



Mentor City Council

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

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

City of Mentor to Honor Veterans on November 11th

Veterans Day this year is Wednesday, November 11th and the City of Mentor is asking all residents to fly the flag to honor the brave men and women who have served in the military.

The City of Mentor will be commemorating this with a Veteran's Day ceremony to be held at the Veteran's Memorial at 11 AM. The event will be broadcast live on the Mentor Channel and will be streamed on Facebook for those unable to attend in person.

Originally known as Armistice Day, this holiday was first commemorated in 1919 to mark the end of World War I, which occurred with the signing of the armistice on the 11th hour of the 11th day of the 11th month, in 1918. In 1936, Armistice Day became a national holiday. Following World War II and the Korean War, the name was changed to Veterans Day to honor American veterans of all wars.

We thank all veterans for their commitment to our nation and we ask all to come together in honoring their efforts to preserve our way of life by celebrating Veterans Day with us.

new class every month or find one you enjoy a stick with it!

Our trained and experienced instructors are friendly and have a passion for fitness. They want to help you meet your health and fitness goals!

Cardio Choose from Kickboxing, Barre2Pilates, Body Sculpting, Phenomenal Abdominals, Tai Chi for Health,

evenings and offer a range of activity for all fitness levels at affordable prices. A new session Recreation at (440) 974-5720 and we can help you select the course that's right for you.

Mentor Rec: Dance Class for Children

Weather your child likes to bounce to the beat or twirl like a ballerina, Communities In Motion has a class just for them. Choose from a variety of classes from Itty Bitty Ballet to Little Hip-Hop Tumble.

Class takes place Mondays, at the Garfield Lounge. Call Mentor Recreation at (440) 974-5720 to register or visit our online registration at www.cityofmentor. com

Mentor Public Library Children & Teen Programs Fun for the whole family! All of <u>Yoga Kids! Zoom Edition</u> a recommendation from time to

these programs are being offered online. Some will be hosted live via Zoom and require registration. You can sign up by calling the library or at www.mentorpl.org. Others will be broadcast on the

library's: •Facebookpage:www.facebook. com/mentorpubliclibrary

YouTube channel: www. youtube.com/mentorpubliclib

• And website: www.mentorpl.org.

November Reading Challenge All Month

Kids can win prizes for reading or being read to! Visit the Children's Department at Mentor Public Library's Main Branch for a reading log. For children, newborn to 12.

Grab & Go Crafts

Families can pick up supplies for crafts that they can make at home from MPL's Main, Lake and Headlands Branches. Get different crafts throughout the month. Call branches for details.

Artpocalypse

Tuesdays at 12 p.m.

Get fun and colorful craft ideas with Mr. Josh from Mentor Library's Public Headlands Branch. Can be viewed on the library's Facebook page, YouTube channel, or at www.mentorpl.org/ artpocalypse.

Thursday, Nov. 5, at 10:30 a.m. Children (ages three to six) can join an online yoga session with special guest, Darlene Kelbach. Ms. Darlene is a certified yoga instructor who will lead little ones and their grown-up through exercises in breathing and movement, all put together with a story and music that you can enjoy from the comforts of your own home. Don't forget your yoga mat or towel. This program will be a live Zoom event. Registration is required.

<u>Virtual Vittles</u>

Monday, Nov. 9, at 4 p.m.

Kids (ages seven to 12) can learn how to make tasty no-bake treats during the library's new Virtual Vittles program. MPL's Chef Robin will show children how to follow a recipe via Zoom. The library will even provide all the ingredients that kids need to participate. Registration is required. Families can sign up online at www.mentorpl.org or by calling the library at (440) 255-8811 ext. 220.

Tween Time: Book Reviews Fridays, Nov. 13 and 27, at 12 p.m.

Every other week, Ms. Traci from the Lake Branch will highlight two relatively new books for tween readers. Everyone needs time, and she can help your tween find their next favorite book.

Virtual Adopt-A-Critter

Monday, Nov. 16, from 10 a.m. to 1 p.m.

Children (ages three to six) can virtually adopt a stuffed animal critter that resides at the library. (Sorry, the stuffies don't go home with the children) After deciding which critter to remotely adopt on Zoom, the kids will receive an adoption certificate with biography via email. Then they'll get to watch a slideshow of the critter's adventure throughout the week at the library.

Sew Easy

Tuesday, Nov. 17, at 6 p.m.

Kids (ages eight to 12) can learn how to make a doll-sized, no-sew pillow and blanket using flannel and filling. First, sign up for this crafty program. Then, pick up your supplies from the Children's Department in Mentor Public Library's Main Branch. Finally, kids can follow along step-bystep on Zoom and show off their creations.

Virtual Pictionary

Wednesday, Nov. 18, at 6:30 p.m.

Children (ages eight to 12) can test their drawing skills with an online game of Pictionary. Registration required.



Rosey's Words. In

Rosey Gamiere Guest Writer

Mentor Issues 1 and 2

As you know we are in a good place with the nature preserve, you really must take a tour! We have a beautiful piece of the lakefront and our loval boaters in the marina have been very patient with the docks being under water from the rising waters of the lake. They will be repaired or replaced if need be.

The good news is that a grant has been made available to help

us accomplish the task. The taxpayers will not be paying for any of this. Our city paid off the Marina in 2017 successfully preventing a sale of the land.

The new plan will require a "yes" vote on two issues on our November ballot, Mentor Issue 1 and Issue 2. That's were you come in. A yes and yes vote will set the wheels in motion improving another asset of our great city.

Council has worked diligently

to provide a boardwalk for residents to the improvements. A restaurant, kayaking, a gift shop, a bait shop, and other amenities are being considered. These are things that will generate revenue that will be needed to replace the steel bulkheads as needed in the future. Five miles of bulkheads were built here in the 1920's and the city will need the flexibility to purchase the steel at the best price when the time is right. We deserve to have such a team caring about the infrastructure of our community.

At present our resident

or the government, and even if the

message appears to be legitimate.

boaters are paying a premium for gasoline from other marinas. Our own gas pump will be installed for that reason, and again increased revenue. All residents will benefit from attributes as we Mentors continue to put her first.

For more information and details please go to www. mentorlagoons4all.com.

We are really a sought after city that we should proud of. As we make smart choices our legacy will live on.

~ Rosey

Cyber Smarts for Older Adults

OHIO ATTORNEY GENERAL'S OFFICE

Many older adults are vulnerable to scams when using computers, tablets and smartphones. Whether using technology in public or at home, you can help protect yourself and loved ones from fraud or financial exploitation.

Here are some tips from the Ohio Attorney General's Office to help keep you safe.

Internet Tips

• Install and use a pop-up blocker. Pop-up blockers are often available free, including within some internet browsers.

• Use a secure website whenever you purchase items online. Secure web addresses begin with "https" rather than "http."

• When conducting internet searches, remember that the top search results may not always be from legitimate companies or agencies.

• To reduce security and privacy

The

risks, log out of websites when vou're finished. Wireless/Wi-Fi tips

• Verify the specific network name with the network owner before connecting to Wi-Fi.

• Never disclose personal information – passwords and credit card numbers included – when using a public WiFi connection.

• Assume that everyone can see what you're doing when you use a public network.

• Do not set your devices to automatically connect to any public Wi-Fi networks.

Email Tips

• Never respond to unexpected requests for your personal information, even if the sender appears to have some details about you or your account. Scammers may pretend to be your bank, your credit card company or a government agency and may ask you to confirm your account by submitting your account number, password and/or Social Security number.

• Do not click on links, open attachments or download anything from a suspicious message, even when they appear to be from a friend or trusted source.

Social Media Tips

• When on social media, change privacy settings to meet your needs. Understand that when you leave your account "public," anyone can see information about you, including your pictures and names of your family members and friends.

• Watch out for scammers who may impersonate your socialmedia friends or who may tell you that they need money or unexpectedly have money to give to you.

• Imagine this: Imagine a scammer finds your social-media page. Could he or she pretend to know more about you to make a scam seem real? For instance, could the scammer pretend to

know your grandchild's name is "Timmy"? Would that make a call from a scammer claiming to be "Timmy" seem more real?

Computer Maintenance Tips

· Install and maintain an antivirus and anti-spyware program. Set the program to update automatically or check regularly for updates because new viruses are launched all the time. Do not buy protection software and services based on telephone calls, popup advertisements, unexpected virus warnings or email messages claiming that your device has a virus. They are probably scams.

• Visit www.staysafeonline.org for a list of free security products that scan for and detect malware.

Warning Signs of Fraud or **Financial Exploitation**

• Requests to send money via wire transfer, gift card or prepaid money card.

• Pressure to act immediately.

· Guarantees to make money quickly.

• Requests to keep conversations or relationships a secret.

• Anti-virus scan results indicate the presence of malware or other threats on your device.

• Unexplained withdrawals from your bank account, charges to your credit card or missing cash.

• Calls regarding unpaid bills. Common Risk Factors

• Older adults who are socially

or physically isolated. • Older adults who rely on others

lost a loved one, especially if that person handled the older adult's finances.

the ailments of aging, a physical or mental impairment, memory issues or other disabilities.

To Avoid Potential Financial Fraud or Exploitation Online

• Be leery of those who contact you unexpectedly, even if they say they are from a trusted organization

• Never give out personal information such as your Social Security number or bank account number to someone over the internet unless it's a transaction you've initiated.

• Never allow remote access to your computer from an outside source.

• Use a complex, unique password or passphrase for each of your online accounts.

• Limit the amount and type of information you post on social media.

· Read websites and emails carefully - if there are grammar mistakes, it's often the red flag of a scam.

• Always remember: If it sounds too good to be true, it probably is!

To Report Fraud or Financial Exploitation

• Contact your local police department.

• Contact your local Adult Protective Services office.

• Contact the Ohio Attorney General's Office.

Ohio services and resources • Ohio Attorney General's Office: To learn more about the Elder Justice Unit, to request a cybersecurity presentation or to file a complaint, call 1-800-282-0515 or visit OhioAttorneyGeneral.gov.

• Adult Protective Services: For services that help vulnerable adults ages 60 and older who are in danger of harm, are unable to protect themselves and may have no one to help them, call 1-855-OHIO-APS (1-855-6446-277) or visit http://jfs.ohio.gov/county/County_ Directory.pdf

• The Ohio Department of Aging: To learn more about the Long-Term Care Ombudsman Program and/or advocate for older adults receiving home care, assisted living care and nursing home care, call 1-800-282-1206 or visit aging.ohio.gov.

• ProSeniors: For free legal assistance for adults ages 60 and older, call 1-800-488-6070 or visit proseniors.org

information For more visit or assistance. WWW. OhioAttorneyGeneral.gov or call 800-282-0515.



Mentor Monitor A Lake Community News Publication Matt Nelisse Publisher Deanne Nelisse Advertising Production Nancy Fath Kristy Neville Julie Warren Sales Associates

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

to handle their finances.

• Older adults who have recently

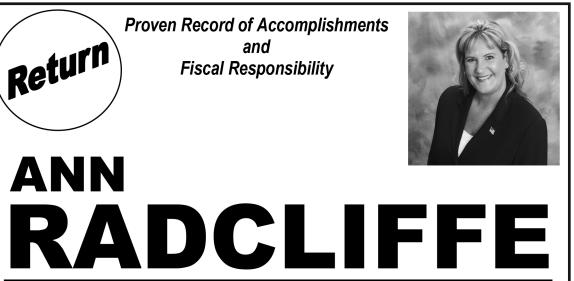
• Older adults who suffer from

The 'Extras' in Medicare Advantage Plans

Medicare Advantage plans are another way to get Medicare

You are probably already Part A (hospital insurance) and familiar with the fact that Part B (medical insurance) coverage. They are offered by private companies approved by

Medicare. In addition to basic Part A and B coverage, most Medicare Advantage plans offer 'extras' not covered by Original



RECORDER

As Recorder, Ann:

- Instituted the U.S Veteran I.D. Card Program granting discounts to veterans.
- Established the "Good Deeds" Program to help homeowners avoid Probate.
- Launched Property Fraud Alert protecting your most valuable asset.
- Utilized taxpayer's money effectively to efficiently streamline processes.

Ann has 35 years "hands-on" experience with and within the Office.

The Only Qualified Candidate for Lake County Recorder

Paid for by Friends of Radcliffe

George Phillips For State Representative

Medicare.

In 2020, the most common 'extra' benefits offered by Medicare Advantage plans included prescription drug coverage (Part D), dental benefits, eye exams and glasses and hearing aids. While 80 to 90% of plans offer some form of these extras, you need to take a deeper dive to see whether the plan you are considering will meet your needs. You want to know specifically whether it will cover your prescriptions, your dentist, your eye doctor, etc. Find out what percent of cost or dollar amount will be covered. How often will you be allowed to use each extra benefit? After all, what good is an extra benefit if you do not use it.

The insurance industry is seeing a growing number of Medicare Advantage plans expanding their list of 'extras'. Benefits will vary from plan to plan, with some offering multiple benefits while others ask you to select a benefit that suits your needs and lifestyle. Each plan has different guidelines. Popular options now included in some - not all - Medicare Advantage plans for 2021 include:

• Transportation to and from medical appointments

Allowance for the purchase of over-the-counter health items like aspirins, eye drops and toothpaste

Bathroom safety devices such as shower seats and grab bars

• Health and fitness tracking device

Service dog support

Personal emergency response system • Pest control service

• Discounts on products and services to help you maintain your health

Choosing Medicare а Advantage plan that will be best for you can quickly get confusing. You can spend hours comparing plans on your own or you put your trust in the hands of an insurance professional whose job is to find a plan with the benefits you will use. You need to rely on someone who works on your behalf and will be around should you have questions in the future. That's where I come in.

Medicare Open Enrollment is going on now through December 7, 2020. This is your opportunity to make changes in your Medicare coverage for 2021. Before you decide on a new plan for 2021, call me, Laura Mutsko at Mutsko Insurance Services at 440-255-5700 or email me at Lmutsko(a)mutskoinsurance.com and I will find the right coverage for 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. Laura can be reached at 440-255-5700 or through email at Lmutsko@mutskoinsurance. com. For more information, visit www.mutskoinsurance.com.



Bankruptcy 101: The Covid-19 Financial Fix that Works Fast distressed person get a fresh start To help people get back on their

The world changed in a day. Fortunes were lost in an hour. Financial security was exchanged for terror. A 2017 report by the employment website CareerBuilder found that seventy eight percent of American workers were living from paycheck to paycheck. This means that almost a full eighty percent of Americans need their entire monthly income just to cover their monthly expenses and they have no savings. Watch the news about how effectively the small business loans under the federal CARES act are being administered. Ask people you know how many of them have any of that whopping twelvehundred-dollar government payment left or if they have even received yet. Do you think "things" (you know, life as we knew it) will be back to "normal" in three months. Six months? A year? Ever?

The only three economic realities we can rely on for sure are 1.) the spread and devastation of covid-19 is getting worse every day, 2.) the American economy (and probably the world economy, also) is going to be "bad"- to say the least for an extended period of time, 3.) the virus is in control of the economy not us and 4.) the government cannot help you. If you do not agree with one or more of my "for sure's" then reread the article six months from now. The bottom-line is people cannot even safely leave their homes- let alone- go back to work. Even if we could all get out there is no job to go back to. The bills will not stop. At some point, the utility companies will be able to disconnect service, the cost of food will skyrocket, collection activity/harassment will increase dramatically and so will stress caused illness. If you are one of the many people, whose bottom is about to fall out there is still hope. Do not allow yourself to lose your health (or, maybe, even your life over financial stress) because if that happens you will not be able to fix your life. If you are healthy and maintain right thinking you will come out of this OK. I have seen it work thousands of time. Bankruptcy is a constitutional protection established for the purpose of helping the financially

distressed person get a fresh start. To help people get back on their feet and start contributing to the American economy once again.

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.) Prevent utility disconnections: It provides you the legal authority to stop utility disconnections and the shut-off of essential services. It gives you the power to legally force the companies to reinstate (turn back on) services that have been disconnected.

6.) 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.

7.) It Works Fast: We are

able to stop creditor harassment, lawsuits, foreclosures, garnishments, repossessions and a whole lot of other problems FAST bankruptcy. with Bankruptcy is not like applying for a bank loan or government assistance. 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.

8.) Peace of Mind: It will provide peace of mind during these crazy, unpredictable times which will prevent illness leading to even bigger problems. It gives you "breathing room" and a time to rest your mind and focus on the other aspects of your life that need to be addressed. And, most importantly, it gives you the legal power to protect your family.

9.) Predictability:

You will get the relief and protection you need. We have done thousands of these cases and have a one hundred percent success rate.

10.) It is Covid-19 and Disability Friendly:

We can do it without you ever

having to leave home.

11.) It is affordable: We make bankruptcy affordable to everyone by starting your case for only \$300 down and letting you pay the remainder through an easily affordable, liberal payment plan.

Bankruptcy is about having peace of mind and relief now, but it is also about financial planning for the future. It is about reestablishing 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 withlet 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 in these times.

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 deal with the unbearable anxiety of financial stress. We cannot cure your cancer but we can cure your debt problems. We cannot develop a Covid-19 vaccine, but we can help you prevent the virus from financially devastating you and your family. We can help you regain your peace of mind despite the crisis. It is important to remind yourself that financial problems are temporary. They come and they go. This crisis will end too, like all things. But your health is permanent. Do not allow yourself to lose your permanent health over this temporary crisis and the temporary financial problems it causes.

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 phone or video consultation.

hat Robert C. Biales



Laketran Celebrates 25 Years of Serving Lake County Veterans, Offers Free Rides on Veterans Day

For 25 years, Laketran has Medical Transportation service, Veterans Service Commission Commissioners. operated a special Veterans in partnership with Lake County and Lake County Board of The program



Over 12 years' experience exceeding expectations of all stakeholders.

- Processing court records in a timely fashion & digitizing paper records for preservation.
- Instituting electronic filing with Municipal and Court of Appeals.
- Relocating Title Bureaus to better serve the citizens.
- Reinvesting "excess funds" for capital projects for the County.
 - o Sheriff Department vehicles
 - New Computers for Prosecutors
 - o Protective Shields for Law Enforcement
 - \circ ~ Vehicles for the Office of the Public Defender.

www.maureenkellyclerk.com

Paid for by Friends of Maureen Kelly

The program guarantees Lake County veterans have access to VA appointments, healthcare and adult daycare centers by providing free door-to-door transportation to veterans and their spouses. Veterans can travel to any medical facility in Lake County and to Louis Stokes Cleveland VA Medical Center, Cleveland Clinic and University Hospitals in University Circle.

The transportation program has grown to provide over 10,000 medical trips annually.

"We have a deep respect and appreciation for the sacrifices our veterans have made," said Ben Capelle, Laketran CEO. "Laketran is proud to partner with Lake County Veterans Service Commission and the Lake County Commissioners for the last 25 years to ensure our veterans have accessible transportation to get the care they need."

Veterans must register with the Veterans Service Commission to be eligible for the free transportation.

"This longstanding partnership works very well for our veterans," commented Lake County's Executive Director/ Senior Veterans Service Officer in Charge, Jonathan Warmeling. "We have many veterans who rely on receiving care from the VA hospital downtown, the VA Outpatient Clinic in Willoughby, and other medical appointments throughout Lake County. This not only benefits our veterans, but it provides relief to them and their families knowing they can get excellent transportation to the care they need when they need it."

In addition to its medical transportation, Laketran will be offering free rides to veterans on Veterans Day, Wednesday, November 11. Laketran customers who are veterans simply need to inform their bus driver that they are a veteran when they board the bus, and their trip will be free. Dial-a-Ride customers can inform Laketran of their veteran status when scheduling their reservation.

For more information on Laketran's Veterans Medical Transportation program call Laketran at 440-354-6100 or visit www.laketran.com. For more information about the services offered by Lake County Veterans Service Commission, visit www. lakecountyohio.gov/veterans or to register for Veterans Medical Transportation call 440-350-2904.



rofessional Painters Take Pride In Trade

MDM Painting starts off with trust and reassurance by offering our "0 Down Payment." This means that you pay nothing before we start the job, or during the job, "NOT EVEN FOR MATERIALS!" Payment is only due upon completion and acceptance of the finished job.

I perform your job along with two other people, which is why I can promise you what I say, I will do! We're not some big company that offers all kinds of trades other than painting. We are all trained professionals at just painting... and with that comes a professional finish!

Our business is based on problem solving. Finding the reason why previous coatings have failed, correcting the problem through proper preparation, and using only top of the line products like Sherwin Williams, Behr, and Benjamin Moore Paints; and I only use their highest quality products. This guarantees a fine finish, great adhesion properties. Therefore, a long lasting paint job that you can simply wash to restore to its' original beauty...and not have to paint for many years to come unless you just want to change the color! Not to mention the great

sub-base that will be under your hold an A+ rating with the Better with your job. next paint job that these quality products provide.

This is your home. Your investment. Never try to save money on product or professional installation...it just guarantees future problems.

MDM Painting offers senior discounts as well as military discounts. We're proud that we Business Bureau because I answer the phone and quickly address any problems that may occur. When I show up for an estimate, I have extensive testimonials as well as before and after pictures of recent and past work successfully completed in your community so you can make a more confident decision about my credibility and your selection to move forward

I'm insured and bonded and will have my insurance company send you a document insuring "YOUR HOME" while we are there to paint, if you wish.

I have learned that becoming a reputable company requires honesty, fairness, and an extra helping of punctuality. Let's face it...as long as you do excellent work and maintain a clean work

site and keep a respectable image... people will want you back for future work and will tell others about your company.

Bottom line...do it right, use the best available materials and take pride in your trade...the rest just falls into place!

To reach Michael D. MacGillis Sr. at MDM Painting call (440) 392-0101 or (440) 477-3927.



VOTE YES! A FRESH START! Mentor Issues 1 and 2 Issues 1 & 2 are NOT TAX ISSUES

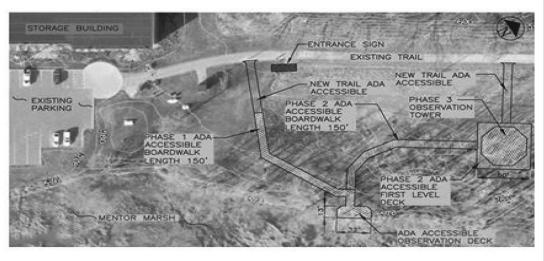
More information and details at MentorLagoons4All.com

Mentor Issue 1

- The City of Mentor has received a \$115,050 matching state grant to build an ADA-accessible boardwalk;
- Subsequent phases of the project include construction of an observation deck and observation tower provided further grant funding becomes available; and
- Your "YES" vote will help insure that this project goes forward.

Letters of support for this project received by:

Lake County Soil & Conservation District Cleveland Museum of Natural History Ohio Dept. of Natural Resources -Coastal Management



Mentor Issue 2

Passage of this Charter Amendment benefits all Mentor residents!

- Administration and City Council to manage the Marina and Lagoons Nature Preserve (as they do for other city-owned assets) without resorting to mandatory referendums;
- Allows improvements to benefit all Mentor residents (basically only completed maintenance projects since 1998!);
- There's **no sale or lease** of any Marina property and **no development** that's not Marina-related **without voter approval**; and
- Affords "maximum legal protection" to the Lagoons Nature Preserve.

An updated Marina/Lagoons will benefit local families & businesses! Check out the possibilities at <u>MentorLagoons4All.com</u>

paid for by Mentor Lagoons 4 All, Emily Koenig, Treasurer

For the Sake of the Lake...Protecting Lake Erie

Let's take a moment to think about some of our regular activities like walking our dogs, working in the yard or washing our cars...and the impact it may have on our watershed.

Pet waste contains bacteria, parasites, viruses and nutrients that wash directly into storm sewers, area streams and rivers, and right to Lake Erie during rain events – all of which impacts human health and the environment. When walking your pet, just make sure to bring a bag, clean up the waste, and then dispose of it in a trash receptacle. At home you can set a schedule to clearn your yard once a day or every other day – especially before a rain event.

Grass clippings or fertilizer granules on your driveway or in the street wash directly into nearby catch basins and streams, where they decompose and cause pollution (nitrogen) at unsafe levels for fish and other aquatic life.

Fertilize when there is no rain in the forecast and use only what is needed. Don't over fertilize. Immediately sweep any granulated chemicals off hard surfaces and put back onto your lawn. Consider an organic alternative to your fertilizer.

Use a mulching lawn mower to retain and spread clippings on your lawn. The clippings decompose quickly and provide a nutrient rich organic layer on your soil that encourages infiltration of storm water. Be sure to sweep up any grass clippings off the driveway and street that may get away from you during mowing.

Raise your mower height. Taller grass will produce a deeper and denser root system which slows the rate of runoff and can help prevent erosion. Deeper roots have access to more water stored in the ground and can reduce irrigation need during droughts. You may even notice fewer weeds using this practice.

If mulching is not possible for you, bag your clippings and start a compost pile with your yard waste and leaves, or properly dispose of them with your curbside pickup or a registered compost facility.

When washing your car consider using a car wash facility. The wash water is drained to a sanitary sewer where it can be treated before released to Lake Erie.

Use your lawn – washing your vehicle in grass prevents the dirty water and soapy water from running straight into storm drains and local waterways.

Take advantage of your free community yard waste collection service running now through the second full week of December. Any questions regarding yard waste pickup can be directed to the City of Mentor's Public Works Department at (440) 974-5780 or pubworks@cityofmentor.com.

These storm water tips are brought to you by the Lake County General Health District and City of Mentor Engineering Department. For more information, contact the City of Mentor at (440) 974-5785.

Saturday, November 7th: 10am - 5pm Sunday, November 8th: 12pm - 4pm Join us for giveaways, refreshments and drawings for gift certificates! You will find... Lang Calendars, Christmas Trees, Wind & Willow Dip Mixes, Swan Creek Candles, Primitives and More! 15% Bring this coupon & receive 15% Off on your purchase of \$25 or more. 8562 Mentor Ave • (440) 255-9090 Same Location as Tiffany Rose Antiques-Life's Simple Treasures (in the former Mosack's building)

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"I'm supporting Larry Householder for Speaker of the House and I'm PROUDLY part of Team Householder" Sponsor of HB6

"Representative 3" took at least \$30,000 from First Energy and Larry Householder

"Likely the largest money laundering scheme ever Representative 3", MAIN perpetrated against the people the state of Ohio." - U.S. Attorne David DeVillers



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

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

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

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

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

Reduce Holiday Stress

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

Preparations and Planning

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

So hard to believe the Holiday to enjoy this time of year knowing your loved one is in good hands.

Variety of Services

We offer a variety of services to ensure your family's comfort and security in their own home.

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

We Can Provide Respite

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

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

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

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

Starting System, Check and Adjust Brakes

3 - 249

HOURS: By Appointment Only

Behind Midland Center Plaza off Mentor Ave.

Corner of Midland & Mentor Ave.

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

Gift Buying tips....for people with Alzheimer's ~Pictures of family to help with memories

~Music can help with anxiety and bring comfort

~Headphones block out noises that may frighten them -Cozy blankets, sweaters or

clothing can provide comfort and warmth HOT TIP...

Winter is Coming

~Check in on your family & elderly neighbors

~Clear their drivewav &walkway to prevents falls

~Pick up groceries for them if you're going out so they don't have to

~Don't forget to change the furnace filter

Because the Best Care is Home Care ®

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

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

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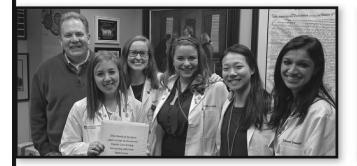
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Paid For By Friends of Rogers, 7690 Thorntail Ct, Concord Twp, Ohio 44077-8998 | Learn more at: FriendsOfRogers.com

Timely HVAC System Replacements & Installations Benjamin Franklin Plumbing & Debord's One Hour HVAC

HVAC System Replacements Installations. and Regular maintenance and sensible repairs are the keys to longevity for your HVAC system. But ultimately, your heating and cooling equipment has an expiration date. So eventually, there will come a time when replacement is the smart option.

If you are building a new home, you will need to install a new HVAC system from scratch. Whether you are replacing an old system or putting one in for the very first time, it takes a lot of work to install a complete HVAC system. Work that is best left to a professional.

Outdated HVAC systems are expensive headaches. They may be old, broken, and wasteful. These issues mean they require frequent repairs and do not perform efficiently. And those problems cost you even more out-of-pocket in energy bills. The following issues are signs that your heating and cooling system is outdated.

Join Blackbrook Audubon at **Presque Isle State** Park on Nov. 15th

Blackbrook Audubon will catch up with former field trip coordinator Jim McConnor when he leads the hike at Presque Isle State Park in Erie, PA 9:00 a.m. Sunday, Nov. 15.

Presque Isle is an ideal location for fall waterfowl and any other late migrants along the shores of Lake Erie. Those planning to attend are asked to RSVP via email at blackbrookaud@aol.com or to message Blackbrook Audubon Society's Facebook page. The meeting location will be given to everyone who has contacted Blackbrook as field trips generally begin where public restrooms are available.

Participants should bring binoculars and a spotting scope as these can not be shared outside one's household. Groups on field trips try to maintain distance, but masks are necessary when birders who have spotted a bird are in close proximity to those they are helping to find one.

Presque Isle State Park is a 3,200acre sandy peninsula that arches into Lake Erie. The road system within the park forms a loop about 13 miles long. It can be reached by PA-832 north from I-90, about a $1\frac{1}{2}$ hour drive from Lake County.

It is Aged Out, if your HVAC equipment is more than a decade old, it is probably time for an upgrade. While it may still run, you're not enjoying top efficiency.

Repairs are Too Expensive, whether your HVAC system needs frequent repairs, or you are facing a single expensive fix, it is time to weigh the costs. Are the repairs running you more than half the price of a new system? Replacement is the better option.

If you have noticed more than one of these issues, it may be time to replace your HVAC system

Call us today at (440) 285-9125 to schedule an appointment.

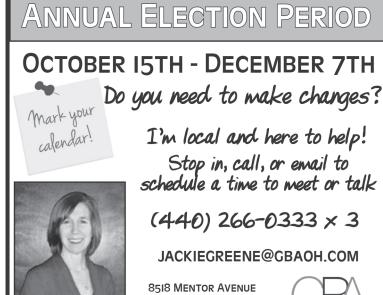
Log on WWW. to Debordinc.com and WWW. BenjaminFranklinPlumbing NEOhio.com to Learn More and for Special Offers.

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Life is Better at Home

We believe life is better at home and that better care begins at home. That's why we're dedicated to providing a comprehensive range of the highest quality nonmedical home care services in a professional and efficient manner that enhances all of our clients' quality of life and empowers families to keep their loved one at home. Remembering that caring is as important as the care, we know the highest calling of our profession is to provide comfort to those who are in distress or need with the utmost dignity and respect.

We coordinate all these services to provide seamless service for you and there is always someone available to speak with when you need questions answered.

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

Call us today at 440-946-1600. We look forward to the privilege of serving you and your family. **Better At Home, LLC** understands the challenges facing today's families and the importance of aging in place. That's why we are **dedicated to providing the very best care** to you and your family in the privacy, **comfort and safety of your own home.**

"Better Care Begins at Home,

We offer 24-hr. care with no hourly minimums and COMPLIMENTARY home assessments to create **a unique care plan** exclusive to you and your needs.



Personal Care - Homemaking Services - Transportation Medication Reminders - Companionship and more







For Advertising Rates and Information: www.LakeCommunityNewsOhio.com

Scholarships and CARES Act Emergency Grant Funding Available at Lakeland

Did you know? In addition to federal and state financial Lakeland Community aid, College offers a number of scholarships. Scholarships are financial aid funds that are gifts and do not need to be repaid. Scholarships are provided to

students by the college, The Lakeland Foundation or outside contributors based on criteria determined by the donor. Some scholarships are merit-based (awarded based on academic achievement or on a combination of academics and a special

talent, trait or interest) and other scholarships are based on financial need.

There are scholarships for nearly every program of study such as biotechnology, criminal justice, engineering, nursing, social work and more.



Spring Semester 2021 Now is the time to Register

- Save thousands by staying safely at home
- Credits transfer easily
- Quality education and honors program
- · Pathways to bachelor's and graduate degrees
- Train for high-demand, good-paying, local jobs
- Undecided? Explore different programs affordably

For spring semester 2021, Lakeland Community College is waiving the application fee.

lakelandcc.edu/spring

HERE

Additionally, students may be eligible for CARES Act Emergency Grant funding toward unforeseen emergency expenses. Many students receive free money to use for technology, groceries, child or health care needs. More information is available at lakelandcc.edu/web/ about/cares-act.

Spring registration starts Nov. 9 and classes begin in January 2021. The college application fee is currently waived for those who apply for admission and wish to take classes in the spring semester. Apply at lakelandcc.

edu/apply. Reminder: Students plan to start college in fall of

2021 can fill out the FAFSA (Free Application for Federal Student Aid) as of Oct. 1, 2020. Scholarships are processed using the results of the FAFSA regardless of whether or not the student receives federal aid. Students may add Lakeland as a college of choice on the FAFSA form with the school's code 006804.

who

For questions, call 440-525-7070 or email finaid@ lakelandcc.edu.

Electing Bathroom Remodels Over Vacations going with this?

You may have just asked yourself, "What!? Are they really comparing the two!?" Our answer is a confident, YES!

Many of our dreams to retire and travel have been put on hold recently, but most of us still crave the joy of something fresh and new! Something to invigorate our minds and atmosphere. A new scenery to explore. Are you starting to see where we are

Imagine living in this same

excitement, but in the comfort of your home. Humor us just for a bit. The planning, the options, the designs, fresh new colors and patterns all around! All fun things to enjoy about a lavish vacation OR a lavish new bathroom. Just like traveling, home remodeling adds value to your life. But unlike vacation, bathroom remodels also add value to your home, creating a more long term desirable impact for your future.

With low end remodels averaging around \$2,500 and high end estimates reaching up to \$25,000, you can see why renovations are a comparable alternative to a get away.

Assuming that your wheels are spinning with excitement, our team of professionals would love to be your tour guide. Take this journey with Monthly Upkeep! Call us today for your free estimate, 440-363-6400.



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Heating Preventative Maintenance Special - - - Only \$69.95!

Based in Eastlake, Ohio Hoernig Heating & Air Conditioning has been a family owned and operated business for over 55 years. Dennis, along with his sons, proudly carry a complete line of quality Rheem products including high efficiency Rheem Air Conditioning and Gas Furnace units.

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

1. Clean burners

- Clean, light pilot
 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 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:

1. Check refrigerant charge

Are You Ready to "Cut the Cable?"

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

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

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

Mobile Computer Solutions is a mobile computer repair service that comes to your home or business. I have over 20 years experience. I pride myself on building my business on reliability, honesty and finding multiple solutions for each client's personal budget.

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

Mobile Computer Solutions is your best source for onsite computer, repair and upgrades. We sell new and refurbished towers and laptops. We also can help you with mobile device solutions such as adding your device to your network, data syncing, security, printing options and more. MCS was established to provide fast affordable onsite service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

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

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

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

9. Check operation of thermostat

10. Operational check of systems.

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.



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



Many Local Residents are Small Business Owners at Antiques & Uniques

Antiques & Uniques is one of Ohio's largest Antique Malls. In this challenging time for small businesses, A&U is proud to count at least 72 women and 43 men among the 100+ dealers who sell merchandise at their Wickliffe store.

Each of these dealers is a small business in itself. They decide

what merchandise to sell, how to display and market it, what their prices and policies will be. The eclectic variety of items available reflects their likes, styles, interests, and personalities.

You can find one-of-a-kind treasures including antiques, collectables and quirky finds. They have furniture, tools, china, lamps, sports equipment, musical instruments, taxidermy, jewelry, man cave décor, linens, games, puzzles, kitchen gadgets, historical artifacts, gemstones, architectural salvage, and a 16 ft. fiberglass shark hanging from the ceiling! Both men and women enjoy the "thrill of the hunt" while looking for that special "something" at A&U.

A&U strives to maintain a safe and comfortable shopping environment for all. They require masks, maintain social distances,

have hand sanitizer readily available and use antiseptic cleaners on surfaces. The large volume store has wide aisles. Ten foot dealer spaces off the aisles make it easy to keep lots of distance between shoppers.

Come and explore a range of styles from industrial to farmhouse to mid century and beyond. You never know what you might find! Located on Euclid Ave. in Wickliffe, one mile west of SOM Center Rd. Open Wed thru Sat 10-6 and Sundays 12-6. Repurposed, reinvented, re-imagined.

Antiques & Uniques... decorate your life.

MEET YOUR LOCAL FIREPLACE DEALER

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

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

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

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

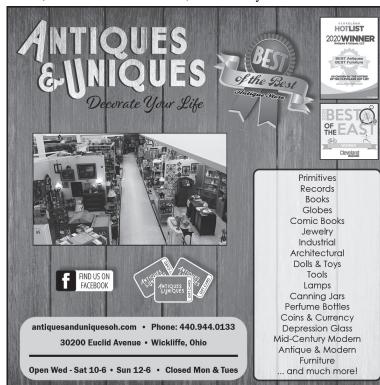
Chris says that American Home is all about green energy and proves that with high efficiency Regency wood, gas and pellet products including fireplaces, inserts and stoves. They have burning displays in the store to demonstrate the incredible heat, beautiful ambiance and easy to use heating products.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

American Home & Energy is located at 1270 Mentor Avenue



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

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



American-Home.com



Latest Trends

Monday-Friday 9am-5:30pm • Sat 9-4

Painesville Twp.

(Across from the Lake Co. Fairgrounds)

Laketran Offers Free Rides to Vote Early or Vote on Election Day

Laketran strongly believes play in their community and if every resident should have access to vote and will continue their Vote & Ride program for the fall general election allowing residents to ride the bus free to vote.

Lake County residents can take Laketran's Local Routes or schedule a door-to-door Dial-a-Ride starting October 6 to vote early at the Lake County Board of Élections or to their polling location on Election Day, Tuesday, November 3.

"At Laketran, we believe transportation should not be a barrier to vote and we know that we are uniquely positioned to help get people to the polls," shared Laketran CEO Ben Capelle. "Exercising your right to vote is one of the most important roles an individual can

someone is unable to get to their polling location because they do not drive or cannot afford the bus fare, we want them to be comfortable to call Laketran so we can get them there."

Early voting begins Tuesday, October 6 and includes the two Saturdays, two Sundays, and the Monday before Election Day at the Lake County Board of Elections.

Polling locations in Lake County are open from 6:30 a.m. to 7:30 p.m. on November 3.

Residents who prefer to take Laketran's Local Routes 1-9 simply need to inform their bus driver when they board that they are going to vote or just voted and the trip will be free.

To vote early, Laketran Routes 1, 4, 5, and 9 directly serve the downtown Painesville Transfer Center adjacent to the Board of Elections at 105 Main Street, Ste 107.

Dial-a-Ride, Laketran's doorto-door service for seniors and people with disabilities, will also provide rides to early voting or polling locations at no charge and requires a reservation 1 to 12 business days in advance. To schedule a Dial-a-Ride reservation, call Laketran Customer Service at 440-354-6100.

Residents can also ride Laketran free to bring their absentee ballots to the Lake County Board of Elections.

"The Board of Elections applauds Laketran's decision

to offer free rides to the polling locations on Election Day. Many Lake County residents rely on their services to help get them to and from doctors' appointments or their employers. We view the voting process as something just as vital to the everyday lives of our residents, so we are pleased Laketran is continuing

with this program," remarked Lake County Board of Elections Director, Ross McDonald.

For early voting times or to find your voting location, contact the Lake County Board of Elections at 440-350-2700 or visit their website at https:// www.lakecountyohio.gov/ lakeelections/.

Get a Jump Start on Spring...

With more time at home this year, we've all had time to look around and plan improvements to our home and property. Fall is the perfect time to get busy in the yard so that it will look fabulous in the spring! A little trimming, fertilizing and planting now will make a huge difference next vear.

Let's face it, after a year like

Golden Crust Bakery: Order Early for Thanksgiving!

Hi Everyone!

Hope you're all doing well. We're back after a much needed rest... New England was so beautiful with all the color. Didn't see any moose, but did see a few bears!

Time is going by so fast. Hope you all enjoyed Halloween, Thanksgiving will be here soon. It has been a different year for everyone, we've all had to make changes in our lives. We are so grateful to have been able to stay open through all of this and we thank you all for supporting us. We are happy to be able to bring you some comfort through these times, whether it is bread, donuts, or a special cake.

We are looking forward to helping vou through the holidays. We will have all the holiday favorites from pies to bread. We'll have cookies & pastries and of course, we will be doing our nut rolls and poppyseed rolls. Please order early so we can make sure you get your favorites.

I know it has been a hard year for so many, but I hope we can all find something to be thankful for this year. Remember- sometimes the smallest thing you do for someone means the most to them.

Thank you to all the workers who serve the people and take care of us. May we all have a blessed Thanksgiving!



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(216) 253-7809 facebook.com/bvaiksnoras

> in linkedin.com/in/bvaiksnoras calendly.com/brianvaiksnoras

this, we all need something to look forward to.

Plant A Tree

Gardening experts say Fall or Spring is the best time to plant a tree. Whatever season you choose to plant, you want to make sure the new tree has plenty of time to establish its root system before it is stressed by weather that's either too hot or too cold. If you want to plant a tree in your tree lawn, be aware that the City of Mentor has specific ordinances that property owners must follow when trimming, removing and planting trees located in the right-of-way or on the tree lawn. Call the Public Works Department at 974-5780.

Fertilize

Fall is an important time to fertilize lawns, trees, shrubs, Fertilizer and perennials. helps promote root growth and prepares the plant for the upcoming winter. Be sure to only use the recommended amount. Overfertilizing can damage plants and runoff will wash into the storm sewer and contaminates local waterways.

Add Some Color

This is the season to plant spring flower bulbs like tulips and daffodils. If you're concerned about critters eating the bulbs stick to planting daffodils, grape hyacinths, and alliums. You can also enhance your landscape with perennials and shrubs. Perennials are a great investment because they come back year after year. Just be sure to water new plantings regularly until the ground freezes so their roots establish before winter.

<u>Reminder:</u> Whether you're planting a tree, shrub or garden, contact OHIO811 before you dig. They will come out and mark underground utility lines. Creating a utility location through OHIO811 is FREE!

DIVORCE 101:

Getting a Divorce Fast, Easy and Cost Effectively

This article simplistically identifies the main issues in the termination of the marital contract explains the difference and 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.

emotional The 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 withto 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 accomplishedthe 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



Guaranteed Clean Carpets with Low Prices & No Hidden Charges!

Your local professionals at Quick Dry offer an affordable, aggressive 4-step cleaning process that enables your carpet to dry in about 45 minutes PLUS every job comes with our 30-day ironclad guarantee! We offer a professional, affordable carpet and upholstery cleaning with no hidden charges!

After an enzymatic pretreatment we do an industrial vacuuming. By using state-ofthe-art commercial equipment containing a non-residue solution, we remove stubborn dirt and stains, and then a nylon lifter is used to groom your beautifully cleaned carpeting.

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in upholstery, Oriental and area rug cleaning. We are listed with the Better Business Bureau; therefore, Quick Dry stands behind every job 100%. If you are not happy with our work, within 30 days we will re-clean the area in question for FREE! You pay nothing! Not one cent!

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Look for the money saving COUPON within this issue, then contact Quick Dry at (440) 269-4971 or visit us at www. quickdryohio.com for all your professional carpeting and upholstery cleaning needs!



Now is the Time to Remove Hair Before Next Summer

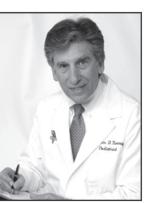
& More, we pride ourselves in our deep knowledge of how skin, hair, and energy all interact. Laser hair removal and electrolysis are our primary focus as Cosmetic Therapists are the health care professional who specializes in

permanent hair removal, we can guide you through the treatment expectations and outcomes. We specialize in permanent hair removal for a range of needs whether cosmetic or medical. Lasers can be used on dark hair to

At Cosmetic Therapy Medi-Spa these services. As the experts in reduce or remove hair growth on large surface areas. Electrolysis is the only FDA approved treatment for permanent hair removal and it works on all hair and skin types, even those not ideal for laser treatments.

There are three stages of hair





Dr. William Tenney **Podiatrist- Foot Specialist**

Curled toes are often the cause of painful corns and irritations. Dr. Tenney uses modern techniques to relieve this problem in his office without pins or stitches. In a few minutes, you can walk out of the office in your own shoes and have straight, comfortable toes.

Do You Need Help With Your Toenails?

Do you have difficulty caring for your toenails becasuse of:

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Try our "For Your Feet" Service

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Medicare & most insurance assignments welcome. Experienced care for diabetic, arthritic & circulatory problems!

growth and your skin has follicles in each stage at all times. Only the first stage is when the hair has a large bulb attached to the blood supply that is effectively killed from the energy during laser or electrolysis treatments. Laser hair removal typically requires 8-14 treatments at 4-8 week intervals (beginning vs ending treatment frequency). Treatments are required monthly until full hair cycles have passed and the regrowth appears less and less each time. During treatment hair from all stages will burn immediately and bulbs shed out of the skin within 10-14 days afterwards. Laser is permanent reduction and typically settles into a yearly maintenance to clean up fine regrowths.

We use the gold standard machines for our laser and electrolysis treatments. Syneron Candela Gentle Pro Series have been the industry standard for hair removal for two decades. The GentleLASE is a 755nm Alexandrite laser ideal for light skin with dark hair. At our Mentor location we also have the GentleYAG which is a 1064nm Nd:YAG laser more appropriate for darker skin types

with dark hair. Our electrolysis machines are by Apilus and is widely preferred by electrologists for its effectiveness and patient comfort. We use sterile singleuse disposable probes and sterilize forceps according to the Centers for Disease Control and Prevention standards. We practice Covid Guidelines as well.

Laser and electrolysis are laborious treatments for both the patient and practitioner. You want to get your treatments by someone who knows how to do it right. Elaine Nelson, RRT, CT is the owner and practices at our Mentor location in the historic Corning White House on 8353 Mentor Ave. Mentor, OH 44060. Her daughter Amanda has a Bachelor's of Science from The Ohio State University in Human Ecology and became a licensed Cosmetic Therapist in 2014. She is now taking clients at our new location in Chardon Square located at 133 Main St on Saturday's and evenings.

For appointments and consults please call or text 440-477-4074 (Mentor) or 440-487-8493 (Chardon). Visit www. takeawayhair.com and please find us on Facebook at Cosmetic Laser Inc! Now on Instagram @ cosmeticlaser medispa.



Become an Angel... Visiting Angels Seeks **Dedicated, Compassionate & Kind Caregivers**

Visiting Angels of NE OHIO of their care and have someone is a family owned and operated agency celebrating its 18th year in business. It is owned and operated by Lake County residents who have lived in the area for over 30 years and have had years of care giving experience dealing with sick parents and relatives. Visiting Angels strives to treat each senior as it would treat their own parents.

Visiting Angels is built on a simple premise, "We truly care for our clients." The needs of the clients are their top priority, and they concentrate on building lasting relationships. It is important that the clients feel comfortable knowing they can call the office about any aspect

truly willing to listen and help.

Visiting Angels is currently seeking amazing angels to join their team. They have caregiver positions available in Lake County and communities in the surrounding areas. They pride themselves on only hiring the best individuals for these positions, making their quality senior care services stand out from other care providers in the area. Caregivers must be dedicated, compassionate, kind, and dependable individuals with a passion to help others in their local community. In addition, these jobs are some of the most sought-after caregiving positions in the industry.

If you are in search of rewarding work that allows you to build strong bonds with elderly adults and their families, then Visiting Angels of NE OHIO is the company for you. Rather than having you work around a hectic schedule that sends you from client to client, Visiting Angels makes it a priority for you to have the time you need to provide seniors with the comprehensive, attentive care they deserve. Your work schedule is based on your availability and work/life balance.

Visiting Angels is looking for dependable candidates who are passionate about providing personalized and flexible care services for seniors in their local community. You do not need previous caregiving experience only the heart to help others. Visiting Angels has a custombuilt caregiver training program. They also offer competitive pay, medical benefits, 401K, PTO time and more. They pride themselves on taking care of both their caregivers and client.

If you would like to hear more about joining Team Visiting Angels, please call Ericka at 440-974-0869 or apply online at www.visitingangels.com/neohio





Window Savings at Shoreline

Deciding who to call to get your as stress-free as possible, we best deal when it's time to replace your outdated windows & doors is easier than you realize.

Start by calling Shoreline Remodeling Window and Company. A company with a professional, experienced track record dating back to 1954. That's 65 years of total customer satisfaction made possible by all our past clients who trusted in our ability to meet or exceed their expectations on receiving the "real deal" for their remodeling projects.

We start by reviewing your project and listening to your goals and concerns and we welcome any recommendations you may have. Then together we establish a budget and work to stay within that cost.

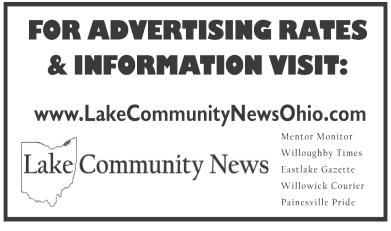
Your materials selections are hands-on, not from pictures out of brochures and once all your selections have been made, we order any products that are not in stock.

After scheduling a start date and work begins, we stay on the project from start to finish. To make your remodeling experience 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



There's More to Mold Than Just the Spore!

Mold can emit a fungal gas! and they progress through their smell). As the reservoir of



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spores in the colony, our noses detect the smell of these fungal gases.

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

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

Some health effects include, headaches, shortness of breath, dizziness, lethargy, fever, and

digestive problems. More severe reactions are hypersensitivity, and asthma symptoms. Although rare, certain Aspergillus species release aflatoxins that are carcinogenic.

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

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

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

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

Call Handyman on Call at 440-951-0999.



Mentor Public Library: Adult Programs for November

All of these programs are being offered online. Most will be hosted live via Zoom and require registration. You can sign up by calling the library or at www.mentorpl.org. A few will be broadcast on the library's:

Facebook page: www. facebook.com/mentorpubliclibrary
YouTube channel: www.

youtube.com/mentorpubliclib • And website: www.mentorpl.org.

1

<u>Take & Make Crafts</u>

Teens and adults can get craft kits from Mentor Public Library's Main Branch. Each kit comes with supplies and directions to make a fun and artsy craft at home. The library will offer different crafts throughout the month. Call (440) 255-8811 ext. 247 for details.

All Booked Up with Cailey & Meg Saturdays at 12 p.m.

Every week, MPL's librarians Cailey and Meg recommend and discuss books on a specific theme. They rotate their suggestions between teen and adult books. All Booked Up can be viewed on the library's website, www.mentorpl. org, as well as its Facebook page and YouTube channel.

The Last Lincoln Republican: The Presidential Election of 1880 Monday, Nov. 2, at 6:30 p.m.

Todd Arrington from the James A. Garfield National Historic Site will discuss his new book, The Last Lincoln Republican: The Presidential Election of 1880. It examines the election between Garfield and Democrat Winfield Scott Hancock. Garfield won election by fewer than 10,000 votes – one of the closest popular votes in our nation's history. Author talk hosted online via Zoom. Registration required to attend.

It's a Mystery Book Club

Tuesday, Nov. 3, at 6:30 p.m.

This monthly book club reads crime-related genres such as thriller, suspense, true crime and mystery/detective. In November, they will discuss "The Widows" by Jess Montgomery. The book club will be hosted online via Zoom. Email mary.pelton@mentorpl.org if you wish to participate.

<u>Cultural Gardens of Liberty</u> <u>Boulevard</u>

Monday, Nov. 9, at 6:30 p.m. Dr. Martin Luther King Jr. Boulevard in Cleveland was originally named "Liberty Boulevard" for a reason. It honored the young men who fought and died in World War I. The gardens were planned as a path to represent the many cultures of our world who have come together in Cleveland. Today the gardens have grown tremendously, but it's important to take a look at the beginning to understand the significant early years of these internationally recognized gardens. This talk presented by local historian and fourth-generation Clevelander Rebecca McFarland. It will be hosted online via Zoom. Registration required to attend.

Paint Night with Janie

Tuesday, Nov. 10, at 6:30 p.m. Janie Walland, artist and art instructor, will guide adults through a painting that is both lovely and simple to create (with her help.) The library will provide most of the art supplies, which can be picked up once someone has signed up for the program. All participants will need is a paintbrush or two. The event will be broadcast via Zoom. Registration is required.

<u>Lake County Crime Files:</u> <u>Buried Alive & A Sniper on</u> <u>Christmas Eve</u>

Wednesday, Nov. 11, 6:30 p.m. Explore two criminal cases in Mentor's history – separated by 40 years. In one, a murdered wife is discovered in a shallow grave. In the other, a husband is shot through the kitchen window on Christmas Eve. The speaker will be Ginnie Jeschelnig, and her program will be hosted online via Zoom. Registration is required.

<u>Learn from Leaders: Patrick</u> <u>T. Perry – Business Lessons</u> <u>Learned Along The Way</u> Thursday, Nov. 12, at 12:30 p.m.

Thursday, Nov. 12, at 12:30 p.m. Glean wisdom and experience from Patrick T. Perry, an author and businessman with a career spanning 40 years. His most recent books is Business Lessons Learned Along the Way. This virtual interview is part of Lakeland Community College's Learn from Leaders series, which is sponsored by Dworken & Bernstein Co. LPA and Mentor Public Library. It will be hosted online via Webex. It's free to view and registration is required. You can sign up at lakelandcc.edu/leaders.

Aromatherapy with Essential Oils: Debunking Myths Thursday, Nov. 12, at 6 p.m.

There are a lot of myths surrounding aromatherapy. First of all, aromatherapy is not just something smelling good; it's a science. And just because an essential oil is "natural" does not mean it is safe all the time. Jennifer Langsdale will guide you through the myths, concerns, and benefits of aromatherapy. This presentation will be held via Zoom. Registration required.

<u>Understanding the Challenges</u> of Dementia

Monday, Nov. 16, at 2 p.m. Dementia impacts more than just the person with the condition. It affects family members and caregivers, as well. A speaker Kemper House – an assisted living facility that specializes in Alzheimer's and dementia care – will discuss how caregivers can better deal with difficult behaviors and will give recommendations on tactics to use for successful behavior management. This presentation will be held via Zoom. Registration required.

Men's Book Club

Monday, Nov. 16, at 7 p.m.

This month's book is "Warlight" by Michael Ondaatje. Copies of the book are available at the reference desk at MPL's Main Branch. Hosted online via Zoom. Registration required to attend.

Leaders & Legacies of the Civil War: Reelecting Lincoln in 1864

Wednesday, Nov. 18, at noon Abraham Lincoln ran for reelection during in unprecedented moment in our nation's history: in the midst of a bloody civil war that had dragged on for more than three years. Some suggested to Lincoln that the election be postponed, but he refused. So how did the 16th president manage to be reelected? Learn how from Todd Arrington of the James A. Garfield National Historic Site. This program will be hosted online via Zoom. Registration is required.

<u>Čold War: 1989</u>

Thursday, Nov. 19, at 6:30 p.m. Mentor Public Library's own John Foster will conclude his yearlong series on the history of the Cold War with a program focusing on the climactic year of 1989. This program will be hosted online via Zoom. Registration is required.

Monday Night Book Club

Monday, Nov. 23, at 6:30 p.m. Join librarian Cailey for a discussion of bestsellers, popular reads and books of interest. This month the book club will discuss "The Girls in the Picture" by Melanie Benjamin. Copies are available at the Reference Desk for pickup. Book club will be hosted online via Zoom. Registration is required to attend.

Serenity With Yoga

Wednesday, Nov. 25, at 2 p.m.

Enjoy a relaxing yoga session with instructor Darlene Kelbach from the comforts of your own home. Wear comfy clothes that are easy to move in and don't forget to set up your yoga mat or beach towel before we get started. Hosted online via Zoom. Registration required to attend.

