



# The Painesville Pride



Lake Community News

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Mentor Monitor  
Willoughby Times  
Eastlake Gazette  
Willowick Courier  
Painesville Pride

Volume 33 Issue 7

January 2020

16 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

It's a new year and the city is excited about the recent opening of Chipotle. The City of Painesville's Economic Development office has been working to attract national and local food-related entities onto the Richmond Street corridor for the past four years, and Chipotle is one of the fruits of that labor.

We have found that people go to other surrounding communities to find restaurants and other key retail that is complementary to our residents and workforce. They call that 'sales leakage', and we're trying to stop that by capturing those key establishments here within the City of Painesville.

While targeting key retailers for this corridor we are encouraging redevelopment that adds to a more cohesive look and feel on Richmond Street. Things like outdoor seating, walkways leading from the sidewalk to the building, fencing to screen patios and/or parking areas, landscaping along the building and within the parking lots. We are also encouraging building materials like brick and sustainable elements where they can be incorporated, moving buildings closer to Richmond Street for ease and walkability, and added exterior lighting for a bright, safe environment.

All of these elements are captured in the city's 2019 Richmond Street Corridor Study. Richmond is a main entryway into the heart of downtown and a stronger focus on this corridor will enhance the feel of the community as you come off State Route 2.

Paul Hach II  
Council President, Ward IV  
phach@painesville.com, 440-350-0157

## Keeping Painesville's Roads Clear

*When will my street be plowed?*

It's an important job to keep the roads clear of snow and ice and Painesville's Public Works Department works hard to keep up with snow accumulation.

During a snow fall, plows focus initially on the main roads

to benefit the greatest number of motorists.

Once main roads are cleared and salted, side streets and then dead ends and cul-de-sacs are plowed. Painesville's Public Works Department is responsible for maintaining 164 streets within

corporation limits with public safety as the number one concern.

Please be kind to plow drivers and move vehicles off the street during snow falls. To avoid accidents, give yourself extra time to reach your destination and drive with caution.

## DPO Founders Day Breakfast Highlights Local History

The Downtown Painesville Organization (DPO) will be hosting their Annual Founders Day Breakfast on Thursday, January 9 from 8:00 a.m. to 10:30 a.m. at Lake Erie College's Holden Center.

Join them for a panel discussion to learn more about downtown historic Painesville and guess some of the most unique discoveries they found during the application process for the National Register of Historic

Places. This year's panel will include Tara Carlson, National Register preparer, Lynn White, city planner, and Bill Smith, local historian.

All are welcome to attend but must register prior to the event. Tickets are \$25 and can be found on eventbrite.com.

## Annual Chili Cook Off - January 25<sup>th</sup>

Painesville Recreation's Annual Community Chili Cook Off is scheduled for Saturday, January 25 from 1:00 p.m. to 3:30 p.m. at the Painesville United Methodist Church located on Painesville's Square. Think you have a great chili recipe? Be a part of the fun and get out of the house this January.

If you would rather taste the chili than cook it, come and

enjoy all the free samples. Vote for your favorite for \$1.00 to help determine the winner of the People's Choice Award.

For more information on the event or to register, please contact the Painesville Recreation Department at 440-392-5912 or stop by their office at 54 Mentor Avenue, Painesville (8:00 a.m. to 5:00 p.m., Monday through Friday.)

## Painesville State of the City Feb 5<sup>th</sup>

Painesville City Manager Monica Irelan Dupee will give a city overview of challenges and accomplishments from the past year and preview what's ahead for Painesville in 2020 on Wednesday, February 5 at 8:00 a.m. at Steele Mansion located at 348 Mentor Avenue, Painesville.

The event is open to the public, but attendees are asked to register with the Economic Development Office at 440-392-5795. There is a 100 person limit to the event space, with video available online afterwards on painesville.com.

## 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.

## 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.

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Permit #621

# 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

## Used Book Sale

Friends of Morley Library Used Book sale - first sale of 2020!  
Saturday, Jan 18, 2020  
10 AM-3PM

This is a great opportunity to stock up on reading material for the winter. We have refreshed and restocked our shelves.

We have Large Print books, books in Spanish, and vintage books.

A bag of romance paperbacks is just \$2. We also have DVDs and audiobooks.

2020 Friends memberships are on sale.

Use of electronic scanner devices is prohibited.

Funds raised through our sales support and supplement Morley Library programs.

WEATHER PERMITTING  
Painesville Morley Library Bookshop - 184 Phelps St Painesville

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 pan 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.

## Reminder: Get Your Flu Shot!

December is flu season and it's recommended that everyone six months and older gets vaccinated against the flu. Those 65 and older or children under four are most at risk.

The CDC recommends

getting the flu shot, washing your hands frequently with soap and water, covering your mouth when coughing or sneezing and avoid touching your face or infected surfaces to prevent the flu.

## Can You Lend a Hand?

The Lake County Council on Aging delivers nutritious hot meals to seniors in the Eastlake, Wickliffe, Painesville, Madison and Mentor areas at 10:30 am Monday through Friday. Volunteers are generous individuals who make the hot meal a reality for seniors in our community.

Your help is urgently needed. We are looking for volunteers who can dedicate at least one day per week or every other week from approximately 10:30 am to 12:30 pm. If you are unable to make a regular commitment, you can still volunteer as a dedicated substitute MOW driver. Substitute MOW drivers serve intermittently, when they are available.

The demand for Meals on Wheels service has been increasing

each year as it continues to meet a critical need for many Lake County seniors. The Council on Aging is looking for five (5) drivers to deliver in the Eastlake area, two (2) drivers for Mentor, and one (1) driver in the Madison area.

In less than 2 hours per week you can positively impact the life of 15 seniors by delivering a hot meal with a friendly smile and a few nice words while checking in on their well-being. It is one of the most rewarding volunteer activities available.

Please call Linda Llewellyn TODAY at the Council on Aging at 440-205-8111, ext. 228 or email Lllewellyn@lcco.org for more information and to begin making a difference in the lives of seniors.

## Reminder to Keep Sidewalks and Fire Hydrants Clear of Snow/Ice

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.

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fine arts association  
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**All of the Arts Under One Roof!**

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2020 Spring Session begins January 27

visit us at [fineartsassociation.org](http://fineartsassociation.org) • 440-951-7500  
**THE FINE ARTS ASSOCIATION**  
38660 Mentor Avenue • Willoughby, OH 44094

## The Painesville Pride

A Lake Community News Publication

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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).

The lights are bright, the people are friendly and there is something of interest for everyone at Antiques & Uniques....decorate your life.

# 2020 SUMMER CAMPS

**College for Kids**  
eight-week day camp

**Musical Theater and Production Camp**

**Request your brochure today!**

440.525.7301

[lakelandcc.edu/camps](http://lakelandcc.edu/camps)

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Wed - Sat 10am - 6pm & Sunday 12pm - 6pm



# 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  
available in ad below*)  
Free Parking!

Meet & Greet CFA's Cats; new  
breeds & your familiar favorites.

You'll see many popular breeds  
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American Shorthairs & sleek  
Siamese; and unusual breeds  
like kinky coated Devon &  
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Judging Each Day  
6 Rings of Household Pet  
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)

## Hellriegel's

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Lounge Hours:  
Mon-Sat  
11:30am - 2:30am

Kitchen Hours:  
Mon-Thur 11:30am - 10pm  
Fri & Sat 11:30am - 11pm  
Sun 11:30am - 9pm

Sunday ~ Breakfast Buffet  
10am - 2pm  
Tuesday ~ 2 for 1 Prime Rib  
Wednesday ~ 20% Off All  
Menu Items

### \$10 OFF Dinner for Two

Receive \$10 off one dinner when second dinner is of equal or lesser value.  
Good only Sunday-Thursday 4pm-10pm. Excluding holidays. Expires 1-31-20

## 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!

# CFA Cat Show

S JAN & S JAN  
A 18 & U N 19  
T 18 & N 19

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



The Cleveland Persian Society's Annual Cat Show will feature more than  
200 pedigreed cats, some of which are the top cats in the nation!



Bring the family & have fun watching the judging!



Meet exhibitors & their furry family of exotic cats and kittens.



ADMISSION:

\$8 Adults • \$5 Children 6-12

See Coupon Below....



Patrician Party Center  
33150 Lakeland Blvd., Eastlake  
[www.catshows.us/clevelandpersian](http://www.catshows.us/clevelandpersian)

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

Patrician Party Center  
33150 Lakeland Blvd.  
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

# Lake County Genealogical Society Meeting - January 30<sup>th</sup>

Have you ever wanted to learn how to research your ancestors, create a family tree, or even find some unknown relatives? Please join us as we share information on where and how to conduct genealogical research from society members and local genealogy experts.

On Thursday, January 30, 2020, at 11:30 am, the Lake County Genealogical Society will have a Pot Luck lunch

meeting. We will have special interest groups by popular demand. Ask questions and share information with your table. Bring your genealogy questions, a dish to share, and tableware and join us.

Lake County Genealogical Society meetings are typically held on the last Thursday of the month from 10:00 am to noon, but because this is one of our Pot Luck meetings we will meet at 11:30 am for lunch. We do

not meet the months of August and December. We meet in the Morley Library basement (184 Phelps St., Painesville).

Please check our web site ([www.lcgsohio.org](http://www.lcgsohio.org)) for any changes in meeting date/time/location or call Dave at 440-209-1639 or Cynthia at 440-951-0914 for more information.

Learn and meet people and have fun - Please bring a dish to share and come and join us!!!

## January is National Train Your Dog Month

This campaign's goal is to promote the importance of training and socialization to all dog owners. Research has found that training and socializing dogs (young or adult) can reduce or even eliminate behavior problems in the future.

Since January is the time for New Year's resolutions, it is the perfect time for the dog owners of Northeast Ohio to learn about the

importance of training for their pet. The Association of Professional Dog Trainers (APDT) website has a wealth of helpful information for pet owners at [www.apdt.com/petowners](http://www.apdt.com/petowners).

Already have a dog and want to get the New Year started on the right paw? Join Digging Dogs Training Center for classes in Obedience, Manners, Rally,

Agility, Therapy dog and more. If you're not sure where to start, give Digging Dogs trainers a call at 440-255-3500 for free advice on which classes or programs may be right for you.

Visit [www.diggingdogs.biz](http://www.diggingdogs.biz) for more info.

## City Skate Center

Check out the winter schedule at City Skate Center in Painesville! We are NOW booking reservations for 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

## "Interludes of Music" Presented on February 12<sup>th</sup>

The Women's Committee of the Fine Arts Association will present "Interludes of Music" February 12 for the Second Wednesday Program Luncheon.

Fine Arts instructors Judith Elias, flutist, Phyllis Spiers, mezzo soprano and Sanni Kearns, pianist will perform.

All programs begin at 11:00 a.m. at The Fine Arts Association, 38660 Mentor Avenue, Willoughby, Oh followed by the luncheon at noon in the lobby (limited seating). The menu is Chicken Florentine Alfredo

over penne pasta with a garden salad. Sweetheart specials are the dessert.

The cost is \$15/member or \$18/non-member and reservations required. Program only tickets can be purchased at the door for \$10. Call 440.951.7500, X 103 or email [fineartsrsvp@gmail.com](mailto:fineartsrsvp@gmail.com) no later than February 7, 2020.

The Women's Committee mission is to support and promote The Fine Arts Association in the appreciation of the creative arts of music, dance, art and drama ([www.fineartsassociation.org](http://www.fineartsassociation.org)).

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## 2020 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		
	5:00-6:30pm	Private Skating Lessons	Call for pricing
FRIDAY	7:00-10:30pm	OPEN SKATE	\$7 Admission
	10:00am-12:00pm	BEGINNER SPEED PRACTICE	\$5 Admission
	12:15-1:00pm	LEARN TO SKATE CLASS <i>Starts October 5th</i>	\$10 Admission <i>Includes skate rental and 1-4pm family skate</i>
SATURDAY	1:00-4:00pm	FAMILY FUN SKATE <i>Parents skate free w/paid child admission</i>	\$6 Admission
	7:00-10:30pm	OPEN SKATE <i>Buy one admission get one free</i>	\$7 Admission
	10:00am-12:00pm	CSC SPEED TEAM PRACTICE	\$5 Admission
SUNDAY	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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# Mobile Computer Services - 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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service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

My name is Jeff Berg and I am available to personally speak with you to discuss your

individual technology needs. I invite you to contact me at (440)461-3900, (216) 789-7936 or jeff@mobilecsllc.com so I can personally help you find a solution for your household or business technology challenges.

## Need Help? Dial 211

If you or a loved one are facing challenges like job loss, loss of health insurance, foreclosure or other problems, Lifeline may be able to help. They are Lake County's designated Community Action Agency and their mission is to connect those in our community who need help with the appropriate providers.

Lifeline assists qualifying Lake County residents obtain counseling, healthcare, housing, education and training, energy assistance and much more.

Their healthcare programs help residents who are uninsured or underinsured and increase access to healthcare services including prescription medications and diabetic testing supplies. Lifeline helps residents secure safe and affordable housing, as well as the homeless in our

County transition back into stable housing. Their education and training programs include financial literacy training, asset building assistance, employment training, nutrition education, and tax clinics. And, for those struggling with the most basic of needs, Lifeline offers several utility related emergency services through the federal Home Energy Assistance Program (HEAP).

Visit [lclifeline.org](http://lclifeline.org) to access their interactive database or dial 211 to speak with a representative about available programs. Representatives can be reached 24/7. This service is free and confidential.

If you or a loved one can use some help, you owe to yourself to learn more about programs which already exist in our community.

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# 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 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 and steel entry doors, vinyl siding in over 50 colors & styles, cedar

shake style siding, seamless gutter systems, gutter covers, blown in insulation, and a complete line of backyard storage buildings.

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Call today or stop in for a free, no obligation estimate (440) 209-1617. We are located at 7731 Lakeshore Blvd., Mentor, Ohio 44060., [www.mentorwindow.com](http://www.mentorwindow.com).

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# Morley Library January Programs for Adults

## Adult Craft of the Month - Learn to Knit

Learn all of the essential skills you will need to get started; casting on, working back and forth in rows in knit stitch, binding off, and understanding gauge. No prior experience is necessary. You may purchase US 7 (4.5 mm) straight knitting needles and US 7 (4.5 mm) crochet hook (or smaller, for fringe & fixing mistakes) or borrow a set from our craft supply closet.

Please register.

Wednesday, January 8, 6:30 PM in Meeting Room B

## Movie Night - Joker

Forever alone in a crowd, failed comedian Arthur Fleck seeks connection as he walks the streets of Gotham City. Arthur

wears two masks -- the one he paints for his day job as a clown, and the guise he projects in a futile attempt to feel like he's part of the world around him. Isolated, bullied and disregarded by society, Fleck begins a slow descent into madness as he transforms into the criminal mastermind known as the Joker.

Rated R

2 hours and 2 minutes

Registration not required.

Monday, January 13, 6:00 PM in the Activity Room

## Scribble Maniacs - Writers Group

If writing is your passion, then check out this critique group for writers in any genre and at any experience level. The purpose of the group is to give and receive feedback on writing work, and

through this process, to learn from one another. See full information by clicking here.

Registration not required.

Saturday, January 18, 9:30 AM in the Activity Room

## Tea Time

Come tour the world of exotic

teas with us this year. We'll learn about a different country at each event. Our tour begins with a Russian tea tasting.

Please register. Registration begins 1/1/2020 at 8:00 AM

Saturday, January 18, 2:00 PM in Meeting Room A

## Adult Winter Reading Program - BINGO

Wednesday, January 22, 2020  
It's BINGO night at Morley Library. No need to bring any daubers, we've got you covered. We'll play until we run out of prizes!

Continued on page 10

# There is Hope for Those Who Suffer from Chronic Pain

Saint Francis Physical Therapy (SFPT) in Painesville offers quality and affordable treatment specializing in helping those with persistent pain. Each person with chronic pain is unique as to the cause, the pain experienced, and what treatment will be beneficial. Treatment at SFPT is one to one,

and generous time is allotted to each patient to listen, to evaluate, and to treat. This is important given the complexity of many painful conditions which often have had previous treatments without success.

It is reasonable to ask: what causes these pains, why do they persist, and how do I get rid of them? Based on my clinical experience, research evidence, and the work of Luigi Stecco (physical therapist), I believe it is the muscular fascia that causes many pain problems. Stecco and son/daughter (both medical doctors) have advanced the Fascial Manipulation® technique which has shown very good research results in treating pain and stiffness. In a research trial published in Journal of Bodywork and Movement

Therapy (January 2019), a group of low back pain patients receiving fascial manipulation® plus standard physical therapy treatment had almost three times the improvement in pain rating versus a group receiving standard physical therapy treatment alone. See my web site (saintfrancispt.com) for a summary of some research results and additional info on fascial manipulation®.

SFPT offers fascial manipulation® and other treatments for pain, including therapeutic exercises. Fascial manipulation can treat pain from head to foot. When combined with exercise it has great potential to transform one's body to a healthier state. Please see our 5 star reviews on the SFPT Google page. You can schedule a visit at 440-391-3460.

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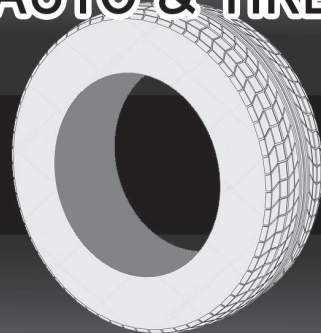
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# Laketrans Prioritizes Dial-a-Ride Improvements After Passing Levy. Hiring Drivers

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/>.

## Library programs

*Continued from page 9*

Registration not required.  
Wednesday, January 22, 6:30 PM in Meeting Room B

### Mystery Book Discussion

Book to be announced.  
Registration not required.  
Monday, January 27, 10:00 AM to noon in the Activity Room

### REEL TALK: Book into Film Discussion Group

This month's selection is *The African Queen* by C.S. Forester. Pick up a copy of the book and the film at the check out desk.  
Registration not required.

Monday, January 27, 2:45 PM to 4:30 PM in the Activity Room

### Adult Winter Reading Program - Movie Night: Downton Abbey: The Motion Picture

Join us for a free movie and popcorn!

Excitement is high at Downton Abbey when the Crawley family learns that King George V and Queen Mary are coming to visit. But trouble soon arises when Mrs.

Patmore, Daisy and the rest of the servants learn that the king and queen travel with their own chefs and attendants -- setting the stage for an impromptu scheme and other shenanigans.

Rated PG  
2 hours and 3 minutes  
Registration not required.  
Tuesday, January 28, 6:00 PM in the Activity Room

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# Morley Library: January Children's Programs

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## Kids Scavenger Hunt

Thursday, January 2nd through Thursday, January 16th

Kids 12 and under can participate in a fun, FREE picture Scavenger Hunt in the Children's Room. Find all 10 pictures hiding around the Children's Room, then turn in your sheet for a free, small prize from the treasure chest. Limit once per child, please.

## Children's Winter Reading Club!

Sunday, January 5th through Saturday, February 22nd

Kids 12 and under can stop by the Children's Desk to pick up a Winter Reading Log and start reading! The Children's Winter Reading Club will run for 7 weeks. All children who turn in their reading log at least once receive a FREE book! Additionally, for every day that a child reads or is read to for at least 20 minutes, s/he will receive an entry into the prize raffle. Prizes include gift certificates, toys, and a Kindle Fire tablet! Registration is ongoing starting January 5th.

The Morley Library Children's Winter Reading Club is generously sponsored by the Painesville Rotary Club.

## KIDS CRAFTERNOON!

Thursday, January 9th ~ Story Room ~ 3:00 - 7:00 PM

Make a FREE kids craft! Drop by the Children's Story Room to make a fun, free winter magic

scratch craft, while supplies last. Small children may need help. No registration needed.

## Nora the Explorer

Saturday, January 11th ~ Meeting Rooms AB ~ 11:00 AM - 12:00 PM

Bring the whole family to Morley Library for animal educator Nora the Explorer as she brings her collection of creatures! From creepy and crawly to soft and fluffy, her collection includes a parrot, rabbit, chinchilla, bugs, snakes, lizards and more. All ages welcome and no registration necessary.

## Homeschool Art Explorers

Tuesday, January 14th ~ Project Room ~ 11:00 - 11:45 AM

Calling all homeschoolers age 6-12 years! Do you love art? Join other homeschoolers to discuss art techniques and make some beautiful creations! Please dress for mess as we may be doing some messier projects. Registration is required and will begin two weeks before each session. Winter session dates are January 14th, February 11th, and March 24th.

## Storytime with the Mentor Ice Breakers!

Saturday, January 18th ~ Story Room ~ 11:00 - 11:30 AM

Join us for a very special storytime with members of Mentor's pro hockey team, the Mentor Ice Breakers! The Ice Breakers are the newest team in the FHL and will help us celebrate National Skating Month. Enjoy fun stories about ice skating read by pro hockey players themselves,

and learn about all the programs that the Mentor Civic Ice Arena has to offer. No registration needed.

## Toddler Craft: Blow Art

Monday, January 20th ~ Project Room ~ 10:30 - 11:00 AM

For toddlers 2-4. Enjoy a free half hour art session with your toddler and leave the mess to us! Toddlers blow through straws onto paint drops to create cool creatures. Be sure to have your child bring or wear a cover-up.

Registration is required and begins two weeks before the program on Monday, January 6th. Please register your child's name only, not your own.

## KIDS CRAFTERNOON!

Thursday, January 23rd ~ Story Room ~ 3:00 - 7:00 PM

Make a FREE kids craft! Drop by the Children's Story Room to make a fun, free paper penguin craft, while supplies last. Small children may need help. No registration needed.

## Library Winter Olympics

Saturday, January 25th ~ Story Room ~ 11:00 - 11:45 AM

If you can't wait around for this year's Summer Olympics this is the program for you! 96 years ago today the very first winter Olympics kicked off in France. We will have Olympics-Inspired crafts for you to take home as well as kid friendly Olympics-Style "sporting events" to take part in. See if you can take home a medal! This program is geared towards families with children 12 and under and no registration is required.

## "Crescendo of Creativity" Presented on January 8th

The Women's Committee of the Fine Arts Association will present "Crescendo of Creativity" January 8 for the Second Wednesday Program Luncheon. Anne Marie Raddell, Board Certified Music Therapist at The Fine Arts, will explore how music therapy, with the structured use of a trained professional, helps individuals of all ages and abilities achieve specific goals; such as, attention to task, motor development, appropriate social interaction, language development, positive self-worth, emotional expression and much more.

luncheon at noon in the lobby (limited seating). The menu is individual stuffed pepper meat loafs served with mashed potatoes and a Hungarian tomato sauce with Normandy vegetables. Lemon bars for dessert.

The cost is \$15/member or \$18/non-member and reservations required. Program only tickets can be purchased at the door for \$10. Call 440.951.7500, X 103 or email [fineartsrsvp@gmail.com](mailto:fineartsrsvp@gmail.com) no later than January 3.

For 50 years the Women's Committee mission has been and continues to support and promote The Fine Arts Association in the appreciation of the creative arts of music, dance, art and drama ([www.fineartsassociation.org](http://www.fineartsassociation.org)).

All programs begin at 11:00 a.m. at The Fine Arts Association, 38660 Mentor Avenue, Willoughby, Oh followed by the

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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.

Laura Mutsko is a licensed insurance broker offering a complete line of health and life insurance products, including Individual, Group and Family Health, Annuities, Long Term Care Insurance, Medicare Advantage, Medicare Supplement Plans, Medicare Part D Prescription Coverage, Vision, Dental and Life Insurance. Mutsko Insurance Services, LLC is located at 6982 Spinach Drive in Mentor, Ohio. Laura can be reached at 440-255-5700 or through email at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

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

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Mon., Feb. 17 • 6-8:00 pm  
**EASTLAKE LIBRARY**  
To Register Call: 440-942-7880

Tue., Feb. 18 • 6-8:00 pm  
**MENTOR LIBRARY**  
To Register Call: 440-255-8811

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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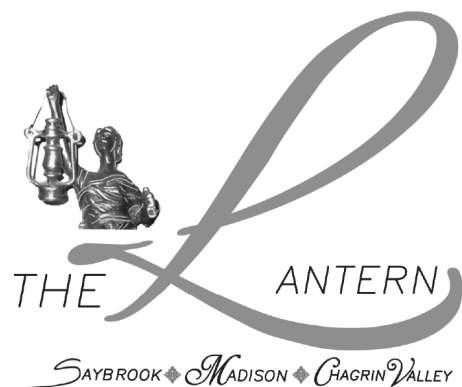


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# Parents: Tips to Prepare Your Teens for Safe Driving

If you are a parent of a teenage driver, your child's safety is your first concern. Though you cannot always be by their side, you can take steps to help keep them safe behind the wheel. Educating yourself and your teen driver about the risks of unsafe driving can save lives and money.

"Reminding young drivers about the dangers of distracted driving is so important," Governor Mike DeWine said. "Having rules limiting the number of passengers in the car and reminding teens to keep their eyes on the road and hands on the wheel are other easy ways to help increase the safety of young drivers."

"Today's world presents many distractions while driving and we must talk to teens about the dangers and consequences of unsafe and distracted driving," Ohio Department of Insurance Director Jillian Froment said. "I urge parents to establish rules that will help keep their teen drivers and those around them safe while on the road."

Froment encourages parents

and their teens to create a teen driver contract using the online template at [www.insureuonline.org/teen\\_driver\\_certificate.htm](http://www.insureuonline.org/teen_driver_certificate.htm). A contract can help teen drivers avoid common mistakes and increased insurance rates, while defining the consequences associated with driving privileges.

Froment said there are actionable steps parents can take to keep their teen drivers safe and to save money on insurance coverage. She shared the following insights:

### Set Expectations

- Research suggests parents who set rules cut accident risk in half.

- Set a driving curfew. More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.

- The relative risk of a fatal crash increases as the number of passengers increases.

- Texting or talking on a cell phone can double the likelihood of an accident.

### Keep Costs Down

- Conduct an insurance review

with an agent to determine options for insuring your teen driver. Adding a teen driver to your auto insurance policy can be costly.

- The type of vehicle a teen driver uses as well as driving violations can impact the cost of insurance.

- Many companies grant discounts to drivers whose

records have been clean for three or more years.

- Some companies offer discounts if your teen completes a defensive driving course and upholds a good grade-point average.

- Ask your insurance company about an "accident forgiveness" clause that guarantees premiums will not increase after one minor

accident.

- Install a smartphone application that limits or prevents texting and driving.

Ohioans with insurance questions can call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 and visit [insurance.ohio.gov](http://insurance.ohio.gov) for insurance information.

## Anger Management Intervention at Lake-Geauga Recovery Centers

Melanie J. Blasko, President and CEO of Lake-Geauga Recovery Centers, Inc. is pleased to announce that it now offers Anger Management Intervention classes at its Chardon Outpatient Office.

Anger management intervention helps individuals who have a difficult time controlling their anger by teaching them tools to identify anger cues and triggers along with diversion techniques. To increase the individuals' awareness of their personal patterns and behaviors regarding anger, and to assist them in developing an anger control plan.

"Our new anger management intervention is for individuals age 18 or older who have a desire to better control their anger, may be used to fulfill requirements through courts for anger management classes or individuals who may be referred by the criminal justice system, employer, school, other agency or profession, family or self-referred", said Blasko. This class is not a replacement for anger management therapy.

Prevention Specialists will provide group classes using an evidenced-based curriculum workbook to assist in recognizing personal anger cues and developing an anger management plan. Concepts will include

how past learning can influence present behavior as well as the aggression cycle and how to change it. Additionally, clients will learn and practice anger management tools including relaxation, communication skills interventions, cognitive restructuring, and assertiveness training.

Anger management intervention meets once weekly for an hour and a half for 5 weeks. Start date is dependent on schedule rotation. The next session is scheduled for November 18, 2019. If you would like more information about our anger management intervention services, or to schedule an appointment with Lake-Geauga Recovery Centers, please contact us at 440.255.0678 or stop in our Chardon office at 209 Center Street, unit E, Chardon. The cost of the class is \$60 for the 5 week program.

*Lake-Geauga Recovery Centers is a private, nonprofit agency providing continuous service to the community since 1971. Services at Lake-Geauga Recovery Centers are made possible due to the generous support of the Lake County ADAMHS Board, the Geauga Board of MHRS, and United Way of Lake & Geauga Counties.*



## Lake Community News

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Mentor Monitor  
Willoughby Times  
Eastlake Gazette  
Willowick Courier  
Painesville Pride

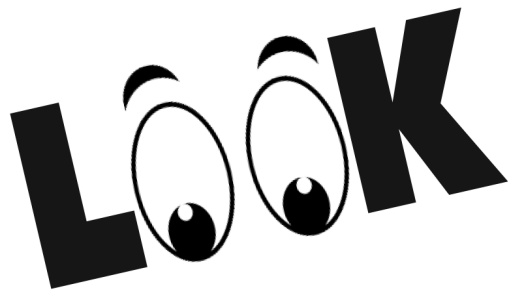
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## **EARNED INCOME CREDIT PACKAGE**

**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**

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