



Serving Your Community Since 1987!

Volume 33 Issue 8

February 2020

12 Pages

Painesville Pride

Mayor's Report



Rich Regovich
Mayor/Safety Director

We are past the halfway point in the school year already, and winter is upon us. Please be careful to watch the buses and walkers to and from school. We will get snow sooner or later (it's fine if we don't), so please slow down and be safe on all of our roads. Remember to keep the streets clear during snow events so our plow trucks can move safely throughout the city. As of the date I am writing this, we have only had to plow one time and salt several times. Remember, we only salt the main roads and intersections. We also use a pretreatment product that prevents ice from sticking to the roads and allows the applied salt to work at lower temperatures.

The city went out for bid for trash pickup last year and awarded Kimble a five-year contract that starts February 1, 2020. Three companies bid on the contract, and Kimble was the lowest price by over \$2 a month less than the next lowest bid. The only change in service will be that yard waste will now be picked up

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Willowick Recreation Department: News & Notes

By Julie Kless
Recreation Director

Our Spring / Summer Activities Guide will be available on the City website March 1. Registrations will begin on April 21 at Manry, please refer to our website for all specific information.

We will be moving our Easter egg hunt to Dudley Park this year. This will allow us to offer a bigger hunt and make it more exciting

for your child. Please call the Recreation Department @516-3011 to register your child for our hunt on Saturday April 11.

Tickets are on sale now at Manry for our annual Valentine Dance- Sunday, February 16 at the Willowick Community Center. Tickets are limited. Do not miss this special day for you and your child.

K-8 grade Mother/ Son

1pm to 2:30 pm

K-8 grade Father/Daughter
3pm to 5 pm

Our Collectible's/ Flea Market will be held Saturday March 21 at Manry Park. Stop by 9am to 2pm to look for some great deals.

Willowick Youth League on line registrations are ongoing, for baseball, softball, T-ball and soccer.

In person registrations will take place February and March please check our website for scheduled times.

Please feel free to contact me with any questions or concerns you may have. jkless@cityofwillowick.com

"Sometimes you don't realize your own strength until you come face to face with your greatest weakness." - Susan Gale

Free Library Programs Offered Throughout February

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

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

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

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

Willoughby Hills Library- 35400 Chardon Rd., 440-942-3362

Plant-Based Diets Made Easy

Registered dietitian Melinda Benz, RDN, LD will help you fulfill your New Year's resolution to get healthier. Tuesday, February 4, 7 pm Willowick Library

Integrating the Cleveland

Indians- Author Stephanie Liscio looks at the history of Negro League baseball in Cleveland, as well as the media's impact on both the Negro League Buckeyes and the Cleveland Indians.

Wednesday, February 5, 6:30 pm. Willoughby Library

Murder at the Hills Book

Discussion- The Better Sister by Alafair Burke

Thursday, February 6, 2 pm

Willoughby Hills Library

Djapo Cultural Institute

Performance- Enjoy a folkloric performance by the Djapo Institute with histrionic travels through Senegal, Mali, Ghana, Guinea, Cuba

and the United States.

Thursday, February 6, 7 pm

Willoughby Library

Smart Energy Living- Raymond Foeller from Ohio Consumers' Counsel will provide tips to save money on your natural gas, electric & water bills by making simple changes around your house.

Monday, February 10, 6-7 pm

Willoughby Hills Library

Novel Conversations Book

Discussion The Story of Arthur Truluy by Elizabeth Berg

Tuesday, February 11, 7 pm

Eastlake Library

Between the Lines Author

Series: Rust Belt Burlesque with Author Erin O'Brien- Rust Belt Burlesque traces the history of burlesque in Cleveland from the 1800s to the present, as well as the story of Bella Sin, a Mexican immigrant who drove Northeast Ohio's burlesque comeback.

Over 100 photos provide a look into the raucous Ohio Burlesque Festival held at the Beachland Ballroom every year. Meet author Erin O'Brien, photographer Bob Perkoski and foreword writer Mike Olszewski at this panel-style talk!

Wednesday, February 12, 6:30 pm. Willoughby Library

Essential Oil Series at Eastlake

Library: Experience 17 Essential Oils in Three Sessions!

Maggie Kimble, a Licensed Massage Therapist, Certified Reiki Master and Aromatherapist, will cover the many aspects of

Aromatherapy and will introduce everyone to how each oil can be used for medicinal applications. Please plan on attending all three sessions to learn about all the different essential oils, how to safely blend oils and how to get their synergistic effect.

Class 1 – Peppermint, Rosemary, Eucalyptus, Grapefruit, Lemon and Orange – An introduction to Aromatherapy and how plant oils work for human medicinal applications.

Thursday, February 13, 6:30-8 pm. Eastlake Library

My Amish Valentine-

Join us for My Amish Valentine, an Amish and inspiration fiction mini-conference and book fair! Discover new authors, meet like-minded readers and get books signed. Authors appearing at this special event include Amanda Flower, Serena B. Miller, Tracy Fredrychowski and more!

Saturday, February 15, 12-5 pm

Willoughby Library

Getting Started with Medicare

Join Laura Mutsko as she walks participants through the complexities of getting started with Medicare. Monday, February 17, 6 pm. Eastlake Library

Trapped! The Lake Erie

Tunnel Disaster - Jen Graham from Cleveland Metroparks will present the details of one of Northeast Ohio's most frightening tragedies and how local inventor Garrett Morgan saved lives with his invention of the gas mask. Thursday, February 20, 7 pm

Willowick Library

Social Security FAQs with Otium Financial

-Explore your options and make an informed decision.

Monday, February 24, 5:30 pm Willoughby Library

Eastlake Library Yarns-

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

Monday, February 24, 7 pm Eastlake Library

Delicious Discussions Book

Group My Lovely Wife by Samantha Downing

Monday, February 24, 7 pm The Morehouse, Downtown Willoughby

Between the Lines Author

Series: Immortality, Inc. with Author Chip Walter

We live in an age when billionaires are betting their fortunes on laboratory advances to prove aging unnecessary and death a disease that can be cured. Meet Chip Walter, author of five books, former CNN bureau chief, prominent journalist and award-winning documentary filmmaker as he explores this hidden world in Immortality Inc. Co-sponsored by the Lake County League of Libraries.

Wednesday, February 26, 6:30 pm. Willoughby Library

DNA 101-

Presenter Mary Jamba will give an introduction to DNA testing and an overview of AncestryDNA, 23andMe, MyHeritage and FamilyTreeDNA.

Thursday, February 27, 6:30 pm. Willoughby Library

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City of Willowick Council Reports



Charlie Malta
Ward 3 Councilman

Dear Wonderful Residents of Willowick,

THANK YOU VERY MUCH: The outpouring of love you have shown me as I retire as your mailman will never leave my heart. It's still tough, as it seems like I'm on vacation, and keep asking MaryBeth when do I go back. Again, Thank YOU all for everything you have done for me.

APPLICATION FOR COMMUNITY REINVESTMENT AREA TAX EXEMPTION PROGRAM: The State Of Ohio issued CRA Certification to the City Of Willowick on May 29th, 2019.

Contact Monica Drake @ 440-585-3700 for your application and she will let you know if you meet the criteria to get a tax abatement for remodeling single or two housing units. Those who own a dwelling that contains four housing units may also qualify. Keep all your receipts to document

Continued on page 3



Natalie Antosh
Ward 2 Councilwoman

Hello Everyone,

I have received several calls regarding the Kimble bill. Our contracts are for 5 years (Feb to Jan) and include yearly increases. In 2018 the city sent out a public notice for contract bids because the contract was scheduled to end Jan 31, 2019. That contract had a 1 year pick up option (extending the service for another year) for Feb 1, 2019-Jan 31, 2020, which the city agreed to, since Kimble was the only company that responded with a bid. Kimble realized part way through the option year that they had failed to include the .22 per month increases. On the October bill they added \$1.98 for the months of Feb.-Oct. labeled Contract Price Adjust Feb 2019- Oct 2019 and .66 increase (.22 x 3= .66) was added into quarterly billing for 11/1/19-1/31/2020 on the same invoice. The invoices for Feb 2019-Jan 2020 should have been \$15.24 per month / \$45.72 quarterly.

During 2019 the city advertised again for contract bids and three companies submitted bids (Rumpke, Browning-Ferris Industries and Kimble) and Kimble had the lowest bid. When companies are submitting bids for 5 years, they have to consider expenses increasing to maintain trucks, fuel, employees, dump charges, recycling charges, etc. The new 5 year contract with Kimble starts Feb 1, 2020 with a monthly charge of \$17.06 (\$51.18 quarterly). That is an increase of \$1.82 per month from the previous year monthly fee. The price includes weekly trash pick up (small or large tote), weekly yard waste pick up which is now extended through end of Dec (April 1, 2020 through Dec 31, 2020) and every other week recycling pick up. If you do not need either size tote, then Kimble provides a bag option program for residents with very minimal garbage. Call Kimble for details.

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Robert Patton
Council President

Budget Hearings – Council will be conducting our annual budget hearings on February 8, 2020 starting at 8:00 a.m. This is council's most critical function during the year. The directors of each department will present their proposed expenditures for the coming year. Willowick is unique among cities in Lake County in the amount of time and attention devoted to this task.

After the budget hearings, the ordinance setting forth the City of Willowick's expected budget will be placed on three readings at successive council meetings. The three readings at three separate Council meetings offer multiple opportunities for residents to comment on the proposed budget.

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David Phares
Ward 3 Councilman

I'd like to start by wishing everyone in Willowick a Happy New Year. I also want to thank everyone who supported me during the recent election. I am excited about being your Ward 3 Councilman and I look forward to tackling the challenging issues that will be coming before us in the next four years.

One project that I began working on during the election and succeeded in implementing was the Security Camera Registration And Mapping project (SCRAM). Willowick residents and businesses can register their security camera's by going to the City website, under "Departments" and "Police" you'll see "Security Camera Registration." Here, you will find

Continued on page 8



Theresa Bisbee
Ward 2 Councilwoman

It's cold and blustery but there's still a lot going on in our wonderful city.

Willowick REC Baseball has opened Registration for the 2020 Season.

Go to: <https://www.willowickbaseball.org/> to register.

Parents don't forget to get your tickets for the Valentine Dance Sunday, February 16 at the Willowick Community Center, 321 E.314 St. Tickets are on sale at the Activities Center at Manry Park. Tickets are \$20/ per couple and include DJ Entertainment and light refreshments. A professional photographer will be available to capture the moment for an additional fee paid the day of the event.

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The Willowick Courier

A Lake Community News Publication

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February 26th College Transfer Fair to Host Over 20 Institutions

Lakeland Community College will host its annual Spring Transfer Fair Wednesday, Feb. 26, from 10 a.m. to 2 p.m. in the H-Building, ground floor, on the campus, 7700 Clocktower Drive, Kirtland, 44094. The event is free and open to the public.

Visitors can speak one-on-one with college representatives to help plan for a bachelor's degree and beyond.

Current and former Lakeland students are encouraged to have their unofficial transcripts pulled. Visit lakelandcc.edu/transfer for

information on viewing unofficial transcripts and to request a transcript pull before the fair for representatives to provide an on-the-spot evaluation.

Lakeland was recently ranked No. 2 among two-year public colleges nationwide based on a combination

of three student success measures that included transferring to a four-year institution, according to a report by The Chronicle of Higher Education, the leading publication for higher education.

To see approximate cost savings by transferring credits from Lakeland to a four-year institution, visit the 2-plus-2 calculator at lakelandcc.edu/2plus2calculator.

The following are scheduled to attend as of Jan. 15, 2020: Baldwin Wallace University, Bowling Green State University*, Cleveland State University*, Duquesne University, Edinboro University, Franklin University*, Grand Canyon

University, Hiram College*, John Carroll University*, Kent State University*, Lake Erie College*, Malone University, Miami University of Ohio, Notre Dame College*, Thiel College, The University of Akron*, University of Cincinnati, The University of Toledo, Wilmington College, and Youngstown State University*. Please visit lakelandcc.edu/transfer to see updates to the list of participating institutions.

*Including Lakeland's Holden University Center partnership

For information, call 440.525.7338.

"Everyone Loves Dancing"

The Women's Committee of the Fine Arts Association Second Wednesday Program Luncheon will be "Everyone Loves Dancing" on March 11.

The Fine Arts premier dance ensemble will present a glimpse into the life of dance.

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

The menu is corned beef brisket, buttered cabbage, parsley

redskin potatoes, rye bread and carrot cake cupcakes.

The cost is \$15/member or \$18/non-member and reservations required. Program only tickets can be purchased at the door for \$10. Call 440.951.7500, X 103 or email fineartsrsvp@gmail.com no later than March 6, 2020.

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

Malta

Continued from page 2

your investment. You can also email Monica with your questions at mdrake@cityofwillowick.com

EASTLAKE NORTH WINTER SPORTS NIGHT @ TWO BUCKS:

Monday, Feb 3rd, from 7pm-9pm live on Mondays With

Malta And John O'Donnell Too radio 101.5FM & 1330AM and winradio.com with special guest host Liz Regovich.

All are welcome.

GOD BLESS, SINCERELY,
Charlie Malta
440-943-0222

Spring Transfer Fair

Continue your education!

Transfer your Lakeland credits to a four-year school.



Wednesday, Feb. 26, 2020
10 a.m. – 2 p.m. | H-Building Atrium

Lakeland ranks No. 2 in the nation out of 838 community colleges for students reaching educational goals, according to "The Chronicle of Higher Education."

Enjoy popcorn and pizza while you:

- Speak with representatives from visiting schools.
- Get the advice you need in one-on-one sessions.
- Plan for your bachelor's degree and beyond.

Request a free transcript evaluation from a participating four-year school at lakelandcc.edu/transfer.

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For more information call 440.525.7338 or visit lakelandcc.edu/transfer.



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Sunday 10:00 am Traditional Worship Service

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

Potluck & A Movie

February 16, 2020

Open to everyone in the community. The meal begins at 5 pm; followed by the movie: "Dolphin Tale 2"

Bankruptcy 101:

The Miracle of Bankruptcy

Bankruptcy is the most affordable, fastest working, constitutionally backed legal mechanism available for Americans in financial trouble. Most importantly, bankruptcy offers powerful protections to people that cannot be had in any other way. Some of those protections are as follows:

1.) Protection of Assets: Once a bankruptcy is filed the Court protects many assets from being taken. It also prevents garnishment of wages. In almost all cases we are able to keep a person in their home, keep their cars, and all of their personal belongings to name just a few of the benefits.

2.) Protection from Creditors: Once your bankruptcy is filed, you receive a legal protection called an Automatic Stay. This "stay" prevents creditors and debt collectors from making contact with or trying to collect money from you. The automatic stay will stop foreclosure, lawsuits, wage garnishments, vehicle repossession, utility shut off, license suspensions for uninsured accident damage to another motor vehicle and more.

3.) Discharge of Debt: Upon completion of the bankruptcy your debt is eliminated and does not ever have to be paid back.

4.) Time to catch up on Payment: In many cases bankruptcy filers get a chance to catch up on payments that are overdue on your home, car, or other assets.

5.) Re-build Your Credit: Bankruptcy clears up and resolves your debt, judgments, delinquencies, foreclosure and other bad marks on your credit rating and gives you a "fresh slate" upon which to re-build your credit. It also prevents creditors from coming after you years down the line for debts that are labeled "write offs" or "charge offs" by the bank on your credit report but that, unknown to most, are still collectible.

6.) It Works Fast: We are able to stop creditor harassment, lawsuits, foreclosures, garnishments, repossessions and a whole lot of other problems FAST with bankruptcy.

Bankruptcy is not like applying for a bank loan. It moves fast. The protections discussed can be used the same day we file. Some of these protections like stopping harassing phone calls are available immediately upon giving us money down for representation.

Bankruptcy is about having peace of mind and relief now but it is also about financial planning for the future. It is about re-establishing credit, keeping the lion's share of your property and resolving all of your current debt and bad marks on your record so that you will be in good financial standing in a few years. It is about a fresh start in life. Everyone deserves a fresh start.

Even though a bankruptcy is technically public record, the fact that you are filing bankruptcy will only be known by a few people who you probably will never even come in contact with- let alone know. It is not published in the local newspapers. The truth is that no one really cares whether you file bankruptcy anyway. They are too concerned with their own problems.

I have often stated that bankruptcy is an act of love to yourself and your family. You do not need to live in fear of debt collectors, lawsuits, losing your home or any of the other dreaded consequences of financial problems. You do not have to deal with the unbearable anxiety of financial stress. We cannot cure your cancer but we can cure your debt problems. We can help you regain your peace of mind. It is important to remind yourself that financial problems are temporary. They come and they go. Your health is permanent. Do not allow yourself to lose your permanent health over your temporary financial problems.

Biales Delchin offers to start bankruptcy protection and stop bill collector harassment for only three hundred dollars down. If you think Bankruptcy might be able to help you, please call us for a free, confidential, no obligation consultation.


Robert C. Biales

Patton

Continued from page 2

All the tax money in the budget is your money, it is Council's responsibility to make certain that it is spent wisely.

If you need to contact me, please text or call me on my cell phone at 216-409-0364.




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Upcycle Repurpose Competition is Returning as a Feature at the March 7th Home & Lifestyle Expo

Do you have a knack for turning old items into like-new? If so, get creative and showcase your imagination, creativity and talent by entering the Upcycle Repurpose Competition being held during the annual Home & Lifestyle Expo on Saturday, March 7 at Great Lakes Mall. The competition was designed to inspire others to enhance their

home and lifestyle with items they may already own or would have thrown away. There is no fee to enter and items can be, but are not limited to furniture, accessories/home décor, clothing and jewelry. All entries will be on display during the Expo hours of 10am-6pm. Votes will be cast by Expo attendees and one item will win

“Best of the Expo” with a prize of a \$100 gift card. To enter contact Diana Lewis at 440-255-8932 ext. 7726. The deadline to enter is February 21st.

The Expo itself is built around one jam-packed day kicking off at 10am and running until 6pm. The first 300 attendees will receive a free gift bag, with a \$50 gift card in two of the bags! The gift bags will be distributed from a store front close to the entertainment stage which is in front of Macy’s. Entertainment is a big part of the Expo with demonstrations to include a 2pm rain barrel painting demonstration with artist and Fine Arts Association Development Director, Yvonne Delgado Thomas, performances from local entertainers and a fashion show at 3pm with

models from Leadership Lake County.

Attendees will get ideas, inspiration and practical advice in remodeling, home improvement, gardening and lifestyle. Representatives from local companies, remodelers and designers will be onsite to answer questions, provide suggestions and explore ideas for all aspects of home improvement and lifestyle needs.

The Home & Lifestyle Expo is a free event, hosted by the Eastern Lake County Chamber of Commerce, Mentor Area Chamber of Commerce and Willoughby Western Lake County Chamber of Commerce and sponsored by many local companies which include premiere sponsor, Generator Pros/Shepp Electric and sponsors A-1 Concrete Leveling



of Cleveland-East, Carpet One Mentor, Floor Coverings International, Handouts, Keller Williams Greater Cleveland Northeast - Natalie J. Antosh, Lake County Women’s Journal, Leadership Lake County, Mimi Magazine, Mix 97.1/Gold 93.7, Platinum Real Estate, Schoolhouse Salvage, The News-Herald, Vector Technical Inc. and WINT Integrity Radio 101.5 FM/1330 AM.

For more information about the Home & Lifestyle Expo or to register as an exhibitor call Linda Reed at the Eastern Lake County Chamber of Commerce at 440-357-7572.



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Free Preview – February 20th, 6 pm to 7:30 pm



To enroll or learn more: neohio.dalecarnegie.com | 216-223-7733
 Patty.Ferris@dalecarnegie.com



The Dale Carnegie Course is Back!

Ten years ago, the Dale Carnegie Course was offered both publically and in the corporate setting. Some of the larger companies and corporations utilized this training program to develop critical skills with employees and increase employee engagement. Now it’s back this March!

This inspirational course is a life-changing event not only for business people, but for world leaders, professional athletes and entertainers, who while coming from diverse specialties, have one thing in common -- an intentional goal of outperforming

their personal best.

Aspiring leaders in all professions learn to connect with people more skillfully and lead organizations to higher levels of productivity. The course lays claim to over 7 million graduates, including Warren Buffett, Don Shula, Annette Bening and many U.S. presidents.

Fast-changing work conditions require leaders who are equipped to not only keep up, but excel in the today’s business environment. This requires persuasive communication skills, creative problem-solving methods, and extraordinary confidence and enthusiasm.

While many may think they possess these skills now, through this unique three-day experience, even the best and brightest discover opportunities to grow and improve the skills required to outdistance the competition. No wonder the Dale Carnegie Training was awarded Top 20 Leadership Training Organization in 2019 by the Training and Development Industry.

The course will be offered in a 3-Day Immersion format, Thursday, March 5th, 12th and 19th 8:30am to 5:00 pm at the Holiday Inn Mentor on Reynolds Road. There will also be a Free Preview on Thursday, February 20th from 6pm to 7:30pm, also at the Holiday Inn Mentor. Transformation Starts Here!



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Caregiver Stress... Take Time for Yourself

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

Taylor Made Home Care is the solution to give you a break that you need and deserve. We provide

respite care for your loved one so you can focus on yourself. Let's face it you're no good to them if you don't take care of yourself, and sometimes just a little outside help can make the world of difference to a caregiver. We can be there to help so you're not missing work or using

your vacation /sick time, save that for yourself.

Don't ignore these caregiver burnout warning signs.

Crying more often - Trouble Sleeping - Low Energy - Headaches - Chest Pains - Change in appetite

These emotions are not uncommon when caring for a loved

one.

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

Here are some tips for reducing caregiver stress:

- Ask for and accept help
- Don't feel guilty that you are not perfect
- Accept what you can and cannot change

- Find out about caregiving resources in your community

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

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

Antosh

Continued from page 2

Residents weekly trash volume is limited to the contents of the Kimble refuse cart, plus up to 5 additional 30 gallon bags or personal cans weighing less than 50 pounds each and 2 bulk items. Bundled yard waste and trash items must be 48 inches or less, and weigh less than 50 pounds.

Trash is to be placed on the curb after 4pm the day before or make sure it is out before 6 am the day of, incase the Kimble driver picks up earlier then they normally do. If your trash or recycling is not picked up, please call Kimble to let them know so it can be picked up the next day. All bulk items, mattresses, carpeting and fabric furniture must be completely wrapped/sealed in plastic that can be purchased at Ace Hardware, Lowes or Home Depot.

Call Kimble at least one day prior to let them know you have bulk items that need picked up. (Kimble 1-800-201-0005) Totes must be removed from the curb the same day after collection. Be good neighbors and help each other out. If you see a neighbor's emptied tote is still out later in the day, take their tote up to the house for them, especially on windy days.

Meeting: The Willowick City Budget Review for 2020 will be in council chambers on 2nd floor of city hall on Sat Feb 8, 2020, 8am-until all departments have been reviewed with a break for lunch. All residents are welcome to attend for part or the entire day.

Thank you for taking the time to read the courier.

Natalie Antosh, Ward 2 Councilwoman 440-364-4663
NAntosh@CityofWillowick.com

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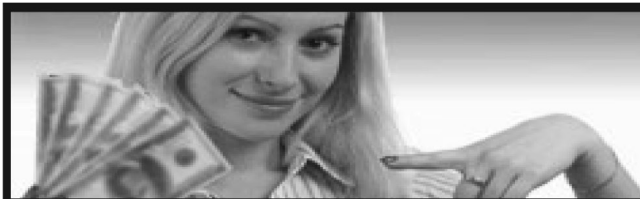


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Getting Started with Medicare provides you with up to date, reliable information. You will learn when and how to enroll as well as the differences between Original Medicare, Medicare Part

D Prescription Drug Coverage, Medicare Advantage Plans and Medicare Supplement Plans. You will also learn how you can get coverage for dental, vision, hearing and other services not covered by Original Medicare.

Registration is required and is going on now for classes on the following dates and times:

Monday, February 17
Eastlake Library
6:00 – 8:00 PM
440-942-7880

Tuesday, February 18

Mentor Library
6:00 – 8:00 PM
440-255-8811

Wednesday, March 18
Concord Community Center
6:30 – 8:00 PM
440-639-4650

For additional class dates and times visit www.mutskoinsurance.com/seminars.

Don't make the mistake of settling for the same coverage a friend or neighbor suggests. Take

some time to attend one of these classes so you can decide for yourself what is best for you. These events are for educational purposes only and no plan specific benefits or details will be included. Some venues may charge a nominal fee. Pre-registration is required.

For questions concerning your insurance, including Life, Health, Medicare Advantage Plans or Medicare Supplements, please call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com to set up an appointment to discuss your insurance needs. I look forward to helping you.

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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.

Mayor

Continued from page 1

through the month of December. I have heard some complaints on the service that Kimble provides, but as a whole the complaints are small compared to the over 5,000 households they service. All other companies have similar service complaints. All the companies

that provide trash hauling are experiencing similar problems with hiring qualified people, the soaring costs of recycling, etc. Kimble has been focused on hiring and taking care of customer complaints. They have been responsive to any communications they have received and encourage communication. I have found

that it is better to contact them online so that the issues are being forwarded to the correct people within the company. The contract also will have a yearly increase of approximately \$.50 a month, just as the previous contract did. All other bidders had similar increases.

I would like to thank all the

volunteers who put together another successful Hearts and Hammers fundraiser in January. This group of dedicated people not only puts this fantastic event together every year, but also does most of the volunteer work at the houses of those who need assistance in Willowick. I would also like to thank all the businesses and people who donated items

for the Chinese auction. Without their generosity, it would not be possible to help all those that need services from Willowick Hearts and Hammers. I would also like to thank all of those who attend and buy all the tickets year after year. We are truly lucky to have such a wonderful group here looking out for our neighbors.

Great job by all.

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Discover Why Willowick Seniors Aren't Waiting Until Heaven

Everyone was telling you to save your whole life. "Save for retirement now or be sorry later!" Your whole life you have been saving and preparing. You imagined having a place to call your own and all the great memories you would create.

Then life came along you had kids, work, family, events and a mountain of other tasks. You never thought you'd have to put off all your home projects for other stuff that came up. Your home grew old

and the repairs needed grew as well.

Imagine living in a beautiful and functional home, you love waking up every morning. After all your years of hard work the glory days of retirement are finally here. The reality is you can't take it with you. So, delaying these repairs and upgrades is only delaying your happiness.

You cringe at the thought of having to call or hire a Handyman. We've all heard the horror stories about the guys who never call back, don't show up on time, or start the work and disappear.

We will make you a few promises. One, we do what we tell you and show up on time. We don't collect for your job until completion and you are 100% satisfied. You don't just need any contractor, you need a reliable and dependable handyman. When you have work done by us, you can be confident knowing it is being done by a highly trained and skilled Professional Handyman. We are licensed and insured. Seniors all over Willowick are falling in love with their homes again. We couldn't be more thankful to be a part of that process. You are in your home a lot. It makes sense to do your projects now.

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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

Wed, March 18 • 6:30-8:00 pm
CONCORD COMMUNITY CENTER
To Register Call: 440-639-4650

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Mentor Window Earns Yet Another Angie's List Super Service Award- 8 Years Straight!

Mentor Window has earned the home improvement industry's coveted Angie's List Super Service Award for the 8th year in a row. This award reflects exemplary years of service provided to customers throughout Northeast Ohio, along with honest, fair prices.

Steve Douglas the owner of Mentor Window was asked about how they continue having such

Preschool Open House on Feb. 4th

Shoregate United Methodist Preschool will hold an open house on Tuesday, February 4, 2020 from 7 - 8:00 pm.

All interested parents of children who will be three, four or five years old by September 30, 2020 are invited to attend. Shoregate United Methodist Preschool is located at E. 305th St. & Lakeshore Blvd. in Willowick.

Please call the school at 440-944-5422, e-mail us at register@shoregatepreschool.com or check us out on the web at www.shoregatepreschool.com for further information.

Phares

Continued from page 2

an explanation of the program and a link to the form to register your cameras. Please feel free to contact the Police Department if you have any questions about S.C.R.A.M.

The beginning of the year means it's time to start reviewing the budget. Council's first budget meeting will be Saturday, February 8th. There will then be three opportunities for the public to ask questions regarding the budget at Council meetings on February 18th, March 3rd and March 17th. We will be voting on final approval at the March 17th Council meeting since the budget needs to be approved by March 31st per the Ohio Revised Code.

I encourage residents to attend the Council meetings and ask questions or contact your Ward representative if you can't make it to Council meetings. Getting the correct answers to your questions is just as important as asking the questions in the first place. Social media plays an important role in facilitating discussions and expressing opinions on current issues but going directly to the people who are involved in the issue in question is the best way to get clear, concise information.

I can be reached at dphares@cityofwillowick.com or 440-655-2908.

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.

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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.

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- loveseat & sofa.....\$100

*great room is considered two rooms

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Call for commercial quotes!

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2. Clean, light pilot
3. Check heat exchanger
4. Check main gas valve
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7. Check & adjust furnace controls
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Divorce 101:

How to Make Getting a Divorce Fast, Easy and Cost Effective

This article simplistically identifies the main issues in the termination of the marital contract and explains the difference between a divorce and dissolution and why a dissolution is always the best, least stressful and most cost-effective means to terminate the marital contract. The issues in either a dissolution or divorce are the same. They 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 "visitation"), who has custody or how is shared parenting (formerly "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 is that in a contested divorce the parties cannot agree on one or more of the issues whereas in a dissolution the parties must agree on ALL issues. Dissolutions are very cost effective. The cost of the dissolution varies based

upon the number of issues in the case (listed above). The cost of a dissolution is dramatically less than a divorce (the parties cannot agree on one or more of the issues). The average cost of a divorce with children in Ohio is \$18,800 and without children \$12,500 (Lawyers.com survey). The average cost of a dissolution with children is \$3500 and without children \$2500. Most importantly, the emotional cost of a prolonged divorce is high to both parties and children.

Dissolutions are fast. A dissolution can be finalized in as little as six-weeks from the filing date and, usually, requires only one hearing. An action for divorce- if the parties cannot come to a voluntary agreement- can easily take a year or longer to finalize. There are several hearings and a trial. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required in a dissolution. In divorce, there is the dread of runaway attorney fees averaging \$250- \$300 per hour. 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. Almost everyone has heard a horror story about attorney fees.

At Biales Delchin Law, dissolution is a flat fee. Our clients don't worry about getting a huge hourly bill after the initial payment.

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 issues

are resolved. In most cases, you will not get a better result by engaging in prolonged divorce 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 fast, relatively inexpensive dissolution of marriage with minimal stress and pain to the parties and their children is 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

Bisbee

Continued from page 2

Mother/Son (Up to 8th Grade)
1:00 to 2:30pm

Father/ Daughter
(Up to 8th Grade)
3:00 to 5:00pm

A LIMITED NUMBER OF TICKETS AVAILABLE

Our Senior Center has some exciting new events happening:

New!! The Senior Center has started a book club that the Willowick Library will conduct. There will be a new book each month. Call the center at 440-585-5112 for more details.

Calling all Seniors, are you interested in participating in a bocce league this winter? Join in for some friendly competition amongst the senior centers. Practice games will start on Wed. Feb. 5th at the NEO Sports Plant in Euclid from 12-2 pm. It will be every Wed until April 29th. If you have any questions please contact the senior center.

Let's continue to work together to make our city the best we can. If you have any questions, concerns or ideas don't hesitate to reach out, tbisbee@cityofwillowick.com or (440) 299-8795.

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- E- file
- Direct Deposit
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CREDIT PACKAGE

EIC

\$188 - \$208

- Federal Return
- State Return
- City Return
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- E- file
- Direct Deposit

SOLE PROPRIETOR

PACKAGE

\$188 - \$228

Schedule C, Self Employment

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

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 - Federal Return
 - State Return
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- * FREE Gift Card to ZappysAutoWashes.com (11 Locations)
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HOURS:

Monday - Friday 9:00 am - 7:00 pm
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(Vine Street next to HaiRazors/Classic Tatoo)

WILLOUGHBY • 440-918-1513

(Across from the News Herald)

PAINESVILLE TOWNSHIP

440-352-5770 (Retirement Planning Center
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440-209-1775 (Next to MOL Giant Eagle)

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