



# The Eastlake Gazette

Lake Community News

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Mentor Monitor  
Willoughby Times  
Eastlake Gazette  
Willowick Courier  
Painesville Pride

Volume 33 Issue 7

January 2020

12 Pages

## Mayor's Report



**Dennis Morley**  
Mayor/Safety Director

Happy New Year!  
I hope everyone had a great Christmas and New Year. We will start budget discussions soon. Please remember all meetings are open to the public. I will report our year end carryover in February's edition. Both the city and our businesses had a great year and our income tax collection through Rita were up from 2018. We look forward to get healthier in 2020 and hope to have some exciting news to share with you.

### When leaves fall, don't stall. Turn water off.

As snow falls and wind chills drop during the winter months, the Lake County Department of Utilities (LCDU) reminds citizens to protect the water systems around in their homes and businesses.

"When temperatures drop, water inside pipes can freeze and expand. This can cause the pipes to burst, leading to flooding and major damage to your home and or property. Plus there's never a good time for costly and inconvenient repairs," says David Schick, Public Service

Continued on page 6

## Upcoming Library Programs - January 2020

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

### Children and Young Adult Programs:

#### LEGO Club

We provide the LEGOs, you provide the imagination in our LEGO club. All ages welcome!

Saturday, January 11

2-3:30 pm

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

Special Needs LEGO Club at Willowick Library meets on the same dates from 10:30 am-12 pm.

Saturday, January 18

1:30-3 pm

Eastlake Library, 440-942-7880

#### Police Officer Storytime

Patrolman Bruce Fedor from the Willoughby Police Department will present a storytime/craft at the library!

Monday, January 13, 10 am

Willoughby Library, 440-942-3200

#### Storytime with The Mentor Icebreakers!

## GFWC of OHIO: Eastlake Women's Club

Wishing all our friends and neighbors in our community a healthy and happy NEW YEAR!

We hope every family had a peaceful holiday last month.

Our "Evening with Santa" and annual Christmas Party for our members were both successful in sharing the joy of the holiday season.

Our next meeting will be January 8th, 6:30, at the EPAL Community Center, business meeting and discussion of Club activities.

February 5th is the date of our Feb meeting, 6:30, EPAL

Join us for storytime with members of Mentor's hockey team The Ice Breakers. All ages welcome.

Tuesday, January 14, 11:30 am  
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

#### Winter Wonderland

Enjoy winter stories, crafts and games at the library!

Tuesday, January 14, 6:30 pm  
Willoughby Library, 30 Public Square, 440-942-3200

#### Book Hedgehogs

Join Miss Bryn and Miss Sarah to decorate your very own book hedgehog to take home. We provide the hedgehogs, you provide the fun! Tween program. Ages 8-12.

Tuesday, January 14, 6:30-8 pm  
Willowick Library, 263 E. 305 St., 440-943-4151

#### Adapted Storytime

Specifically for children with special needs, this storytime features stories, rhymes, songs and other engaging activities in a welcoming environment.

Tuesday, January 14, 6:30 pm  
Eastlake Library, 440-942-7880

#### Homeschool Travelers

Take a trip around the world without leaving the library! Each month features a different location & fun activities.

Wednesday, Jan 15, 2:30 pm  
Eastlake Library, 440-942-7880

#### Super Sleuth Jr. Book Club

Calling all junior detectives! Join us for an all new kids book club. Books will be available for checkout at least 3 weeks before each meeting. January's Featured Book: Theodore Boone: Kid Lawyer by John Grisham

Wednesday, January 15  
6:30-7:30 pm  
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

#### All Things Disney Discussion Group for Teens & Adults

Join other Disney fan(atic)s to talk about everything Disney-TV shows, movies, theme parks, etc. Ages 12 & up.

Wednesday, Jan 15, 7-8 pm  
Willoughby Library

#### Yoga Storytime

Try out our brand new class that incorporates yoga into storytime. This class is taught by our very own certified yoga instructor! Please bring a mat or towel. Ages 3-6.

Thursday, January 16  
10 or 11 am.

#### Willoughby Library

#### Homeschool Thursdays

Children ages 6-12 will enjoy a variety of different hands-on projects. Space is limited.

Thursday, January 16  
1:30-2:30 pm or 3-4 pm  
Willoughby Library, 30 Public Square, 440-942-3200

#### Book vs. Movie: The Tale of Despereaux

Was the book better? Decide for yourself at our Book vs. Movie program! Read the book The Tale of Despereaux by Kate DiCamillo, then join us at the library where we will watch the movie to compare and contrast.

Friday, January 17, 2 pm  
Willowick Library, 263 E. 305 St., 440-943-4151

#### Interactive Movie Night - Moana

Watch Moana while you shout, sing and snack along. Viewers will

receive prop bags full of surprises and more!

Tuesday, January 21, 6 pm  
Willoughby Hills Library, 35400 Chardon Rd., 440-942-3362

#### Cardio-Drumming for Teens and Adults

Exercise can be fun! Join Melissa and Melissa from Will-Power Nutrition for an hour of drum sticks, music, movement and fun. Wear comfortable clothing. Space is limited. Ages 13 & up.

Tuesday, January 21, 7-8 pm  
Willoughby Library, 30 Public Square, 440-942-3200

#### Learn and Play Chess Club

Join us for an informal gathering of chess enthusiasts, including instruction and play, fun and refreshments! It's also a perfect opportunity for scouts to earn their chess merit badge. All ages and chessboards welcome.

Saturday, January 25, 12-4 pm  
Willoughby Library, 30 Public Square, 440-942-3200

#### Barks for Books

Practice your reading skills by reading to a therapy dog! Grades K-5th grade.

Saturday, January 25, 9:30 am and 10 am (Choose one time slot)  
Eastlake Library, 440-942-7880

#### Homeschool Technology

Each month we will explore different facets of technology starting with the very basics. Ages 10 & up.

Monday, January 27, 1:30 or 3 pm.  
Willowick Library, 263 E. 305 St., 440-943-4151

#### Homeschool Sewing

Children ages 9-18 will learn how to make their very own pillow case on our sewing machines. All materials will be provided.

Tuesday, January 28, 1 or 2:30 pm.  
Willoughby Hills Library, 440-942-3362

#### Pirate Ship Playdate & Craft

Toys! Crafts! Fun! Ages 2-5.  
Wednesdays, January 29-March 18, 10 am  
Eastlake Library, 36706 Lake Shore Blvd., 440-942-7880

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# City of Eastlake Council Reports



**Michael Zuren**  
Ward 1 Councilman

### Operation STAT Holiday Celebration at VA Medical Center (with Stocking Stuffing)

Thank You to all the individuals and groups from the Eastlake area that helped Operation STAT on December 14th with the holiday meal and delivered holiday stockings, presents, and calendars to the Veterans. There were over 45 people that spent the afternoon at the Louis Stokes Medical Center celebrating with the Veterans. A special Thank You to C-21 Asa Cox Homes and Severino's Restaurant for donating the board games, calendars from Kindness and Justice Eastlake Eagles, Heroes United, Boy Scout Troop 280, Key Bank, Original Steaks and Hoagie, and VFW Post 3863.

Also, a special "Thank You" to the individuals that brought a smile

*Continued at right*



**Dave Spotton**  
Ward 4 Councilman

Hello Ward 4

Skate / ramp park update: The ramps have been put in place back in September. The weeks following some of the students from the North Career Institute Welding Program have been working on the welding of some of the larger ramps that were constructed and shipped in multiple parts. While some students were welding at the final location, others worked on the last ramp to the project. The last ramp is large with a footprint, over 15 by 15 feet. This ramp was completed in multiple parts and at this time and it has been sent out for powder coating. The ramp will be set in place and once completed and we are working on a "grand" opening of the ramp park in the spring. Even though the ramp park is not complete it has had allot of interest and use, which is great. For updates: Facebook page (2019 Eastlake skate / ramp park)

Council President Meyers, the Mayor and I have been working on the splash park project also. We have been working with a different vendor. A proposal was done and we are continuing to look into funding.

Also with the passing of the most recent election, I would like to say THANK YOU for your votes and your support. Looking forward to continuing the progress we have accomplished.

Hope you all had a great Holiday Season

Your Ward 4 Council person,  
Dave Spotton  
440-212-3575



**Jason Kasunick**  
Ward 3 Councilman

Happy New Year, Eastlake!

I hope the holidays brought you all the best. Also, I want to give a special thanks to my constituents in Ward 3 for giving me the honor and privilege of serving my second term in your service.

Some of you may have noticed the installation of the new natural play area at the park on Erie Road. This addition was brought to us by a Natureworks grant from the Ohio Department of Natural Resources and in-kind contributions from members of the community. Many thanks to the Eastlake Port Authority, Chagrin River Watershed Partners, all those who volunteered for to install plantings on the site and Keith Marchand who contributed services from his company, Big Dig to get this project done. Such contributions to the community are greatly appreciated.

### **Zuren**

*Continued from left*

to the faces of our Veterans by showing up as superheroes, villains, and movie characters

### Eastlake Middle School (Holiday Celebration)

The local community all came together to celebrate the last day of school before winter break for the Eastlake Middle School Students on December 20th. The Eastlake Women's Club, 100 Youth That Care, Home Instead, Eastlake Library, Mayor Dennis Morley, VFW Post 3863 Commander Tom Halbert, Debbie and Rich D'Apice, Heroes United, Steve Adkins, Dollar Bank, C & J Photography, EPAL and City Officials all spent the day at the middle school. The day was full of crafts, cookies, special guests (including Santa), and holiday fun. It was capped off by a teacher/student basket ball game to end the day. Thank You to everyone involved making that day fun and memorable for all.

### Non-Profit Meeting

A special "Thank You" to everyone that attended the Non-Profit Meeting held last month at the Willowick Library. There were numerous businesses and organizations represented at the meeting. The Willowick Pet Food Pantry announced a Pet Medical Fair on May 16, 2020, the Kindness and Justice Eastlake Eagles discussed a

flea market in February at EPAL, the Alzheimer's Association announced a walk/fundraiser, Willowick Rotary Club stated a upcoming wine tasting event is being set, and Lake Events reviewed their upcoming Valentine's Day Masquerade Ball. More details to follow.

### VFW Christmas Celebration

The Eastlake VFW Post 3863 hosted an outdoor Christmas Celebration on Sunday, December 22nd at their pavilion. There was a short service and then caroling by the Shoreline Singers (a middle school group from Mentor). After the caroling, everyone enjoyed the meal, Christmas cookies, hot chocolate, Children's holiday crafts, and pictures with Santa and the Grinch.

### Best Christmas Ever III

The Eastlake ECDC Committee, Century 21 Asa Cox Homes, Laketrans, Severino's Restaurant, Willo-Lake Church, and the Eastlake Women's Club partnered again to take Christmas to two local families. On Christmas Morning, Santa and the fore mentioned group surprised the two families with gifts and a Christmas Feast. Santa was accompanied by a number of individuals dressed up as super heroes and villains. It was truly a blessing to see how happy and joyful the families and children were Christmas Morning. Thank You to

*Continued on page 7*

## The Eastlake Gazette

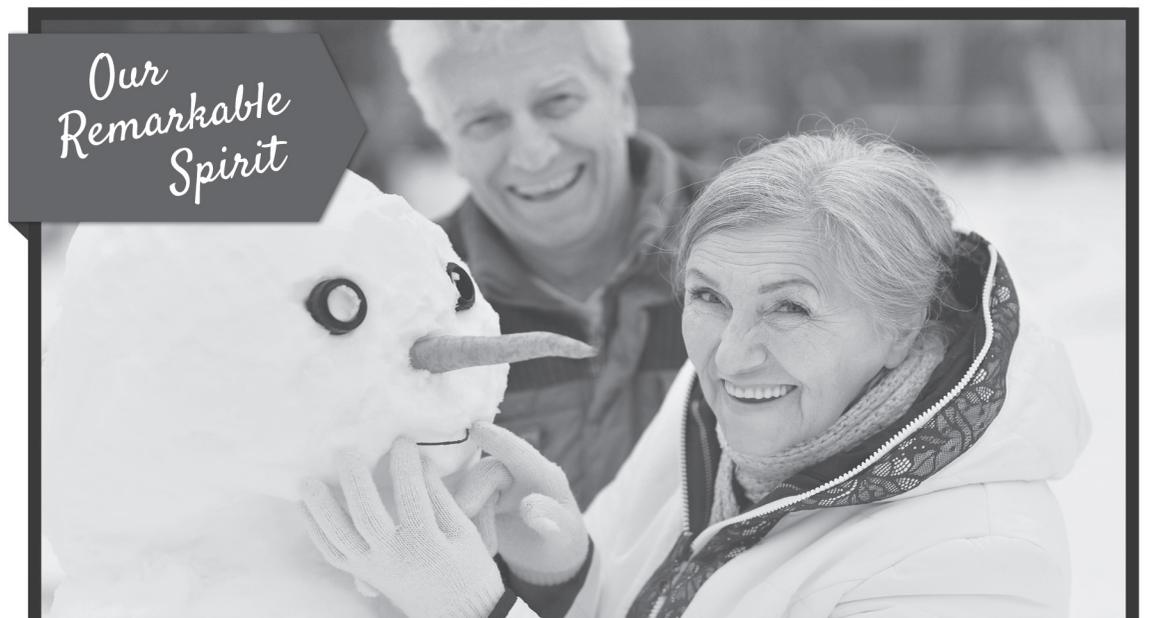
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# Here's Why Working Parents Love Lakeland's Summer Camps

Lakeland's summer camps are fun and educational! Parents and campers can choose from two types:

- College for Kids – Science, art, music, technology and more - this academic-based camp is so much fun that they won't realize that they're learning! 8-week, 4-week,

3 or 5-day-a-week options. Designed for children entering grades 1-6 in the fall, 2020.

- Musical Theater and Production Camp – this is designed for children interested in theater and acting, sets and props. Learning to produce a show on stage and in the spotlight has

never been more fun! Appropriate for children entering grades 5-12 in the fall, 2020.

Here's what parents love about our camps:

- Drop off early – pick up late

A drop off time of 7:30 a.m. is great for parents who need to get to the office early. Pick up can be

as late as 6 p.m.

- Academic setting

All programs are expertly developed by credentialed staff to

be age appropriate and fun!

These camps fill quickly. Request a 2020 brochure by emailing lakelandcc.edu/camps.

## Audubon Checks on the Dark-eyed Junco Free Program January 21<sup>st</sup> at Holden Arboretum

Blackbrook Audubon will focus on one species of sparrow in a free program Tuesday, January 21 at 7:00 p.m. at the Holden Arboretum in Kirtland.

Mike Watson, a Conservation Biologist at Holden, will describe what his study has revealed so far on the seasonal movements of the Dark-eyed Junco. Known widely as a "snowbird" in the eastern U.S., these little charmers frequently visit bird feeders in the winter, but retreat northward in the spring. Mike is trying to determine whether an isolated breeding population in northeast Ohio stays year round

or migrates.

The program is open to all. The Holden Arboretum is at 9550 Sperry Road in Kirtland.

For more information, visit blackbrookaudubon.org. Follow Blackbrook Audubon Society on Facebook. Blackbrook Audubon is the local chapter of National Audubon Society covering Ashtabula, Geauga and Lake counties.

Programs cancelled due to weather will be announced on the iAlert system on WKYC-TV 3, wkyc.com, Newsradio WTAM 1100 AM, wtam.com and WMJI 105.7 FM.

## January --> to A&U We Go!

*The Holidays are over, and wouldn't you know –*

*The roadways were covered with slushy, wet snow.*

*Cold, caught in the grip of acute cabin fever,*

*It was just me and you and the Golden Retriever.*

*Decorations all down and the guests gone away,*

*There was nothing to do but watch TV all day.*

*The news so depressing and re-runs a bore,*

*Our thoughts wandered off to our favorite store.*

*With vintage, collectibles, primitives and more,*

*It came to us then, "What are*

*we waiting for?"*

*We haven't had fun in what seems like weeks.*

*Grab your coat. Let's go out to Antiques & Uniques!"*

A&U is at 30200 Euclid Ave in Wickliffe. (Just one mile west of SOM Center Rd.)

Open Wednesday through Saturday 10-6 and Sundays 12-6. (440.944.0133)

Find us on Facebook and at [www.AntiquesandUniquesOH.com](http://www.AntiquesandUniquesOH.com).

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# 2020 SUMMER CAMPS

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eight-week day camp

**Musical Theater and Production Camp**

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# Bankruptcy 101:

*Peace of Mind Now through Bankruptcy*

You are in financial distress. You are going insane. You NEED some peace of mind. You are thinking about filing bankruptcy but the whole idea makes you uncomfortable and you don't know where to start. No worries. This is what you do and what happens when you file bankruptcy. First, you interview an attorney. This is probably the most important part of the whole process. The interview is called an initial consultation and you should not have to pay for it. Do not hire anyone who wants you to pay for the initial consultation. The initial consultation is the meeting in which you determine your comfort level with the attorney and vice versa. First and foremost, you need to be comfortable with your attorney. He or she will be the pilot of a big part of your life and you do not want a slacker or someone who thinks they are doing you a favor to listen to you.

You as a potential paying client are (or should be thought of) as a valuable commodity. You should be treated with the utmost respect and handled with sensitivity because you are going through a very tough period. It is natural for a potential bankruptcy client to be afraid, vulnerable and questioning their decision to file bankruptcy. A good lawyer is a good listener and sensitive to the needs and feelings of their clients. So pay a great deal of attention to the attorney's and the office staff's attitude toward you.

A good attorney welcomes questions. Question their experience and how many bankruptcies they do a year. If the attorney does not do at least one per month I would be concerned. Robert Delchin, our bankruptcy attorney is a partner and founding member of our firm. His entire practice is focused only on bankruptcy. He teaches other attorneys at bankruptcy seminars. He has over ten years experience in exclusive bankruptcy practice and knows what the bankruptcy court judges like and do not like. He knows all of the different bankruptcy trustees (the people who represent the creditor's interests) and how they want their cases prepared to ensure they are approved. Most importantly, Mr. Delchin is respected by the court and trustees because he has a reputation for being on time and prepared. He has established Biales Delchin Law as a highly

competent, seasoned professional bankruptcy firm. A reputation that directly benefits our clients.

Today it is a common practice for many bankruptcy firms to send inexperienced lower paid, younger attorneys to represent their clients at the meeting of creditors and in court. Oftentimes the clients that are put into this unfortunate situation meet their attorney for the first time a few minutes before they are questioned by the bankruptcy trustee. This will never happen at Biales Delchin Law. If you retain us for bankruptcy Mr. Delchin will be your attorney. In addition, you will have a dedicated bankruptcy paralegal who will be available throughout the week to answer your questions and provide assistance.

The practice of bankruptcy has become highly specialized. It's not really something an attorney can do once in awhile and maintain a competent skill level. Fees and costs should be quoted up front in an understandable fashion. You should understand exactly what is covered in the fee and what, if any, added charges might arise. You should meet with the attorney for the initial consultation. You should not meet with a paralegal or legal assistant for the initial consultation. The attorney you meet with should be the attorney who will be representing you at the meeting of creditors and be responsible for your case throughout the duration of your representation. The information gathering process at the first meeting is profound and needs to be gathered by the professional so that any potential problem is identified early. Most importantly, you should follow your intuition. If you are not comfortable with the attorney, the office staff or the office environment you should not hire that firm.

In our office, when you come to the initial consultation bring a month of current pay stubs. If you do not have a month of pay stubs bring your most recent pay stub. If you are not employed or self employed bring account statements or the records you keep of the income you are receiving. Have an idea who you owe money too. Bring any lawsuit, garnishment, repossession, utility shut off, license suspension or foreclosure court papers. If you do not have anything- do not worry. Just bring yourself and we will help and guide you to get what is needed. We try to keep

it simple and make the process as easy as possible.

We give the client a worksheet to take home and fill in his/her creditors and other relevant information. Then the client comes back and we go over it with them to help them complete it. If the client decides to hire us she/he puts a portion of the fee down and is put on an affordable payment plan. Once they put the initial payment down (as little as \$300.00 for our firm) we start taking all of their creditor calls. We stop the creditors from calling them. The creditors are not allowed to call the client anymore once a bankruptcy attorney has been retained. We do not wait until we are paid in full to stop the creditor calls. The client needs peace of mind which cannot be obtained until all the creditors are backed off from calling. We focus on taking all of the financially related stress out of the client's life so they can focus on getting back on their feet.

Once the case is paid in full, we will have a final meeting to go over the client's worksheets. We then enter it into our computer and create what is called a petition and schedules. The client is called in to review and sign it

and then we file it electronically from our office. In about a week the attorney and the client will receive a notice of a meeting of creditors which usually is held approximately four to six weeks from the filing date. The meeting of creditors will be in Cleveland, Akron, Jefferson or Youngstown depending upon where the client resides.

The client will have to attend the meeting of creditors with the attorney. It takes between ten and thirty minutes depending upon the issues in the case. The client will be asked questions by a person called a bankruptcy trustee. The questions are basically about what the client owns and how much money she/he makes. We meet with our clients early and thoroughly prepare them for this hearing so that everything goes smooth. It is rare for creditors to attend even though it is called a "meeting of creditors." Any problems or issues will be disclosed at the meeting of creditors. Clients

usually are required to attend only one meeting of creditors.

After the meeting of creditors, for all practical purposes, the process is over for the client. A creditor has sixty days from the meeting of creditors to object to the client's discharge. Unanticipated objections seldom occur, and if they do, we resolve them so the client can receive their discharge. The "discharge" is the court order that forgives all of the client's debt. This is called "a fresh start." The client receives the discharge which is a piece of paper in the mail. She/he needs to keep the discharge paper in a safe place because that is the paper they will send a creditor if that creditor claims the debt is still owed.

Then the client uses their fresh start to rebuild his or her life and credit rating and lives happily ever after (hopefully). That is what happens when you file a basic Chapter 7 bankruptcy.

Robert C. Biales

Happy New Year!



## Biales Delchin

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Bankruptcy is a constitutional right, which was created to help you, the economy, and our country by enabling you to get back on your feet and to once again become a healthy, happy, contributing, member to the financial economy.

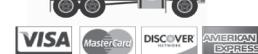
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# Cleveland Persian Society Presents CFA Cat Show January 18<sup>th</sup> & 19<sup>th</sup>

Cleveland Persian Society Eastlake, Ohio  
presents: 9:00 am – 4:00 pm

CFA Cat Show  
Saturday and Sunday  
January 18 & 19, 2020

Patrician Party Center  
33150 Lakeland Blvd.

Admission: \$8 Adult, \$5  
Children 6 – 12, Children under  
5 and under free (*\$1 Off Coupon  
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Judging Each Day

For more information:  
<http://www.catshows.us/>

clevelandpersian

The Cleveland Persian Society  
Show is moving to a new  
location. We are not in Parma  
anymore. You can find us in  
Eastlake, Ohio

For more information:  
[nmikita@cox.net](mailto:nmikita@cox.net)

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*\$5,500 Instant Lottery Ticket Winner in November!*

**Live Bait & Tackle for Steelhead Fishing Sold Here**

## Lake County Master Gardeners Offer Gardening Workshop March 7<sup>th</sup>

The Lake County Master  
Gardener Volunteers and Lake  
County OSU Extension are  
hosting their Home Gardeners'  
Workshop on March 7, 2020 at  
Lakeland Community College in  
Kirtland.

The program starts at 8:45 am,  
and the last session ends at 3:30  
pm. All who enjoy gardening  
are welcome! Keynote speaker  
is Laura Deeter, PhD, Full  
Professor of Horticulture at Ohio  
State University ATI, who will  
present "kNOW Maintenance  
Perennials."

Attendees will choose three  
additional presentations from the  
following speakers: Ann Rzepka  
Budziak, Holden Forests and

Gardens; Bill Hendricks, Klyn  
Nurseries Inc.; Danae Wolfe,  
OSUE; Garrett Ormiston,  
Cleveland Museum of Natural  
History; John Barber, Friends  
of Lower Lake; Laura Bonnell  
and Natalie Gertz-Young, Master  
Rain Gardeners; Margaret  
Rivera, OSUE; Mary Slingluff,  
Avalon Gardens; and Sarah  
Short, OSU.

Topics include: Planting  
Native Plants for Birds,  
Shade Gardening with Native  
Woodland Wildflowers, Ticks  
and Lyme Disease, Propagating  
Native Plants from Seed, Stories  
of the Garden with Photography,  
Rain Gardens 101, Community  
Gardens, and Trees for Bees.

The program fee of \$48  
includes continental breakfast,  
lunch, snacks, and a parting gift.  
A variety of garden-related items  
will be available for purchase.

To register for the workshop,  
email [MGVLakeCounty@  
gmail.com](mailto:MGVLakeCounty@gmail.com) for a brochure and  
registration form or download  
a form on our website [https://  
lake.osu.edu/program-areas/  
master-gardener-volunteers](https://lake.osu.edu/program-areas/master-gardener-volunteers). Call  
the Extension office at 440-350-  
2254 for more information or a  
registration form.

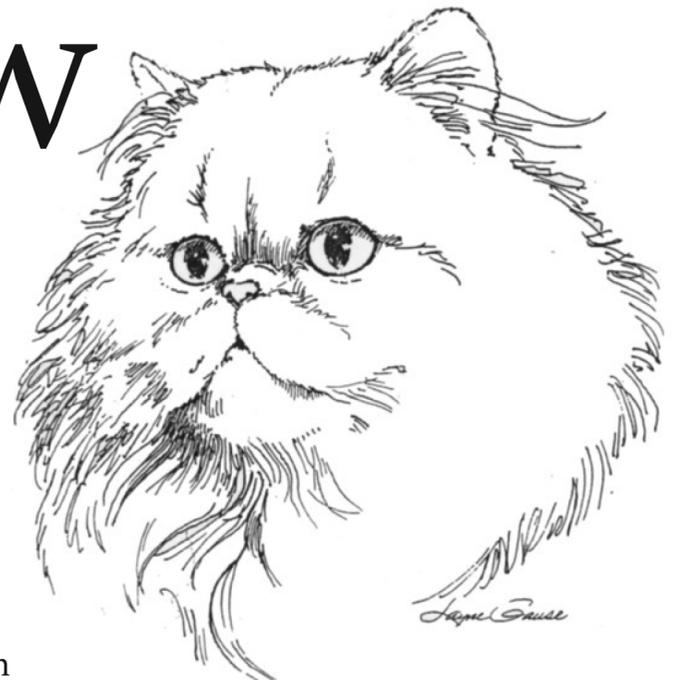
The deadline for registration is  
February 26.

Visit us on Facebook at OSUE  
Lake County Master Gardeners.  
We hope to see you March 7!

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9:00 a.m. - 4:00 p.m.



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**CFA CAT SHOW**  
Saturday and Sunday  
January 18 & 19, 2020

**Patrician Party Center**  
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Eastlake, Ohio  
9:00 am - 4:00 pm  
Admission: \$8 Adult, \$5 Children 6 - 12

\$1 off ADULT admission coupon  
Information: [www.kat-show.com](http://www.kat-show.com)



Cleveland Persian Society LCN

# Mentor Window Earns 7<sup>th</sup> Straight Angie's List Super Service Award

Mentor Window has earned the service industry's coveted Angie's List Super Service Award, reflecting an exemplary year of service provided to members of the local services marketplace and consumer review site in 2018.

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

## Mayor

*Continued from page 1*

Coordinator for the LCDU. A single pipe burst can cost \$1,000-\$4,000 in water damage cleanup and repair fees according to Home Advisor.

Pipes in garages, crawl spaces, attics and outside walls are all vulnerable to freezing, especially if there are cracks or openings that allow cold outside air to flow across the pipes.

Schick says, "You may not notice a water break right away while it is frozen but as temperatures rise, it will usually appear and cause damage. Pipes freeze based upon three reasons: a drastic drop in temperature, poor insulation, and the thermostat being set too low."

In the United States, frozen pipes cause a significant amount of damage each year. Unlike natural disasters, this disaster is largely preventable. LCDU advises that, with some preparation, homeowners can help keep their pipes from freezing, and avoid costly repair and aggravation caused from broken pipes. Below are tips on how to prevent pipes from freezing during period of extreme and prolonged cold.

### Outdoor Water Freezing Prevention:

- Disconnect and drain outdoor garden hoses
- Drain the water from your sprinkler supply lines
- Cover and insulate any outside faucets

### Indoor Water Freezing Prevention:

- Close inside valves that supply outdoor spigots, open the outside spigot valves, and allow any remaining water to drain
- Keep garage doors closed if water supply lines are located inside
- Setting the thermostat in your house no lower than 55°F
- Insulate any pipes that are located in unheated areas including crawl spaces, attics, garages, and pipes located against exterior walls
- Consider wrapping pipes in unheated areas with electric heating tape

*Continued on page 9*

success in the home improvement industry. "We have crews that have been with us for decades, and we are very particular about the installers we hire. We won't just hire anyone to catch up if we are backed up a bit, quality is at the top of our list when it comes to workmanship. When it comes to pricing, we are straight forward with people, they don't want to hear any buy 1 get 1 free nonsense. They want a fair, honest price up front without all the gimmicks you see out there in advertising. We

treat each and every one of our customers like family."

"Only about 5% of the Home Improvement companies in Northeast Ohio have performed consistently well enough to earn our Super Service Award," said Angie (founder of Angie's List.) "It's a really high standard."

Angie's List Super Service Award 2018 winners have met strict eligibility requirements, which include an "A" rating in overall grade, recent grade, and review grade period; the company

must be in good standing with Angie's List, pass a background check and abide by Angie's List operational guidelines.

Service company ratings are updated daily on Angie's List. Companies are graded on an A to F scale in areas ranging from price to professionalism to punctuality.

Mentor Window offers a full range of home improvements, including Energy Star Tilt-In double hung windows, slider styles, bay windows, casement windows, patio doors, fiberglass

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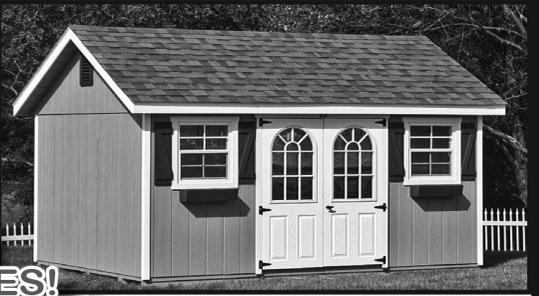
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and more. MCS was established to provide fast affordable onsite service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

My name is Jeff Berg and I am available to personally

speaking 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.

## Zuren

Continued from page 2

everyone involved. . Volunteer Fair (January 18th 2020)

### Attention: Kind, Caring, Good-Hearted Volunteers

Looking for an opportunity to help others in your community? See what the Volunteer Fair

has to offer. We are inviting all organizations that are run by volunteers, such as: children's sports leagues, animal rescues, Boy Scouts/Girl Scouts, and the numerous charity organizations in the Lake County Area to the Volunteer Fair. Find and learn about opportunities to help others in your community and make a difference. Volunteer Organizations can create greater public awareness of their mission. Register your organization for a free table. Nominate an individual that has devoted their time, talent,

and effort to worthy causes to be recognized at the Volunteer Fair. The fair will be held Saturday, January 18th from 10am to 1pm at Harvest Bible Chapel 34525 Melinz Parkway, Eastlake. Questions, please call Mike Zuren 440-251-5381.

The next Vine Street Corridor Meeting will be announced shortly.

Happy New Year!!!

Mike Zuren

Vice President

Eastlake Council Ward 1

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# Laketrans Prioritizes Dial-a-Ride Improvements After Passing Levy. Hiring Drivers

The Laketrans board of trustees recently approved phase one of service improvements promised by Laketrans that will be funded by the passage of their recent sales tax levy.

Laketrans will be hiring 12 full-time drivers and nine part-time drivers that will add over 35,000 hours of Dial-a-Ride service in 2020.

“Our first priority is to fix our Dial-a-Ride service and return it to a level of service residents can rely on to get to work and medical appointments,” said Laketrans CEO Ben Capelle. “The demand for service over the past two years has exceeded our capacity by over 50,000 trips annually and now we’ll be able to meet those needs.”

Of Laketrans’s 750,000 annual trips, Dial-a-Ride provides 300,000 trips to seniors and people with disabilities getting them to work, medical appointments, senior centers, shopping, and personal errands. Trips to medical appointments and seniors centers have increased 53 percent and 27 percent, respectively. Meanwhile work trips, often for people with

disabilities, have increased 21 percent.

“We have been understaffed and relying heavily on overtime to meet customers’ requests, especially for seniors relying on us to get to medical appointments, but at times we have had to deny service,” shared Capelle. “It’s never easy to deny a trip to someone when that is exactly what we are here to do. I’m hoping those days are behind us.”

The first phase of improvements will add capacity to weekday Dial-a-Ride service that operates Monday through Friday 5:00 a.m. to 8:00 p.m. and Saturday 8:00 a.m. to 7:00 p.m. Laketrans also plans to add an additional trip to their weekday Cuyahoga County Medical Service that provides access to medical appointments at University Circle healthcare facilities.

“Our customers have been anticipating this news and we’re excited to announce the additional service,” said Capelle. “It will take the better part of the year to get this many drivers hired and trained because all our drivers go through an intensive

eight week training course, but we hope to have the majority of them on the road by summer.”

“We are glad more residents are relying on Dial-a-Ride,” explained Laketrans president Brian Falkowski. “With the continued support of our community, seniors will be able to remain independent by having mobility options that allow them age in place here in Lake County and have an overall better quality of life.”

Laketrans is now actively recruiting part-time Dial-a-Ride drivers. Laketrans offers a very attractive starting wage of \$15.29 per hour with retention bonuses every 6 months for 3 years; top rate is \$19.28 per hour. Additional benefits for part-time employees include, 6 weeks paid training, paid vacation and sick time, uniforms provided, and cash shoe allowance, and Public Employees Retirement Pension and Ohio Deferred Comp Retirement Plan. Commercial Driver’s License (CDL) is not required. For more information visit <https://laketrans.com/about-laketrans/careers/>.

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2. Clean, light pilot
3. Check Heat Exchanger
4. Check main gas valve
5. Adjust burner & pilot
6. Adjust blower belt
7. Check & adjust furnace controls
8. Check safety pilot operation

9. Oil blower.  
Even though those hazy, hot, and humid days have faded away, you still may want to take advantage of Hoernig Heating and Air Conditioning's Central Air Conditioning Tune-Up Special for only \$69.95 (Regular price \$95.95). This cooling preventative maintenance safety check includes:

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2. Leak test unit if necessary
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4. Check bearings
5. Align pulleys & lubricate motor
6. Check Filters
7. Check condenser

8. Check drain
9. Check operation of thermostat
10. Operational check of systems.

For those of you looking to save even more, take advantage of a package deal! Have us service both systems at the same time for only \$98!!

Hoernig Heating & Air Conditioning offers free estimates, 24 hour service, 10% senior citizen discounts, and can service any brand. We're also licensed, bonded, and insured.

Give us a call today to schedule a preventative maintenance check at (440) 942-8175.

## Mayor

*Continued from page 6*

- Allow a trickle of water to run from the any faucet that have pipes located along exterior

walls; the constant flow of water will help prevent water in the pipes from freezing

If a pipe bursts due to freezing water, the first step is to immediately shut-off the water at the main shut-off valve. Knowing the location of the shut-off valve, and making sure it is operable, is critical. This is also beneficial when water needs to be turned off during non-weather related emergencies. In the event of a broken pipe, this valve allows you to turn the water to your house off before any additional damage occurs. The shut-off valve is usually located where the water line comes into your house from the street, and is typically before the water meter.

Once the water is shut off, use an electric hair dryer or portable space heater to help thaw the pipe. Never use a blowtorch or other flammable devices.

For those who head south for the winter, Schick recommends setting the thermostat in your house no lower than 55°F, having a friend or neighbor check your house daily to make sure it warm enough to prevent freezing pipes, or even better, contact the Lake County Department of Utilities to shut the water off at the street. This service is FREE and can save you peace of mind all season and only requires 24-hour notice for turning on and off.

The Lake County Department of Utilities

David Schick (440) 350-5766/  
Solid Waste Facility (440) 350-2644

David.Schick@LakeCountyOhio.gov

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# Divorce 101:

## Divorce v. Dissolution: What is the difference?

This article simplistically identifies the main issues in the termination of the marital contract and explains the difference between a divorce and dissolution. The issues in the termination of the marital contract 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 known as "visitation", who has custody or how is shared parenting, formerly known as "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 and/or uncontested divorce is that in a contested divorce, the parties cannot agree on one or more of the issues; whereas, in dissolution or an uncontested divorce, the parties are in agreement. Dissolutions and uncontested divorces are very cost effective and can be finalized in as little as six weeks from the date of the filing. The cost of the divorce or dissolution will vary on the number of issues in the case. In a dissolution or uncontested (no fighting) divorce the financial cost can be dramatically less than a contested divorce (the parties cannot agree on one or more of the issues) but, most importantly,

the emotional cost to both parties and their children, if applicable, is much lower.

An action for divorce- if the parties cannot come to a voluntary agreement- can easily take a year or longer to finalize. There is the dread of runaway attorney fees averaging \$250- \$300 per hour. In a contested divorce (where the people are actively fighting) 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. The information gathering process referred to as "discovery" can become a costly and stressful nightmare. Discovery is not required with dissolution.

The emotional price of continuous daily resentment, depression, fear and worry can become overbearing and destructive to one's health. Dissolution avoids all of this. That being said; It is very difficult to get two people who are usually not the best of friends to begin with to agree on all issues. All issues

must be agreed to for a successful dissolution to occur. This requires compromise. The cardinal rule is that nobody walks away happy. Each party usually feels wronged in some way by the other. Each party usually feels that they could have obtained a better result if they would have just held out longer or been more aggressive. The truth is the law is pretty settled on how property and children are resolved. In most cases, you will not get a better result by engaging in prolonged 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 dissolution really should be possible in most cases if two factors are present (1.) the parties are mature, sensitive and intelligent and (2.) the matter is approached with a cost versus benefit business analysis, an open mind and sound professional guidance. I know this is easier said than done. But- if accomplished- the financial and emotional rewards (including healing time) reaped are enormous for the parties and children and will be enjoyed for the span of one's entire life.

Robert C. Biales

## Are You Satisfied with Your Medicare Advantage Plan?

Are you disappointed with your Medicare Advantage plan's network of doctors? Are you concerned that your prescription coverage will fall short of your expectations in 2020? No matter what the reason, if you are not satisfied with your choice, you are not stuck with your Medicare Advantage plan for the next year.

### You can make a change.

Those who are enrolled in a Medicare Advantage plan for 2020 and have a change of heart will have a one-time opportunity between January 1, 2020 and March 31, 2020 to:

- Switch to a different Medicare Advantage plan
- Drop their Medicare Advantage plan and return to Original Medicare
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan if you return to Original Medicare.

The Medicare Advantage Open Enrollment Period (MA OEP) was first introduced in 2019 and is an annual 'second chance' opportunity to comparison-shop Medicare Advantage plans to find one that suits your needs and budget.

To take advantage of the Medicare Advantage Open Enrollment Period, you must be currently enrolled in an Advantage plan. This Open Enrollment Period

does not apply to those who have Original Medicare (Part A and Part B) coverage. It is not a Medicare Advantage plan or Medicare Part D open enrollment opportunity.

### Why would someone want to change plans?

While all Medicare Advantage plans cover you for your Medicare Part A and Part B benefits, the doctors, hospitals and other providers included in a plan can vary. Some plans may offer routine vision, dental and hearing benefits. While prescription coverage is usually included with most Advantage plans, each plan's formulary is different, making some plans more cost effective than others. Finally, according to the center for Medicare and Medicaid Services, there were some reported drug-pricing snags with the revamped Medicare.gov Plan Finder. CMS has addressed all reported problems. However, they remain concerned that users may find prescription costs more than they anticipated if they used the Medicare.gov Plan Finder.

If you have concerns about your coverage, contact me now to help you re-evaluate your Advantage Plan and make an appropriate change. You can call me at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com) to set up an appointment to discuss

your insurance needs.

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For more information, visit [www.mutskoinsurance.com](http://www.mutskoinsurance.com).

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(440)266-1700 • 24 Years Experience • We Win!  
[www.ohiochildcustody.com](http://www.ohiochildcustody.com)

**We Take The Pain Out Of Attorney Fees!**

# LOOK

## What Else You'll Get For An Extra \$20 When **Zappitelli Financial** Does Your Taxes This Year....

(440) 354-0375 • [www.zappitellifinancial.com](http://www.zappitellifinancial.com) • 11 Northeast Ohio Locations

### "Put Your Mind to Rest" Extended Service Plan

- RITA/CCA/ All Cities
- OHIO
- IRS
- Payment Plan
- IRS POA
- Audit
- Tax Debt Relief
- Refer a Friend Program

**\$120 Value**

### Estate Planning Consultation

- I'm tired of working...
- When can I retire?
- Social Security  
62/66/70
- Medicare 65
- Payoff my house/  
cars/credit cards?
- My family legacy
- CPA's/ CFP's Available

**\$120 Value**

(May through December)

### Business Startup Consultation

- Corp/LLC/ Partnerships
- Bookkeeping/Accounting
- Payroll/1099s
- Financing
- Year End Taxes/Sales  
Tax/ CAT
- CPA's/ CFP's Available

**\$120 Value**

(May through December)

### Extension Filing/ Tax Payment

- File by April 15
- 6 months more time
- If you owe, you still  
have to pay by April 15
- Personal/Business  
Extension

**\$60 Value**

### "2<sup>nd</sup> Chance Lookback"

- We'll review previously  
filed returns for mistakes
- Maximize Refunds
- Filing Status Review
- EIC Credit Review
- College Credit Review

**\$60 Value**

### GUARANTEES

- 100% Accuracy Guarantee
- Audit Support Guarantee
- Maximum Refund  
Guarantee
- Copies of old tax returns
- Email of returns to banks

**\$60 Value**

**Year Round Financial  
Advice for \$20 when you  
do your taxes with ZFS**



**ZAPPITELLI**  
FINANCIAL SERVICES

# WARNING:

## Don't Overpay Uncle Sam AGAIN This Tax Season!

### BASIC PACKAGE

**\$128 - \$148**

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

### EARNED INCOME CREDIT PACKAGE

**EIC**

**\$188 - \$208**

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

### SOLE PROPRIETOR PACKAGE

**\$188 - \$228**

#### Schedule C, Self Employment

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

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

### RENTAL PROPERTY

#### PACKAGE

#### Schedule E

**\$188 - \$228**

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

### BUSINESS OWNERS

#### PACKAGE

**\$288 - \$448**

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 (11 Locations)
- \* 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 39th Tax Season!**  
**www.zappitellifinancial.com**

## ZAPPITELLI FINANCIAL SERVICES

Certified Public Accountants • Certified Financial Planners

### 11 Locations:

**CONCORD • 440-354-0375**

(Across from St. Gabriel's School)

**EASTLAKE • 440-269-8344**

(Vine Street next to HaiRazors/Classic Tattoo)

**WILLOUGHBY • 440-918-1513**

(Across from the News Herald)

**PAINESVILLE TOWNSHIP**

**440-352-5770** (Retirement Planning Center  
Next to Hellriegel's)

**MENTOR-ON-THE-LAKE**

**440-209-1775** (Next to MOL Giant Eagle)

**PAINESVILLE WEST**

**440-352-5770**

**MENTOR HEINEN'S PLAZA**

**440-701-8302** (Next to DMV/Title Bureau)

**WILLOUGHBY HILLS • 440-943-5277**

(Across from Loehmann's Plaza next to Subway)

**PERRY/PAINESVILLE EAST**

**440-392-6100** (Northridge Road at Bacon  
Rd, next to Craft Co-op)

**MENTOR EAST • 440-352-5770**

**NORTH OLMSTED • 440-354-0375**

Payroll Services