



Mayor's Report



Robert Fiala
Mayor/Safety Director

In looking towards 2020 we are excited about our New Year's resolutions.

This month we are introducing our refreshed website that should be more intuitive and interactive. Over the past months, we have been working to include features to the new site that will provide easier access to the most requested information and better user interfaces. Our goal is to provide accurate and updated information about City events and issues.

With the Osborne Park improvements completed last year, we are looking forward to new programming for the Lakefront District including summer concerts. Our goal is to create new activity at one of our City's greatest assets, Lake Erie. We recently received news from the Ohio Department of Transportation that we will receive funding for paving of Lakeshore Blvd. from Mentor to Eastlake and we expect this work to begin in the fall of this year. Finally, we are anticipating other improvements to businesses along Lakeshore

Continued on page 2

Willoughby Parks & Recreation: January Events

Holiday Camps, Sweetheart Ball & Pavilion Rentals

Holiday Day Camps!

Register starting January 1, 2020 for these dates Holiday Day Camp Dates:

January 17 - Fun N' Stuff
January 20 - United Skates
February 17 - Jungle Terry

Give your child the opportunity to spend their days off doing various activities with their friends and our experienced counselors. Please dress for the weather because we will be going to outside (weather permitting). A daily schedule will be emailed prior to each camp day. Camp activities will start at 9:00 am and end at 3:00 pm; there is a \$5 additional charge for before/after care. (6:30am-6:00pm)

Location: Willoughby Senior Center activity room 8, 36939 Ridge Rd.

Class Fee \$35 / Resident Discount \$30 per day Ages: 6-12 years old

Be sure to look in the February Willoughby Times for a listing on our Spring Break Camps on March 23, 24, 25, 26, 27, and April 13.

Sweetheart Ball

Make a memory that you will keep forever. Dance with your favorite sweetheart, and enjoy refreshments. It will be a night you'll never forget! Corsages and photos included! One 5x7 and four wallet size photos.

Ages: All ages with Fathers
Saturday, February 15, 2020
Time: 2:00 - 4:00 pm

Location: Willoughby Middle School Commons

Class Fee: \$35 / Resident Discount \$30

\$20 for additional child

Reserve your 2020 Pavilion early!

Willoughby Parks and Recreation will start taking 2020 pavilion reservations on Monday January 6, 2020.

Need a place to hold that picnic, party or family event? - Why not use a Willoughby park pavilion? Pavilions are located at Daniels Park (seats 56, 63 and 98), Osborne Park (seats 70, 65) Gilson Park (seats 70) and at the Euclid Ave. Pool (seats 84). All of the park pavilions have electricity, water, grills and seasonal restrooms nearby. You may purchase your pavilion online with a major credit card, or phone in your order. Payment is due at the time of reservation and your purchase is non refundable

and non-transferable. After you have booked your pavilion you will have 14 days to stop in or office in city hall with your proof of residency (a current utility bill with your name and address on it); proof of residency must be in the name of the receipt. At that time a permit will be issued for your rental; your permit needs to be with you on the day of your rental or you will forfeit all rights to your reservation.

Reservations are accepted for Willoughby Residents Only. \$50 non-refundable fee per day per pavilion rental. All posted rules must be followed. Be sure to reserve your, they fill up fast.

Call for details on any of these programs.

Willoughby Parks and Recreation (440) 953-4200
www.willoughbyohio.com

Free Library Programs Offered Throughout January

library!

Monday, January 13, 10 am
Willoughby Library, 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.

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

Winter Wonderland

Enjoy winter stories, crafts and games at the library!
Tuesday, January 14, 6:30 pm
Willoughby Library, 30 Public Square, 440-942-3200

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!
Tuesday, January 14, 6:30-8 pm
Willowick Library

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, 440-942-7880

Homeschool Travelers

Take a trip around the world without leaving the library! Each month features a different location & fun activities.

Wednesday, Jan 15, 2:30 pm
Eastlake Library, 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, Jan 15, 7-8 pm
Willoughby Library

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

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
Continued on page 2

Library Programs Continued...

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, 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, 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

Mayor

Continued from page 1

Blvd. helping to stimulate private investment in this area.

The major summer events are all returning this year, including The Rib Burn Off, Live Well Willoughby, Classic Car Cruise-In, Arts Fest and Last Stop Willoughby/Corn Roast. The Gazebo concert series continues

with a line-up including favorite acts from last year with some new artists. These events are presented through the collaboration between our local businesses, merchants, bars, and restaurants.

This year we are also expanding our efforts in preserving our lakefront and enhancing our riverfront. Last summer we met with State and Federal legislators

to identify strategies and possible funding for lakefront planning. Also, we are in discussions with designers familiar with Lake Erie's erosion issues as we look to refresh the Osborne Park Master Plan and develop erosion control solutions. For private property owners, we are working with the Lake County Port and Economic Development Authority to identify

a funding source for the Lakefront Special Improvement District.

The Vine Street TLCI planning effort will start this spring funded by a \$120,000 grant from NOACA. This study will connect our lakefront in Willowick to our Historic Downtown.

Finally, we are pleased to announce a unique collaboration

Continued on page 7

January is National Train Your Dog Month

This campaign's goal is to promote the importance of training and socialization to all dog owners. Research has found that training and socializing dogs (young or adult) can reduce or even eliminate behavior problems in the future.

Since January is the time for New Year's resolutions, it is the perfect time for the dog owners

of Northeast Ohio to learn about the importance of training for their pet. The Association of Professional Dog Trainers (APDT) website has a wealth of helpful information for pet owners at www.apdt.com/petowners.

Already have a dog and want to get the New Year started on the right paw? Join Digging

Dogs Training Center for classes in Obedience, Manners, Rally, Agility, Therapy dog and more. If you're not sure where to start, give Digging Dogs trainers a call at 440-255-3500 for free advice on which classes or programs may be right for you.

Visit www.diggingdogs.biz for more info.

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

Obedience • Agility • Rally • Therapy Dog



DIGGING DOGS

— TRAINING & PET CARE —



Celebrate Your Dog in January!

- Group Classes & Private Lessons
- Day Training
- Doggy Daycare
- Overnight Boarding

(440) 255-3500 • www.diggingdogs.biz

Locations in Mentor & Painesville Twp.

Doggy Daycare • Sleepovers • Grooming

The Willoughby Times

A Lake Community News Publication

Matt Nelisse
Publisher

Deanne Nelisse
Advertising Production

Nancy Fath
Kristy Neville
Julie Warren
Sales Associates

The Willoughby Times is a monthly publication and is distributed to residents in the City of Willoughby. 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 Willoughby. 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.

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



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!

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





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





LICENSED • BONDED
INSURED

FREE ESTIMATES

440 951-9259

- 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

Patrician Party Center
33150 Lakeland Blvd.

Admission: \$8 Adult, \$5
Children 6 – 12, Children under
5 and under free (*\$1 Off Coupon
available in ad below*)
Free Parking!

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

For more information:
<http://www.catshows.us/>

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:
nmikita@cox.net



Think Spring at Fine Arts

• 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

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](mailto: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](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.



ADMISSION:

\$8 Adults • \$5 Children 6-12

See Coupon Below....



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

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



Cleveland Persian Society

LCN

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.

New Year, New You, New Outlook

We all know New Year's Resolutions are not effective but there is a reason why we are so attracted to giving it a try. The New Year symbolizes a beginning or a way to break off from the habits of the past. Plus, after the months of holiday candy, parties, and extravagant meals we often feel the mental and physical weight that has packed on. Even if you're not looking to achieve anything specific, the new year is a great time to get back into an organized routine. If you do feel the motivation bug this year, setting SMART goals into your daily routine can help you find success and build desired changes into your lifestyle.

We need to look at the bigger picture, determine what needs to change, and understand how that change effects the whole. For example, if you generally feel unhealthy the first thing to address is asking how to feel healthier or what else contributes to the problem. Take a step back and list the habits you know are contributing to the issue such as eating nutritionally empty foods, too much screen time, or not enough physical activity. Once you've reflected on the whole situation, you should be able to identify which issue will be most realistic or easiest to change which is a good place to start since behavior change can be very difficult for some. Now you're ready to set your SMART goal.

The acronym SMART was first used in the business world and has had a few iterations on the meaning. For behavior health purposes it typically stands for Specific, Measurable, Achievable, Relevant and Time Bound. The Specific criteria is where you state the behavior you're trying to change, Measurable is how you're going to track the success, Relevant ties the action to the desired outcome and Time Bound is when

the process of achieving the goal is to be completed by. The answers to all of those make up the written goal such as "I will get more sleep by turning off all screen-related

Continued on page 8

COSMETIC LASER MEDI-SPA & MORE



Come relax in our room at the beach in Mentor or Chardon location.

Couples massage \$225

Call (440) 477-4696 to schedule
8353 Mentor Ave in Mentor • TakeAwayHair.com

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



The new degree of comfort.™

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



and Air Conditioning

440-942-8175

"We Sell The Best & Service The Rest"



Senior Citizen Discounts

FREE Estimates

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



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

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.

Mayor

Continued from page 2

that includes over 20 regional partners in planning a Chagrin River Trail beginning in Lake Erie and ending in the North Chagrin Reservation. The plan would include Daniels Park and Todd Fields and provide access and amenities to our riverfront.

We are looking to the opportunities that this New Year brings!

Lake Community News
 Mentor Monitor
 Willoughby Times
 Eastlake Gazette
 Willowick Courier
 Painesville Pride

Looking to Advertise Your Business or Community Event?
 Call, Email or Visit Us on the Web for Rates and Deadlines

(440) 946-2577 • lakecommnews@aol.com
www.LakeCommunityNewsOhio.com

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.

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.

FREE ESTIMATES **COSTELLO** **24 Hour Service**
 Heating & Air Conditioning
 Licensed • Bonded • Insured
 Ohio License #27428

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!

CELEBRATING 35 YEARS OF EXCELLENT SERVICE!

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

VISA MasterCard DISCOVER

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

Ask About OUR SENIOR SPECIALS

MasterCard VISA

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

New Year, New You

Continued from page 6

activities and devices by 10pm for a week." The Achievable criteria is a little more subjective and you'll need to pull from the knowledge you have about your personal behavior to assure it's a reasonable ask of you. Is it really possible to avoid all devices after 10pm for a whole week?

If you have any doubt then, start off with just a goal for the day. Instead of making larger than life goals that are likely to fail, try breaking it into smaller pieces to be easier to successfully achieve. As one gets completed, you'll be more motivated to set another one and continue to build upon the success that has started. Additionally, setting smaller goals can help steer you down the right path to success earlier. The Time Bound part of the goal is a big player in this process. If the goal was not achieved by the desired time allotted then you must ask why? Was it an unrealistic expectation or was the action not appropriate to get the desired outcome? After considering what barriers were in the way of your success you can then rewrite a new goal and keep adjusting it until you do get the desired outcome quicker.

At Rock House Fitness we encourage our members to educate themselves on health and wellness to optimize their quality of life. As a small private gym we offer 24 hour access to the unstaffed facility for a monthly fee. The gym is monitored with security cameras and members receive a key fob for access. We have massage therapy, Zumba classes, and nutrition consulting services and you don't have to be a member to get them a la carte. We are a "beginner friendly" gym and each membership receives a detailed orientation on proper equipment use and lifting form. Single membership is \$100 down and \$40 a month plus tax. We have no contracts, just need a 10 day notice to stop your billing.

For more information call us at 440-477-3064, visit www.rockhousefitness.com or find us on FB, Rock House.

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.



MENTOR WINDOW
& HOME IMPROVEMENT

(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

VISIT OUR STORAGE SHED DISPLAY

STANDARD FEATURES CHECKLIST

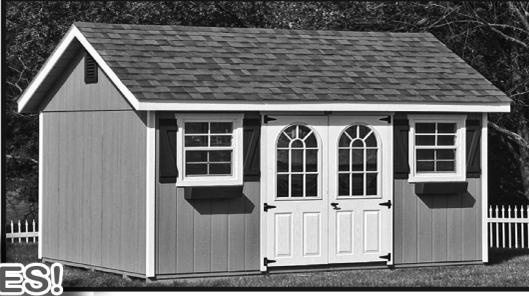
- ✓ We Use Only **HIGH QUALITY** Products!
- ✓ 2 x 8 Tongue-and-Groove Flooring
- ✓ All Plywood...No Pressed Board!
- ✓ Primed Hardwood Duratemp Siding
- ✓ Extra Wide 65" Door Opening
- ✓ 16" On-Center Studs

SKILLED, EXPERIENCED CRAFTSMEN




FREE ESTIMATES!

WE DO TEAR DOWN & HAUL AWAY OF OLD EXISTING SHEDS




WE DO SHED REPAIRS & RE-ROOFS!

THE STRONGEST FLOORS IN THE INDUSTRY!

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

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.

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

Laketrans 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 Laketrans 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 Laketrans'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. Laketrans 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 Laketrans 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."

Laketrans is now actively recruiting part-time Dial-a-Ride drivers. Laketrans 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://laketrans.com/about-laketrans/careers/>.

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

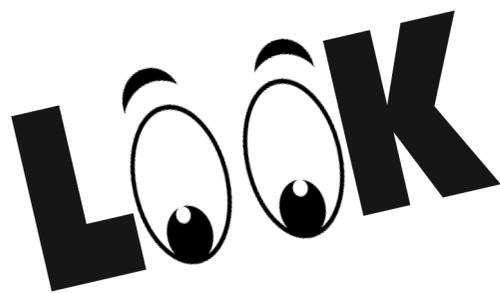
CUSTODY

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!



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 Tatio)

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