



The Eastlake Gazette

Lake Community News

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Mentor Monitor
Willoughby Times
Eastlake Gazette
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Volume 34 Issue 7

January 2021

8 Pages

Mayor's Report



Dennis Morley
Mayor/Safety Director

Happy 2021!!

March 2020 until present day has changed our lives in many different ways. How we work, live and our day to day comings and goings. We hope that there is light at the end of the tunnel now that the vaccine will be rolling out in 2021.

Council passed our temporary budget for the first quarter of 2021 on December 8th. We will have our permanent budget done by the middle of March for 2021. We do not have our final numbers in for years end as this article is written.

Stevens Blvd construction will start back up in the spring and the second phase for the stormwater sewers in the Harbor area will continue through the winter.

We repaired the erosion at Quentin Rd. and Plymouth Rd outfalls. Willoway, North Parkway, Wicklow and portion of the dike in the Harbor. All have been repaired with Armour

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Upcoming Virtual Library Programs for Families

During the month of January 2021, the following free programs will be offered VIRTUALLY at the Willoughby-Eastlake Public Library. Registration is required. For a complete schedule of events or to register for one of our upcoming programs, visit www.we247.org.

All programs are via Zoom or YouTube. You must register to receive the link! Visit the Events Calendar at www.we247.org or call your library to register.

Make and Take Art Club Kits for Adults

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

Make and Take Art Club Kits for Teens and Tweens

Each month we will have a different activity kit for you to pick up and complete at home. January's activity will be: Among Us Keychain (January 4) and Scratch Art (January 18). Instructions and

Mayor

Continued from left

stone and this will handle the waves and future erosion control.

The Senior Center moved on December 15th from Taft to the Community Center on East 349th we look forward to the reopening sometime in 2021 when the State and County approve their opening.

EFD had one retirement and a firefighter promote to Chief in another city. We also have one other retirement in April of 2021. We had three new firemen in the 2020 budget that we did not

most of the things needed and will be included in the kit. A limited number of Art Club kits will be available. Contact the Willoughby Library to pick up your supplies. Ages 11-18.

Mondays, Jan. 4th & 18th, 10 am An Evening at the Mounds Club

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

Wednesday, January 6, 6:30 pm Murder at the Hills Book Discussion

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

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

In 2010, Mentor Native Katie Spatz became the youngest person ever to row across the Atlantic Ocean, spending 70 days alone at sea at age 22. Katie had planned a 2,473 mile westward route from Senegal to French Guiana. En route

hire due to late testing. We have started the process of hiring the three new firefighters and the replacement of the two that have left.

EPD also had a retirement in November and have replaced him and hired two additional policemen for 2020.

We look forward to 2021! Stay safe and healthy!

Mayor Morley
dmorley@eastlakeohio.com
951-2200 ext.1002

she changed course, increasing the total distance by approximately 400 miles, setting Georgetown, Guyana as the terminus for a total distance of 2,817 miles. During her journey, her diet consisted of mostly chocolate bars.

No stranger to overcoming challenges, Katie also ran across the Mojave desert unsupported, cycled across America twice, and is the first person to swim the 325-mile Allegheny River. She's also run across the states of New Hampshire, Vermont, and Maine, all while raising money for safe drinking water projects around the world, totaling over \$275,000 in funding.

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

Thursday, January 7, 6:30 pm Zoom LEGO Club

Join us on Zoom to discuss the amazing LEGO creations you have been working on. The Wednesday before the program, Miss Sarah will send you a video about what the theme is and an example of something she has been working on, as well as the Zoom link for the next day. At 2 pm on Saturday,

GFWC of OHIO: Eastlake Women's Club

Hope you are all keeping warm and enjoyed the holidays with its limited celebrations for families and friends. We should feel lucky that we can stay in touch with those we love through the social media.

December was a busy time for our members who gave up their time to volunteer at the various projects we decided to take on in our city - Finance Day, helping prepare and pass out Thanksgiving Meals, Children's Lunch Grab, Welcome Kits for Forbes House families, providing gifts to three families from Job and Family Services. Our members hope this will brighten their holiday.

January will keep us busy as we will be collecting school supplies for Longfellow School. Depending

you'll be able to join a Zoom call and show off your amazing creation. Be sure to have a name for the creation and a little story that explains it.

Saturday, January 9, 2 pm Leading a Brain Healthy Lifestyle

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

Monday, January 11, 2-3 pm Among Us... With the Library!

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

Monday, January 11, 6:30-8 pm Mac Computer Tips & Tricks

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

Monday, Jan. 11, 6:30-7:30 pm
Continued on page 3

on school closures we will save the supplies for the 21-22 school year if necessary. We will be working on the annual scholarship we will be giving to an Eastlake student - a worthy senior from our local high schools. In February, we are considering collecting adult coloring books, colored pencils, word search books, anything to help the seniors. We will discuss this at our January meeting.

We are not sure whether our January meeting will be in person or virtual. It will depend upon the restrictions from the Covid Virus. Please call Eastlake City Hall to find out how it will be held (440) 951-2200

Our club wishes everyone a "HAPPIER" New Year for 2021. STAY HEALTHY AND SAFE!

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City of Eastlake Council Reports



Michael Zuren
Ward 1 Councilman

Happy New Year!!!

Free Grab & Go Lunches for Children: On Saturday, January 9th, 2021 from 12 to 1:00pm join us for the Free Kids Grab and Go Lunch Program. The free lunch program is typically held the first Saturday of each month at Willow-Praise Church 32901 Vine Street Willowick. We will also be distributing coats, gloves, and hats for children during the lunch program. The program is in partnership with the Eastlake Women's Club. Since starting the program on March 30th over 17,600 lunches have been provided.

Christmas Holiday Drive for Deepwood Residents/Local Children

Thank you to Asa Cox Homes, Severino's Restaurant, Flavors on the Vine, Sport Fanatics, Willow Praise Church, and all the individuals that donated

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Jason Kasunick
Ward 3 Councilman

Hello Eastlake! I hope you are all having a happy and safe holiday season. 2020 was a difficult year for all of us. However, I'm happy to say that 2020 was not a wasted year by any means. Many good things happened for the city that I really think have us in a very good position moving forward.

In particular, I would like to highlight our banks of the Chagrin River. Our kayak rental facility on Erie Rd. had a tremendous year. As an outdoor activity that could be done while maintaining social distance, many people utilized this amenity. The operators of Chagrin River Kayak and Paddleboard Rental & Repair did a tremendous job of promotion and operation. This further helped generate revenue to help us maintain the river for recreational purposes.

From a conservation standpoint, we were able to secure the Borac's Landing property for land conservation. Residents in this area rightfully did not want it developed and developers were very reluctant to assume the risk of flooding. The city was able to take advantage of this situation by utilizing the assistance of Western Reserve Land Conservancy to secure the necessary grants to obtain this property. This riverfront property is directly adjacent to Woodland Park (soccer fields) and it has vast potential. We welcome ideas for how we can best utilize this asset to the city.

We also had positive development with the new Chagrin Tavern establishing itself in the community. Eastlake's banks are rapidly becoming a destination location with something for everybody and there is still untapped potential.

I know there have been many difficulties this year and I thank our residents and businesses for bearing with us. My heart goes out to those who we lost from the pandemic, those who experienced hardships like periods of

Continued at right



Todd Gulley
Councilman-At-Large

Happy New Year! I wish you all the very best in 2021. While 2020 was a challenging year, each new year is an opportunity for us to rally together. Take care of yourselves and each other.

Christmas tree pickup: Republic will pick up discarded Christmas trees on your regular pickup day the weeks of January 4th & 11th.

This month's quote: Hall of Fame coach, Vince Lombardi: "It's not whether you get knocked down. It's whether you get up."

As always you can email me at tgulley@eastlakeohio.com, or call me at (440) 951-2200, ext. 3511.

Zuren

Continued from left towards this holiday program. In December, we collected Christmas toys, clothing, and necessities for 7 local children and 36 special needs children. They were distributed the week of Christmas. Thank you to everyone involved in sharing and spreading the spirit of the season through Lake County.

Winter Coat Drive for Area Children:

Thank you to everyone that volunteered and donated to this program. We will be distributing the coats and accessories on January 9th. The winter coat drive for kids collected new and gently used winter gloves, hats, scarves, boots, and coats for Lake County children. Thank You to the following businesses and non-profits that provided drop off location for this program: PVO Clothing Co., Asa's Angels of Hope, Salvation Army-Painesville, and Willow Praise Church.

Christmas Lights Contest:

Thank you to everyone that decorated their houses and submitted pictures to this contest. The displays were truly amazing. The pictures and videos definitely brought joy to many during the Christmas Season. Due to Covid

and the economic uncertainty 2020 was a rough year. What a fun way to spend time with the family by checking out the light displays and decorations. We presented recognition awards and gift baskets to 4 families that participated in the contest.

Vine Street Corridor/Non-Profit Meetings:

The next Vine Street Corridor Business Meeting will be held in January (date, time, and location to be announced) At the next meeting, we will discuss a variety of topics including: fundraisers, community events, non-profit outreach, and ideas for local business promotion. The meetings are a collaboration of non-profit organizations, local businesses, and residents in our community that want to promote and help each other with events that make our community stronger.

Your Councilman
Michael Zuren, Ward 1

Kasunick

Continued from left unemployment, lack of activities to name a few hardships. I am optimistic that things are going to bounce back for Eastlake and Northeast Ohio in a big way in the coming months. Happy New Year to all and stay strong.

The Eastlake Gazette

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.



Library Programs

Continued from page 1

Meet Tyler Jenkins aka Chef T

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

Wednesday, Jan. 13, 6:30 pm

A Proper Washington Welcome

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

Thursday, January 14, 6:30 pm

New Year, New You Signature Program

Join us for Willoughby Library’s second annual New Year, New You! This year, the line-up is all virtual. You can register to participate via Zoom at welibrary.info or by calling 440-942-3200. All programs will also be simulcast on Facebook Live at facebook.com/willoughbyeastlakepubliclibrary, and on Facebook for future

viewing!

All day: Create your Own Vision Board

10 am: Family Zumba with Lake County YMCA

11 am: The ABC’s of CBD

12 Noon: Yoga for All

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

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

2 pm: Intro to Meditation with Harmony Yoga Studio

3 pm: Top Questions about Dementia Answered

3 pm: Reaching Your Healthy Weight Naturally with Lake Health

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

Saturday, January 16, All Day

New Year New You for Teens

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

Saturday, January 16, 10 am

Miss Bryn’s Bomb Book Club

Join Miss Bryn for a teen book

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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

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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

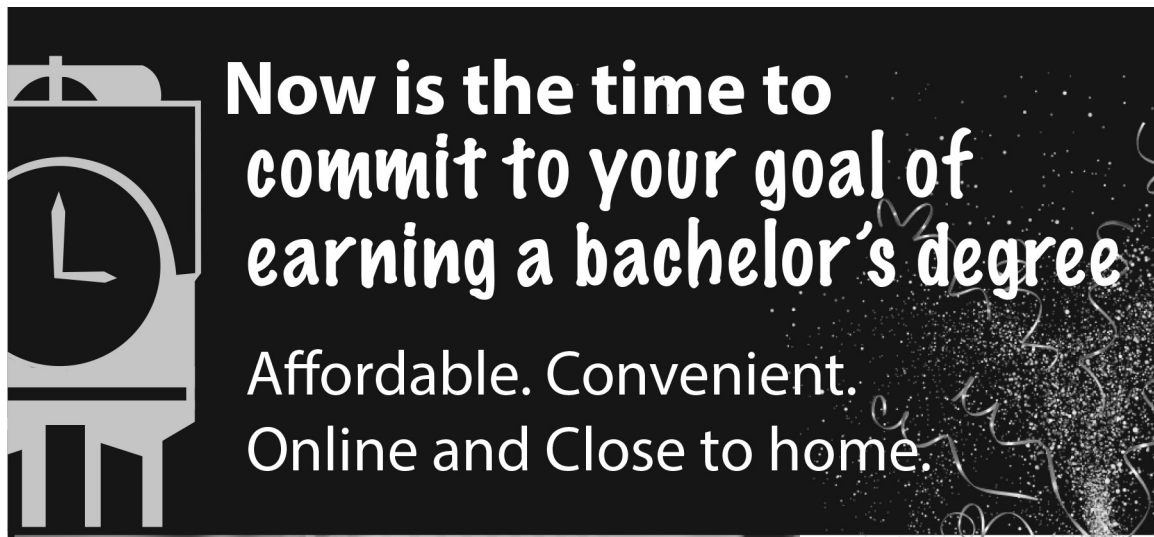
have graduated with degrees through Holden University Center partnerships. Offerings include 23 bachelor's degree programs, 19 graduate degree, endorsements and certificate

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.






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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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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

Library Programs

Continued from page 3

discussion via Zoom. January's book is Bella Forrest's dystopian series starter The Gender Game (a supposedly good Hunger Games read-a-like) Grades 7-12 (Ages 13-18).

Monday, Jan 18th 6:30-7:30 pm

Online Film Discussion

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

Tuesday, January 19, 3 pm

Sensory Storytime

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

Tuesday, January 19, 6:30 pm

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

Follow along with Miss Sam & Miss Sarah as they take you through the steps of a fun activity highlighting concepts from Science, Technology, Engineering,

Art & Math! (Registrants will be informed of necessary supplies in advance of this LIVE demonstration).

Wednesday, January 20, 3:30 pm

Coupon Guy: Saving During the Pandemic

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

Wednesday, January 20
6:30-7:30 pm

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.

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

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

Thursday, January 21, 5 pm

Khin's Craft Corner

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

every week.

Links available Fridays, January 22 - February 26

Cookie Voyage

Join Jennifer Thornton of Buttercream and Olive Oil for a live demonstration via Zoom of three different cookies: 1. French Olive Oil Biscuit (origins in 18th century Provence), 2. Italian Almond Cookie (origins in 16th century Italy) and 3. Tahini Chocolate Chip Cookie. If you like, you can purchase the ingredients and bake along with Jennifer.

Sunday, January 24, 1-3 pm

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!

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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.

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

- check includes:
1. Clean burners
 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 hot & humid days are fading away, you still may want to take advantage of Hoernig Heating and Air Conditioning's Central Air Conditioning Tune-Up Special for only \$69.95 (Regular price \$95.95). This cooling preventative maintenance safety check includes:

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

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

1. Check refrigerant charge
2. Leak test unit if necessary
3. Check and adjust fan belt
4. Check bearings
5. Align pulleys & lubricate motor
6. Check Filters

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

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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

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\$288 - \$488

S-Corps, C-Corps, Partnerships
Non Profits, Multi-Member LLC's

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- State Return
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