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Mentor Monitor  
Willoughby Times  
Eastlake Gazette  
Willowick Courier  
Painesville Pride

Volume 34 Issue 7

January 2021

12 Pages

## Mayor's Report



**Robert Fiala**  
Mayor/Safety Director

I recently gave our directors a holiday gift that perfectly sums up last year. It is a simple, white porcelain cup with the header "2020" and below it the star rating system we often see on Amazon and other online purchasing sites. The year received a one-star rating with the comment, "Terrible Year. Would not recommend." This perfectly sums up the year we left behind.

But as we enter 2021, we are optimistic and enthusiastic about what the coming year brings. We anticipate the success of our four summer events as the stress of the pandemic wanes, and people look to interact and engage. Many of the new events created last year were applauded by our residents, and we look forward to continuing and improving them in 2021. We have also noticed how our local business community adapted to the challenges of last year, and we will encourage and support

*Continued on page 2*

## Willoughby Parks & Recreation: Upcoming Events

### Basketball, Pickleball, Sweetheart Drive-In Movie, C.P.O. Class

#### Willoughby Junior Cavs Youth Basketball

Willoughby Youth Basketball partners with the Junior Cavs Organization. Players to receive reversible Cavs jerseys. Practices and games to be held on the city's court in the Union Village Field House.

Volunteer coaches needed!

Registration for Boys in grades 5 through 9 and Girls grade 2 through 5

Registration opens on January 1, 2021

Class Fee: \$95 / \$85 Resident Discount

Have questions? email dsarosy@willoughbyohio.com

#### Pickleball

Masks must be worn at all times, while playing and while sitting out.

January 12,14,19,21,26,28

Tuesdays & Thursdays

Time Slots: 9:00-10:30 am

11:00-12:30 pm

1:00-2:30 pm

Field House Court #4

16 people max per time slot

Fee is \$3 / \$1 resident discount per date

#### Sweetheart Drive-In Movie "The Princess Bride"

Pack your snacks, load up the family car and enjoy as much true

love as-you-wish!

Willoughby Parks & Recreation will park vehicles in assigned spots. All Trucks and SUV's in the back and cars in the front. Please tell us if you plan to have your hatch open for viewing so we can park you in the appropriate spot. Limited to the first 70 cars (Willoughby residents only)

Sunday, February 14, 2021

Time: 3:00 pm

We will start parking cars at 2:30 pm

Location: David E. Anderson Willoughby Senior Center Parking Lot.

Class Fee: \$10 and includes one

carnation. Extra carnations can be ordered for \$1 each.

#### Certified Pool and Spa Operator Course

This course provides you with the most important, scientifically sound, and practical pool and spa operation and maintenance information available. The course will require the participant to complete the 8-hour pool primer online course, and then spend one full day of Zoom Instruction and On-Line Testing.

Zoom Course: Friday Jan. 29

Time: 9:00 am - 5:00 pm

Course fee: \$310

Registration Deadline is Jan 19, 2021

## Upcoming Virtual Library Programs for Families

During the month of January 2021, the following free programs will be offered VIRTUALLY 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](http://www.we247.org).

All programs are via Zoom or YouTube. You must register to receive the link! Visit the Events Calendar at [www.we247.org](http://www.we247.org) or call your library to register.

#### Make and Take Art Club Kits for Adults

Hygge inspired candle holders will be January's project. Hygge is all about coziness, and there's nothing cozier than candles! This craft will dress up your plain candle holders using tissue paper. You'll have your choice of nature inspired or bright colors. We will supply the tissue paper and some Mod Podge. There will be a very limited amount of candle holders available.

Contact the Willoughby Library during the month of January to pick up your supplies.

#### Make and Take Art Club Kits for Teens and Tweens

Each month we will have a different activity kit for you to pick up and complete at home. January's activity will be: Among Us Keychain (January 4) and Scratch Art (January 18). Instructions and most of the things needed and will be included in the kit. A limited number of Art Club kits will be available. Contact the Willoughby Library to pick up your supplies. Ages 11-18.

Mondays, Jan. 4th & 18th, 10 am

#### An Evening at the Mounds Club

Local historian Ginnie Jeschelnic will lead us through the history of Willoughby Hills' infamous Mounds Club, a mafia-controlled casino and nightclub that offered its patrons some of the region's best entertainment. However it all came crashing down in the early morning hours of September 29th, 1947, when a small army of masked commandos armed with submachine guns made off with \$450,000 in jewelry and cash.

Wednesday, January 6

6:30 pm

#### Murder at the Hills Book Discussion

The Other Mrs. by Mary Kubica  
Thursday, January 7, 2 pm

#### Between the Lines Author Series: Just Keep Rowing with World Record Holder Katie Spatz

In 2010, Mentor Native Katie Spatz became the youngest person ever to row across the Atlantic Ocean, spending 70 days alone at sea at age 22. Katie had planned a 2,473 mile westward route from Senegal to French Guiana. En route she changed course, increasing the total distance by approximately 400 miles, setting Georgetown, Guyana as the terminus for a total distance of 2,817 miles. During her journey, her diet consisted of mostly chocolate bars.

No stranger to overcoming challenges, Katie also ran across the Mojave desert unsupported, cycled across America twice, and is the first person to swim the 325-mile Allegheny River. She's also run across the states of New Hampshire, Vermont, and Maine, all while raising money for safe

drinking water projects around the world, totaling over \$275,000 in funding.

Katie will join us to talk about her book Just Keep Rowing.

Thursday, January 7, 6:30 pm

#### Zoom LEGO Club

Join us on Zoom to discuss the amazing LEGO creations you have been working on. The Wednesday before the program, Miss Sarah will send you a video about what the theme is and an example of something she has been working on, as well as the Zoom link for the next day. At 2 pm on Saturday, you'll be able to join a Zoom call and show off your amazing creation. Be sure to have a name for the creation and a little story that explains it.

Saturday, January 9  
2 pm

#### Leading a Brain Healthy Lifestyle

Chera Ilnat, from Kemper House, will share her knowledge on creating a brain healthy lifestyle.

Monday, January 11  
2-3 pm

*Continued on page 2*

# Library Programs Continued...

## Among Us... With the Library!

Join us on Zoom for some murder mystery gaming fun... in space! Miss Bryn will host a few rounds of the game "Among Us" (you must already have the game to play, through Steam or free through iOS and Android) and find the impostors. Grades 7-12 (Ages 13-18).

Monday, January 11, 6:30-8 pm

## Mac Computer Tips & Tricks

Apple computer expert Chris Woodman will reveal hidden features most Mac users don't know exist. You will learn useful and time-saving tips to elevate your Mac experience.

Monday, Jan. 11, 6:30-7:30 pm

## Meet Tyler Jenkins aka Chef T

Join us for an evening with a true entrepreneur. Tyler Jenkins is a local certified culinarian, who is known as Chef T. He is a personal chef, an entrepreneur since the age of 11 and is well known for his pepperoni bread. Chef T will take us through his journey of the ins and outs of achieving his dream to be a chef.

Wednesday, Jan. 13, 6:30 pm

## A Proper Washington Welcome

Celebrate the presidential inauguration with this program

from the James A. Garfield Historic Site in Mentor! How does Washington, D. C. welcome new residents to 1600 Pennsylvania Avenue? The answer: with a ball, of course! Trace inaugural balls throughout American history, highlighting the fashions worn throughout the centuries.

Thursday, January 14, 6:30 pm

## New Year, New You Signature Program

Join us for Willoughby Library's second annual New Year, New You! This year, the line-up is all virtual. You can register to participate via Zoom at welibrary.info or by calling 440-942-3200. All

programs will also be simulcast on Facebook Live at facebook.com/willoughbyeastlakepubliclibrary, and on Facebook for future viewing!

All day: Create your Own Vision Board

10 am: Family Zumba with Lake County YMCA

11 am: The ABC's of CBD

12 Noon: Yoga for All

1 pm: Get Outside and Get Active in Lake County this Winter with Lake MetroParks

2 pm: Time to quit: Tobacco Cessation with the Lake County General Health District

2 pm: Intro to Meditation with Harmony Yoga Studio

3 pm: Top Questions about Dementia Answered

3 pm: Reaching Your Healthy Weight Naturally with Lake Health

4 pm: Building Resilience in a Pandemic and Beyond with Viktoria Higgins of Nourish with Viktoria

Saturday, January 16, All Day

## New Year New You for Teens

You can create a vision board. Seeing your vision board regularly—with images and words representing your goals, wishes, and values and helps to ensure that you continue to move towards those things, both consciously and unconsciously. Contact the Willoughby Library to pick up your supplies. Ages 11-18.

Saturday, January 16

10 am

## Miss Bryn's Bomb Book Club

Join Miss Bryn for a teen book discussion via Zoom. January's book is Bella Forrest's dystopian series starter The Gender Game (a supposedly good Hunger Games

read-a-like) Grades 7-12 (Ages 13-18).

Monday, January 18

6:30-7:30 pm

## Online Film Discussion

Join our new group as we gather online to discuss a different film each month. January's topic will be "What is your favorite film to cozy up with on a cold winter day?"

Tuesday, January 19, 3 pm

## Sensory Storytime

Children of all ages & abilities are welcomed to this interactive, inclusive storytime specifically designed to support the developmental needs of those with sensory challenges.

Tuesday, January 19

6:30 pm

## Sam & Sarah's S.T.E.A.M. Spotlight

Follow along with Miss Sam & Miss Sarah as they take you through the steps of a fun activity highlighting concepts from Science, Technology, Engineering, Art & Math! (Registrants will be informed of necessary supplies in advance of this LIVE demonstration).

Wednesday, Jan. 20

3:30 pm

## Coupon Guy: Saving During the Pandemic

Joe Daugirdas, the Coupon Guy, will help you learn how to save on items needed, including toilet paper, hand sanitizer, cleaning products, food delivery and subscription services.

Wednesday, January 20

6:30-7:30 pm

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## Mayor

Continued from page 1

many of these efforts in the future.

We are especially excited to restart some of our strategic efforts that were stalled by the pandemic. With the successful organization of the Lakefront Special Improvement District, a funding tool for lakefront erosion is identified, and we will begin a serious effort to re-imagine Osborne Park. Summer events planned for this park last year will resume, and we look forward to helping the Willoughby Lakefront Business Association's Osborne

Park Market and Flea enhance their vendor base and outreach. In our historic downtown, we will continue our branding efforts to promote DTW as an arts and entertainment district. The pandemic has heralded a new era in customer behavior that will include both online and in-person transactions built around the customer experience. Our merchants are already adapting to e-commerce, and our bars and restaurants offer the experience. In short, DTW is well poised for the next generation of consumers. We are also nearing our fundraising goal for "The Bridge", the artwork anticipated for the plaza in front of the Citizens Bank building at Erie Street and Mentor Avenue. Our hope is this piece will be the gateway to our historic downtown. After months of planning, we are optimistic about receiving a significant grant from the State of

Ohio to improve our riverfront. If we are successful, this would be an important first step in the Chagrin River Trail expected to connect Willoughby to Lake Erie. Economic development has seen a significant increase towards the end of last year with both residential and commercial projects coming forward, and we expect healthy activity through 2021 as we recognize Willoughby is a highly desirable place to live, work, and play.

Finally, and most importantly, we look forward to a new year of engaging with our residents. While virtual meetings and videos provided short-term communication tools during the pandemic, they are not a substitute for face-to-face get-togethers. We look forward to seeing many of you in person soon.

Have a healthy, safe, and Happy New Year!

## The Willoughby Times

A Lake Community News Publication

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# Laketran Now Offers Free Transportation to Work Aiming to Help Lake County Businesses with Recruitment & Retention

Laketran recently launched, Transit GO, a new employee transit benefit program for Lake County employers. In partnership with the Lake County Commissioners and Alliance

for Working Together, the pilot program offers enrolled Lake County employers free Local Route bus transportation for any employee or recruit to provide reliable transportation to work or

throughout the hiring process.

“It is getting harder to access a qualified workforce, especially for Lake County’s manufacturing industry,” shared Alliance for Working Together Director

Juliana Petti. “Any additional benefits employers can offer will help bring workers to Lake County.”

The new benefits program is funded by a \$75,000 grant from The Paradox Prize, an initiative to improve the mobility of Northeast Ohio’s workforce and generate sustainable solutions to eliminate the “no car, no job; no job, no car” paradox in Northeast Ohio.

“We’ve heard from employers that reliable transportation impacts their recruitment and retention efforts,” shared Dominic Mathew, the Fund’s urban and regional planner for mobility innovations. “Our vision is to test ways to reduce transportation barriers for workers and help employers access the talent they need in an effort to drive long-term change.”

When the Fund for Our Economic Future and its partners launched The Paradox Prize last year, Laketran, the Lake County Commissioner’s Office, Workforce Development Board and Port Authority collaborated to see how transportation could play a role to help recruit and

retain employees for Lake County employers.

“Laketran has added a significant amount of service with our two new in-county routes 8 and 9, and routes 10 and 12 that connect with downtown Cleveland,” shared Ben Capelle, CEO of Laketran. “We hope this new program will incent employers to consider transit options for their employees and enable them to offer a more competitive benefits package to bring new talent to Lake County.”

Laketran provides commuter express service between Cleveland, Eastlake, and Mentor for first-shift employees and offers hourly bus route service from 6 a.m. to 8 p.m. on weekdays and every two hours on Saturdays throughout Lake County.

Both Lake County employees and employers are encouraged to reach out to Laketran if they can benefit from the program. For more information about Transit GO, please contact Julia Schick at [jschick@laketran.com](mailto:jschick@laketran.com) or 440-350-1012 or visit [www.laketran.com](http://www.laketran.com).



**Recruit & Retain employees with Transit GO**  
a free transit benefit program that offers employees free transportation to work for all Lake County employers.

Employers that enroll in Laketran’s Transit GO program will receive free in-county fixed route bus passes for any employee or recruit, to ensure they have access to employment.

## Benefits of Transit GO:

- Saves employees nearly \$100/month
- Provides reliable transportation
- Enhances benefits package for employees
- Reduces tardiness & absenteeism
- Expands your labor market for recruitment
- A benefit you can use everyday

Interested employers or employees can call 440-350-1012.



## Audubon Reveals How to Grow a Healthy Forest

Blackbrook Audubon will present "Forest Management for Bird Conservation" by Rebecah Troutman, Natural Areas Biologist with The Holden Arboretum, online 7:00 p.m. Tuesday, January 19. Troutman will describe how Holden uses The Working Woods, a 67-acre living laboratory and demonstration forest, to test woodland management techniques to improve forest health.

Anyone interested in hearing the presentation must register on the event page of [blackbrookaudubon.org](http://blackbrookaudubon.org). A link will be sent to each registrant's email address.

Upon their arrival to Ohio, Europeans cleared much of the state's forests for agriculture. Recently, these farm fields have been returning to forest, but these

modern forests differ greatly from the original old-growth forests. Forestry treatments to increase tree health and improve plant and structural diversity should provide better habitat for a broader variety of bird species.

While the program starts at 7:00 p.m., Trevor Wearstler, the host and president of Blackbrook, will allow people into the meeting about 6:30 to familiarize themselves with the software features or to chat with other attendees.

As a local chapter of National Audubon Society, Blackbrook Audubon covers Ashtabula, Geauga and Lake Counties. For more information, email [blackbrookaud@aol.com](mailto:blackbrookaud@aol.com). Follow Blackbrook Audubon Society on Facebook for updates.

**HAPPY NEW YEAR  
2021**

# Bankruptcy 101:

## Bankruptcy Made Simple

The two types of bankruptcy that most people hear about are chapter 7 and chapter 13. The word chapter refers to the chapter (like in a book) in the bankruptcy code. Chapter 7 is a liquidating bankruptcy and chapter 13 is a non-liquidating bankruptcy. Liquidating means they (the government) can take your stuff. Non-liquidating means they can't. However, there are exceptions to this. I will try to lay this out in a simple fashion:

In a chapter 7 you will be able to discharge all your debts without paying anything back. However, if you have any equity (value) in anything (your home, your car, your bank account, your boat-anything) you must surrender it to the bankruptcy trustee (the person who looks out for the creditors) so that it can be sold (liquidated) to pay back the creditors to the largest extent possible. Equity is what determines which chapter of bankruptcy you can file under. Fair Market Value minus Amount Owed equals Your Equity in anything.

A chapter 13 is a non-liquidating bankruptcy. This means you get to keep everything, but you must pay back a percentage of your debt. It is also used for people who are in foreclosure or behind on their mortgage and in fear of foreclosure.

A chapter 13 requires a payback plan from between three to five years. The payment is monthly. The amount is determined, again, by the amount of non-exempt equity you have accumulated in your life. Exempt equity is equity that the law says your creditors cannot take. Non-exempt means they can take it. Your total equity is referred to as your bankruptcy estate. Obviously, everyone wants to do a chapter 7 because it is no pay back. However, since 2005 it has become much harder to file chapter 7. In 2005, legislation was passed which tightened up the income restrictions on people regarding the Chapter 7 bankruptcy. The intended result was that more people must file under Chapter 13 of the Bankruptcy code and pay back, at least, what the government thinks they can afford.

It is the bankruptcy attorney's job to advise you which is the best chapter to file under. It is also the attorney's job to make sure you keep your home, your car, and everything else you have accumulated throughout your life. At Biales Delchin Law we concentrate in the area of bankruptcy. Our practice is dedicated to helping people resolve their financial problems in an honorable and dignified manner. We understand how hard it is for

people to take this step. We are sensitive to the pain, despair, sense of failure and humiliation many feel for being in this situation. We are dedicated to educate our clients in a compassionate, caring and sensitive manner as to why it is an act of love to yourself and your family to file bankruptcy; that bankruptcy is a mechanism created by the United States Constitution to help people get back on their feet and start contributing, once again, to our economy and that you are not only helping yourself and your loved ones but that you are actually helping the economy and your country by filing bankruptcy in most cases (that is why it was created by the Constitution as a power granted to Congress).

Some of the greatest and most honorable people in U.S. history have had to file bankruptcy.

Abraham Lincoln filed bankruptcy; so, did Thomas Jefferson and Ulysses S. Grant. It did not affect their contributions to society or malign their names. Bankruptcy- if needed- is good. Anybody who thinks or says otherwise has never been in life and sanity threatening financial distress; they have never suffered unending merciless harassment, letters and phone calls by bill collectors. You do not have to live that way. You can regain your peace of mind.

If you are in this situation you are not alone. We can help you get your sanity back. Please come in for a free completely confidential consultation. You will speak with an experienced bankruptcy attorney. Your case will be analyzed, and you will be given a detailed and compassionate evaluation of exactly what can

be done to help you. There is absolutely no obligation or pressure to hire us. You will not be asked to give us money or sign anything and no one will ever know that you came. We are legally bound to the highest level of confidentiality in these cases.

If you decide bankruptcy is the solution for you, we will be happy to put you on an affordable payment plan. We will stop the annoying collection calls immediately. We will protect you from lawsuits, garnishments and other collection activity. We will see to it that, if possible, you keep your car, home and all your other property. Bankruptcy is a wonderful legal tool that can give you peace of mind and give you a fresh start in life. I have seen it work miracles.

Robert C. Biales

## Window Savings at Shoreline

Deciding who to call to get your best deal when it's time to replace your outdated windows & doors is easier than you realize.

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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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# This New Year, Earn Your Bachelor's or Master's Degree Close to Home, at the Holden University Center of Lakeland

It's a new year! That means it's a great time for fresh starts and setting goals like earning a college degree.

Since opening in fall of 2011, the Holden University Center at

Lakeland Community College has provided a convenient and close-to-home option for Lake County residents to further their education.

More than 1,000 students

have graduated with degrees through Holden University Center partnerships. Offerings include 23 bachelor's degree programs, 19 graduate degree, endorsements and certificate

programs and one doctoral program from 11 university partners. Current university partners include: Bowling Green State University, Cleveland State University, Franklin University, Hiram College, John Carroll University, Kent State University, Lake Erie College, Notre Dame College, The University of Akron, Ursuline College and Youngstown State University.

So, if you took a few college classes but didn't quite make it to the finish line, it's never too late to pick up where you left off. Or maybe you have a degree,

but want to go back to work on a master's program. Whatever your journey has been so far, a new year is the perfect time to explore what you need to do to move toward your goals.

The first step is to learn more at an online information session. "Holden University Nights" is held the last Wednesday of each month from 6-7 p.m. The next session is scheduled for Jan. 27. A link will be provided to registrants a few days before the online-only event. Sign up is free and available at [lakelandcc.edu/ucevents](http://lakelandcc.edu/ucevents).

## Now is the time to commit to your goal of earning a bachelor's degree

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### Join Lakeland's Holden University Center Nights and discover:

- The academic programs each four-year partner offers.
- How you can save an average of \$20,000 by completing your four-year degree through one of our partnership programs.
- Your next steps to get started towards advancing your career or starting a new career path.

Register today!

440.525.7535  
[uc@lakelandcc.edu](mailto:uc@lakelandcc.edu)  
[lakelandcc.edu/ucevents](http://lakelandcc.edu/ucevents)



## You Can't Control the World, But You Can Control Your Household

You may have just ask yourself, "What are they talking about?"

With the world in this state of uncertainty. One thing seems certain, we will be homebound for the foreseeable future.

Many of our normal activities like eating out and events have been put on hold recently, but most of us still need some control of our lives. Home improvements allow us to take back the control in our homes.

Inbound Calls have went up almost 1000% since the

Pandemic started. This has been such a blessing and we have been able to help many through this time.

Whether it be the leaking faucet, the running toilet of the bathroom remodel of your dreams we are there to help take control of your home again. Take this journey with Monthly Upkeep! Call us today for your free estimate.

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# Carbon Monoxide Poisoning From Your Heating System

By DeBord's One Hour Heating & Air Conditioning® of Chardon, Ohio.

Even small leaks in your boiler or furnace can expose you to a deadly amount of carbon monoxide.

Carbon Monoxide poisoning kills 400 Americans every year and sends 20,000 to the hospital, according to the CDC. Leaking furnaces or boilers are one of the most common causes of deadly carbon monoxide poisoning—every year without fail.

Odorless, colorless, and very deadly carbon monoxide is a byproduct of burning fuel to heat your home.

Carbon monoxide poisoning relates to running your heating system. So, winter weather means it is time to get informed and take precautions to keep safe from carbon monoxide poisoning.

## Household Sources of Carbon Monoxide

- Gas Furnaces
- Oil Furnaces
- Gas Boilers
- Oil Boilers
- Wood fireplaces
- Wood pellet stoves

Running a wood stove or a pellet stove is pleasant but very OPTIONAL. Heating your home in the winter with furnace or boiler is essential! That makes keeping protected from carbon monoxide poisoning necessary, too!

How Does Carbon Monoxide Poisoning Occur? - Carbon monoxide poisoning is the term

used for when carbon monoxide displaces oxygen that our bodies need to function. Since our muscles, organs and our brains all require a constant supply of oxygen to function, the damage from carbon monoxide poisoning is extensive.

## Carbon Monoxide Poisoning: Symptoms

Survivors of carbon monoxide poisoning compare the feeling to being sick with the flu.

These symptoms can include:

- Headache
- Dizziness
- Physical weakness
- Nausea
- Vomiting
- Chest pain
- Confusion
- Unconsciousness

Losing consciousness close to the source of the carbon monoxide often results in death.

## Compromised Heating System = Carbon Monoxide Poisoning

Feeling anxious?

Well, although carbon monoxide poisoning is extremely dangerous, if your boiler or furnace is running properly, you are safe—100%!

Only a compromised boiler or furnace will release potent levels of carbon monoxide.

Most common heating system defects that release carbon monoxide.

- Cracks in combustion chamber
- Leaking seams
- Cracks in exhaust piping
- Incomplete combustion process

An older furnace is more likely to experience these deadly issues. Ordinary wear & tear can cause this simple but deadly damage.

## What can you do?

### Carbon Monoxide Detector

First things first, place carbon monoxide detectors around your house. Carbon monoxide detectors are as essential as smoke detectors. These electronic devices emit noise when they detect a sufficient amount of carbon monoxide.

Since carbon monoxide is colorless, odorless, and tasteless, this is the ONLY way to detect the dangerous gas.

To maximize their effectiveness, place one near your heating system and place one on every floor. If your carbon monoxide detector alarms, evacuate your house.

Test your carbon monoxide detectors as regularly as you test your smoke alarms.

### Limits to Carbon Monoxide Detectors

Carbon monoxide detectors are your first line of defense against the danger of carbon monoxide poisoning. They are a necessity in every home.

However, carbon monoxide detectors can ONLY detect extremely high levels of carbon monoxide. Levels that would qualify as acute exposure.

Carbon monoxide detectors fail to detect smaller, yet still potent levels of the dangerous gas. Chronic exposure to those low levels of carbon monoxide can lead to the same dangerous,

life-changing symptoms as acute exposure.

Your furnace can be leaking carbon monoxide into your home for weeks, and your carbon monoxide detectors could miss it.

The only way to 100% ensure you and your family's safety is to schedule an inspection and tune-up with an HVAC expert.

## Annual Furnace Tune-up in your Area

In fact, the CDC strongly recommends having a qualified HVAC technician tune-up your furnace or boiler, stating:

"Have your heating system, water heater, and any other gas, oil, or coal burning appliances serviced by a qualified technician every year."

The older your heating system, the more essential an annual

tune-up becomes. If your heating system is leaking or at risk to leak the One Hour Air technician will fix it on the spot, ensuring you and your family are NEVER exposed to carbon monoxide.

If you know someone else would benefit from this information, please share this blog and the CDC website. It could save a life.

Call us today at (440) 497-4386 to schedule an appointment for DeBord's One Hour heating system tune-up to prevent carbon monoxide poisoning.

Log on to [www.Debordinc.com](http://www.Debordinc.com) and [www.BenjaminFranklinPlumbingNEOhio.com](http://www.BenjaminFranklinPlumbingNEOhio.com) to Learn More and for Special Offers.

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## Library Programs

Continued from page 2

### The Nancy and David Wolf Holocaust and Humanity Center Present an Eyewitness Testimony

Ohio resident and retired optometrist Dr. Al Miller describes his childhood in Berlin from 1933-1937 under Adolf Hitler's regime, his departure from Germany and life after the war.

Thursday, January 21  
5 pm

### Khin's Craft Corner

Follow along with Miss Khin as she gets creative with materials you have around the house! A new, pre-recorded video will be available every week.

Links available Fridays, January 22 – February 26

### Cookie Voyage

Join Jennifer Thornton of

Buttercream and Olive Oil for a live demonstration via Zoom of three different cookies:

1. French Olive Oil Biscuit (origins in 18th century Provence), 2. Italian Almond Cookie (origins in 16th century Italy) and 3. Tahini Chocolate Chip Cookie. If you like, you can purchase the ingredients and bake along with Jennifer.

Sunday, January 24, 1-3 pm

### Next Chapter Book Club (NCBC)

The NCBC is now virtual! The NCBC is a collaborative effort between the Willoughby Public Library and the Lake County Board of Developmental Disabilities that caters to adults with Down Syndrome, autism, and other developmental disabilities. This month, participants will read and/or listen to passages from Shel Silverstein's *Where the Sidewalk*

Ends.

Monday, January 25, 1 pm

### Homeschool Travelers

Take a trip around the world without leaving your house! Each month features a different location, complete with facts & fun activities!

Wednesday, January 27, 2 pm

### Eliot Ness & the Torso Murders

While acting as Cleveland's Safety Director, Eliot Ness made great improvements in our infrastructure that created a lasting legacy for the city. However, in these same years, Ness would come head-to-head with a series of heinous crimes – the Torso Murders. Explore the famous case that is still considered unsolved to this day and learn about the Cleveland of Eliot Ness. Wednesday, January 27, 7-8 pm

## Symphony at Mentor

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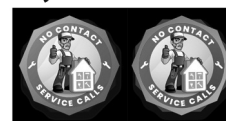
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# DIVORCE 101:

## Dissolution is The Best

The issues in a divorce or dissolution are (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 difference between a divorce and a dissolution is that in a divorce the parties cannot agree on one or more of the issues whereas in a dissolution the parties agree ON ALL ISSUES. Dissolutions

are very cost effective and can be finalized in as little as six weeks. The cost of the dissolution will vary on the number of issues in the case (which are listed above). The average cost is between \$1500 on the low end to \$3500 on the high end. According to a recent survey the average cost of a divorce with children in Ohio is \$18000.

The emotional price of continuous daily resentment,

depression, fear and worry can become overbearing and is unhealthy. Dissolution avoids all of this. In a dissolution the financial cost can be dramatically less than a divorce (the parties cannot completely agree) but, most importantly, the emotional cost to both parties and their children, if applicable, is much lower.

Robert C. Biales

## Timely Tips if You are Turning 65

Will you turn age 65 in 2021? Congratulations on reaching this milestone birthday. You will now be eligible to enroll in Medicare if you meet its requirements. It is a good idea for you to become familiar with the 'ins and outs' of Medicare before it's time to sign up. Here are a few important points for you to keep in mind:

### Know when to enroll

Your Initial Enrollment Period begins 3 months before the month you turn 65, includes the month you turn 65 and ends 3 months after the month you turn 65. Missing an enrollment deadline may mean you will have to pay a late enrollment penalty. Other rules and exceptions apply so be sure to find out when you should enroll.

### 1. Learn what's covered and what's not

Original Medicare does not cover 100% of your medical costs. There are co-pay, deductibles, co-insurance, and other expenses you will be responsible for. Original Medicare also does not provide coverage for overseas emergency care, routine vision, dental or hearing care. Learn about other options if you would like more comprehensive coverage.

### 2. Learn the differences between Original Medicare, Medicare Advantage Plans and Medicare Supplements

Medicare Advantage Plans and Medicare Supplements are two options for you to consider. One is an alternative to Original

Medicare while the other helps cover some costs not covered by Original Medicare. These plans have significant differences when it comes to costs, benefits, enrollment guidelines and how they work so it is important to understand them as you explore your Medicare coverage options.

### 3. Find out what prescription drug coverage will be best for you

Prescription Drug coverage is available as a stand-alone plan that works in conjunction with Original Medicare or as part of a Medicare Advantage Plan. Plans vary so how much you pay for your prescriptions will depend on the plan you select. Plus, you should make sure your medications are covered by the plan you choose.

I can help make your transition to Medicare less confusing. I cover these topics and many more in my class, Getting Started with Medicare. You can attend this class from the privacy and comfort of your home ZOOM technology on Monday, February 8, 2021. The class will take place from 6:30pm - 8:00pm through the Willoughby Eastlake Library. To register, call 440-942-7880. This event is only for educational purposes and no plan specific benefits or details will be shared.

If you have questions concerning Health Insurance including Individual, Group, Medicare Advantage Plans or Medicare Supplements, call me at 440-255-2500 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

I look forward to helping you.

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).

## PLANNING YOUR RETIREMENT HEALTH CARE?

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

Attend my **"GETTING STARTED WITH MEDICARE"** class on-line or in your area:

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



Laura Mutsko

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Monday, Feb. 8  
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Willoughby-Eastlake Library  
**ZOOM ONLY**  
440-942-7880 to register

Wednesday, March 24  
6-7:30pm  
Concord Community Center  
440-639-4650 to register

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

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- check includes:
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  6. Adjust blower belt
  7. Check & adjust furnace controls

8. Check safety pilot operation
  9. Oil blower.
- Even though those hot & humid days are fading 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:

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

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# Heating Assistance Available- Application Deadline: May 31, 2021

The Ohio Development Services Agency and the Lake County Council on Aging want to remind Ohioans that assistance is available to help with their home energy bills. The Home Energy Assistance Program (HEAP) helps Ohioans at or below 175 percent of the federal poverty guidelines pay their heating bills.

Applied directly to the customer's utility or bulk fuel bill, the benefit can help manage heating costs. Ohioans can visit [www.energyhelp.ohio.gov](http://www.energyhelp.ohio.gov) to apply online, download a copy of the application or find contact information for a local Energy Assistance Provider (EAP). The Lake County Council on Aging is able to assist individuals over the phone to complete their application for HEAP benefits. If preferred, an individual can drop off their application and verifications using the agency's secure drop box for an Information & Assistance Specialist to review the application to ensure it is complete and submit on the individual's behalf.

When applying, individuals need to have copies of the following documents:

- Most recent utility bills.
- A list of all household members (including birth dates and Social Security numbers).
- Proof of income for the past 30 days for all household members (12 months for certain income types).
- Proof of U.S. citizenship or legal residency for all household members.
- Proof of disability (if applicable).

HEAP benefits are applied to an individual's energy bill after January 1st. Applications for the HEAP program must be received by May 31, 2021.

This is not an emergency program. Low-income households that have been disconnected (or have a pending disconnection notice), need to establish new service, need to pay to transfer service, have 25% (or less) of bulk fuel supply remaining, or have a household member who was diagnosed with COVID-19 in 2020 may also be eligible for the HEAP Winter Crisis Program, which started on November 1, 2020. If you need immediate assistance with your energy bills, please contact your local EAP. A list of providers can be found at [www.energyhelp.ohio.gov](http://www.energyhelp.ohio.gov).

Applications for the HEAP Winter Crisis Program must be received by March 31, 2021. For more information on HEAP, visit [www.energyhelp.ohio.gov](http://www.energyhelp.ohio.gov) or call (800) 282-0880. Hearing-impaired customers can dial 711 for assistance.



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# Enter Laketran's Design a Bus Wrap Art Contest

Laketran's Design a Bus Wrap art contest is open for entry submittals.

High or college school students from Lake County are encouraged to submit original artwork with a positive Lake County message. Participants are encouraged to use the contest's "Lake County

Pride" theme using their artwork to promote public transit or one or more features of Lake County.

One student's winning design will be featured on a 35 foot in-county local bus wrap for six months. Entries are due Monday, January 11, 2021 and the bus wrap

will be installed from February – July 2021.

The contest is open to high school and college students from Lake County or students who are enrolled in a Lake County school, art school or homeschooled during the 2020-2021 school year.

Learn more about the contest

and download the entry form and art templates at <https://laketran.com/art-contest>.

"We are very excited to use our bus as a form of public art," shared Laketran spokesperson Julia Schick. "Many transit systems incorporate public art into their

transit properties or vehicles. We have a unique opportunity to wrap a bus before it retires from service in 2021 so we're excited to give this opportunity to a young Lake County community artist."

Art contest sponsors include Fine Arts Association, Remarkable Lake County, and Blackbird Interactive.

# "Living Your Best Life with Arthritis" Virtual Program - Jan. 13<sup>th</sup>

The Arthritis Foundation, a national, non-profit organization, is pleased to announce a new Live Yes! Connect Group formed and will have events throughout Northeast Ohio. For now, we are going virtual for adults living with arthritis.

Explained Carol Arbaczewski, "We want to get the word out that our support group is here and planning our first virtual event, "Living Your Best Life With Arthritis", on Wednesday, January,

13, 2021, 7:00-8:30 PM eastern standard time."

This meeting will focus on providing information to people living with arthritis about free resources available from the Arthritis Foundation to help them live their best lives despite challenges of the disease and allow time to connect with others.

Arthritis Connect Groups are peer-led, local support groups that offer connection, education and empowerment and share a

common goal of bringing people together for activities focused on mutual support and positive coping strategies for living well.

One month we may have a presentation on healthy eating, the next we may learn arthritis friendly exercises and the following month, the group may socialize together.

"Living with arthritis can be a very lonely," especially during a pandemic, added Carol Arbaczewski, Facilitator. We are creating a caring community for adults facing the challenges of arthritis and rheumatic diseases."

The event is free, but registration is required. To sign up, go to

<https://connectgroups.arthritis.org/groups/northeast>

*Live Yes! Connect is part of an expanding range of Arthritis Foundation resources that provides personalized help & support to adults or adults who have a child living with all types of arthritis and rheumatic conditions.*

# Puppy Socialization During the COVID-19 Pandemic

Socialization means introducing a pup to new

situations and making them safe, positive, confidence-building experiences.

Many pet owners believed that getting a puppy during the pandemic would be ideal timing. The family is working from home and everyone has lots of time to spend with the puppy. Sounds great, right?

The home, however, is only part of a puppy's world. There are experiences that a puppy needs to have when being out and about: New and different sounds such as vehicles, construction equipment, and sirens; Meeting other non-family animals and lots of new people; Walking over, around and through different surfaces and objects. This exposure to different sounds, people, animals and objects will

help build a pup's confidence.

Experts believe that the period for socialization ends at approximately 20 weeks of age. In today's world of social distancing and limited mobility there are still options for socializing your pup. Group puppy classes can help introduce your pet to the outside world while maintaining a safe environment for all involved. Puppy-only playgroups by trainers can also facilitate the socialization process. Do your puppy a favor and help him/her to grow up to be a confident, well-adjusted pet.

For more info on puppy socialization, contact: Digging Dogs Training & Pet Care [www.diggingdogs.biz](http://www.diggingdogs.biz) (440) 255-3500.

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## DIGGING DOGS

— TRAINING & PET CARE —

**Pandemic Puppy Play Groups**

**Join the area's only play groups for pups 6 months & under!**

- Supervised by a Certified Trainer
- Socialization & Proper Play
- Enrichment Activities
- Intro to Obedience Skills

**Group Classes**

Puppy/Adult Classes Begin the Week of Jan. 4th

**(440) 255-3500 • [www.diggingdogs.biz](http://www.diggingdogs.biz)**

**Locations in Mentor & Painesville Twp.**

**Group Play • Sleepovers • Grooming**

# Why Wait For A Stimulus Check?? Get Your Return Early/Fast/Great Price - COVID Compliant

## BASIC PACKAGE

**\$132 - \$154**

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

## EARNED INCOME

### CREDIT PACKAGE

#### EIC

**\$198 - \$210**

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

## SOLE PROPRIETOR

### PACKAGE

**\$198 - \$246**

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

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

**Returns start off at \$88.00 - Additional Schedules \$22.00 Each**

## RENTAL PROPERTY

### PACKAGE

#### Schedule E

**\$198 - \$246**

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

## BUSINESS OWNERS

### PACKAGE

**\$288 - \$488**

- S-Corps, C-Corps, Partnerships  
Non Profits, Multi-Member LLC's
- Federal Return
  - State Return
  - City Return
  - \* BRING US YOUR QUICKBOOKS BALANCE SHEET, INCOME & EXPENSE SHEET
  - \* W-2's and 1099's at Reasonable Fees
  - \* Year End Bookkeeping at Reasonable Fees

## FREE STUFF!!

- \* Married Filing Joint vs Married Filing Separate Analysis
- \* No Appointment Necessary
- \* 1- 2 Day Turn Around Time
- \* FREE Gift Card to ZappysAutoWashes.com (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  
Concord Location

**Our 40th Tax Season!**  
**www.zappitellifinancial.com**

## BUSINESS SUPPORT SERVICES

### WE DO THE DIFFICULT & COMPLICATED RETURNS AT A GREAT PRICE!

S-Corporations - 1120S

C-Corporations - 1120

Partnerships - 1065

Multi-Member LLC's

Rental Properites - Sch. E

Sole Proprietors - Sch. C

Non-Profits

Fiduciary Returns - 1041

# ZAPPITELLI FINANCIAL SERVICES

Certified Public Accountants • Certified Financial Planners • Enrolled Agents

## 11 NORTHEAST OHIO LOCATIONS:

Concord 440-354-0375 • Willoughby 440-918-1513 • Mentor-on-the-Lake 440-209-1775  
Mentor Heinen's Plaza 440-701-8302 • Perry/Painesville East 440-392-6100  
Eastlake 440-269-8344 • Painesville Twp. 440--352-5770 • Willoughby Hills 440-943-5277  
Painesville West 440-352-5770 • Mentor East 440-354-0375 • North Olmsted 440-354-2947