



The Painesville Pride



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12 Pages

COUNCIL'S CORNER



Painesville City Council

Front Row: Lori DiNallo, Paul Hach, Tom Fitzgerald
Back Row: Nick Augustine, Christine Shoop, Katie Jenkins and Jim Fodor

The year 2020 will be talked about for a long time. We have witnessed a world pandemic and an election that greatly divided our country. With the vaccine soon to be available, now is the time to work together to provide hope for the residents of Painesville for a better life.

If you have not heard, our former City Manager Monica Irelan has taken a position down in Westerville, Ohio. Council wishes Monica good luck and much success in her new position. Working to fill this void, City Council has appointed Assistant City Manager Doug Lewis to City Manager. Doug has been with the City for over 13 years and Council looks forward to working with him.

With the start of the New Year, it is also the start of a new budget season for the City of Painesville. At the end of December, Council passed the 2021 budget which includes numerous capital projects and equipment upgrades. We will see the continuation of our electric meter replacement program, the paving of N State Street, a few new police cars, a few new snow plow trucks, the grading expansion of Riverside Cemetery, three additional police officers (paid by levy money) and a great deal more. It should be a very productive year for the City.

The year 2021 gives our community the chance to take a deep breath and move forward. As Pablo Picasso said, "the meaning of life is to find your gift. The purpose of life is to give it away." Let each resident help give the gift of life. Wear a mask, social distance and wash your hands so all of us can enjoy a healthy and beautiful life.

Jim Fodor
Councilman at Large
jfodor@painesville.com

New Plan for Washington Street Streetscape

In November, the Environmental Design Group went before Painesville City Council to present their final renderings and designs for the Washington Street Streetscape and Downtown Wayfinding project.

This project is made possible through the Northeast Ohio Areawide Coordination Agency (NOACCA) providing tow grants for the planning phase of the project. The purpose of the NOACA Transportation for Livable Communities Initiative (TLCI) Program is to improve the livability in Northeast Ohio's communities through transportation investment. Painesville is looking to improve the connectivity between Lake Erie College and the Downtown area.

The Environmental Design Group, the firm hired to study this project, held multiple public meetings to get input from the public on several topics revolving around traffic in Painesville. The first public meeting in December 2019, was concerned with identifying the primary local destinations that visitors would be interested in. The second public

meeting held at Lake Erie College in February 2020 revolved around travel from the Lake Erie College campus to downtown Painesville. Washington Street is the main corridor of concerns which is intersected by State, Liberty and Main Streets. The final public meeting to review all the findings was held at the end of November 2020.

"We looked at multiple different options (at previous stakeholder meetings) and the overwhelming response to reuse Washington was a road diet (lane reduction or road rechannelization) that repurposes the excess capacity of the roadway," said Johnson from the Environmental Design Group.

The plan reduces the lane size from 17 feet wide to 12 feet wide, with 10 feet for parking and green infrastructure or curb extension. "We heard that parking's important; we heard that walkability's important," said Johnson. Improving the walking experience and adding additional street parking would address these concerns.

Once funding is available, the City will apply for an implantation grant to see the designs of this project come to life. There is no

set date for this grant yet.

The City is also seeking grants to help cover the costs of proposed signage. The design group showed a couple of graphics asking viewers to vote for their preferred directional signage, gateways signage and kiosks. While the City may not use the exact versions presented, it did give stakeholders a glimpse at what the finished product may be.

The public can view the presentation on the city's website, www.painesville.com

Parking Bans

No Street Parking During Emergency Snow Bans

All Painesville residents and visitors are reminded to move vehicles off the street during heavy snowfall to allow for plowing.

Whenever there is a snow fall of two (2) inches or more within a 24 hour period, an emergency snow ban takes effect and parking is prohibited on the street.

Reminder to Keep Sidewalks & Fire Hydrants Clear

Residents and business owners are reminded that it is their responsibility to keep sidewalks and fire hydrants clear after heavy snowfalls.

Residents are responsible for snow removal of any sidewalk, curb or gutter abutting their property. Removal of ice, snow or any nuisance must take place within a reasonable timeframe (generally within 12 hours) after a snow storm has passed to allow for safe walkability. Violators may be fined.

The area around fire hydrants should also be kept clear after heavy snowfall. Shovel around your hydrant to be ready if an emergency occurs.

Make a Plan for Winter Storms

Painesville is no stranger to severe winter weather. Whether it's a lake effect snow dump or an ice storm, being prepared for an emergency can ease your worry.

Severe storms mean you could lose electricity and heat for several hours, so take time to create an emergency plan for severe winter weather. Here are some tips from the Federal Emergency Management Agency:

- Stay indoors and off the roads. If you must drive, keep emergency supplies in your car.
- Close off rooms in your home to consolidate and retain heat.
- Dress in layers and use blankets to stay warm.

- Never use a generator, camp stove, charcoal grill or gasoline/propane heater indoors, as these items can start accidental fires, cause electric shock and/or cause deadly carbon monoxide poisoning.
- Never heat a home with a cooktop or oven.
- Monitor local news and alerts for emergency information and instructions.

Remember to only call 911 if you have an actual emergency during a winter storm. Report power outages to Painesville Electric by calling 440-392-5954 or follow Painesville City's Facebook page @CityofPainesville for updates.

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A Note from Judge Malchesky

A Note from Judge Malchesky
Wow what a year! 2020 finds me completing a gratifying first year at Painesville Municipal Court (PMC). Thank you all for making each day such a great experience. As much as this pandemic tried to throw wrenches in our way, we move forward.

The staff at the Court has been simply wonderful to partner with, especially when I throw some curve balls at them, the PMC team just hits it out of the park. Kristy McBride, a seasoned pro, has replaced Nick Cindric as the Court's Clerk of Court.

Nick retired in March. The staff has simply been awe-inspiringly efficient in their work. Bailiff Heather Clair continues to corral lawyers and litigants to the courtroom from a safe distance. At the same time, Painesville City employees hurdle over different areas of our work, providing a nice fresh coat of paint.

Through it all, our litigants want someone to listen to them, even if they are not right on the law or on the facts. It has always been my notion that we should treat people as you would want to be treated. We will keep on doing that. At the end of each day, we

still ask ourselves "Did we do any good today," and we continue to answer that question YES.

Through an awarded Ohio Supreme Court remote technology grant, the PMC Court has beefed up software moving towards a total paperless court. This is going to force me to type out the journal entries. So you may be in front of me a little bit longer, however, it will make a significantly more efficient experience. The upgrade will provide for safer, paperless transactions with data digitized and captured directly from the bench via email seamlessly to the court's electronic files. That's right, we are going to try to be more efficient than even Judge

Cicconetti.

As we approach the New Year among these most unusual times, I encourage all to take time to send that note to a friend that you have intended to do. Make that phone call. Gather in that back yard. Walk that park. Coping with the

stress of this pandemic requires continuation with a social life, but with an old school twist. I promise you it will do you some good.

Judge Paul R. Malchesky
Painesville Municipal Court

Skinner Ave. Water Line Project

Starting in December contractors began work on Skinner Ave from Richmond Street to N St. Clair Street. This project includes replacing the water lines and repaving the road. Crews will start work on the Richmond Street end and work their way north. Traffic will be limited to one lane. A projected completion date is set for May 31, 2021.

funding is available, the City is working quickly to ensure that the residents of Skinner Ave receive their promised repairs.

Although road construction is not common in the winter months, it is possible. Crews will be working on the water line portion through the winter and will begin repaving when the weather breaks in the spring. Plows will be able to access and clear the road.

For more information, please contact the Engineering Office at 440-392-5935.

A Coyote is in My Backyard, What Should I do?

Over the years, coyote sightings have become increasing more frequent in Painesville City and Painesville Township. Coyotes are highly adaptable animals that live in a wide variety of environments thus there is no need to report sightings to wildlife officials unless the animal appears hurt, sick, or habituated (meaning the animal has lost its natural fear of humans).

Coyotes are naturally timid creatures and seeing or hearing them howl is not a cause for concern. Here are a few tips to keep in mind when you encounter a coyote close to your home:

1. Understand that coyotes are common throughout Ohio's 88 counties and are regularly

seen within city and township limits. You can read more about coyotes at wildohio.gov. Wolves, however, are not a species found in the wild in Ohio.

2. If you spot a coyote on your property, make sure to remove all "attractants" to deter the coyote from returning. This includes properly securing garbage and removing outside pet food before nightfall. Remember to clean up around the grill as well. Do not feed coyotes directly.

3. Coyotes prey primarily on small mammals such as rabbits and rodents. However, interactions with domestic pets do occur sometimes. Keep small dogs and cats inside (especially between sunset and sunrise) or leashed when outside. Coyotes are less likely to attack pets as prey and more likely to attack out of defense.

4. Occasionally, an inquisitive coyote will stay put and watch

you curiously. Make noise. Clap your hands and shout; the coyote will likely move on at this point. If it doesn't, bang pots or pans together for louder noises. A coyote that loses its fear of humans can potentially become a threat.

5. If a coyote visiting your yard does not respond to harassment techniques such as loud noises or it is presenting a conflict even after attractants are removed, contact a licensed nuisance trapper. You can locate a trapper at wildohio.gov or by calling the ODNR Division of Wildlife at 1-800-WILDLIFE. Nuisance trappers use highly regulated techniques to target individual animals and to reduce urban wildlife conflicts. Coyote populations in rural areas can be managed through legal hunting and trapping methods. Consult the yearly "Ohio Hunting and Trapping Regulations" digest for more information.

Lock It or Lose It

Unfortunately, a wave of vehicle break-ins has hit Lake County hard and the Painesville Police Department is urging everyone to be smart to stay safe.

- Prevention can go a long way:
- Always keep valuables out of sight or in the trunk
 - Never leave valuables in unattended vehicles
 - Always lock your vehicle, even in your driveway
 - Lock your home and keep your garage door closed
 - Call in suspicious activity and be a good neighbor by looking out for each other.

Smart Meters for Painesville Electric Customers

Painesville Electric is pleased to announce plans to upgrade the electric meters in your neighborhood. This upgrade will begin late October and will take approximately six months to complete. We are excited about bringing advanced technology to our community and the benefits it will provide our customers, that's why we want to keep you informed and answer any questions you may have.

Our current meter infrastructure is being replaced by advanced meters capable of providing more accurate and timely data to us and you, the customer. This new meter transmits the data to us over a secure wireless network that is being installed in Painesville. Unlike the current analog meters, advanced meters or 'smart'

meters, do not need to be read by a meter reader and provides two-way communication for improved efficiencies, distribution automation and improved power quality and reliability.

Investment in a solid Advanced Metering Infrastructure (AMI) helps us improve the way we do business and allows our customers to take control over their energy usage. Because these meters are digital and use a wireless network for two-way communication, usage data is more timely, accurate and secure. Because we are receiving usage data over a wireless network, we no longer need to drive or enter a customer's property to obtain electric readings.

We estimate it will take approximately 5 minutes to

replace the typical electric meter. In order to do the work safely, your electric service will be turned off during this time while the work is being done. As long as a meter technician can access your meter, you do not have to be present. We will leave a door hanger notifying you that the work was completed. If we are unable to access the meter, we will leave a door hanger providing you information to re-schedule.

As utility infrastructure across the country ages, it is being replaced with the most advanced technology available, including advanced meters. Through this program, we are able to offer our customers the same host of safe, secure and accurate services as neighboring utilities at no additional cost.

The Painesville Pride

A Lake Community News Publication

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

Laketrans 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, Laketrans, 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.

“Laketrans 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 Laketrans. “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.”

Laketrans 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 Laketrans if they can benefit from the program. For more information about Transit GO, please contact Julia Schick at jschick@laketrans.com or 440-350-1012 or visit www.laketrans.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 Laketrans’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.

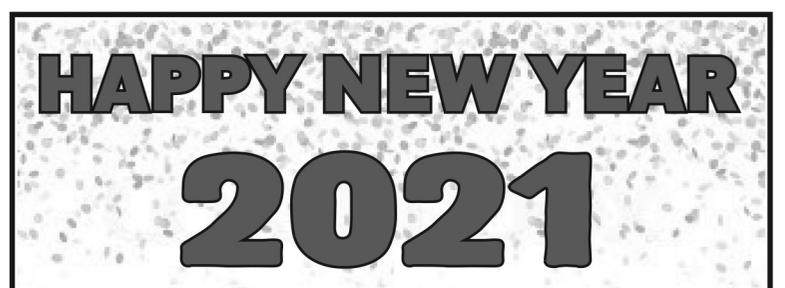
Anyone interested in hearing the presentation must register on the event page of blackbrookaudubon.org. A link will be sent to each registrant's email address.

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. Follow Blackbrook Audubon Society on Facebook for updates.



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



Biales Delchin

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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.

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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.

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A+ RATING

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.

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
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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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 (440) 255-3500.



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SUPPORTING OUR COMMUNITY

"10 for 10 Promotion"

Bring in 10 Non-Perishable Food items for the our local food banks & we give you 10% all product. Labor & tax excluded.

Acceptable items include: pasta, peanut butter, cereal, dried fruit, granola bars, jerky, rice, bottled drinks, canned goods, etc.



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Best Price in Northeast Ohio!



Get a Nutritional Plan for Life for the New Year 2021!

The United States Department of Agriculture launched MyPlate replacing the MyPyramid & Food Pyramid most of us were taught how to eat a balanced diet on. The design of MyPlate takes a different approach but

is based on the same dietary recommendations as the previous model. Research indicated MyPyramid was too complicated. This time the idea was to keep it simple, encourage American's to choose healthy

portions & varieties of the five food groups & challenge yourself to look at your plate to see how it stacks up.

With all the food groups, the quantity needed per day is different for each person depending on several factors including age, gender & level of physical activity. MyPlate portions the groups & has key messaging for each to help remind important choices when deciding what to eat. They recommend going lean with protein, getting calcium rich foods with dairy, making half your plate fruits & vegetables, & making half your grains whole. The familiar image illustrates how the five food groups fit into a healthy diet.

Go lean when choosing protein which comes from a variety of sources including, meats (beef, ham), poultry (chicken, turkey), seafood (salmon, tuna), nuts & seeds, beans & peas (kidney beans, black eyed peas), processed soy products (tofu,

veggie burgers), & eggs. Look for the low fat selections of ground beef & chicken without the skin. Nuts should be unsalted to avoid unnecessary sodium intake as well. Switching to fat-free or low fat (1% milk) calcium rich foods is also recommended. This group contains products made from milk & calcium-enriched soy products including all fluid milk, cheese, yogurt, calcium-fortified soymilk & milk-based deserts (pudding, ice cream). Calcium-fortified cereals & beverages like orange juice may provide calcium but they do not contain many other nutrients, including protein, potassium & phosphorous that dairy products provide.

Making half your plate fruits & vegetables is a smart move because they are typically a lower calorie option that are high in fiber, vitamins & minerals, especially potassium, & may reduce risk of heart disease, obesity, diabetes & some cancers. Focus on fruit as it can be fresh, canned, frozen, dried or 100% juice, all delicious & easy additions to meals & snacks! Varying your veggies is important as there are 5 subgroups being dark green (spinach, broccoli), starchy (potato, green peas, corn), red-orange (carrots, red peppers, tomato), beans & pea

(black beans, chickpeas) & other (green pepper, celery, onion, mushroom).

Myplate advises to make half your grains whole. Besides whole grains the other half is made of refined grains like white bread, white rice & white flour. To achieve half your grain intake as whole, look for brown or wild rice, oatmeal, & whole wheat options.

This can all be very confusing! Mandi provides a nutrition plan service that will set you up on a nutrition plan for the foods you like. A nutrition plan is a way of life, so to have food on it that you don't like, makes no sense. So she will personalize the plan for you with the specific foods you want. Of course, it can't be McDonalds 3 times a day, but she will give you other choices.

Nutrition plans for life are \$50 for a personalized plan and includes foods to swap out for variety. She will tailor them for weight lose, weight gain or staying steady. Whatever your goals are, she can accommodate! She has a BA in Human Nutrition from OSU.

Email amandanicolenelson@gmail.com or call 440-487-8493. Everything can be done by Zoom or in person with Covid precautions in place.

www.rockhousefitness.com.

City Skate Center

Check out the fall/winter schedule at City Skate Center in Painesville!

We are booking reservations for fall/winter birthday parties, call for available times.

We offer beginner group lessons and private lessons are available for all ages call for scheduling and times. Speed Team practice will resume on Saturday and Sunday morning 10- 12pm and Wednesday 6-8 pm.

As the weather turns cold and your looking to stay in shape don't overlook this sport Roller Skating. Roller skating is for all ages and is one of the most fun and easy activities that the

whole family can enjoy together. Roller skating is recognized and recommended by the American Heart Association (AMA) as an aerobic fitness sport. One hour of skating per week can burn 600 calories, 30 minutes of skating produces a heart rate of at least 148 beats per minutes, roller skating works most muscle groups including: glutes, quads, abs, calves, arms and causes 50% less stress to joints than running.

If you are looking to stay in shape, get in shape or just wanting to have some good family fun come join us at the City Skate Center 63 West Walnut Ave, Painesville, Ohio 440-352-2002.

2021 SKATE SCHEDULE

DAY	TIMES	SESSION TYPE	ADMISSION
MONDAY	PRIVATE PARTY & SCHOOL FUNDRAISERS AVAILABLE! CALL 440-352-2002		
TUESDAY	6:00-8:00pm	\$2 TUESDAY OPEN SKATE	\$2 Admission \$2 Skate Rental
WEDNESDAY	PRIVATE PARTY & SCHOOL FUNDRAISERS AVAILABLE! CALL 440-352-2002		
	6:00-8:00pm	CSC SPEED TEAM PRACTICE	\$5 Admission
THURSDAY	PRIVATE PARTY & SCHOOL FUNDRAISERS AVAILABLE! CALL 440-352-2002		
FRIDAY	7:00-10:00pm	OPEN SKATE	\$7 Admission
SATURDAY	10:00am-12:00pm	BEGINNER SPEED PRACTICE	\$5 Admission
	12:15-1:00pm	LEARN TO SKATE CLASS	\$10 Admission Includes skate rental and 1-4pm family skate
	1:00-4:00pm	FAMILY FUN SKATE <i>Parents skate free w/paid child admission</i>	\$6 Admission
	7:00-10:00pm	OPEN SKATE <i>Buy one admission get one free</i>	\$7 Admission
SUNDAY	10:00am-12:00pm	CSC SPEED TEAM PRACTICE	\$5 Admission
	1:00-4:00pm	FAMILY FUN SKATE <i>Parents skate free w/paid child admission</i>	\$6 Admission

For the beginning skaters we have Skate Mates available for rental for \$5.00 per session. Skate Rental is \$3.00 if needed. Skate rental extra unless indicated.



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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.

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. For more information, visit 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.



IF YOU ARE TURNING 65 ... DON'T MISS THIS CLASS!

Mutsko Insurance Services, LLC

440-255-5700
www.mutskoinsurance.com
for more classes in your area!

Monday, Feb. 8
6:30-8:00pm

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.

Biales Delchin

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"Living Your Best Life with Arthritis" Virtual Program - Jan. 13th

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.

WIC CAN HELP IN TIMES OF NEED

During these challenging times, more people than ever are eligible for supplemental food benefits through Lake-Geauga WIC (Women, Infants, and Children).

Anyone who receives Medicaid, food assistance, or Ohio Works First automatically qualifies, no matter the income. Foster parents, custodial grandparents, and other legal guardians may also receive benefits

for qualified children younger than 5, according to WIC's guidelines, which are equal to 185% of the U.S. Department of Health and Human Services poverty income guidelines.

Visit www.lcghd.org/WIC to see if you qualify. The WIC application is available under "WIC" on the Ohio Department of Health website, www.odh.ohio.gov.

Lake-Geauga WIC are following

all COVID-19 guidelines per the Ohio Department of Health. WIC has five locations in Lake and Geauga counties.

Please contact the closest clinic for more information:

- WIC Painesville- 440-350-2552
- WIC Wickliffe - 440-833-6007
- WIC Madison - 440-428-2003
- WIC Huntsburg- 440-636-5331
- WIC Middlefield- 440-251-6522.

Lake County Launches "Connections" to Combat Senior Loneliness

Lake County General Health District (LCGHD), in partnership with the Painesville Senior Center and We Thrive Together, both Lake County nonprofit organizations, is launching "Connections" as part of the Motivate Lake County (MLC) wellness initiative. A virtual senior engagement platform consisting of free online events, including discussion groups, games, exercise

classes, relaxation sessions, virtual trips, presentations, and support groups, "Connections" can be accessed by any internet-ready device or telephone, and aims to keep seniors engaged with their peers during a time with limited social engagement, as prompted by the current COVID-19 pandemic.

"While LCGHD stands by our recommendation that Lake County senior centers remain closed until January 1, 2021 due to the spread of COVID-19, we can't stand by without addressing the escalation in social isolation and loneliness among seniors" stated Health Commissioner Ron Graham. "Fortunately, we already had the MLC platform in place, and were able to leverage this technology to meet the needs of our senior residents". Thus far, the Lake County Council on Aging, Fairhill Partners, and the Wickliffe, Willoughby, Perry, and Eastlake Senior Centers have opted to participate in the program, to ensure that their members stay engaged and connected during this critical time.

According to an October report by the AARP Foundation and United Health Foundation, the COVID-19 pandemic has prompted a rise in social isolation and loneliness, with nearly two-thirds of the nation's adults experiencing some form of social isolation. While more than half of these individuals also report that the COVID-19 pandemic has caused their anxiety levels to increase, many are not reaching out for help. This growing trend is alarming, as social isolation has long been linked to poor health outcomes, including but not limited to dementia, heart disease, and depression.

To sign up for an event, individuals can call (440) 478-5640 or email register@MotivateLakeCounty.com. A full list of programming can be found at www.motivatelakecounty.com. For more information on "Connections", please contact Denise Powell at denise@painesvilleseniors.com, or (216) 318-1211.



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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 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.

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

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.

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Cyber Smarts for Older Adults

SOURCE:
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 risks, log out of websites when you'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 Wi-Fi 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 social-media 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 anti-virus 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, pop-up 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 to handle their finances.
- Older adults who have recently lost a loved one, especially if that person handled the older adult's finances.
- Older adults who suffer from 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 or the government, and even if the message appears to be legitimate.
- 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

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



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Mentor Monitor
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Eastlake Gazette
Willowick Courier
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(440) 946-2577 • lakecommnews@aol.com

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 Properties - 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