



## Mayor's Report



**Robert Fiala**  
Mayor/Safety Director

Winter is upon us, and we recently experienced our first snowfalls of the year. With these significant storms, we'd like to offer a few reminders. The first is to please be patient in heavy snow events. Our Service Department plows and salts main streets, such as Rt. 84, Rt. 91 and Euclid Avenue first, followed by police and fire stations, public parking lots, and finally side roads and cul de sacs. Also, when snowfall exceeds two inches, we may issue a parking ban. The parking ban allows our plows to work safely, efficiently, and without obstructions. We will post a notice of a parking ban on the Police Department and the City Facebook pages during a significant snowstorm. Also, there may be trash collection delays due to weather, and Republic Services will also post on social media when this happens. You can also sign up for notifications of snow delays on the Republic Service

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## Willoughby Parks & Recreation: Upcoming Programs & Events

### Sweetheart Ball | Parent+Child Dance

Make a memory that you will keep forever! Kids and their favorite adult are invited to spend the day making memories in their fancy attire at our 2022 Sweetheart Ball on Saturday, February 12th, 2pm to 4pm. This event will be a magical day of dancing, refreshments, snacks, crafts, and photo opportunities. It's sure to be a special day of fun for everyone! This year's event will be held at the David E Anderson Willoughby Senior Center (36939 Ridge Rd.). \*\* Register Early - Deadline is February 5th. A digital picture will be emailed to you following the event.

Saturday, Feb. 12 2022 | 2:00 - 4:00 pm

Adult/Child: \$25 / \$20 Resident Discount • Additional Child: \$8

### Reserve your 2022 Pavilion early!

Need a place to hold that picnic, party or family event? - Why not use a Willoughby park pavilion? Pavilions are located at Daniels Park (seats 56, 63 and 98), Osborne Park (seats 70, 65) Gilson Park (seats 70) and at the Euclid Ave. Pool (seats 84). All of the park pavilions have electricity, water, grills and seasonal restrooms nearby. You may purchase your pavilion online with a major credit card, or phone in your order. Payment is due at this time or order and your purchase is nonrefundable and non-transferable. After you have booked your pavilion you will have 14 days to stop in or office in city hall with your proof of residency (a current utility bill with your name and address on it); proof of residency must be in the name of the receipt. At that time a permit will be issued for your rental; your permit needs to be with you on the day of your rental or you will forfeit all rights to your reservation. Reservations are accepted for Willoughby Residents Only; there is a \$60 non-refundable fee. All posted rules must be

followed. Be sure to reserve your, they fill up fast.

### 3 Separate American Red Cross Lifeguard Class

Class 1: Tuesday through Thursday March 15, 16, 17,

Class 2: Tuesday through Thursday March 22, 23, 24,

Class 3: Tuesday through Thursday April, 19, 20, 21, 2022

From 9:00 am to 4:00 pm

Class Fee: \$200

Class location: Willoughby Senior Center 36939 Ridge Rd.

Students must complete 7 hours of online blended learning prior to the first day of class, pass a prerequisite swimming skills on day one. Also they must attend all classroom and pool sessions, and pass written and skills tests in order to earn the Red Cross Lifeguard Certification.

### (W.S.I.) Water Safety Instructor

The American Red Cross Swimming and Water Safety program will train you to teach Parent & Child Aquatics, Preschool, Aquatics, Learn-to-Swim, Adult Swim, Private Lessons, and a variety of Water Safety Courses, (Including Safety Training for Swim Coaches). Taught in a blended learning format you are required to do 7 hours of online learning prior to the first day of class. Participants must demonstrate A.R.C. Level 4 swimming skills. Class is limited to ten Willoughby Parks and Recreation participants.

Ages: 16 by the last day of class.

April 2022 Class - Saturdays and Sundays. April 23, 24, 30, & May 1.

Time: 10 A.M. to 4:00 P.M.

Class Fee: \$175

Wildcat Sports & Fitness

6116 Wilson Mills Rd.

### Ice Wine Festival Grand River Wineries

Hop on the bus for the Ice Wine Festival.

We will enjoy Ice Wine and Appetizers at participating wineries. Ages: 21 & Over

Sat. March 19, 11:30 am - 5:30 pm

Bus Departs & Returns to The Willoughby Senior Center Upper Parking Lot.

Class Fee: \$55 / \$49 Resident Discount

### Safe Sitter

Worried about leaving your 11, 12, or 13 year old child home alone for a couple of hours? Concerned about leaving younger siblings with their older brother or sister? Want to prepare your child for babysitting? Young teens will be trained in first aid, indoor and outdoor safety, and how to handle household emergencies so they are adequately prepared to stay home alone or watch younger siblings. Safe Sitters® is a nationally recognized, medically accurate program, taught by certified Safe Sitter instructors, and recognized for excellence by the American Academy of Pediatrics. Safe Sitter graduates show increased self-esteem, confidence, compassion, and responsibility. Ages: 11-16.

Upcoming Classes: Saturday 02/12/2022 9am - 2pm | Saturday 03/09/2022 9am - 2pm

### Dog Training Class

Did you just get a new puppy, rescue an older dog, or just want to retrain your furry friend some basic manners? Then bring them to school and get started off on the right paw to a well-behaved four-legged member of the family! We are offering a 6-week Basic Obedience Course taught by David Sacks, Owner of D.A.S. Dog Training. David will teach you to work with your dog to learn: Sit, Down, Stay, Come, Loose Leash Manners, Leave it, Drop it, Off (jumping on people or furniture), and Place.

David has been working with dogs on his own, in shelters & with various rescue groups for 30 plus years. David is certified as a Dog Trainer through Animal Behavior College and Certified in Pet First Aid & CPR through The American

Red Cross. Please note, No Dogs are allowed at the first class. Please bring a copy of your current vaccination records. Ages: Dogs 6 months and up

Class is held in the David E Anderson Willoughby Senior Center 36939 Ridge Rd Willoughby, Oh 44094

Upcoming Class: 3/09/2022 - 4/13/2022 Wednesdays 6:00 - 7:00pm

### Community Yoga - Instructor Josie Puskas

We would like to invite everyone to join us for yoga! with instructor Josie Puskas.

Josie's training focuses on Ashtanga Yoga, Power Vinyasa Yoga, and Meditation. Her years as an RN and NP taught her about how the mind and bodywork together. Knowing the science of yoga and proper alignment will allow her to create a safe and beneficial practice.

Josie is looking forward to the opportunity to share the mental, physical, and spiritual benefits of a solid yoga practice. Her ultimate goal is to take you through a transformative yoga experience that awakens your muscles, your heart, and your peace. Yoga experience with Josie Puskas our Yoga instructor who's training is focused on Ashtanga Yoga, Power Vinyasa Yoga, and Meditation. All levels from beginners to experienced are welcome. Classes are held in the David E Anderson Willoughby Senior Center 36939 Ridge Rd.

Wednesdays: 6:30pm, \$10 drop in

Sundays: 9:30am, \$10 Drop in

### 2022 Willoughby Summer Camp

We are planning another FUN year of summer camp! More information coming soon. Registration to open March 21, 2022

Call for details on any of these programs. Willoughby Parks and Recreation (440) 953-4200

www.willoughbyohio.com

# Estate Liquidators Antiques & Collectibles Flea Market is Bigger & Better Than Ever

Not only are we a multi-vendor market, but we offer unlimited store events, Estate Sales weekly, selective consignments, and online auctions at [www.5050auctions.com](http://www.5050auctions.com).

Currently we are offering fundraiser options thru our Advocate 4 Life program. This program allows people to donate or consign items specifically for a cause. The funds from your

portion of the split will go to your cause. If you just want to donate items that we can sell we will use those funds collected from the sale of your items for a fundraising cause for someone else. It's a win-win situation. I have handled many Fundraisers for a cause & I love the opportunity to help someone else with their cause. I always say that it's awful to know someone with cancer, but it's

worse being in the situation trying to survive the survival. Everyone needs an advocate and donating is something that everyone can be a part of. I simply provide the avenue to sell the items and you provide the item to sell. The money from the sale is donated to the cause. I do not ask or collect money...I just turn your item into money. Years ago I created an Advocate 4 Life company

and now through our Estate Liquidators Collectible Market located at 35500 Lakeland Blvd. Eastlake, Ohio 44095 we can network and accomplish this goal.

The shop currently is filled with a variety of items including advertising, furniture, collectibles, new/nearly new items, toys, games, books, records, tapes, glassware, art, tools, estate items, custom made, vintage, jewelry,

clothing, home furnishings, high end upscale resale...etc.

Our new shop hours start on Wednesday, February 10th, 2022- the new hours will be Wed-Sat: 10-5pm and Sundays 12-5pm.

Our Flea markets will start in the Spring (vendors and non vendors will be welcome) for information feel free to call or text my cell: 440-382-6789.

## At Quick Dry We Don't Cut Corners, We Clean Corners...Guaranteed!

Rid your carpeting and upholstery of abrasive soils and harmful allergens with a thorough cleaning by calling your local professionals at Quick Dry Carpet & Upholstery Cleaning!

We offer an affordable, aggressive 4-step cleaning process that enables your carpet to dry in about 45 minutes PLUS every job

comes with our 30-day ironclad guarantee!

After an enzymatic pre-treatment to heavily soiled areas, we do an industrial vacuuming. By using state-of-the-art commercial equipment containing a non-residue solution, we remove stubborn dirt, stains, and harmful allergens; then a

nylon lifter is used to groom the beautifully cleaned carpeting.

We don't cut corners, we clean corners! Offering economical disinfectants, deodorizers, and protectors; we also specialize in upholstery, Oriental and area rug cleaning throughout residential and commercial Lake County; plus we are listed with the Better

Business Bureau.

At Quick Dry nothing is more important to us than your complete and total satisfaction. Quick Dry stands behind every job 100%. If you are not happy with our work, within 30 days we will re-clean the area in question for FREE! You pay nothing! Not

one cent!

Weekend and evening service available at no additional charge. Look for the money saving COUPON within this issue, then contact Quick Dry at (440) 269-4971 or visit us at [www.quickdryohio.com](http://www.quickdryohio.com) for all your professional carpeting and upholstery cleaning needs!

### Mayor

Continued from page 1

website: [www.republicservices.com](http://www.republicservices.com) or click on the "Service Alerts" tab on their website homepage. Finally, please exercise caution in extreme weather events. Stay home if possible and if you need to travel, please drive carefully, and give our plow drivers plenty of room to do their job.

Another helpful resource is our Emergency Management Agency. Lake County encourages our residents to sign up for their reverse 911 system. The system allows the

county Emergency Management Agency to communicate with our residents in flood events, extreme weather conditions, and other emergencies. Residents can find important information about this service at: <https://www.lakecountyohio.gov/emergency-management-agency/>.

We are happy to announce that after a COVID-induced delay, our Transportation for Livable Communities Initiative (TLCI) project is moving forward. This study will reimagine Vine Street from Downtown Willoughby through Eastlake to Lakeshore Blvd. in Willowick. This \$120,000 planning grant from NOACA will involve several community engagement meetings. Also, when weather conditions improve, we will be hosting another planning meeting for the Osborne Park

Master Plan and a kick-off meeting for our Amphitheater/Todd Field Trail design. Once confirmed, the dates, times, and locations of these meetings will be posted to the city's website and Facebook page.

We are always looking for residents to become members of our Boards and Commissions. If you are interested or know someone who would be interested, please call the Mayor's Office at 440-953-4124.

Finally, we encourage our residents to visit our website to find the latest information on our projects and initiatives, noting meeting dates, agendas, and locations.

**Estate Liquidators**  
Antiques Collectibles Flea Market  
35500 Lakeland Blvd  
8,000 PLUS SQ. FT  
cell: 440-382-6789 shop: 440-571-5212

**NEW SHOP HOURS: starting Wed. Feb. 10**  
WEDNESDAY-SATURDAY 10-5PM SUNDAYS 12-5PM

**FEATURING:**

- multi vendor shop, ongoing estate sales, consignments
- 5050auctions.com online auctions plus Etsy & Ebay
- special events, spring flea markets, donation Fundraisers
- antiques, collectibles, new, nearly new, furniture, glassware
- art, paintings, handmade items, crafts, metalware, pewter
- books, records, tapes, kitchenware, upscale resale, shabby chic, vintage/nearly, new, clothing, jewelry, hats, coats, furs,
- shoes, home furnishings, amazon items, tools, camping garden, pottery, sports, hunting, fishing, advertising items, barware, novelty items, toys games

### The Willoughby Times

A Lake Community News Publication

Matt Nelisse  
Publisher

Deanne Nelisse  
Advertising Production

Nancy Fath  
Kristy Neville  
Julie Warren  
Sales Associates

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

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Lake Community News

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\*great room is considered two rooms

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Call for commercial quotes!

# College Credit Plus: High School Students Take Advantage of This Program to Save Thousands on a College Education

Lakeland Community College's College Credit Plus (CCP) program offers high school students the opportunity to earn college credit while still in high school, using

those same credits to also fulfill their high school graduation requirements.

The CCP program is free for high school students. This means they

do not pay for tuition or textbooks. They can complete classes on their high school campus or at Lakeland, earning high school and college credit at the same time. Many

students earn the first few semesters of a four-year degree while still in high school, saving thousands of dollars on a college education!

Admission into the program is open to students who have demonstrated the ability to handle college-level coursework. Successful CCP students typically have good self-management skills, excellent class attendance and no disciplinary problems.

Upon high school graduation, CCP students can continue to complete an associate degree or certificate at Lakeland or transfer directly to any Ohio four-year college, including four-year partnership programs available through Lakeland's Holden

University Center.

According to the Bureau of Labor Statistics, earning an associate degree leads to higher salaries and increases the likelihood of getting hired. Completing an associate degree before transferring to a four-year university can increase the likelihood of completing a bachelor's degree, save students money, and improve their earnings compared to students who transfer before completing an associate degree.

Interested? Visit [Lakelandcc.edu/ccp](http://Lakelandcc.edu/ccp) for more information, including dates and times of information sessions. Students should also check with their high schools for additional details.



“Students need an affordable, quality education.”

THIS IS YOUR HOW

With tuition that is one-third the cost of four-year public universities and credits guaranteed to transfer through the Ohio Transfer Promise, Lakeland is the smart choice for high school seniors looking to earn their general education credits cost effectively. Parents can feel confident in the quality of a Lakeland education. Lakeland ranked one of the top 50 best community colleges in the nation, and also ranked number one in Ohio and two in the nation for students reaching their educational goals.

LEARN MORE AT [LAKELANDCC.EDU/YOURHOW](http://LAKELANDCC.EDU/YOURHOW)

**Lakeland**  
COMMUNITY COLLEGE

## Snow Doesn't Stop This Local Remodeler

Snow in Willoughby has made one local remodeler's jobs more challenging.

What a crazy few years it has been.

Let's face it, working in the winter is tough on all the trades. Add a few crazy snow storms in there.

Only the strong survive. Monthly Upkeep Willoughby's favorite remodeler and handyman has not only survived, but has thrived over the past few years.

There are several reasons for their success. Management at Monthly Upkeep has some old school ideas. This may be crazy, but they do what they say they are going to do.

They love their customers and look forward to serving them

everyday. From small items like leaky hose spigots to full service kitchen and bath remodels they come through for their customers.

Monthly Upkeep handyman service is so thankful for the support of Willoughby residents.

They currently have customers booking into the middle of next year for kitchen and bathroom remodels. These customers understand that by locking in the price now they are making sure they are getting the best price with prices on the rise.

Whether it's a simple home repair or a whole remodel, Monthly Upkeep is there to help.

Call/Text Monthly Upkeep Handyman and Remodeling 440-363-6400

**Willoughby's Preferred Handyman**

Call/Text: 440-363-6400




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-  Kitchen Remodels
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**Save \$100**

Any work over \$750

Valid only with coupon. Cannot be combined with other offers. Expires 3/1/2022

**Senior Discounts!**

**WE ACCEPT**




# Retiring and Too Young for Medicare? You Have Options

According to recent studies, more than three million Americans retired early due in part to the Covid-19 pandemic. Early retirement, especially if it was not planned can present a myriad of financial issues with health insurance being a major one.

This is because most Americans under age 65 get their health insurance through their employer. In the past, most people waited to retire until they turned sixty-five so they could transition from their employer provided health insurance directly to Medicare. Now, those who are not waiting until age 65, are finding they are left with a gap in coverage.

There are a few ways to bridge this gap, including COBRA coverage or enrolling in a spouse or partner's health insurance

plan. While these are good alternatives, they are not always available or affordable, so many early retirees are choosing ACA plans to cover them until they are eligible for Medicare.

If you are considering an ACA plan, here are some things to note:

- ACA Plans have different premiums and out-of-pocket costs. In general, plans are grouped at Bronze, Silver, Gold, and Platinum levels. All levels of Marketplace plans cover essential health benefits, pre-existing conditions, and preventive care services.

- You may qualify for income-based premium tax credits to help offset a sizable portion of your premiums, even if you were not eligible for credits in the past. For 2021 and 2022, the American Rescue Plan has made premium

subsidies larger and more widely available.

- Eligibility for subsidies is based on your income for the entire year—not just your income for the months you are enrolling in a marketplace plan. This means your salary prior to retirement counts.

- If you are currently receiving any medical treatment, you need to pay close attention to any new insurance company's provider network and drug formularies. Do not assume an insurance plan will be the same as the plan you had with your employer, even if it is with the same health insurance company.

If you are planning to retire and would like to discuss all your health insurance options, give me a call at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com). I look forward to helping you find the insurance coverage that fits your situation and needs.

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

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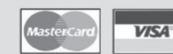
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Laura Mutsko

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[www.mutskoinsurance.com](http://www.mutskoinsurance.com)  
for more classes in your area!

Tue., March 1 • 6-7:30pm

KENSTON COMMUNITY ED.

Registration: 440-543-2552

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Mon., April 4 • 6-7:30pm

WLGBY. HILLS LIBRARY

Registration: 440-942-3362

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Tue., May 10 • 6:30-8pm

EUCLID LIBRARY

Registration: 216-261-5300

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

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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CELEBRATING 35 YEARS OF EXCELLENCE SERVICE!

# Laketran Offers Week of Free Rides to Celebrate Ohio Loves Transit Week

Public transportation is essential to every segment of the community including businesses, health and human service agencies, municipalities, individuals and their families.

This has proved even truer throughout the pandemic. Laketran has continued to find safe ways to provide transportation so essential workers can get to work, homebound seniors can get food

and be vaccinated, and dialysis and cancer patients have access to critical healthcare they need.

Every day in Ohio, over 3 million people rely on transit to get to work, shopping, medical appointments, education and recreation.

This Valentine's Day, Laketran is joining transit agencies across the state to celebrate Ohio Loves Transit Week, a statewide outreach initiative to educate residents on

the impact public transit has in our communities.

**Try Transit, Laketran can get you there.**

Laketran is operating fare free Monday, February 14 – Saturday, February 19 to show appreciation to their riders, as well as encourage others to try public transit to get where they need to go.

Laketran offers three types of services to get around Lake

County, into Cuyahoga County, and to Downtown Cleveland. Local Routes 1-9 operate along the major corridors of Lake County from Wickliffe to Madison from 6am – 8pm. Park-n-Ride routes offer Cleveland commuters a reliable, stress-free ride from eight different Lake County locations into downtown Cleveland during morning and evening rush hours.

Laketran's nationally recognized, door-to-door Dial-a-Ride takes residents anywhere they need to go in Lake County and select medical destinations in Cuyahoga County. While primarily used by seniors and people with disabilities, Laketran's Dial-a-Ride service is available to anyone in need of transportation.

To get a ride, simply schedule a reservation 1-12 days in advance of your trip by calling 440-354-6100.

### What's not to love?

Each year, Laketran provides 750,000 rides to Lake County residents. Commuters, senior citizens, students, families, and people with disabilities all benefit from using Laketran.

What's not to love about a nice warm vehicle with a professional, friendly driver helping you avoid the stress of winter driving? We hope you decide to try Laketran this February. If you or someone you know could benefit from learning more about Laketran, contact Laketran at (440) 354-6100 or visit [www.laketran.com](http://www.laketran.com).

## North Ridge Tours

5795 Tree Moss Lane North Ridgeville, OH 44039

**440-465-1578**

<b>May 24</b>	<b>COLUMBUS "1777" TOUR</b> .....	<b>\$129.00</b>
<b>July 12</b>	<b>FLIGHT 93 MEMORIAL</b> .....	<b>\$139.00</b>
<b>Aug. 12-14</b>	<b>GUARDIANS/BLUE JAYS SERIES **</b> .....	<b>\$789.00</b>
	Includes: 2 nights lodging; 3 game tickets; Tour of Toronto; Winery Tour & Transportation.	
<b>Oct. 2-7</b>	<b>VERMONT FALL FOLIAGE "All Inclusive".</b> .....	<b>\$1,289.00</b>
<b>Nov. 30</b>	<b>OGLEBAY CHRISTMAS LIGHTS</b> .....	<b>\$139.00</b>

## It's Time To Travel!

Now that vaccines are available and proven methods of sanitization are in practice, we invite you to Come Along as we travel our beautiful country.

**\*\* CDC & CANADIAN Covid guidelines followed.**

**You MUST be vaccinated & tested before returning home.**



### STEVE KOMARJANSKI Attorney at Law

Wills, Trusts, Powers of Attorney (Health & Financial)  
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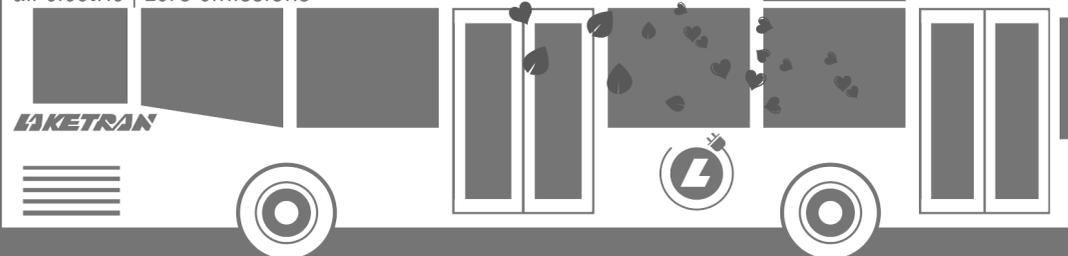
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# Laketran L♥ves ♥ur Riders

Celebrate Ohio Loves Transit week with **FREE** rides on all Laketran services

February 14 - February 19

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**LAKETRAN**



# Bankruptcy 101:

**CHAPTER 13 BANKRUPTCY -**  
A highly effective tool for those who cannot file regular bankruptcy

Chapter 13 bankruptcy is an excellent legal mechanism for four kinds of people to get back on their feet and regain their peace of mind: 1) People who are behind on their mortgage payments or in foreclosure and want to keep their home; 2) People who have substantial assets that they want to keep; 3) People who

make too much money for traditional chapter 7 bankruptcy; and 4) People who filed bankruptcy less than eight years ago but are in trouble again (which happens to a lot of people, so don't be too hard on yourself if this is you).

The basics of Chapter 13 bankruptcy in a nutshell are as follows: It is a non-liquidating bankruptcy. This means the creditors cannot take your home or property. In exchange for keeping your stuff you

## Nelson Electric, LLC Does Residential Electric Repairs

The technology used in electric car charging stations is improving each year. They are becoming more powerful and include extra features that make them easier and more efficient to use. Anyone that drives an electric car and wants to charge it at home, you will need to install an EV charger.

When it comes to the different types of charging cables, you have the choice of a 120V (level 1) or 240V (level 2) charger. Some brands even state that the upgrade can be up to 5 times quicker in some cases which is the best option as it provides faster charging, which is far more desirable. Upgrading to a level 2 EV charger is highly advised as the performance benefits compared to standard chargers makes it an excellent investment. We can install a new charger or upgrade an existing charger.

Do you have a light switch that has been out forever, a dead outlet, or a ceiling fan that doesn't work? We do the little jobs that no one else wants to do. We are residential electricians.

So what is the difference? General electrical work in Ohio does not require licensing. Specifically, only commercial contractors in Ohio need a license to work. Electrical contractors are licensed by the state and can install, repair, or alter all forms of

electrical equipment. In Ohio, you need five years of experience with a licensed electrician before you can apply for an electrical contractor license. There are a few ways that you can gain that experience. You could work as an apprenticeship for a few years, attend trade school and apply for entry-level positions, or simply climb the industry ladder in your local area. Apprenticeships teach you the basics of electrical wiring, equipment usage, and electrical theory.

Residential electrician, take a course offered at several colleges in Ohio and coupled with experience can practice general electrical repairs and replacements in a home. So that is what Nelson Electric and Air does. We do general repairs and installations in the home. We install ceiling fans, repair lamps, change out light fixtures to new LED fixtures etc. We can update electrical boxes, run a 220 line for your dryer or hot tub. Run wiring for security cameras, install electric heaters in your garage. These are typical jobs that commercial electricians do not want to deal with. We are covered by liability insurance, 500 to a million-dollar coverage. We will provide references upon request. We are respectful of your home and clean up our workspace before we leave. We have 30 years

*Continued on page 7*

must pay back what you can afford every month for a period between three to five years. We make sure it is affordable. After that, you are caught up on everything and out of debt with your home and all your assets still owned by you. It's a very cool legal mechanism that we use all the time to help many people get back on their feet every year.

Another excellent reason for a financially distressed debtor to do a Chapter 13 bankruptcy is if their income is too high to do a Chapter 7 bankruptcy. In 2005 the government tightened up the income restrictions on Chapter 7 bankruptcy. The good thing is that there are no income restrictions on a Chapter 13 bankruptcy and a person can still obtain their FRESH START under Chapter 13 despite making too much money.

Also, if you have missed mortgage

payments and the bank now refuses to take any payments, a Chapter 13 bankruptcy can force the bank to start taking your payments and accept a payment plan on the past due payments. It can stop a foreclosure and force the bank (or county tax people) to work with you.

In Chapter 13 bankruptcy, the attorney is oftentimes able to force unsecured creditors (credit card companies among others) to take as little as zero to ten cents on the dollar of the total debt. It enables a financially distressed person to shave tens of thousands of dollars off their debt while keeping all their property and taking them out of foreclosure (if they have that problem also).

Another excellent thing about Chapter 13 bankruptcy is that you can get relief (peace of mind) and obtain your "Fresh Start" NO MATTER HOW MANY PREVIOUS

BANKRUPTCIES YOU HAVE FILED. There is no 8-year waiting period a debtor is required to wait if they want to file a second Chapter 7 bankruptcy. So even though you are not able to file a "regular" bankruptcy because you filed one less than eight years ago, you can still get financial relief under a Chapter 13 bankruptcy.

Chapter 13 bankruptcy is also good for the creditors because it forces the person in bankruptcy to pay back what he or she can afford. It is fair to everyone involved. It's a great way to regain your financial health and regain financial control if you fall into one of the categories we talked about. It is a wonderful, amazingly effective legal tool that helps many people get back on their feet and regain their peace of mind every year. Give us a call and start living again. EVERYONE DESERVES A FRESH START!



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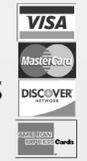
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- Fill your tires



# American Home & Energy Products: A Warm Place to Visit!

At this time of year, we all want to come home to a warm house. Fortunately for people that live in northeast Ohio, we have the solution! You can expect style, warmth and great customer service from the people at American Home and Energy Products, Inc. in Painesville. With a multitude of heating options available, we make it a comfortable experience choosing which is best for your home.

We encourage you to stop in and learn about all the alternatives for warm, beautiful fireplaces, inserts and stoves such

as gas, wood, and pellet fueled units. Radiant electric heaters and fireplaces are also available. We offer some of the best names in the industry such as Regency-Fireplace products International. Their products have the closest clearances in the industry and backed up by one of the best warranties available. Other companies represented include Napoleon, Wolf Steel, Vantage Hearth, Monessen, Empire, Thermo-Rite Doors, as well as Biosmart, Edenpure and Dimplex just to name a few.

We specialize in assisting

customers with the decision process and educating customers about all the various choices. Whether it's determining a single room's heating needs or if it's sizing a unit for the whole house, we have the tools and experience to be able to help determine which is the best unit for any area. Design ideas are also available. We can help incorporate a completely new unit into a new space. Or if you have a fireplace and want a completely new look, we can make all the changes necessary to help you fall in love with your fireplace again.

Our showroom is filled with displays including several burning units so you can feel the warmth! We also carry a full line of mantels and mantel shelves to customize your fireplace. Hearth accessories such as tool sets, steamers, wood racks and fire starters are just a few of the additional items available. We also offer fuel such as pellets, firewood and EZ Bricks (a great alternative to firewood.)

Although this is the heating season, our other departments are also still open including the Pond Shop for all your water garden

and farm pond needs. The Stone & Brick Yard is stocked with pavers and retaining wall blocks as well as several natural stone varieties. Our Outdoor Kitchen has grills, smokers, charcoal, rubs and accessories for your outdoor cooking needs.

We are located across from the Lake County Fairgrounds in Painesville on Mentor Avenue at 1270 Mentor Avenue. Our phone is (440) 358-5858. Hours are Monday through Friday 9:00 am to 5:30 pm and Saturday 9:00 am to 4:00 pm. We look forward to seeing you!

## Relax & Reset at Blue Sky Yoga & Healing Arts

Have those New Year's resolutions to live a healthier life started to fade? Do you have back aches, tight joints, etc.? Are you hoping to restart a yoga practice? . . . Try checking out a yoga class at Blue Sky Yoga and Healing Arts, following all CDC guidelines to keep you safe.

Research shows that yoga offers many benefits for most

age-related deteriorations in body structure and functions, including osteoporosis. Yoga also helps to lower blood pressure and supports you in numerous ways to deal with stress and anxiety. Yoga offers limitless possibilities for growth in self-awareness

Discover how to reset your body from stress to "rest and digest." Memory, mood, well-

being and attention improves with this practice.

We will empower you to make lasting changes -- physically and mentally, and keep you motivated to go after your dreams. We have a wonderful and experienced teaching staff who will support you on your job to well-being.

Visit our website at [www.BlueSkyYogaOhio.com](http://www.BlueSkyYogaOhio.com) and try out 7 consecutive days for only \$7!

We love our seniors! During the month of February, we will offer free chair yoga classes to our seniors in Willoughby and Mentor. Check out our website or call the studio for more information, 440-951-9642.

We are located at 45679 Lakeshore Blvd, Eastlake.

## Nelson Electric

Continued from page 6

of experience.

We also install Air vending machines that fill car tires. We typical install these in gas stations and car washes for free and the owner gets 35% of the revenue generated. We collect and maintain

and repair these Air machines. The owner has no responsibility and no financial obligation. We think outside the box and we are open to install these machines in any business that thinks they can benefit from them.

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# When to Replace Your Furnace

**Benjamin Franklin Plumbing / DeBord's One Hour Heating & Cooling**  
(See our display ad for more offers!)

Your furnace is what keeps your home heated and comfortable during these cold months and while you may not pay attention to it much, you'll definitely notice it during a cold snap when it stops working. So if you're suddenly

donning more layers and reaching for a beanie while inside your house, it might be time to start looking for a new furnace.

## Signs You Should Consider a New Furnace

**1. Older than 15 years:** When your furnace is nearing the end of its operational life, it's probably becoming less efficient and more expensive to maintain.

**2. Higher energy bills:** Are your energy bills suddenly higher

than usual despite you using the same amount of energy? This could point to an issue with your furnace.

**3. Costly repairs:** If repairs are extremely expensive, you may find it makes more sense to upgrade. While a replacement furnace might cost more at the outset, the long term savings of a more efficient system may be worth it.

**4. Inconsistent temperatures:** There are few things more

uncomfortable than being cold in your own home. If you're dealing with hot and cold spots throughout the interior of your house, that's a telltale sign your furnace isn't efficiently delivering hot air throughout your home.

**5. Excessive soot or dirt:** This may mean your furnace has too much carbon dioxide, plus it's not great for you or your family's health if large quantities get circulated through your home.

**6. Cracks or corrosion:** If there are signs of obvious disintegration on the outside of your furnace, it's important to get it taken care of before it becomes a serious hazard.

**7. Noisy:** Rattling, humming, popping or screeching noises are

not just annoying, they're also signs of potential failure or issue in need of repair.

If you're ready to invest in a new furnace but you're reconsidering because of cost, DeBord's can help. With Ally Financial you can get a new furnace that saves you money and more importantly, keeps you and your family comfortable.

Call us today at (440) 497-4386 to schedule an appointment.

Log on to [www.Debordinc.com](http://www.Debordinc.com) and [www.BenjaminFranklinPlumbingNEOhio.com](http://www.BenjaminFranklinPlumbingNEOhio.com) to learn more and for special offers.

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# Caregiver Stress... Take Time for Yourself

Caregiver burnout is more common than you think. It's so important to take time for yourself when caring for a loved one. But how...

Taylor Made Home Care is the solution to give you a break that you need and deserve. We provide respite care for your loved one so you can focus on yourself. Let's face it you're no good to them if you don't take care of yourself, and sometimes just a little outside help can make the world of difference to a caregiver. We can be there to help so you're not missing work or using your vacation /sick time, save that for yourself.

Don't ignore these caregiver burnout warning signs.

- Trouble Sleeping
- Low Energy
- Headaches
- Chest Pains
- Change in appetite

These emotions are not uncommon when caring for a loved one.

- Guilt
- Sadness
- Exhaustion
- Loneliness
- Helplessness
- Frustration

Here are some tips for reducing caregiver stress:

- Ask for and accept help
  - Don't feel guilty that you are not perfect
  - Accept what you can and cannot change
  - Find out about caregiving resources in your community
- We have felt all these emotions

and the stress that comes from caring for our loved ones. That is why we are so passionate about what we do to help others.

Sometimes a little outside help can make all the difference in the world. Give us a call and let's talk about it 440-946-6446.



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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

## "We Made History" Presented February 9th

The Women's Committee of The Fine Arts Association will celebrate Presidents Month with a program entitled "We Made History," The story of the 16th President during that great conflict from life in a log cabin to the White House and Mary's tragic life as portrayed by historians.

The February 9, 2022 program begins 11:00 a.m. at The Fine Arts Association, 38660 Mentor Avenue, Willoughby, followed by the luncheon at noon in the lobby.

Covid protocols will be respected.

A menu is roasted pork loin with Dijon sauce, potatoes, green beans almondine and red velvet cupcakes.

Cost is \$15 a member; \$20 non-member; \$10 for program only (which can be purchased at the door). All tickets payable by check or cash.

RESERVATIONS AND CONFIRMATIONS ARE REQUIRED FOR THE PROGRAM LUNCHEON.

Email: anthonyjanem@yahoo.com or phone: 440-579-5020 by noon February 4, 2022.

The Women's Committee is an independent auxiliary whose 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).

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. It's a really high standard.

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Furnace units. With the arrival of colder weather, 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 have faded away, you still may want to take advantage of Hoernig Heating and Air Conditioning's Central Air Conditioning Tune-Up Special for only \$69.95 (Regular price \$95.95). This cooling preventative maintenance safety check includes:

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
7. Check condenser

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

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

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

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

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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,

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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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- Kids Return \$69 (Federal, State, City) with parents return

## EARNED INCOME

### CREDIT PACKAGE

#### EIC

**\$272 average price**

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

## SOLE PROPRIETOR

### PACKAGE

**\$274 average price**

#### Schedule C, Self Employment/ Gig Workers

- Federal Return
  - State Return
  - City Return
  - E- file
  - Direct Deposit
- EACH ADDITIONAL SCHEDULE C \$60.00

## RENTAL PROPERTY

### PACKAGE

#### Schedule E

**\$274 average price**

- Rental Property
  - Federal Return
  - State Return
  - City Return
  - E- file
  - Direct Deposit
- EXTRA RENTAL PROPERTY \$60.00 EACH

## BUSINESS OWNERS

### PACKAGE

**\$388 - \$688 average price**

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

- Federal Return
- State Return
- City Return
- \* BRING US YOUR QUICKBOOKS BALANCE SHEET, INCOME & EXPENSE SHEET
- \* W-2's and 1099's at Reasonable Fees
- \* Year End Bookkeeping at Reasonable Fees

## FREE STUFF!!

- \* Married Filing Joint vs Married Filing Separate Analysis
- \* No Appointment Necessary
- \* 1- 2 Day Turn Around Time
- \* FREE Gift Card to ZappysAutoWashes.com (20 Car Wash & Detail Centers)
- \* FREE Tax & Wealth Books (12)

## HOURS:

- |                 |   |
|-----------------|---|
| Monday - Friday | 9:00 am - 7:00 pm   |
| Saturday        | 9:00 am - 2:00 pm   |
| Sunday          | By Appointment, Call Ahead<br>(440) 354-0375 Concord Location |

**Our 41st Tax Season!**  
**www.zappitellifinancial.com**

## BUSINESS SUPPORT SERVICES

### WE DO THE DIFFICULT & COMPLICATED RETURNS AT A GREAT PRICE!

S-Corporations - 1120S  
C-Corporations - 1120  
Partnerships - 1065

Multi-Member LLC's  
Rental Properties - Sch. E  
Sole Proprietors - Sch. C

Non-Profits  
Fiduciary Returns - 1041

# ZAPPITELLI FINANCIAL SERVICES

Certified Public Accountants • Certified Financial Planners • Enrolled Agents

## 11 NORTHEAST OHIO LOCATIONS:

Concord 440-354-0375 • Willoughby 440-918-1513 • Mentor-on-the-Lake 440-209-1775  
Mentor Heinen's Plaza 440-701-8302 • Perry/Painesville East 440-392-6100  
Eastlake 440-269-8344 • Painesville Twp. 440--352-5770 • Willoughby Hills 440-943-5277  
Painesville West 440-352-5770 • Mentor East 440-354-0375 • North Olmsted 440-354-2947