additional Cost

STEEL OR FIBERGLASS DOORS ON SALE

FREE ESTIMATES! (440) 209-1617

FAMILY OWNED BUY LOCAL!

- Vinyl Siding
- Windows
- Gutters
- Entry Doors
- Patio Doors
- Outdoor Furniture
- Statuary
- Storage Buildings
- Gazebos

HAPPY NEW YEAR!
Wishing You
a Happy,
Healthy &
Prosperous
New Year!
2020

VISIT OUR STORAGE SHED DISPLAY

STANDARD FEATURES CHECKLIST

- ✓ We Use Only **HIGH QUALITY** Products!
- ✓ 2 x 8 Tongue-and-Groove Flooring
- ✓ All Plywood...No Pressed Board!
- ✓ Primed Hardwood Duratemp Siding
- ✓ Extra Wide 65" Door Opening
- ✓ 16" On-Center Studs

FREE ESTIMATES!

SKILLED, EXPERIENCED CRAFTSMEN

WE DO TEAR DOWN & HAUL AWAY OF OLD EXISTING SHEDS

WE DO SHED REPAIRS & RE-ROOFS!

THE STRONGEST FLOORS IN THE INDUSTRY!

Mobile Computer Services - Are You Ready to "Cut the Cable?"

In the past, many of you have asked me "Is it possible to cut the cable?" My reply has always been "not yet, but soon". I've been saying it for 7 years. Well, "SOON" is HERE!!

After many months of research, I have finally come to the conclusion that it IS POSSIBLE to "CUT THE CABLE" and save a substantial amount of money. Since everyone has their own needs, I can customize a solution to allow you to cancel your

U-verse, cable or satellite service.

If you have any questions or would like more information on getting rid of your cable or satellite company, please contact me.

Mobile Computer Solutions is a mobile computer repair service that comes to your home or business. I have over 20 years experience. I pride myself on building my business on reliability, honesty and finding

multiple solutions for each client's personal budget.

I specialize in virus removal, networking (wired and wireless), upgrades, security, data recovery, data transfer and printer installation and much more.

Mobile Computer Solutions is your best source for onsite computer, repair and upgrades. We sell new and refurbished towers and laptops. We also can help you with mobile device solutions such as adding your

device to your network, data syncing, security, printing options and more. MCS was established to provide fast affordable onsite service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

My name is Jeff Berg and

I am available to personally speak with you to discuss your individual technology needs. I invite you to contact me at (440)461-3900, (216) 789-7936 or jeff@mobilecsllc.com so I can personally help you find a solution for your household or business technology challenges.

No Job Too Big or Too Small for Handyman On Call!

Plumbing, electrical and emergency repairs are the specialties of Handyman on Call. No job is too small or too large. Home improvement is part of every homeowner's life and Handyman on Call can make getting the job done easier.

Our retired tradesmen are available to provide expertise, quality and dependability at an affordable price. All of our

tradesmen have at least 25 years experience in home building and/or home improvements.

Give our office a call weekdays between the hours of 7:30 a.m. and 6:00 p.m. where you will be greeted by a live person and never by a recording. Ask about our seniors discount and money saving coupons.

Call Handyman on Call at 440-951-0999.

Corporate Clients Include Parker Hannifin, Progressive Insurance and Wendy's International.

Mobile Computer Solutions, LLC



Call (440) 461-3900 or (216) 789 - 7936 Cell



email-jeff@mobilecsllc.com • visit - www.mobilecsllc.com
ALL MAJOR CREDIT CARDS ACCEPTED

I treat every client, as if they were a lifelong relationship.

FREE ESTIMATES

COSTELLO

Heating & Air Conditioning
Licensed • Bonded • Insured

Ohio License #27428

24 Hour Service

80+ Rheem



ENERGY STAR PARTNER



Rheem "Super Quiet"

2 ton, 13 seer
Rheem Air Conditioner



Total Package

\$3999

75,000 BTU
20 Year Warranty
On heat exchanger
10 Year Parts!

10 Year Warranty
on compressor & parts!

Furnace or A/C Clean & Check
\$7995

Costello Heating & A/C • (440) 951-5561
With Coupon • Expires 1/31/20

Includes: New Programmable Thermostat, Air Conditioning Unit, Gas Furnace Installation to Existing Duct Work, Gas Lines and up to 30 feet of Copper Lines

34986 Lakeland Blvd.
EASTLAKE
(440) 951-5561
(440) 585-2086



CELEBRATING 35 YEARS OF EXCELLENT SERVICE!



Handyman on Call
Featuring Retired Tradesmen

440-951-0999

Office Hours: 7:30am - 6:00pm Weekdays

- Emergency Repairs**
- Ceiling Fans**
- Receptacles & GFCI's**
- Leaky Faucets**

PLUMBING

ELECTRICAL

INSTALL FAUCETS

TOILET REPAIR

• LICENSED • BONDED • INSURED

YOU SAVE	YOU SAVE	YOU SAVE
\$25	\$50	\$100
<small>On Any Work Over \$100 Valid only with coupon. Expires 1/31/20</small>	<small>On Any Work Over \$250 Valid only with coupon. Expires 1/31/20</small>	<small>On Any Work Over \$750 Valid only with coupon. Expires 1/31/20</small>

Ask About Our SENIOR SPECIALS



FOR ADVERTISING RATES & INFORMATION VISIT:

www.LakeCommunityNewsOhio.com



Lake Community News

Mentor Monitor
Willoughby Times
Eastlake Gazette
Willowick Courier
Painesville Pride

Hoernig Heating Preventative Maintenance Special...Only \$69.95!

Based in Eastlake, Ohio Hoernig Heating & Air Conditioning has been a family owned and operated business for over 50 years. Dennis, along with his sons, proudly carry a complete line of quality Rheem products including high efficiency Rheem Air Conditioning and Gas Furnace units.

With the arrival of colder weather, now is the time to have us perform a Heating Preventative Maintenance Safety Check for the low price of only \$69.95 (Regular price \$95.95). The gas furnace tune-up and safety check includes:

1. Clean burners
2. Clean, light pilot
3. Check Heat Exchanger

4. Check main gas valve
5. Adjust burner & pilot
6. Adjust blower belt
7. Check & adjust furnace controls
8. Check safety pilot operation
9. Oil blower.

Even though those hazy, hot, and humid days have faded away, you still may want to take advantage of Hoernig Heating and Air Conditioning's Central Air Conditioning Tune-Up Special for only \$69.95 (Regular price \$95.95). This cooling preventative maintenance safety check includes:

1. Check refrigerant charge
2. Leak test unit if necessary

3. Check and adjust fan belt
4. Check bearings
5. Align pulleys & lubricate motor
6. Check Filters
7. Check condenser
8. Check drain
9. Check operation of thermostat
10. Operational check of systems.

For those of you looking to save even more, take advantage of a package deal! Have us service both systems at the same time for only \$98!!

Hoernig Heating & Air Conditioning offers free estimates, 24 hour service, 10% senior citizen discounts, and can service any brand. We're also licensed, bonded, and insured.

Give us a call today to schedule a preventative maintenance check at (440) 942-8175.

Lake County Genealogical Society

Have you ever wanted to learn how to research your ancestors, create a family tree, or even find some unknown relatives? Please join us as we share information on where and how to conduct genealogical research from society members and local genealogy experts.

On Thursday, January 30, 2020, at 11:30 am, the Lake County Genealogical Society will have a Pot Luck lunch meeting. We will have special interest groups by popular demand. Ask questions and share information with your table. Bring your genealogy questions, a dish to share, and tableware and join us.

Lake County Genealogical Society meetings are typically held on the last Thursday of the month from 10:00 am to noon, but because this is one of our Pot Luck meetings we will meet at 11:30 am for lunch. We do not meet the months of August and December. We meet in the Morley Library basement (184 Phelps St., Painesville).

Please check our web site (www.lcgsohio.org) for any changes in meeting date/time/location or call Dave at 440-209-1639 or Cynthia at 440-951-0914

for more information.

Learn and meet people and have fun - Please bring a dish to share and come and join us!!!



Think Spring at Fine Arts

fine arts association

• dance • music • theatre • visual arts • creative arts therapies •

All of the Arts Under One Roof!



Register NOW!
2020 Spring Session begins January 27

visit us at fineartsassociation.org • 440-951-7500

THE FINE ARTS ASSOCIATION
38660 Mentor Avenue • Willoughby, OH 44094

GAS FURNACE TUNE-UP & Safety Check Only \$69⁹⁵

- | | |
|--------------------------|------------------------------------|
| 1. Clean burners | 6. Adjust blower belt |
| 2. Clean, light pilot | 7. Check & adjust furnace controls |
| 3. Check heat exchanger | 8. Check safety pilot operation |
| 4. Check main gas valve | 9. Oil blower |
| 5. Adjust burner & pilot | |



The new degree of comfort.™



and Air Conditioning

440-942-8175

"We Sell The Best & Service The Rest"



Heating Special
Save **\$150** on a New Furnace PLUS
Save **\$150** on Central Air Conditioning

HOERNIG HEATING (With Coupon Only)

Heating & Cooling
\$20 Off Regular Price on Any Service Call

HOERNIG HEATING (With Coupon Only)



Family Owned & Operated



Every morning you are handed 24 golden hours. They are one of the few things in this world that you get free of charge. If you had all the money in the world, you couldn't buy an extra hour. What will you do with this priceless gift? Remember, you must use it, as it is only given once. Once wasted, you can never get it back!

Licensed - Bonded - Insured • Free Estimates • 24 Hour Service • We Service Any Brand • 10% Senior Discount

Laketran Prioritizes Dial-a-Ride Improvements After Passing Levy. Hiring Drivers

The Laketran board of trustees recently approved phase one of service improvements promised by Laketran that will be funded by the passage of their recent sales tax levy.

Laketran will be hiring 12 full-time drivers and nine part-time drivers that will add over 35,000 hours of Dial-a-Ride service in

2020.

“Our first priority is to fix our Dial-a-Ride service and return it to a level of service residents can rely on to get to work and medical appointments,” said Laketran CEO Ben Capelle. “The demand for service over the past two years has exceeded our capacity by over 50,000 trips annually and now

we’ll be able to meet those needs.”

Of Laketran’s 750,000 annual trips, Dial-a-Ride provides 300,000 trips to seniors and people with disabilities getting them to work, medical appointments, senior centers, shopping, and personal errands. Trips to medical appointments and seniors centers have increased 53 percent and 27

percent, respectively. Meanwhile work trips, often for people with disabilities, have increased 21 percent.

“We have been understaffed and relying heavily on overtime to meet customers’ requests, especially for seniors relying on us to get to medical appointments, but at times we have had to deny service,” shared Capelle. “It’s never easy to deny a trip to someone when that is exactly what we are here to do. I’m hoping those days are behind us.”

The first phase of improvements will add capacity to weekday Dial-a-Ride service that operates Monday through Friday 5:00 a.m. to 8:00 p.m. and Saturday 8:00 a.m. to 7:00 p.m. Laketran also plans to add an additional trip to their weekday Cuyahoga County Medical Service that provides access to medical appointments at University Circle healthcare facilities.

“Our customers have been anticipating this news and we’re excited to announce the additional service,” said Capelle. “It will take the better part of the year to get this many drivers hired and trained

because all our drivers go through an intensive eight week training course, but we hope to have the majority of them on the road by summer.”

“We are glad more residents are relying on Dial-a-Ride,” explained Laketran president Brian Falkowski. “With the continued support of our community, seniors will be able to remain independent by having mobility options that allow them age in place here in Lake County and have an overall better quality of life.”

Laketran is now actively recruiting part-time Dial-a-Ride drivers. Laketran offers a very attractive starting wage of \$15.29 per hour with retention bonuses every 6 months for 3 years; top rate is \$19.28 per hour. Additional benefits for part-time employees include, 6 weeks paid training, paid vacation and sick time, uniforms provided, and cash shoe allowance, and Public Employees Retirement Pension and Ohio Deferred Comp Retirement Plan. Commercial Driver’s License (CDL) is not required. For more information visit <https://laketran.com/about-laketran/careers/>.

Quick Dry

Carpet & Upholstery Cleaning

(440) 269-4971
www.quickdryohio.com
Serving Lake County & Surrounding Areas

Why You Should Call
Quick Dry Carpet & Upholstery Cleaning

- 30 DAY GUARANTEE!
- We Move Most Furniture
- Evening & Weekend Appointments Available
- Residential & Commercial
- Friendly Service

30 Day Guarantee!

FREE ADJACENT HALL

\$5 Off

with a minimum \$44.95 purchase

Limit one coupon per customer per visit. Customer is responsible for sales tax.

one room.....	\$44.95
two rooms*.....	\$54.95
three rooms.....	\$74.95
sofa.....	\$44.95
loveseat & sofa.....	\$69.95

*great room is considered two rooms

Call for prices on stairs, dining chairs, oriental rugs & open areas of rooms.

(440) 269-4971



WE'RE HIRING!

BUS DRIVERS AND MECHANICS.

VISIT LAKETRAN.COM

GET BEHIND THE WHEEL OF A GREAT CAREER.

LAKETRAN



John
21 years of service

Divorce 101:

Divorce v. Dissolution: What is the difference?

This article simplistically identifies the main issues in the termination of the marital contract and explains the difference between a divorce and dissolution. The issues in the termination of the marital contract are as follows: (1.) Allocation of Parental Rights and Responsibilities if there are children. The main issues regarding the allocation of parental rights and responsibilities would include who pays child support and how much, companionship time, formerly known as "visitation", who has custody or how is shared parenting, formerly known as "joint custody", to be allocated, who is responsible for health care/ insurance and how will the tax exemption be divided. (2.) Spousal support. Will one party pay the other spousal support and how much and for how long? (3.) Property distribution. How will the marital real and personal

property and all other marital assets be divided. (4.) Pension and retirement division, if in existence. And, finally, (5.) Allocation of marital debt. These are the main issues in every divorce and/or dissolution.

The most fundamental difference between a contested divorce and a dissolution and/or uncontested divorce is that in a contested divorce, the parties cannot agree on one or more of the issues; whereas, in dissolution or an uncontested divorce, the parties are in agreement. Dissolutions and uncontested divorces are very cost effective and can be finalized in as little as six weeks from the date of the filing. The cost of the divorce or dissolution will vary on the number of issues in the case. In a dissolution or uncontested (no fighting) divorce the financial cost can be dramatically less than a contested divorce (the parties cannot agree on one or more of the issues) but, most importantly,

the emotional cost to both parties and their children, if applicable, is much lower.

An action for divorce- if the parties cannot come to a voluntary agreement- can easily take a year or longer to finalize. There is the dread of runaway attorney fees averaging \$250- \$300 per hour. In a contested divorce (where the people are actively fighting) there is always the worry (which is justified) that the attorney will quit if you run out of money or the fear of receiving another several thousand dollar bill unexpectedly. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required with dissolution.

The emotional price of continuous daily resentment, depression, fear and worry can become overbearing and destructive to one's health. Dissolution avoids all of this. That being said; It is very difficult to get two people who are usually not the best of friends to begin with to agree on all issues. All issues

must be agreed to for a successful dissolution to occur. This requires compromise. The cardinal rule is that nobody walks away happy. Each party usually feels wronged in some way by the other. Each party usually feels that they could have obtained a better result if they would have just held out longer or been more aggressive. The truth is the law is pretty settled on how property and children are resolved. In most cases, you will not get a better result by engaging in prolonged litigation.

If the parties are unable to come to an agreement regarding all the issues, as is often the case, a divorce must be initiated. I try to resolve as many issues as possible before hand and communicate with the other party or his/her attorney to coordinate the process. It is always best to work together and focus upon resolution of the issues on which the parties agree. The purpose of the attorney is to make the process as minimally painful, and least expensive as possible. Open and honest communication is key.

Unfortunately, in many cases, the parties have so much resentment toward each other that they are simply unable to cooperate. This is never in anybody's best interest and can be very damaging to children.

There are certainly ways to minimize the pain and cost of a divorce but it will never be as efficient and emotionally healthy as two parties coming to a voluntary agreement with dissolution. I believe that a dissolution really should be possible in most cases if two factors are present (1.) the parties are mature, sensitive and intelligent and (2.) the matter is approached with a cost versus benefit business analysis, an open mind and sound professional guidance. I know this is easier said than done. But- if accomplished- the financial and emotional rewards (including healing time) reaped are enormous for the parties and children and will be enjoyed for the span of one's entire life.

Robert C. Biales

Are You Satisfied with Your Medicare Advantage Plan?

Are you disappointed with your Medicare Advantage plan's network of doctors? Are you concerned that your prescription coverage will fall short of your expectations in 2020? No matter what the reason, if you are not satisfied with your choice, you are not stuck with your Medicare Advantage plan for the next year.

You can make a change.

Those who are enrolled in a Medicare Advantage plan for 2020 and have a change of heart will have a one-time opportunity between January 1, 2020 and March 31, 2020 to:

- Switch to a different Medicare Advantage plan
- Drop their Medicare Advantage plan and return to Original Medicare
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan if you return to Original Medicare.

The Medicare Advantage Open Enrollment Period (MA OEP) was first introduced in 2019 and is an annual 'second chance' opportunity to comparison-shop Medicare Advantage plans to find one that suits your needs and budget.

To take advantage of the Medicare Advantage Open Enrollment Period, you must be currently enrolled in an Advantage plan. This Open Enrollment Period

does not apply to those who have Original Medicare (Part A and Part B) coverage. It is not a Medicare Advantage plan or Medicare Part D open enrollment opportunity.

Why would someone want to change plans?

While all Medicare Advantage plans cover you for your Medicare Part A and Part B benefits, the doctors, hospitals and other providers included in a plan can vary. Some plans may offer routine vision, dental and hearing benefits. While prescription coverage is usually included with most Advantage plans, each plan's formulary is different, making some plans more cost effective than others. Finally, according to the center for Medicare and Medicaid Services, there were some reported drug-pricing snags with the revamped Medicare.gov Plan Finder. CMS has addressed all reported problems. However, they remain concerned that users may find prescription costs more than they anticipated if they used the Medicare.gov Plan Finder.

If you have concerns about your coverage, contact me now to help you re-evaluate your Advantage Plan and make an appropriate change. You can call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com to set up an appointment to discuss

your insurance needs.

Laura Mutsko is a licensed insurance broker offering a complete line of health and life insurance products, including Individual, Group and Family Health, Annuities, Long Term Care Insurance, Medicare Advantage, Medicare Supplement Plans, Medicare Part D Prescription Coverage, Vision, Dental and Life Insurance. Mutsko Insurance Services, LLC is located at 6982 Spinach Drive in Mentor, Ohio. Laura can be reached at 440-255-5700 or through email at Lmutsko@mutskoinsurance.com.

For more information, visit www.mutskoinsurance.com.

PLANNING YOUR RETIREMENT HEALTH CARE?

Get the **FACTS** on Medicare Health Insurance and Rx Plans.

ATTEND A CLASS IN YOUR AREA:

Laura Mutsko is an independent insurance broker. She will compare rates and coverage from many of the nation's most respected insurance companies to get the plan that's right for you.



Laura Mutsko

PROUD SPONSOR OF



Mutsko Insurance Services, LLC

440-255-5700

www.mutskoinsurance.com

for more classes in your area!

Wed., Jan. 15 • 6:30-8pm

CONCORD COMMUNITY CENTER
To Register Call: 440-639-4650

Mon., Feb. 17 • 6-8:00 pm

EASTLAKE LIBRARY
To Register Call: 440-942-7880

Tue., Feb. 18 • 6-8:00 pm

MENTOR LIBRARY
To Register Call: 440-255-8811

These events are for educational purposes only and no plan specific benefits or details will be proposed. Limited seating. Pre-registration required. Some nominal fees may apply.

Biales Delchin

Attorneys and Counselors at Law

7215 Center Street (Rt. 615) Mentor, Ohio 44060
(440) 266-1700 • Toll Free: (800) 303-2826
Fax: (440) 266-0006



DIVORCE

CUSTODY

FAMILY LAW

- JUVENILE CUSTODY
- SHARED PARENTING
- VISITATION
- ADOPTION
- DISSOLUTION

Tough • Compassionate • Experienced
FREE NO PRESSURE INITIAL CONSULTATION
(440)266-1700 • 24 Years Experience • We Win!
www.ohiochildcustody.com

We Take The Pain Out Of Attorney Fees!

Library Programs Continued...

Tuesday, January 14 11:30 am
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

Square, 440-942-3200

St., 440-943-4151

Winter Wonderland
Enjoy winter stories, crafts and games at the library!
Tuesday, January 14
6:30 pm
Willoughby Library, 30 Public

Book Hedgehogs
Join Miss Bryn and Miss Sarah to decorate your very own book hedgehog to take home. We provide the hedgehogs, you provide the fun! Tween program. Ages 8-12.
Tuesday, January 14
6:30-8 pm
Willowick Library, 263 E. 305

Adapted Storytime
Specifically for children with special needs, this storytime features stories, rhymes, songs and other engaging activities in a welcoming environment.
Tuesday, January 14
6:30 pm
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Homeschool Travelers
Take a trip around the world without leaving the library! Each month features a different location & fun activities.
Wednesday, January 15
2:30 pm
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Super Sleuth Jr. Book Club
Calling all junior detectives! Join us for an all new kids book club. Books will be available for checkout at least 3 weeks before each meeting. January's Featured Book: Theodore Boone: Kid Lawyer by John Grisham
Wednesday, January 15
6:30-7:30 pm
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

All Things Disney Discussion Group for Teens & Adults
Join other Disney fan(atic)s to talk about everything Disney-TV shows, movies, theme parks, etc. Ages 12 & up.
Wednesday, January 15
7-8 pm
Willoughby Library, 30 Public Square, 440-942-3200

Yoga Storytime
Try out our brand new class that incorporates yoga into storytime. This class is taught by our very own certified yoga instructor! Please bring a mat or towel. Ages 3-6.
Thursday, January 16
10 or 11 am
Willoughby Library, 30 Public Square, 440-942-3200

Homeschool Thursdays
Children ages 6-12 will enjoy a variety of different hands-on projects. Space is limited.
Thursday, January 16
1:30-2:30 pm or 3-4 pm
Willoughby Library, 30 Public Square, 440-942-3200

Book vs. Movie: The Tale of Despereaux
Was the book better? Decide for yourself at our Book vs. Movie program! Read the book The Tale of Despereaux by Kate DiCamillo, then join us at the library where we will watch the movie to compare and contrast.
Friday, January 17
2 pm
Willowick Library, 263 E. 305 St., 440-943-4151

Interactive Movie Night - Moana
Watch Moana while you shout, sing and snack along.

Viewers will receive prop bags full of surprises and more!
Tuesday, January 21
6 pm
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

Cardio-Drumming for Teens and Adults
Exercise can be fun! Join Melissa and Melissa from Will-Power Nutrition for an hour of drum sticks, music, movement and fun. Wear comfortable clothing. Space is limited. Ages 13 & up.
Tuesday, January 21
7-8 pm
Willoughby Library, 30 Public Square, 440-942-3200

Learn and Play Chess Club
Join us for an informal gathering of chess enthusiasts, including instruction and play, fun and refreshments! It's also a perfect opportunity for scouts to earn their chess merit badge. All ages and chessboards welcome.
Saturday, January 25
12-4 pm
Willoughby Library, 30 Public Square, 440-942-3200

Barks for Books
Practice your reading skills by reading to a therapy dog! Grades K-5th grade.
Saturday, January 25
9:30 am and 10 am (Choose one time slot)
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Homeschool Technology
Each month we will explore different facets of technology starting with the very basics. Ages 10 & up.
Monday, January 27
1:30 or 3 pm
Willowick Library, 263 E. 305 St., 440-943-4151

Homeschool Sewing
Children ages 9-18 will learn how to make their very own pillow case on our sewing machines. All materials will be provided.
Tuesday, January 28
1 or 2:30 pm
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

Pirate Ship Playdate & Craft
Toys! Crafts! Fun!
Ages 2-5.
Wednesdays, January
29-March 18, 10 am
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

Huge Window Savings... Just Call Shoreline Window & Remodeling!

Deciding who to call to get your best deal when it's time to replace your outdated windows & doors is easier than you realize. Start by calling Shoreline Window and Remodeling Company. A company with a professional, experienced track record dating back to 1954. That's 65 years of total customer satisfaction made possible by all our past clients who trusted in our ability to meet or exceed their expectations on receiving the "real deal" for their remodeling projects. We start by reviewing your project and listening to your goals and concerns and we welcome any recommendations you may have. Then together we establish a budget and work to stay within that cost.

Your materials selections are hands-on, not from pictures out of brochures and once all your selections have been made, we order any products that are not in stock. After scheduling a start date and work begins, we stay on the project from start to finish. To make your remodeling experience as stress-free as possible, we always keep you informed of the progress of the job. Because Shoreline Window and Remodeling Company is a family owned business, you will always be dealing directly with the owner, no pushy salesman or inexperienced tradesmen. Our company is bonded and insured, and our workers are covered by workers compensation for your

protection. We have the highest ratings with the Better Business Bureau and Angie's List. We take pride in our workmanship so you will not only be current client, but in the future, we want to be "the one" contractor you call to take advantage of our other professional services including kitchen and bathroom remodeling. Plus, we also accept all major credit cards & special financing. Let us show you how to make your next remodeling project a little easier by calling Shoreline Window and Remodeling Company at (440) 946-1495 or (440) 336-3300. You can also look us up at www.shorelinewindowandremodeling.com.

Just Call Shoreline...

TAKE ADVANTAGE OF OUR WINTER DISCOUNTS!

NO Interest for 12 Months!

*No interest for 12 months available. Subject to qualifying credit approval.

CELEBRATING OUR

65th

ANNIVERSARY!



Angie's list

Shoreline

Window & Remodeling

Painesville

SINCE 1954

Call Today!

Save on heating & cooling year round!

440-336-3300 • 440-946-1495

- WINDOW PACKAGES THAT MEET YOUR BUDGET NEEDS
- REPLACEMENT WINDOWS & DOORS
- AWNINGS, LEISURE ROOMS, BATHROOMS & KITCHENS



UP TO

\$150 OFF

POLARIS
ULTIMATE STEEL
& FIBERGLASS
DOORS

HUGE WINDOW SAVINGS!

10 Windows Installed - \$70/month

- 10 White Double Hung Windows (up to 92 unitted inches)
- Insulated double pane glass
- Approved Credit Only

We Offer The Most Value For Your Money! Call Us To Compare!

FREE ESTIMATES • BONDED & INSURED

www.shorelinewindowandremodeling.com



Parents: Tips to Prepare Your Teens for Safe Driving

If you are a parent of a teenage driver, your child's safety is your first concern. Though you cannot always be by their side, you can take steps to help keep them safe behind the wheel. Educating yourself and your teen driver about the risks of unsafe driving can save lives and money.

"Reminding young drivers about the dangers of distracted driving is so important," Governor Mike DeWine said. "Having rules limiting the number of passengers in the car and reminding teens to keep their eyes on the road and hands on the wheel are other easy ways to help increase the safety of young drivers."

"Today's world presents many distractions while driving and we must talk to teens about the dangers and consequences of unsafe and distracted driving," Ohio Department of Insurance Director Jillian Froment said. "I urge parents to establish rules that will help keep their teen drivers and those around them safe while on the road."

Froment encourages parents

and their teens to create a teen driver contract using the online template at www.insureuonline.org/teen_driver_certificate.htm. A contract can help teen drivers avoid common mistakes and increased insurance rates, while defining the consequences associated with driving privileges.

Froment said there are actionable steps parents can take to keep their teen drivers safe and to save money on insurance coverage. She shared the following insights:

Set Expectations

- Research suggests parents who set rules cut accident risk in half.
- Set a driving curfew. More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.
- The relative risk of a fatal crash increases as the number of passengers increases.
- Texting or talking on a cell phone can double the likelihood of an accident.

Keep Costs Down

- Conduct an insurance review

with an agent to determine options for insuring your teen driver. Adding a teen driver to your auto insurance policy can be costly.

• The type of vehicle a teen driver uses as well as driving violations can impact the cost of insurance.

• Many companies grant discounts to drivers whose

records have been clean for three or more years.

• Some companies offer discounts if your teen completes a defensive driving course and upholds a good grade-point average.

• Ask your insurance company about an "accident forgiveness" clause that guarantees premiums will not increase after one minor

accident.

• Install a smartphone application that limits or prevents texting and driving.

Ohioans with insurance questions can call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 and visit insurance.ohio.gov for insurance information.

Anger Management Intervention at Lake-Geauga Recovery Centers

Melanie J. Blasko, President and CEO of Lake-Geauga Recovery Centers, Inc. is pleased to announce that it now offers Anger Management Intervention classes at its Chardon Outpatient Office.

Anger management intervention helps individuals who have a difficult time controlling their anger by teaching them tools to identify anger cues and triggers along with diversion techniques. To increase the individuals' awareness of their personal patterns and behaviors regarding anger, and to assist them in developing an anger control plan.

"Our new anger management intervention is for individuals age 18 or older who have a desire to better control their anger, may be used to fulfill requirements through courts for anger management classes or individuals who may be referred by the criminal justice system, employer, school, other agency or profession, family or self-referred", said Blasko. This class is not a replacement for anger management therapy.

Prevention Specialists will provide group classes using an evidenced-based curriculum workbook to assist in recognizing personal anger cues and developing an anger management plan. Concepts will include

how past learning can influence present behavior as well as the aggression cycle and how to change it. Additionally, clients will learn and practice anger management tools including relaxation, communication skills interventions, cognitive restructuring, and assertiveness training.

Anger management intervention meets once weekly for an hour and a half for 5 weeks. Start date is dependent on schedule rotation. The next session is scheduled for November 18, 2019. If you would like more information about our anger management intervention services, or to schedule an appointment with Lake-Geauga Recovery Centers, please contact us at 440.255.0678 or stop in our Chardon office at 209 Center Street, unit E, Chardon. The cost of the class is \$60 for the 5 week program.

Lake-Geauga Recovery Centers is a private, nonprofit agency providing continuous service to the community since 1971. Services at Lake-Geauga Recovery Centers are made possible due to the generous support of the Lake County ADAMHS Board, the Geauga Board of MHRS, and United Way of Lake & Geauga Counties.



Lake Community News

(440) 946-2577

Mentor Monitor
Willoughby Times
Eastlake Gazette
Willowick Courier
Painesville Pride

Advertise Your Business or Community Event

- Affordable Rates
- Choose one, two... up to all five cities
- Discounts available for multiple City or consecutive month commitments - - - Contact us for more details
- Newspapers are Direct Mailed to homes in each city

For more information...

Email: LakeCommNews@aol.com

View Rates & Deadlines at www.LakeCommunityNewsOhio.com

LOOK

What Else You'll Get For An Extra \$20 When Zappitelli Financial Does Your Taxes This Year....

(440) 354-0375 • www.zappitellifinancial.com • 11 Northeast Ohio Locations

"Put Your Mind to Rest" Extended Service Plan

- RITA/CCA/ All Cities
- OHIO
- IRS
- Payment Plan
- IRS POA
- Audit
- Tax Debt Relief
- Refer a Friend Program

\$120 Value

Estate Planning Consultation

- I'm tired of working...
- When can I retire?
- Social Security
62/66/70
- Medicare 65
- Payoff my house/
cars/credit cards?
- My family legacy
- CPA's/ CFP's Available

\$120 Value

(May through December)

Business Startup Consultation

- Corp/LLC/ Partnerships
- Bookkeeping/Accounting
- Payroll/1099s
- Financing
- Year End Taxes/Sales
Tax/ CAT
- CPA's/ CFP's Available

\$120 Value

(May through December)

Extension Filing/ Tax Payment

- File by April 15
- 6 months more time
- If you owe, you still
have to pay by April 15
- Personal/Business
Extension

\$60 Value

"2nd Chance Lookback"

- We'll review previously
filed returns for mistakes
- Maximize Refunds
- Filing Status Review
- EIC Credit Review
- College Credit Review

\$60 Value

GUARANTEES

- 100% Accuracy Guarantee
- Audit Support Guarantee
- Maximum Refund
Guarantee
- Copies of old tax returns
- Email of returns to banks

\$60 Value

**Year Round Financial
Advice for \$20 when you
do your taxes with ZFS**



ZAPPITELLI
FINANCIAL SERVICES

WARNING:

Don't Overpay Uncle Sam AGAIN This Tax Season!

BASIC PACKAGE

\$128 - \$148

- Federal Return
- State Return
- City Return
- E- file
- Direct Deposit
- Kids Return \$69 (Federal, State, City) with parents return

EARNED INCOME

CREDIT PACKAGE

EIC

\$188 - \$208

- Federal Return
- State Return
- City Return
- All EIC Forms (usually 5-6 extra forms)
- E- file
- Direct Deposit

SOLE PROPRIETOR

PACKAGE

\$188 - \$228

Schedule C, Self Employment

- Federal Return
 - State Return
 - City Return
 - E- file
 - Direct Deposit
- EACH ADDITIONAL SCHEDULE C \$48.00

Returns start off at \$88.00 - Additional Schedules \$20.00 Each

RENTAL PROPERTY

PACKAGE

Schedule E

\$188 - \$228

- Rental Property
 - Federal Return
 - State Return
 - City Return
 - E- file
 - Direct Deposit
- EXTRA RENTAL PROPERTY \$48.00 EACH

BUSINESS OWNERS

PACKAGE

\$288 - \$448

S-Corps, C-Corps, Partnerships
Non Profits, Multi-Member LLC's

- Federal Return
- State Return
- City Return
- * BRING US YOUR QUICKBOOKS BALANCE SHEET, INCOME & EXPENSE SHEET
- * W-2's and 1099's at Reasonable Fees
- * Year End Bookkeeping at Reasonable Fees

FREE STUFF!!

- * Married Filing Joint vs Married Filing Separate Analysis
- * No Appointment Necessary
- * 1-2 Day Turn Around Time
- * FREE Gift Card to ZappysAutoWashes.com (11 Locations)
- * FREE Tax & Wealth Books (12)

HOURS:

Monday - Friday 9:00 am - 7:00 pm
Saturday 9:00 am - 2:00 pm
Sunday By Appointment, Call Ahead
Concord Location

Our 39th Tax Season!

www.zappitellifinancial.com

ZAPPITELLI FINANCIAL SERVICES

Certified Public Accountants • Certified Financial Planners

11 Locations:

CONCORD • 440-354-0375

(Across from St. Gabriel's School)

EASTLAKE • 440-269-8344

(Vine Street next to HaiRazors/Classic Tattoo)

WILLOUGHBY • 440-918-1513

(Across from the News Herald)

PAINESVILLE TOWNSHIP

440-352-5770 (Retirement Planning Center
Next to Hellriegel's)

MENTOR-ON-THE-LAKE

440-209-1775 (Next to MOL Giant Eagle)

PAINESVILLE WEST

440-352-5770

MENTOR HEINEN'S PLAZA

440-701-8302 (Next to DMV/Title Bureau)

WILLOUGHBY HILLS • 440-943-5277

(Across from Loehmann's Plaza next to Subway)

PERRY/PAINESVILLE EAST

440-392-6100 (Northridge Road at Bacon
Rd, next to Craft Co-op)

MENTOR EAST • 440-352-5770

NORTH OLMSTED • 440-354-0375

Payroll Services