*This is printed at no expense to the City*

## From Mentor City Council



### Mentor City Council

FRONT (left to right): Janet A. Dowling – Councilperson-at-Large; Bruce R. Landeg - President of Council, Councilperson, Ward 3; Scott J. Marn – Councilperson -at-Large

REAR (left to right): Matthew E. Donovan - Vice-President of Council, Councilperson, Ward 2; Ray Kirchner – Councilperson-at-Large; Sean P. Blake – Councilperson, Ward 1; John A. Krueger – Councilperson, Ward 4

### Mentor Community Tree Lighting Ceremony Announced

The City of Mentor will host their annual Community Tree Lighting Ceremony on Tuesday, December 7, 2021 from 6:00 PM to 7:30 PM at the Mentor Municipal Center Complex.

The grounds will come alight with holiday cheer at 6:15 PM sharp as members of City Council and guests countdown in front of the impressive 30-foot Norwegian Spruce. Santa will then arrive in his horse drawn carriage and will be available for photos while choirs from Mentor Schools present a selection of holiday favorites. Light refreshments will be available.

All are invited to this free event.

The Mentor Municipal Center is located at 8500 Civic Center Boulevard.

### Shop & Dine

With over 175 eateries, taverns and independent shops – as well as most major retailers – Mentor is at the heart of the Lake County shopping & dining experience.

Whatever your taste, you'll find it right here...and we've made it easier to find! Go to [visitmentor.com](http://visitmentor.com) to download a copy of our Visitor's Guide which contains information on restaurants, shopping, events, activities and more.

Thank you for supporting our businesses!

## City Purchases the Mentor Heisley Racquet & Fitness Club

On November 16, 2021, Mentor City Council approved the purchase of the Mentor Heisley Racquet & Fitness Club (MHRFC) located at 6011 Heisley Road for \$5.15 million. The purchase includes the building, equipment, and approximately 8 acres of property.

The 128,297 square foot complex is one of the largest facilities of its kind in Northeast Ohio and includes an indoor soccer field, basketball, tennis, racquetball, and pickleball courts, indoor and outdoor swimming pools, cardiovascular and weight training areas, group exercise rooms, a childcare room, and other amenities. MHRFC was an innovator in Lake County by developing one of the first successful lifestyle center that has offered a broad range of health and fitness options to its members for nearly fifty years.

The purchase fulfills a long-standing goal of the City to provide flexible indoor space to expand and enhance health, wellness, and recreational opportunities for residents of all ages.

"The City has long held an interest in expanding its ability to offer indoor programming that could serve a large number of participants, including basketball, tennis, volleyball, soccer, indoor swimming, track, and general fitness," said Mentor City Manager Kenneth J. Filipiak, "This is a milestone event for the City that will add even more access to quality programming and facilities at an affordable price for families."

Mentor City Council President Bruce Landeg reinforced the significance of the legislation and the investment, reiterating the desire of past Councils to expand recreational opportunities in the city, which has now come to fruition. Over the past several decades, Council leadership has evaluated options for the construction of a new recreation center, which to this point have been cost prohibitive. Some City programs in the past

were conducted in Mentor school facilities, but school policy changes mostly ended that practice several years ago. More recently, the City explored opportunities to partner with other organizations, including LakeHealth and the Lake County YMCA, without success. When MHRFC ownership approached the City in 2019 to explore the City's interest in the property, it created an opportunity to fill the gap in the city's recreation needs cost effectively.

The City intends to move forward with a robust and broad offering of indoor programs that will appeal to Mentor residents and guests in all age categories and hopes to continue to appeal to many of the same persons and groups who have used the facility over the years. Parks and Recreation Director Kenn Kaminski shared his excitement about the facility, "We

finally have the space we need to bring the type of indoor recreation programming Mentor deserves. It's our intention to offer as many as 1,000 programs annually for infants through older adults."

Currently, the MHRFC has over 1,200 combined (individual and family) memberships. The City estimates that the facility can attract in excess of 3,500 memberships based on metrics obtained from similar recreation centers in Northeast Ohio.

It is anticipated the facility will undergo renovations after the City takes possession and may be closed for a period of time to complete such work, as well as to develop programming, hire personnel, and establish a membership structure. Those interested in job opportunities at the facility should contact the Mentor Parks and Recreation Department.

## Mentor is a NOPEC Community

NOPEC (Northeast Ohio Public Energy Council) is a nonprofit energy supplier that provides competitive gas and electric rates to residents and small businesses through a buy-in-bulk approach.

Mentor has been a part of NOPEC since it was founded in 2000. Today, the organization serves over 240 communities across the State of Ohio.

As a NOPEC community, all eligible residential and small business accounts are automatically enrolled in NOPEC's natural gas and electric aggregation program. Every two years, "opt-out" notices for natural gas pricing are sent to NOPEC households, reminding them that they may opt-out of the program should they find a better price on supplied energy. Electrical opt-out notices are sent every three years.

Often consumers are required to remain with the energy provider for several years or pay a penalty fee to switch. NOPEC customers

who do not opt-out but wish to change suppliers before the end of the natural gas agreement can do so without a charge. Consumers who leave the electric program before the end of NOPEC's contract will pay a cancellation fee.

To date, this has been a win-win relationship. In addition to the significant energy savings residents have realized over the years, the city has been awarded over \$955,000 dollars in energy efficiency grants to fund a number of public projects including LED light conversions. The energy savings achieved through these projects have allowed taxpayer funds to benefit our community in other ways.

All in all, the choice is yours but NOPEC is here to offer great long-term gas and electric rates to Mentor residents and businesses.

Learn more at [NOPEC.org](http://NOPEC.org) or by calling their 24/7 customer care center at (855) 667-3201.

# In Rosey's Words....



"Mom 1926-2021"

Sadly, my mother, Mary Ann Lombardo passed away on October 3rd of a massive stroke.

At 95 years old she was vibrant, chatty, funny and loving. She made my life worthwhile and caring for her for several years was an honor.

I will miss running back and forth for her coffee as I 'rolled my eyes' when telling her she drank too much. So she tells me, "well then get me a cocktail!" LOL!!

She was the life of the party at Johnson's Meat Market at Jackson Street and Route 20. For those of you who remember the market, owned by Ron Johnson, mom was known as "Aunt Mary." She was always honest when customers asked about buying a particular piece of meat and whispered the better choice.

Laughing all the time with Margie, Joanne, Ron, David Johnson and all the rest of the employees, people would tell me they'd come in just for the laughs!

She was a beautiful soul, as well as a pretty little lady, a great sister and in-law, and a good friend to many.

Her next door neighbor, Pat Szobodas, and Mom walked every day and then stopped for a cup of coffee. Pat misses her terribly, and if reversed, mom would be devastated to lose Pat as well.

Life is very precious and every day is a gift. We never know when we look into someone's eyes if they'll be there tomorrow.

It's life on life's terms and needs to be appreciated.

A celebration of life was held in November for family and friends.

Coming from a family of ten, with five still here, and a few more from Dad's side - it was wonderful to share all the photos, which by the way, she was smiling in all of them.

I'm so blessed to have had her for so long, and though I miss her terribly, I know she's gone home to the Lord and will be in a better place.

Every day when I was in the nursing home I read the "Miracle Prayer" that was given to me by a missionary of God.

I'd like to share it with you, as Mom read it every day in her last

days of life. I found it on her tray on her walker.

"Miracle Prayer"

Lord Jesus,  
I come before you, just as I am  
I repent of my sins, forgive me  
I give you my entire self, now  
and forever

I invite you into my heart and  
receive you as my Lord, my God  
and Savior

Heal me, change me, and give  
strength to my body, my soul and  
my spirit

Cover me with your divine blood  
and baptise me with your Holy  
Spirit

I love you Lord Jesus  
And I shall follow you every day  
of my life

Amen

This meant a lot to Mom because she was told I wouldn't live through the night on the day the hospital sent me to the nursing home.

I went from a wheelchair, to a walker, to a cane, and out the door

to home again.

That's not to say that the incredible staff at Homestead II wasn't an integral part of my recovery as well.

Whatever your beliefs, it is gratifying to know that we all can trust in a higher power to get us through our difficult days, and every day.

I assure you I'm shedding many tears as I miss her so much, but I trust in life's process to the end.

I want to thank all my family, friends and neighbors for keeping me going and being so kind.

She was a great & accomplished lady with a lot of love for her grandchildren and great-grandchildren, thus the name "GG."

We all have to go through something like this, and I want you to know "it's okay."

Memories are ours forever.

God bless everyone.

Good night Mom, I love you!

~ Rosey

## Mentor Public Library - Adult Programs Offered Throughout December

Most library programs are hosted in-person at one of the library's branches. A few are hosted online via Zoom. When registration is required, you can sign up by calling the library or online at [www.mentorpl.org](http://www.mentorpl.org).

### Mentor-on-the-Lake History Buffs

Wednesday, Dec. 1, at 6:30 p.m. Lake Branch

Explore the history of Mentor-on-the-Lake. This group's primary goal is to gather and document information that pertains to the

city's past. Reminiscing and sharing is also encouraged. The group meets quarterly. Please register to attend.

### Take & Make Craft for Adults & Teens

New crafts available on Thursdays, Dec. 2 and 16

Main Branch

Pick up a craft kit from the Reference Desk at the library's Main Branch to get all the supplies needed to make a fun and festive Holiday Treat Holder. No reservation necessary. One craft kit per person.

### Colorful Characters Book Club

Thursday, Dec. 2, at 10 a.m. Lake Branch

This relaxing club pairs book discussion and coloring. It meets on the first Friday of each month to discuss a different book while enjoying coloring and a light refreshment. This month's book is "The Woman in the Photo" by Mary Hogan. The library provides coloring pages and pencils. Registration required.

### Holiday Craft Party

Monday, Dec. 6, at 6 p.m.

Village Room, Main Branch

Teens and adults can create four different holiday crafts to take home and share with friends and family. The library will provide all supplies, and crafters should bring a photo to be used in an ornament. There will also be hot cocoa and cookies. Wear an ugly Christmas sweater to be entered

into a holiday prize drawing. Registration required.

### Christmas Music Bingo

Tuesday, Dec. 7, at 10 a.m.

Concord Township Community Center

Celebrate the songs of the season during this fun, musical twist on Bingo. Prizes for winners. To register, call the Concord

Township Community Center at 440-639-4650.

### Green Screen Holiday Photos

Tuesday, Dec. 7, from 3:30 to 7 p.m. The HUB

Make a fun, festive, and totally unique holiday photo using The HUB's green screen. All ages welcome. No registration required.

### It's a Mystery Book Club

Tuesday, Dec. 7, at 6:30 p.m. Village Room, Main Branch

This monthly book club reads crime-related genres such as thriller, suspense, true crime and mystery/detective. In December, they will discuss "Wherever She Goes" by Kelley Armstrong. People can join the discussion in

*Continued on page 8*

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# THIS HOLIDAY SEASON SHOP IN MENTOR

With over 325 stores to choose from, you'll find everything on your list.

You probably already know that Mentor is one of Northeast Ohio's leading shopping destinations. But, it may surprise you to learn that Mentor is also home to over 135 *independent* retailers and restaurants.

68¢ of every dollar spent local stays local.

Shop small. Shop local. Shop Mentor.

Learn more about what Mentor has to offer at  
[www.shopinmentor.com](http://www.shopinmentor.com)



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- Rock and Roll Hall of Fame
- Escape room & Axe Throwing
- Round1 Mentor

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Hello Mentor; I would like to introduce myself. My name is Hal Walker and I'm the President of H&H Paper Removal and Painting Inc. We at H&H have been in business since 1970 and we have been a father and son team for a little over 27 years. My father started this business and is a 3rd generation painter. That now makes me the 4th generation in the business with my son also working in the summers which makes him a 5th generation. We have had a great business relationship with Mike from MDM Painting. We want to congratulate Mike on his retirement. We certainly hope he has a great time fishing, vacationing, or whatever it is he would like to do. We are very excited to take over his ad space in this publication. H&H has been making decorating dreams come true one home at a time. H&H has and will travel all around Northeast Ohio, Mentor, and surrounding areas.

Over the years, we have earned a remarkable reputation as leaders in the field of professional Painting, Wallpaper Removal, Wallpaper Hanging,

Drywall Repairs, and Faux Finishes. We also have a few Carpenters, Flooring, Heating and Air professionals that we can recommend to you. We want you to have whatever work you need done to be done right and efficient with a reputable company and that is why we don't believe in

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is prepped properly before any finish is applied. We use top of the line products such as PPG and Benjamin Moore Paints.

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up or down on our price unless changes are discussed. We don't like surprises and we don't want you to be surprised either. We want this to be the best experience you have ever had with a contractor. Most of our customers are repeat clients and we are hoping to add you to our list.

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# CCP: High School Students Take Advantage of This Program to Save Thousands on a College Education

Lakeland Community College's College Credit Plus Program (CCP) offers high school students the opportunity earn college credit while still in high school,

using those same credits to also fulfill their high school graduation requirements.

The CCP program is free for high school students. This means they

do not pay for tuition or textbooks. They can complete classes on their high school campus or at Lakeland. Many students earn the first few semesters of a four-year

degree while still in high school, saving thousands of dollars on a college education!

Upon high school graduation, CCP students can continue on to complete an associate degree or certificate at Lakeland or transfer directly to any Ohio four-year college, including four-year partner programs available through Lakeland's Holden University Center.

Admission into the program is open to students who have clearly demonstrated the ability to handle college-level coursework. Successful CCP students typically have good self-management skills, excellent class attendance and no disciplinary problems. Students must meet college-ready scores on a state identified assessment

exam. Test prep resources are available at [lakelandcc.edu/web/about/test-prep](http://lakelandcc.edu/web/about/test-prep).

On Lakeland's campus, CCP students participate in student organizations and hold leadership positions, including:

- Honors Program participants
- Orientation leaders
- Outstanding Student award recipients
- Lakeland representatives at national mathematics competitions
- Membership in Lakeland's honors societies

Interested students should check with their high schools for specifics. Information sessions will begin in January. Visit <http://lakelandcc.edu/web/about/info-sessions-ccp> for details.

## Holiday Handyman: First Come, First Serve

The holidays are coming that means every toilet needs to be in working order. The family will be there - probably judging each and every imperfection of your home. The good news is Mentor's favorite handyman is getting homes ready for the holidays. Leaving only your cooking to be judged by your family.

There is no better time than now to get items repaired before the holidays. Making sure your home is in tip-top shape for guests.

Mentor's handyman company keeps hearing from customers "we planned on getting this done anyway, so it just makes sense to do it now."

They have staff working tirelessly to get Mentor residents serviced before the holidays. Some common service this time of year

are toilet mainentence calls and mailbox repairs. Monthly Upkeep Handyman also offers assembly services on furniture and other ready to assemble items.

They currently have customers booking into the into of next year for kitchen and bathroom remodels. These customers understand that by locking in the price now they are making sure they are getting the best price with prices on the rise. They also understand the sooner they get the planning started the smoother the project will go.

Whether it's a simple home repair or a whole remodel, Monthly Upkeep is there to help.

Call/Text Monthly Upkeep Handyman and Remodeling (440) 363-6400

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# Bankruptcy 101:

Peace of Mind for the Holidays

It's that time of the year that we all love and dread at the same time. The increased financial pressure of the holidays often dampens a time that should be remembered as exciting and joyous whether we have that much money or not. This little article is specifically for people

who are being bothered and harassed by creditors and how to end that now so you do not have to deal with it over the holidays or ever.

When you retain (hire) a bankruptcy lawyer you are now a "represented individual" which gives you certain rights and powers that you did not have before. First and foremost, it gives you the power to direct

the debt collectors to talk to your attorney. If they disregard this and continue to call you or harass you in any way- you may be able to sue. You also have an attorney available to advise you when legal problems with creditors arise. You have a legal professional who concentrates in the area of bankruptcy on your side.

Currently, as a holiday promotion we are offering to start your case for only \$100.00. Our retainer is regularly \$300.00. This means you will have retained us as your attorneys and ALL COLLECTION CALLS MUST BE STOPPED. If the creditors do not stop calling we will intervene aggressively on

your behalf.

You can rest assured you and your family will not be bothered during the holiday season. We will handle the creditor calls for you. When the New Year arrives you are put on a liberal payment plan that is affordable to you and we continue to monitor your case. When your fee is paid in full we file the case. We are available to help you whenever needed.

I hope that no one needs this service but if you do please feel free to set up a free initial consultation with our bankruptcy attorney. The consultation is entirely free and there is no obligation to make any type of commitment or decision. We will not recommend bankruptcy unless absolutely necessary for

your financial survival based on your specific circumstance. Your case will be evaluated and you will be advised as to what is in your best interest.

Since this promotion is geared to provide individuals and families with peace of mind throughout the holiday season this promotion will expire on midnight December 31, 2021.

We also practice in the areas of divorce and custody, criminal defense, OVI/DUI, personal injury, and wills, trusts and estate planning. If you ever have a legal question please feel free to call or e-mail me at bob@rcbiales.com. I will do my best to answer your questions.

Have a very happy holiday season!

# Window Savings at Shoreline

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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](http://www.shorelinewindowandremodeling.com).

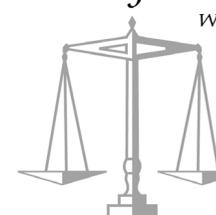


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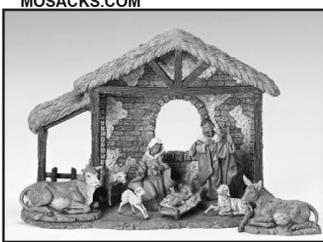
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## Santa Paws is Coming to Town - Get Your Pet Their Annual Holiday Photo with Santa!

Join Lake Humane Society for their annual Santa Paws fundraiser, presented by Ganley Subaru East. Families who attend Santa Paws, presented by Ganley Subaru East, will receive an adorable picture of their pet(s) with Santa and will go home with a great keepsake and warm heart knowing shelter pets will receive the best Christmas possible!

**December 5th, 2021 | Winter Wonderland | 10am - 3pm**

For photo sessions on this date, families will be offered the opportunity to take their photo sessions WITHOUT Santa. Pets will be set upon a lovely backdrop

that is winter wonderland themed for the most perfect holiday photo. There will only be 30 sessions available on December 5th and families MUST book in advance. Each session will be offered in 5-minute increments and the rooms will be sanitized and cleaned between sessions. *Santa will NOT be present on the 5th.*

**December 12th, 2021 | Sessions with Santa | 10am - 3pm**

For photo sessions on this date, families will be offered the opportunity to have photo sessions WITH Santa. Jolly old St. Nicholas will make for the perfect addition to pets holiday

photo. There will only be 30 sessions available on December 12th and families MUST book in advance. Each session will be offered in 5-minute increments and the rooms will be sanitized and cleaned between sessions.

All sessions are \$30 each and include 2 electronic photos, holiday frame, treats and a festive pet stocking full of goodies (while supplies last). Printed photos may be purchased at the event for an additional \$5 each.

Registration is now open and all attendees MUST register in advance. For more information, please visit [lakehumane.org](http://lakehumane.org).

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## Anjelisa's Boutique: Bridal & Special Event Apparel

If you are looking for bridal or special event apparel, wedding-themed items or party décor, plan a visit to Anjelisa's Boutique located at 8607 Mentor Avenue, in Mentor, Ohio.

Denise Underwood originally opened the shop in Painesville Township in 2019 and despite the closures and restrictions during the coronavirus pandemic, she continues to offer those special touches to help brides look and feel their best as they begin a new chapter in their life.

Anjelisa's Boutique features an extensive inventory of gowns at price points under \$1,800. "It

doesn't take a \$2,000 dress to make a bride look awesome," says Underwood. "With the right accessories, a complete and attractive look can be achieved."

The boutique also carries a wide selection of dresses for special events such as prom, communion and quinceañera celebrations.

Underwood goes above and beyond for her customers and credits the guidance and encouragement of her pastor, Rev. Michael Jackson of Temple of Pentecost Church in Painesville, in helping her establish the store and continue through the setbacks caused by the pandemic. "I've

always put God in the middle since I opened the store," she explains. In fact, she even loaded her car with armloads of dresses and delivered them to a bride's home to help her find a gown for her special day. "We were going to service the customers...if I had to pack things up and take them, then that's what I had to do," she recalls.

For more information or to set up an appointment, contact Denise Underwood at (440) 290-0617 or (440) 527-1520 or email [anjelisas725@gmail.com](mailto:anjelisas725@gmail.com).

Visit our Facebook page for photos and additional information!

### MPL Adult Programs

*Continued from page 2*

person or via Zoom, if they prefer.

#### Leaders & Legacies of the Civil War: Wartime Christmas Music

Wednesday, Dec. 8, at noon  
Village Room, Main Branch  
Christmas songs and carols are a vital part of the holiday's traditions, and that was still the case when the United States was at war – The Civil War, World Wars, and others. Come join two of the most musically inclined staff from James A. Garfield National Historic Site for a fun and educational sing-along exploring Christmas tunes from various wartime periods in American history. Learn both the songs and origins of some of the most famous and beloved Christmas tunes. Registration required for this program.

#### Art Journaling

Wednesday, Dec. 8, at 6:30 p.m.  
Headland Community Center, 9096 Lake Overlook Dr.

Explore your creative side with a night of Art Journaling, hosted by our Headlands Branch at the Headlands Community Center. No special skills required; no rules either! Use pictures and words to express yourself. Registration required.

#### Color Me Calm

Thursdays, Dec. 9 and 16  
10:30 a.m.  
Village Room, Main Branch  
Adults can enjoy coloring with relaxing music at the library.

#### Beer Styles: A Special Virtual Tasting

Thursday, Dec. 9 at 6:30 p.m.  
Enjoy a special BYOB virtual beer tasting with Michael Williams, the education coordinator for Great Lakes Brewing Company. Today's beer consumer has more options than ever. Learn how to identify your preferences among

hundreds of different options. This program will be hosted via Zoom, and registration is required.

#### All Booked Up with Cailey & Meg

Saturday, Dec. 11, at 12 p.m.  
Every other week, MPL's librarians Cailey and Meg recommend and discuss books on a specific theme. They rotate their suggestions between teen and adult books. All Booked Up can be viewed on the library's website, [www.mentorpl.org](http://www.mentorpl.org), as well as its Facebook page and YouTube channel.

#### Holiday Pot Holders

Tuesday, Dec. 14, at 5 p.m.  
The HUB  
Make festive pot holders using the equipment in The HUB's makerspace. Registration required.

#### The Making of 'It's a Wonderful Life'

Tuesday, Dec. 14, at 6:30 p.m.  
Discover the complex backstory of this holiday classic, including trivia and rarely told

stories. Hollywood historian Sal St. George will discuss what other actors were considered for the film and where its story originated. (Was it really from a Christmas card?) This program will be hosted via Zoom, and registration is required.

#### Senior Center Book Club

Wednesday, Dec. 15, at 1:30 p.m. Mentor Senior Center

The book club is, once again, meeting at the Mentor Senior Center! In December, the club will discuss "Code Girls" by Liza Mundy. Copies of the book are available to pick up at Mentor Public Library.

For more information, email [cailey.williams@mentorpl.org](mailto:cailey.williams@mentorpl.org).

#### Funny Women Book Club

Wednesday, Dec. 15, at 7 p.m.  
Mentor Headlands Community Center

Join the book club that's reading some of today's funniest ladies. This month, the club will discuss "Trixie and Katya's Guide to

*Continued on page 9*

## Bridal Dresses & Special Event Apparel

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# How to Locate a Missing Life Insurance Policy

Locating life insurance documents for a deceased person can be challenging. Insurance companies are not required to let beneficiaries know that they are mentioned in a policy so many people are not even aware that someone left them money. This is one of the reasons why, more than \$2 billion in insurance proceeds remains unclaimed.

Searching for a policy will take some investigative skills on your part. Here are some ideas to help you begin your search:

**Take advantage of policy locators.** While there is no national data base for insurance policies, the National Association of Insurance Commissioners provides a free website that is a good place to begin. Go to <https://eapps.naic.org/life->

[policy-locator/](#) to use the policy finder tool. If you think the policy may have been purchased in Canada, try contacting the Canadian Ombudservice for Life and Health Insurance for information.

**Search reputable websites.** Insurance companies are supposed to reach out to beneficiaries when the policyholder dies, but sometimes they cannot track down the right people. After a period, they turn the benefits over to the state's unclaimed property program. [Missingmoney.com](http://Missingmoney.com) or [unclaimed.org](http://unclaimed.org) may provide some answers. Both organizations match people up with money that may be owed to them from various sources.

Comb through old paperwork

and email files. Look through old records for billing statements, account summaries and other communications from any insurance companies if you have access to these records.

**Contact past employers and groups.** Contact old employer/s, fraternal organizations, labor union, credit union, and pension plans.

**Contact professionals.** Talk to the deceased's attorneys, accountants, investment advisors, bankers, business insurance agents/brokers and other financial professionals

who may be able to help with the search.

Privacy regulations control who can request information about another person's finances. In general, the only ones who will be able to access a deceased's financial information including insurance policy documents include:

- The executor of a person's estate
- The deceased's next of kin
- Named beneficiaries to any life insurance policies

This is a good reminder for you to always keep important documents in a safe place and

prepare a paper trail of all your investments and insurance policies. In this way, you can make sure your estate, no matter how big or small, goes to the people you choose.

If you would like more information on the various types of life insurance for yourself or members of your family, please give me a call or email me to set up an appointment. Contact me at 440-255-5700 or [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

*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 44060. Laura can be reached at 440-255-5700 or through email at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com). For more information, visit [www.mutskoinsurance.com](http://www.mutskoinsurance.com).*

## Golden Crust Bakery - Place Your Christmas Orders by December 18th

Hi Everyone- hope you're all doing well. It's been a crazy mixed up year! Hopefully 2022 will be much better for everyone. For now, let's enjoy what is left of this year.

We will have all kinds of goodies to enjoy for the holidays- starting with our nut and poppyseed rolls. There will be plenty of bread and all kinds of rolls. Muffins and coffee cakes are great for Christmas or New Year's breakfasts.

Of course you need those pies and/or cakes for desserts. Best of all are the cookies you can eat anytime you want! We'll have all your favorites!

We will be taking holiday orders through December 18th. We will not be taking orders for cassatta cakes during Christmas week because of limited space.

We will be doing all kinds of

cookies in special containers or trays that are great for gifts. These are always nice for that someone you can't figure out what to get... who doesn't like cookies? We will also have some cookies wrapped for stocking stuffers.

We will be open our normal hours during Christmas week, but close at 3:00 pm on Christmas Eve.

We will be closed Christmas day, December 25th through January 10th. We will re-open at 7:00 am on January 11th.

Please remember the people in need and the people who are alone during this time, especially the elderly. Sometimes just a little card is nice just to let them know someone is thinking of them. The snow is coming too...shoveling and taking their garbage cans back is always appreciated!

Have a blessed holiday season!

### MPL Adult Programs

*Continued from page 8*

Modern Womanhood."

#### Headlands Photography Club

Saturday, Dec. 18, at 1 p.m.

Headlands Branch

Join the library's new photography club that's open to shutterbugs of all ages. Enjoy tips, photo walks to local locations, and opportunities to show off your work. Bring your own camera, and all camera types are welcome. Registration required.

#### Holistic Wellness & Yoga

Wednesday, Dec. 22 at 2 p.m.

Lake Branch

Yoga instructor Darlene Kelbach will lead an hour-long class that includes a relaxing yoga session and tips on holistic therapies. Please bring a yoga mat and wear comfortable clothing. Registration required.

#### Holiday Aprons

Wednesday, Dec. 22 at 5 p.m.

The HUB

Use The HUB's Cricut Maker to customize an apron for all of your holiday baking. The library will provide all supplies, including aprons. Registration required.

#### Crafty Adults

Monday, Dec. 27, at 6:30 p.m.

Mentor-on-the-Lake Branch

Explore and create a new craft each month. The library provides the supplies; you supply the creativity. All skill levels are welcome. Registration required.

**The First Presbyterian Church**  
 4785 Shankland Road – Willoughby, OH 44094  
 440-946-0070 – [www.fpcwilloughby.org](http://www.fpcwilloughby.org)  
 Sunday School for Children/Youth at 10:00 am – Adults at 7:00 pm via Zoom  
 Sunday Worship at 9:00 and 11:00 am – in person or online



You're invited to join us!

Advent Worship – Sundays Nov 28, Dec 5, 12, and 19 at 9 & 11 am  
 Christmas Eve Candlelight Service – Friday, December 24 at 7 pm  
 Lessons & Carols – Sunday, December 26 – One service only at 11 am

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## "Terminal Tower, Trains & The Thirties"

The Women's Committee of The Fine Arts Association will present "Terminal Tower, Trains, The Thirties" January 12, 2022. Rebecca McFarland and Tom Pappas will discuss the development of the Cleveland Union Tower becoming a success as the railroad Cleveland Terminal Tower and a boom town in the 30's.

All programs begin at 11:00 a.m. at The Fine Arts Association, 38660 Mentor Avenue, Willoughby, followed by the luncheon at noon in the lobby. Covid protocols will be respected.

The menu is Hungarian Chicken Paprikash over egg noodles, garden salad, rolls with lemon squares for dessert.

Women's Committee members Paul Holm, CEO of The Fine Arts, and Roy Smith, Board President of The Fine Arts will be host servers.

The cost is \$15/member; \$20/non-member; \$10/program only payable by check or cash. ALL RESERVATIONS AND CONFIRMATIONS ARE REQUIRED FOR THE PROGRAM LUNCHEON NO LATER THAN NOON, JANUARY 7, 2022.

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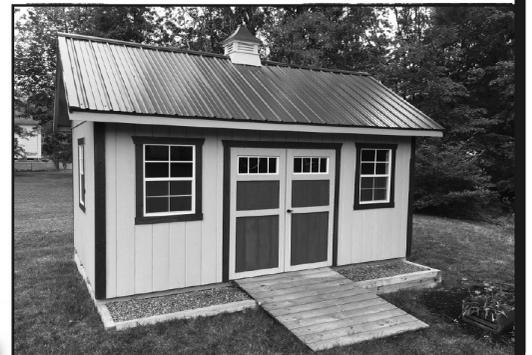
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tune-up and safety check includes:

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## The Importance of Regular HVAC Maintenance

The seasons change, but one thing should always stay constant in your house. This constant should be the desired temperature that you want your home to be. It should always be easily achievable. Over time, foregoing regular maintenance may seem convenient. However, the performance of your system slowly degrades over time as a result, leaving you without the cooling or heating you need. Scheduling a Maintenance visit could be the best decision that you make for the comfort of your home

this year. Here is why.

### Reduce Emergency Repairs

Fixing your unit on an emergency basis can leave you at the mercy of the summer heat or winter cold while repair or replacement is performed. Tuning up your HVAC system regularly will ensure that it can keep running year-round. Schedule your next tune up to avoid costly emergency repairs.

### Healthy Air

A dirty HVAC system is an environment where mold and bacteria can thrive. This produces more allergy problems for those in your household. A clean or new filter will do a better job of trapping air particles and help prevent contaminated air from

being pulled in from places like the attic, basement, and crawl space. A clean heat pump or AC coil will also provide a healthier environment.

### System Longevity

Getting a regular tune up to your HVAC system can increase its usable life by up to 40 percent. That means, with proper maintenance, you can push paying for a new system well into the future. This is important for your budget because a new system can cost thousands.

### Lower Utility Bills

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year. Many companies offer maintenance plans that provide a complete system check every year.

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## Home Care During the Holidays... We Can Be the Answer

So hard to believe the Holiday Season is almost upon us. Home Care has a wide range of possibilities, it can be as little as a couple hours of respite care or as much as 24 hour care.

Whatever your needs are, **Taylor Made Home Care** can help.

The holidays are joyful time when family and friends often come together to reconnect and take time for each other.

However, if you are caring for a loved one, the holidays can be overwhelming. Take a deep breath. With some planning your celebrations can continue to be happy, memorable occasions.

### Reduce Holiday Stress

Make sure everyone understands your caregiving situation and has realistic expectations about what you can do. Do not pressure yourself by trying to do everything you did in the past.

### Preparations and Planning

If this sounds like your situation, the best gift may be holiday home care services. It can provide you

and your family time and energy to enjoy this time of year knowing your loved one is in good hands.

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- ~Personal Care
- ~Home Assistance
- ~Alzheimer's/Dementia Care
- ~Respite Care

### We Can Provide Respite

With the changing needs of our aging loved ones comes concern about how to best celebrate this time of year. Health issues can complicate an already busy time.

Our experienced and compassionate Caregivers can stay with your loved one, making sure that their needs get met, leaving you the opportunity to go shopping for gifts, meal preparation, or just the chance for some "me-time".

Everyone wins when families get extra care for their loved ones during the holiday season.

Sometimes a little outside help can make all the difference in the

world.

Do you have any questions or concerns about your loved ones? Give us a call and let's talk about it! We can be the answer!

### Gift Buying tips....for people with Alzheimer's

- ~Pictures of family to help with memories
- ~Music can help with anxiety and bring comfort
- ~Headphones block out noises that may frighten them
- ~Cozy blankets, sweaters or clothing can provide comfort and warmth
- HOT TIP...* Winter is Coming
- ~ Check in on your family & elderly neighbors
- ~ Clear their driveway & walkway to prevent falls
- ~ Pick up groceries for them if you're going out so they don't have to
- ~ Don't forget to change the furnace filter

## Volunteers Needed at University Hospitals Lake Health

University Hospitals Lake Health is seeking individuals interested in donating their time to volunteer at many of our facilities.

Volunteers are not directly exposed to anyone with COVID-19. If you are interested in making a difference in people's lives, making new friends or giving back to our community please contact our office! All volunteers must be at least 16 years old.

For more information, call Volunteer Services Department UH TriPoint Medical Center

in Concord 440-354-1665 or UH West Medical Center in Willoughby 440-953-6049.

### Contact:

Loretta Kruse  
 Director Volunteer Services  
 University Hospitals Lake Health  
 7590 Auburn Rd  
 Concord OH 44077  
 West Office 440-953-6049  
 TriPoint Office 440-354-1665  
 E:loretta.kruse@lakehealth.org

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We coordinate all these services to provide seamless service for you and there is always someone

available to speak with when you need questions answered.

Better At Home, LLC is not a chain or a franchise. We are a locally owned and operated agency located in Willoughby, backed by the experience of a paramedical professional with over 10 years experience in both the paramedical sector and the home care industry, as well as over 20 years direct care experience. Our staff is an exceptional team of home care professionals who are bonded, insured and backed by real-world experience, education and skills.

Call us today at 440-946-1600. We look forward to the privilege of serving you and your family.

# There's More to Mold Than Just the Spore!

Mold can emit a fungal gas! When particular molds colonize and they progress through their life cycle they emit a gas (musty smell). As the reservoir of fungus grows to several billion spores in the colony, our noses detect the smell of these fungal gases.

When a closed indoor environment continues to fill with the mycotoxic gases, they can become a health risk. The affect it has on the human body is dependent on three variables. Our individual immune systems, the type of spore and the volume of fungal gas, determines the impact on our bodies.

Additionally, the longer the exposure to these gases, the greater the likely hood we will develop a sensitivity. Much like other environmental allergens we are exposed to, the longer the exposure, the greater the chance our bodies will have an adverse reaction.

Some health effects include, headaches, shortness of breath, dizziness, lethargy, fever, and digestive problems. More severe reactions are hypersensitivity, and asthma symptoms. Although rare, certain Aspergillus species release aflatoxins that are carcinogenic.

There are many things in life we cannot control, but exposure to fungal gases is not one of them. With a little effort, we can reduce or eliminate this health hazard by using a disinfectant or removing the affected material. In some instances, it may be necessary to seek a professional opinion or get professional help.

*Gregory L. Drenik CIE (Certified Indoor Environmentalist) Mr. Drenik is the president of Monarch Group, LLC. He has performed thousands of mold tests over the last 20 years & completed over 3,000 mold remediation projects (440) 537-4024.*

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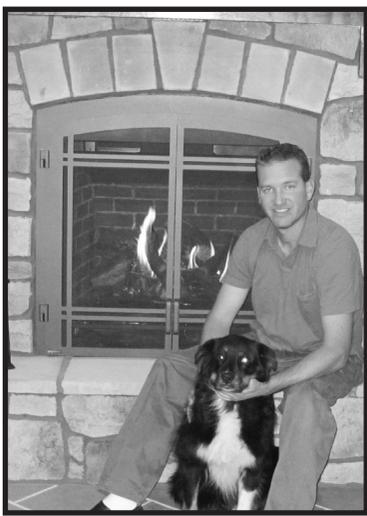
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## MEET YOUR LOCAL FIREPLACE DEALER!

If you are wondering how to avoid the high cost of heating your home this winter, then take a ride to American Home & Energy Products in Painesville Township, across the street from the Lake County Fairgrounds.

You will find the owner there, Chris Bedrick, and his staff, ready and able to give you the best information about quality heating products that will save you money (and worries) about keeping warm in your home

during the cold NE Ohio winter season.

Chris said, "We are a full service store dedicated to customer service.

We educate our customers on the heating products and work with them to determine the best solution for their particular situation. Then we are able to sell them a high efficiency unit, install the unit and service it afterwards. We also offer our customers pellet fuel, firewood

and a complete hearth shop featuring all the products having to do with a fireplace!"

Chris says that American Home is all about green energy and proves that with high efficiency Regency wood, gas and pellet products including fireplaces, inserts and stoves. They have burning displays in the store to demonstrate the incredible heat, beautiful ambiance and easy to use heating products. You can see for yourself how great the

units look, as well as how much heat you can expect, by coming in and experiencing the working products.

American Home & Energy is located at 1270 Mentor Avenue (Rt 20) in Painesville Township, across from the Lake County Fairgrounds. Store hours are Monday through Friday 9am to 5:30 pm, Saturday 9:00 am to 4:00 pm. The store is closed on Sunday.

Call 440-358-5858 or visit the website at American-Home-Online.com for more information.

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# Audubon Seeks Counters for Christmas Bird Census

Blackbrook Audubon Society invites everyone to add their observations to the 122nd annual Christmas Bird Count Sunday, December 26. Blackbrook encourages birders of all skill levels to join the CBC in one of two ways: in the field or from the comfort of your own home. Everyone will bird safely following the current Covid-19 guidelines.

The object of the CBC is to count all the bird species and number of birds in a 15-mile diameter circle in one 24-hour period between December 14 and January 5. Anyone living within the circle can also report birds at their feeder.

To be assigned to a team covering a specific area on foot or in a vehicle, or to report backyard feeder counts, contact Dan Donaldson, the compiler for Blackbrook's circle, at [danook057@yahoo.com](mailto:danook057@yahoo.com). He will provide details on how to join the virtual gathering later in the day, rather than the traditional lunch at noon, where everyone can share stories of the day's census.

Blackbrook's CBC circle extends from Lost Nation Airport to Western Perry, Lake Erie south to Holden Arboretum and Big Creek Park in Geauga County.

Blackbrook Audubon's

territory covers Ashtabula, Geauga and Lake counties. The Burton CBC held in Geauga County will be Sunday, January 2, 2022. Linda Gilbert, the primary compiler and a naturalist with Geauga Park District, can be reached at [lgilbert@geaugaparkdistrict.org](mailto:lgilbert@geaugaparkdistrict.org). Dan Best will assist with the compiling of lists for the Burton count.

The Ashtabula CBC, centered just east of Kingsville, will be Tuesday, January 4, 2022. Marc Hanneman compiles this count which covers both Ashtabula and Conneaut Harbors, as well as several Ashtabula County Metroparks. Contact Marc at [marchanneman@embarqmail.com](mailto:marchanneman@embarqmail.com) to help with that count.

Circles for the count stretch from Arctic Bay, Baffin Island in Canada to a NOAA research vessel in the Drake Passage at the southern-most tip of South America; as far west as Guam in the Pacific to the eastern tip of Brazil. Census takers in the NEO circles share the same mission and may count on the same day as birders in some of these far-off places.

View a map of active CBC circles at <https://www.audubon.org/conservation/join-christmas-bird-count>.

For more information on the

local Audubon chapter, visit [blackbrookaudubon.org](http://blackbrookaudubon.org).

The Christmas Bird Count is the longest-running community science project in North America and helps biologists monitor bird population trends. Beginning on Christmas Day 1900, ornithologist Frank Chapman proposed a new holiday tradition - a "Christmas Bird Census" when people would count birds rather than hunt them.

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Offering economical disinfectants, deodorizers, and protectors; we also specialize in

upholstery, Oriental and area rug cleaning throughout residential and commercial Lake County; plus we are listed with the Better Business Bureau.

Quick Dry stands behind every job 100%. If you are not happy with our work, within 30 days we will re-clean the area in question for FREE! You pay nothing! Not one cent!

Weekend and evening service available at no additional charge. Look for the money saving COUPON within this issue, then contact Quick Dry at (440) 269-4971 or visit us at [www.quickdryohio.com](http://www.quickdryohio.com) for all your professional carpeting and upholstery cleaning needs!

The folks at Quick Dry wish you the happiest of holidays!



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# Mentor Police Continue to Fight Retail Theft Throughout the City



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**Ask About OUR SENIOR SPECIALS**

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Now in its seventh year, the Mentor Police Department's Retail Theft Deterrence Program continues to make an impact. This holiday season, plainclothes officers will patrol participating stores as well as surveil the parking lot in unmarked cars. If they, or a Loss Prevention Officer (LPO) witness a theft, an arrest can be quickly made. "We continue to support this program because of the positive effect it has on deterring criminal

activity in our retail locations, and making the community a safer place to shop," says Mentor Police Chief Ken Gunsch.

The program proven so successful that other departments across the country have used it as a model.

The initiative was developed in 2014 by a Mentor patrolman who recognized the correlation between theft rings and drug abuse. Thieves will typically steal high-value items that they can flip quickly to feed

their habit.

Mentor Municipal Court Judge John Trebets asserts that shoplifting is a community-killer. As an innovator in the drug court movement, he has made a concerted effort to get users the help they need while maximizing the sentence for repeat offenders. Sentencing on a first offense depends on numerous factors. A second offense may result in a six-month sentence. Those arrested can also be charged with trespassing if they're ever found in the store again.

The City of Mentor is the sixth largest retail destination in the State of Ohio with over 300 retailers and 175 eateries. The retail industry plays an important role in the City's economy with over \$1.9 billion in sales generated annually so keeping shoppers safe is a high priority for Mentor Police.

Forward thinking programs like this, the City's Porch Pirate detail, FLOCK Camera system, and Operation SCRAM, are ways that Mentor Police continue to stay ahead of criminals and keep shoppers safe in our community.

## 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.

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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.

# MERRY CHRISTMAS

*from the staff at Lake Community News*

Lake Community News, publishers of the Mentor Monitor, Willoughby Times, Eastlake Gazette, Willowick Courier, and Painesville Pride would like to wish all of our readers and advertisers **THE HAPPIEST OF HOLIDAYS!**

We would like to thank the Mayors and City Council for keeping us informed with what is happening in each community. We would like to thank our Police and Fire Departments for keeping our communities safe. We would also like to thank all those who contribute articles about special events and activities taking place throughout Lake County.

A Special Thanks to all our readers for their continued support of our advertisers throughout the year!

Merry Christmas & Happy New Year!

*Matt, Deanne, Kristy, Julie & Nancy*



# Estate Liquidators Multi-Vendor Market & Estate Sale Shop Now Open

Estate Liquidators 8,000 square foot multi-vendor market and estate sale shop is now open and featuring several events throughout the month of December.

Featured events:

1. Sunday Dec. 5th 10-5pm Open House and Meet & Greet Vendors as well as various

storewide sale events.

2. Our kids Twigbee shop (registration & payment for the little shoppers will be required in exchange for play money for them to shop) The Twigbee shop will be open three Sundays - Dec. 5, 12, & 19 from 10-5pm. All funds for this event will be donated to a cancer for kids

foundation.

3. Estate sales online & virtual and on Marketplace Facebook as well as estatesales.net local national.

4. Our online 5050auctions.com featuring several closeouts from estates, buyouts and cleanouts.

5. We are hooking up with a

auctioneer to offer live auctions either at the shop and/or at one of the warehouses in Mentor, Ohio

The shop features: antiques, collectibles, barware, advertising, handmade items, glassware, toys, books, tapes, records, kitchenware, depression, figurines, mission, retro, new and nearly new, vintage

clothing, shoes, hats, jewelry, upscale resale items and home furnishings, x-mas and holiday items, garden and tools...and so much more!!

Stop in and visit us...you will be glad you did...and you can't miss our sign.

We are open Friday-Sunday from 10-5 pm...but for the holiday these are our temporary hours:

Christmas week:

Monday-Thursday 9-5pm  
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New Years week:

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Our Address is 35500 Lakeland Blvd. Eastlake, Ohio 44095.

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# Nelson Electric and Air LLC Installs Car Chargers

The technology used in electric car charging stations is improving each year. They are becoming more powerful and include extra features that make them easier and more efficient to use. Anyone that drives an electric car and wants to charge it at home, you will need to install an EV charger. When it comes to the different types of charging cables, you have the choice of a 120V (level 1) or 240V (level 2) charger. Some brands even state that the upgrade can be up to 5 times quicker in some cases which is the best option as it provides faster charging, which is far more desirable. Upgrading to a level 2 EV charger is highly advised as the performance benefits compared to standard chargers makes it an excellent investment. We can install a new charger or upgrade an existing charger.

repair, or alter all forms of electrical equipment. In Ohio, you need five years of experience with a licensed electrician before you can apply for an electrical contractor license. There are a few ways that you can gain that experience. You could work as an apprenticeship for a few years, attend trade school and apply for entry-level positions, or simply climb the industry ladder in your local area. Apprenticeships teach you the basics of electrical wiring, equipment usage, and electrical theory. Residential electrician, take a course offered at several colleges in Ohio and coupled with experience can practice general electrical repairs and replacements in a home.

So that is what Nelson Electric

and Air does. We do general repairs and installations in the home. We install ceiling fans, repair lamps, change out light fixtures to new LED fixtures etc. We can update electrical boxes, run a 220 line for your dryer or hot tub. Run wiring for security cameras, install electric heaters in your garage. These are typical jobs that commercial electricians do not want to deal with. We are covered by liability insurance, 500 to a million-dollar coverage. We will provide references upon request. We are respectful of your home and clean up our workspace before we leave. We have 30 years of experience.

We also install Air vending machines that fill car tires. We

typical install these in gas stations and car washes for free and the owner gets 35% of the revenue generated. We collect and maintain and repair these Air machines. The owner has no responsibility and no financial obligation. We think outside the box and we are open to install these machines in any business that thinks they can benefit from them.

Call Rocky at 440 477 4696 for info.

# WINTER

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12-5 1st of 3 Sundays (10-5) twigbee shop  
12-7 start of Shops 3-5pm Facebook live  
12-8 thru 12-19 Multiple Estate sales online & Virtual  
12-20 to 12-23 Sales\*Sales\* & more Sales



# Mentor Public Library - Children & Teen Programs

Our library programs are hosted in-person at one of our branches, unless indicated otherwise. When registration is required, you can sign up by calling the library or at [www.mentorpl.org](http://www.mentorpl.org).

## Dear Santa

Nov. 29 – Dec. 17  
Headlands Branch

Kids can write a letter to Santa and put it in the magical mailbox at the Headlands Branch so Santa can get back to you. Let him know what you wish for in the new year and what your favorite books were this year. Don't forget to include your return address. Letters will be accepted until December 17, so Santa has enough time to receive the letter before Christmas.

## Elf on the Library Shelf

Dec. 1 – Dec. 23  
Children's Area, Main Branch

Win a prize if you can find the silly elf hiding in the Children's Area. No registration required and open to all ages. New hiding spots each day!

## Rudolph & Friends Hide & Seek

Dec. 1 – Dec. 23 Lake Branch

Rudolph and his friends are playing reindeer games. Win a prize if you can find them. No registration required and open to all ages. New hiding spots each day!

## Reindeer Scavenger Hunt

Dec. 1 – Dec. 23  
Headlands Branch

Rudolph and the gang have gone missing, and Santa can't deliver his presents without them. Come to the Headlands Branch from Dec. 1 to Dec. 23 to find one of the missing reindeer. And just for helping in the search, fill out a ticket for a chance to win a special gift directly from Santa to you. No registration required.

## Deck the Halls Holiday Story Time

Wednesday, Dec. 1, at 10 a.m.  
Friday, Dec. 10, at 10 a.m.  
Thursday, Dec. 16, at 10 a.m.  
Monday, Dec. 20, at 10 a.m.  
James R. Garfield Room, Main Branch

Enjoy a special holiday story time full of books, flannels, songs and a craft. Open to all ages and families. No registration necessary.

## Jingle All the Way Story Time

Tuesdays, Dec. 7, 14, and 21, at 10:30 a.m. Lake Branch

Enjoy holiday stories, songs and crafts. No registration necessary.

## Family Holiday Trees

Wednesday, Dec. 1, at 7 p.m.  
Village Room, Main Branch  
Families can register to pick up a tree from the library, decorate it at home and return it to be displayed over the holidays. Families will also enjoy hot cocoa, cookies and a reading of "Mr. Willowby's Christmas Tree." Registration required.

## Yoga Kids

Thursday, Dec. 2, at 11 a.m.  
James R. Garfield Room, Main Branch

Kids (ages three to six) along with their grownup are invited to stretch their minds and bodies during this pajama yoga story time. Yoga Instructor Darlene Kelbach will lead everyone through breathing and movement exercises, all put together with a story and music. Please bring a yoga mat or a towel for both child and adult. Registration is required.

## Holiday Party

Monday, Dec. 6, at 4 p.m.  
Lake Branch  
Kids (kindergarten through 5th grade) can enjoy holiday games, treats and crafts, while celebrating and learning about the different holidays this time of year. Registration is required.

## Holiday Craft Party

Monday, Dec. 6, at 6 p.m.  
Village Room, Main Branch  
Teens (and adults) can create four different holiday crafts to take home and share with friends and family. The library will provide all supplies, and crafters should bring a photo to be used in one of the ornaments. There will also be hot cocoa and cookies. Wear an ugly Christmas sweater to be entered into a holiday prize drawing. Registration required.

## Green Screen Holiday Photos

Tuesday, Dec. 7, from 3:30 to 7 p.m. The HUB  
Make a fun, festive, and totally unique holiday photo using The HUB's green screen. All ages welcome. No registration required.

## Santa's Magic Reindeer Food

Wednesday, Dec. 8, at 5 p.m.  
The HUB  
Kids (ages five to eight) can make a special bag of Santa's Magic Reindeer Food to sprinkle

on their lawns on Christmas Eve. Registration required.

## Wiggle, Giggle, and Shake

Thursday, Dec. 9 at 11 a.m.  
James R. Garfield Room, Main Branch

Kids (ages two to six) and their caregivers can have fun clapping, marching and moving. Registration required.

## Treats and Tales

Thursday, Dec. 9, at 7 p.m.  
Get cozy with good stories and a tasty mug cake treat. Families can sign up their kids (ages four to eight) for this special program. Once they do, they can pick up the ingredients to make the mug cake from MPL's Main Branch. Finally, the families can follow along via Zoom as they make the mug cake and enjoy some stories. Registration required.

## Saturday Stories

Saturday, Dec. 11, at 10:30 a.m.  
James R. Garfield Room, Main Branch  
Families can enjoy stories, rhymes, and fingerplays at the library.

## Headlands Jeopardy

Saturday, Dec. 11, at noon  
Headlands Branch  
Kids can test their trivia know-how and learn something new with a fun afternoon of trivia challenges on the second Saturday of the month at MPL's Headlands Branch. Signup required to play.

## ROBLOX Saturday

Saturday, Dec. 11, at 2 p.m.  
Headlands Branch  
Join the library online or in-person for a different game from ROBLOX each month. Register to get in the game.

## Homework Help

Mondays, Dec. 13, 20, and 27, at 4:30 p.m.  
The HUB  
Kids of any age can get some homework help with a certified teacher. No registration necessary. Availability on a walk-in basis.

## Sticks & Stones Reindeer Craft

Wednesday, Dec. 15, at 5 p.m.  
The HUB  
Kids (ages five to eight) can make a festive rock reindeer craft. The library will provide sticks, stones and paint. Registration required.

## An Evening on the Polar Express

Wednesday, Dec. 15, at 6:30 p.m.  
Headlands Community Center  
Kids can wear their jammies and

enjoy a singalong, hot chocolate and cookies, and a special reading of "The Polar Express" by Chris Van Allsburg. Registration required.

## Elf School

Saturday, Dec. 18, at 11 a.m.  
Lake Branch  
Do you have what it takes to be one of Santa's elves? Kids (ages three to 11) can try their hand at cookie making, tree decorating, sleigh packing and more. Registration is required.

## Studio MPL Art Club

Monday, Dec. 20, from 3 to 7 p.m. Lake Branch  
Calling all creative kids! Each month, children can enjoy a fun art project and corresponding activity featuring a different famous artist and their work. For kids in kindergarten through fifth grade. Walk-in program with no registration required.

## Holiday Bingo

Monday, Dec. 20, at 6:30 p.m.  
Village Room, Main Branch  
Families can enjoy holiday treats while playing festive bingo for treats. Holiday attire is encouraged. Registration required.

## Fun Felt Snowballs

Tuesday, Dec. 21, at 4 p.m.  
The HUB  
Are you ready for an indoor snowball fight? Kids (ages five to 12) can make fun felt snowballs. Registration required.

## DIY Ugly Christmas Sweater

Wednesday, Dec. 21, at 6:30 p.m.  
Lake Branch  
Tweens and teens (ages 11 to 18) can transform an old sweater or T-shirt into an ugly Christmas sweater – perfect for any holiday party. The library will provide all supplies except for your old sweater. Registration required.

## String Art for Kids

Tuesday, Dec. 28, at 1 p.m.  
Lake Branch  
Kids (first through fifth grade) can make string-art masterpieces using cardboard and thumbtacks. Adult supervision and registration required.

## Happy Noon Year

Thursday, Dec. 30, at 11:15 a.m.  
Village Room  
Main Branch  
Kids (ages three to 10) don't have to stay up late to celebrate. They can get dressed in their best attire and enjoy music, games, dancing, snacks and – of course – a balloon drop. Registration required.



# More Refund Money, Less Stress Tax Filing....Great Price!

## BASIC PACKAGE

**\$176** average price

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

## EARNED INCOME

### CREDIT PACKAGE

#### EIC

**\$272** average price

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

## SOLE PROPRIETOR

### PACKAGE

**\$274** average price

#### Schedule C, Self Employment/ Gig Workers

- Federal Return
  - State Return
  - City Return
  - E- file
  - Direct Deposit
- EACH ADDITIONAL SCHEDULE C \$60.00

## RENTAL PROPERTY PACKAGE

### Schedule E

**\$274** average price

- Rental Property
  - Federal Return
  - State Return
  - City Return
  - E- file
  - Direct Deposit
- EXTRA RENTAL PROPERTY \$60.00 EACH

## BUSINESS OWNERS PACKAGE

**\$388 - \$688** average price

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
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- \* 1- 2 Day Turn Around Time
- \* FREE Gift Card to ZappysAutoWashes.com (20 Car Wash & Detail Centers)
- \* 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<br>(440) 354-0375 Concord Location |

**Our 41st Tax Season!**  
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