

Serving Your Community Since 1987!

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12 Pages

COUNCIL'S CORNER

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

"What's the emergency?" When we read or hear the term 'emergency' our minds often rush to a state of alarm. Merriam-Webster defines the term as an unforeseen combination of circumstances or the resulting state that calls for immediate action.

As of late, I have noticed several emails from fellow community members asking about the meaning of the 'emergency' provision that often appears at the end of a legislative item on City Council's Agenda. The question most often asked - "why is this matter an emergency?'

As such, I thought I would take this opportunity to provide an explanation on what the Emergency Clause is, in terms of city legislation, and why it exists. To put it simply, once an item of legislation is passed by the majority of City Council, the 'emergency' provision allows the City Manager to sign an agreement or act immediately upon passage of the legislation. The goal is to provide for the daily operations of the city to run as smoothly as possible and for the voted upon action to go into effect immediately for the continued preservation of the peace, health, safety or general welfare of the inhabitants of the City. Furthermore, a matter identified as an emergency shall not be subject to referendum.

Referendum allows citizens, through the petition process, to refer acts of the legislature to the ballot before it becomes law. It also permits the legislature to invite an entire electorate to vote on a particular proposal, which may result in the adoption of a new policy or specific law.

Some provisions on the emergency clause to be aware of include the fact that the necessity of such must be set forth in one section of the ordinance or resolution. Additionally, it must receive the affirmative vote of two-thirds (2/3) of all members of Council. If it does not receive a two-thirds (2/3) vote but does receive a majority, it will not go into effect immediately but will go into effect in thirty days. Most importantly it does not waive the three readings which, allows for public input. The only way to waive three readings is *Continued on page 3*

Permit #621 Mentor, Ohio ычы U.S. Postage Presort Std

Painesville City Sidewalk Program Continues

As a result of the aging infrastructure and Painesville City Council's goal to "improve Painesville's environment and image," in 2018 City Council passed the Painesville City Sidewalk Program, a two phase improvement plan. The program was designed to benefit residents by improving the aesthetics of owneroccupied single-family homes, thus increasing property values and improving neighborhoods.

During Phase 1 (2018-2020), city staff replaced damaged sidewalk slabs that fell under city responsibility and removed any trees that were deemed hazardous to sidewalks or infrastructure.

Phase 2 (2020-2021), has property owners replacing sidewalk slabs that fall under their responsibility and any trees that may be deemed hazardous to those sidewalks. Property owners will receive a letter in the mail if their sidewalks will need to be replaced.

Replacement Criteria

• Sidewalk slabs that are raised or settled creating a trip hazard

• Sidewalks with a large number of cracks

• Sidewalk slabs that have a large amount of surface spalling/ chipping causing an uneven surface • Sidewalks that are any material

After the Sidewalk Program

but concrete

passed, the city applied for a Community Development Block Grant (CDBG) through the Lake County Commissioners Office and was awarded \$50,000 to fund the Disadvantaged Sidewalk Assistance Program for Painesville residents.

Willowick Courier

Painesville Pride

This program is designed to benefit low to moderate income residential homeowners, particularly those who have been cited for sidewalk violations and cannot afford to fix them. The property must be owner-occupied and the owner must meet income eligibility requirements to apply. Find more information at www. painesville.com/sidewalks.

Open Burning Reminders from Painesville City Fire Dept.

With spring on the way, may residents have questions regarding the use of fire pits and open burning within city limits. Bonfires and recreational fires are permitted with some simple, common sense, rules.

Allowed open burning includes campfires, bonfires and the use of outdoor fireplace equipment or fire pits, for the purposes of cooking, warmth, ceremonial or recreation. They can be fueled with clean seasoned firewood, natural gas or equivalent, or any clean burning fuel.

Open burning cannot be used for waste disposal purposes or the burning of yard waste and leaves. Remember, in the city homes are closer together, so burning anything other than wood or natural fuel can be a fire and smoke hazard to your neighbors.

In general, recreational fires should not exceed three feet in diameter and two feet in height, and should be located a minimum of 25 feet from any structure or combustible material. Be sure to have a method of extinguishment nearby, like a garden hose, bucket of sand or water, or a fire extinguisher. Fires should be attended continuously until properly extinguished.

Every year, PCFD is called out to open burning fires that have violated these rules. Most cases involve burning yard waste, burning tires or when a recreational bonfire has grown too big. Avoid a visit from the fire department by following the simple rules above and remember, stay safe!

Painesville Utility Shut-offs Resume March 1st

Painesville Electric and Water options available: customers are advised that utility shut-off for non-payment will resume again starting on March 1, 2021.

Throughout the Covid-19 pandemic, the City of Painesville suspended disconnection of utility services due to nonpayment to align with best practices around the State of Ohio. As of March 1, we will resume termination of services for non-payment.

If you need financial assistance to pay your utility bill, there are

• Call Lifeline, Inc at 2-1-1 to be connected to a list of Lake County assistance agencies. There are multiple funding sources dedicated to helping those who need utility help in the winter months and during the Covid-19 pandemic. Lifeline can help walk you through what you may qualify for.

• If you are not eligible for funding assistance or are unable to pay the past-due balance on your bill, you can contact our Utilities Billing office to make

suitable payment arrangement/ plan to bring your account current. We are willing to work with you if a realistic payment plan is in place, however, we urge customers to contact our offices as soon as possible to make these arrangements. Our business hours are 8:00 a.m. to 5:00 p.m., Monday through Friday at 440-392-5797.

If you cannot meet an established payment plan or simply do not pay your past-due status in full, your utilities will be shut off beginning March 1.

Kids Easter Egg Hunt in Painesville Square

Painesville Kids Easter Egg Hunt in Painesville Square on Saturday, March 27 at 10:00 a.m.

The event is free for children ages 0-10, with over 6,000 eggs

Join us for the annual in the park. Prizes include candy, stuffed animals, toys and special golden tickets. Children are separated into different age groups for fair play. Thank you to the Painesville

Community Improvement Corporation (PCIC) for sponsoring the eggs. If this event can't run as usual due to Covid-19 restrictions, an alternative take-home-program will be offered.

Learn more at www.painesville. com/recreation or on Facebook @ CityofPainesville.

Daylight Saving Time

Daylight Saving Time starts Sunday, March 14 at 3:00 a.m. local time. Sunrise and sunset will be about one hour later moving forward, a sure sign of Spring!

1 at both Evergreen and Riverside

Cemeteries in Painesville. All decorations will be removed and

discarded by cemetery personnel as

part of the staff's thorough cleaning

If there is a decoration on a grave

of the grounds.

• Mulch

Bed Maintenance

Cemeteries Annual Spring Clean-Up

Spring clean-up will begin March site which you do not want thrown



away, please remove it by March 1.

And decorations placed on grave

site for Easter and/or Mother's

Day, will be removed five days

Decorations may be placed back

one week before Memorial Day.

Email: grasshoppers07@live.com

(440)-257-4349

after the holidays.

New Grocery Store on Erie Street: Abarrotes Elvis Congratulations to Painesville p.m. everyday.

Gomez, as the delicious Cocina

Elvis located on W Walnut

City's newest business, Abarrotes Elvis, located at 545 E Erie Street.

Abarrotes Elvis offers fresh produce, dairy products, deli products, meat counter and convenient foods.

They are open 8:00 a.m. to 9:00

Spring Break Camp in the Box

Painesville Recreation is back with their very popular Camp in a Box... Spring Break edition! Keep the kids busy over Spring Break with this fun activity box including a craft by Ariel Inspired Art Studio, a virtual field trip to Disney World on Zoom, games and more.

Go to www.painesville.com/ recreation or call 440-392-5912 to reserve your box by March 8. Open to Painesville City residents first, then the townships and surrounding areas. Cost is \$20 per box for kids' ages 5-12 years old (elementary school).

Boxes will be delivered the week of March 15.

The

Publisher

News,

reserved.



(440)354-4358

Avenue. This is the same owner, Carlos

For more information visit their website at www.abarroteselvis. com.

Smart Meter Update

Painesville Electric has completed phase 1 of their smart meter installations for all Painesville Electric customers. The second shipment of smart meters will arrive sometime in the early fall of 2021. PMI, the contractor in charge of the meter changes, are surveying the remaining customers that

will be part of phase 2 of meter installations. Please do not be alarmed if you see them in your neighborhood. They are simply recording the type of meter each property has.

Grasshoppers

Groundskeeping

Relax and Enjoy Your Weekend!

Lawncare Treatment: 3 Programs or Customize

- Crabgrass, weed, insect control
- Granular Fertilization
- Ornamental Pest Control
- Licensed, Insured

Landscape Services:

- Spring/Fall Cleanup
- Prune/Trim Bushes
- Weed Control
- Renovation/Makeover

Call Today!

A little about Grasshoppers... After working on golf courses, studying Horticulture/Turf Management in college, and working three years in lawncare, I started Grasshoppers in 1983. Our mission is to provide high quality service while meeting the customers needs - be it year round services or

Call for commercial quotes!

an occasional helping hand. Dirk Hill



credit cards!

Will Your College Student be Home for the Summer? He or She Can Get Ahead with Classes at Lakeland

Traditionally, many students at four-year colleges and universities come home for the summer. This year, some may have never left for their campuses due to social distancing, safety concerns, fewer in-person classes and more online offerings. Your college student may have even opted to take a semester or the year off. For years, summer has been a time for high achieving students to get ahead. Now students also need affordable options for catching up on coursework, and Lakeland Community College delivers.

You might ask, "why would a four-year college student take

classes at the local community college?" The answer is simple, it makes good business sense. Lakeland's tuition is about onethird the cost of four-year public universities, and the credits are accredited. This means that standards and course objectives are the same at Lakeland as other



Ohio four-year colleges. And, the credits earned transfer back toward the student's bachelor's degree. Taking courses such as accounting, biology and English at Lakeland is the smart choice students walk away with a quality education at a fraction of the cost.

Summer registration opens March 8. There are three start dates.

• First Summer 5-Week Session begins May 17.

• Full Summer 8-Week Session begins June 7.Second Summer 5-Week

Session begins June 23.

Summer classes are offered inperson as well as online for those who prefer to study in the safety of their home.

Visit lakelandcc.edu/summer.

Audubon Offers Solutions to Single-Use Plastic: Virtual Program on March 16th

Blackbrook Audubon Society will is wreaking havoc on ecosystems, host "The Problem with Plastic" by Jill Bartolotta in a virtual program 7:00 p.m. Tuesday, March 16.

Everyone is invited to register on the event page of Blackbrook's website at blackbrookaudubon. org. Those registering will receive a link to the program, which will give an in-depth look into our use of plastic, its effects on us and the environment, and provide simple, inexpensive steps to break free from it.

Ninety-six percent of the trash found on beach cleanups along the Great Lakes is plastic, with most being identified as single-use. Plastic is not meant to be in the natural environment and its presence

Lake Counties, Jill works with municipalities, scientists and the public to collaboratively manage

the safety of our food and drinking

As the Ohio Sea Grant Extension

Educator for Ashtabula and

water, and the economy.

Lake Erie and its resources. Her research includes our reliance on single-use plastics and barriers to reusable alternatives.

Blackbrook Audubon covers Ashtabula, Geauga and Lake Counties as the local chapter of National Audubon Society. For more information, email blackbrookaud@aol.com. Follow Blackbrook Audubon Society on Facebook for updates.

Council's Corner Continued from page 1

through a motion to suspend the rule by City Council.

In Painesville City, we have seven councilmembers. As such, a two-thirds vote is five and a majority vote is four. Just because the term 'emergency' is on the meeting agenda, does not necessarily mean there is reason to worry or an item is being rushed. It simply allows for the City Manager to take immediate action once a vote has been taken.

As always, stay well, welcome in the spring and take the time to get involved. Your opinion and concerns are very important to City Council.

Lori DiNallo Councilmember at Large ldinallo@painesville.com



THIS IS YOUR

With a wide range of courses, both in-person and online, Lakeland Community College offers three convenient summer sessions allowing you to catch up or get ahead. We'll help you design a summer schedule that aligns with your needs and puts you back on track to realizing your goals.

LEARN MORE AT LAKELANDCC.EDU/YOURHOW

Bankruptcy 101:

Bankruptcy Made Simple

The two types of bankruptcy that most people hear about are chapter 7 and chapter 13. The word chapter refers to the chapter (like in a book) in the bankruptcy code. Chapter 7 is a liquidating bankruptcy and chapter 13 is a non-liquidating bankruptcy. Liquidating means they (the government) can take your stuff. Non-liquidating means they cannot. However, there are exceptions to this. I will try to lay this out in a simple fashion:

In a chapter 7 you will be able to discharge all of your debts without paying anything back. However, if you have any equity (value) in anything (your home, your car, your bank account, your boat- anything) you must surrender it to the bankruptcy trustee (the person who looks out for the creditors) so that it can be sold (liquidated) to pay back the creditors to the largest extent possible. Equity is what determines which chapter of bankruptcy you can file under. Fair Market Value minus Amount Owed equals Your Equity in anything.

Achapter 13 is a non-liquidating bankruptcy. This means you get to keep everything, but you have to pay back a percentage of your debt. It is also used for people who are in foreclosure or behind on their mortgage and in fear of foreclosure.

A chapter 13 requires a payback plan from between three to five years. The payment is monthly. The amount is determined, again, by the amount of non-exempt equity you have accumulated in your life. Exempt equity is equity that the law says your creditors cannot take. Non-exempt means they can take it. Your total equity is referred to as your bankruptcy estate.

Obviously, everyone wants to do a chapter 7 because it is no pay back. However, since 2005 it has become much harder to file chapter 7. In 2005, legislation was passed which tightened up the income restrictions on people with regard to the Chapter 7 bankruptcy. The intended result was that more people must file under Chapter 13 of the Bankruptcy code and pay back, at least, what the government thinks they can afford.

It is the bankruptcy attorney's job to advise you which is the best chapter to file under. It is also the attorney's job to make sure you keep your home, your car, and everything else you have accumulated throughout your life. At Biales Delchin Law we concentrate in the area of bankruptcy. Our practice is dedicated to helping people resolve their financial problems in an honorable and dignified manner. We understand how hard it is for people to take this step. We are sensitive to the pain, despair, sense of failure and humiliation many feel for being in this situation. We are dedicated to educate our clients in a compassionate, caring and sensitive manner as to why it is an act of love to yourself and your family to file bankruptcy; that bankruptcy is a mechanism created by the United States Constitution to help people get back on their feet and start

contributing, once again, to our economy and that you are not only helping yourself and your loved ones but that you are actually helping the economy and your country by filing bankruptcy in most cases (that is why it was created by the Constitution as a power granted to Congress).

Some of the greatest and most honorable people in U.S. history have had to file bankruptcy. Abraham Lincoln filed bankruptcy; so, did Thomas Jefferson and Ulysses S. Grant. It did not affect their contributions to society or malign their names. Bankruptcy- if needed- is good. Anybody who thinks or says otherwise has never been in life and sanity threatening financial distress; they have never suffered unending merciless harassment, letters, and phone calls by bill collectors. You do not have to live that way. You can regain your peace of mind.

If you are in this situation you are not alone. We can help you get your sanity back. Please come in for a free completely confidential consultation. You will speak with an experienced bankruptcy attorney. Your case will be analyzed and you will be given a detailed and compassionate evaluation of exactly what can be done to help you. There is absolutely no obligation or pressure to hire us. You will not be asked to give us money or sign anything and no one will ever know that you came. We are legally bound to the highest level of confidentiality in these cases.

If you decide bankruptcy is the solution for you, we will be happy to put you on an affordable payment plan. We will stop the annoying collection calls immediately. We will protect you from lawsuits, garnishments, and other collection activity. We will see to it that, if possible, you keep your car, home, and all of your other property. Bankruptcy is a wonderful legal tool that can give you peace of mind and give you a fresh start in life. I have seen it work miracles.





Laketran Offering Free Transportation to COVID-19 Vaccine Appointments

Laketran is providing free, accessible transportation to any Lake County resident in need of a ride to a COVID-19 vaccination appointment.

Lake County residents can use Laketran's local route buses or door-to-door Dial-a-Ride service. For Laketran's door-to-door Dial-a-Ride service, customers must schedule a reservation by calling 440-354-6100. Laketran recommends making a reservation for Dial-a-Ride as soon as you have a confirmed appointment for your COVID-19 vaccine. Reservations for Dial-a-Ride can be made a minimum of one day in advance and up to 12 days prior to an appointment.

If a vaccination appointment is at a drive-thru site, Laketran customers will remain on the bus for the entire trip. Laketran will transport residents through the entire vaccine process and return you home safely.



Ride free to your COVID-19 vaccine

If you are a Lake County resident in need of transportation to receive your COVID-19 vaccination, Laketran will transport you free of charge.

Call 440-354-6100 for more information.



Kirtland resident, Jean Harvey, received her first vaccination at the county's Coulby Park distribution site using Laketran.

"The whole process went very smoothly. My bus was on time, the line wasn't very long, and I didn't even have to get off the bus – I couldn't ask for anything better," shared Harvey. "I usually ride Laketran about twice a week. During the pandemic I have continued to ride when necessary, like doctor's appointments or shopping, and have always felt safe."

Residents who prefer to take Laketran's Local Routes 1-9 can call Laketran Customer Service at 440-354-6100 and request four bus passes be added to their EZ fare account or mailed to them.

"We are here to help in any way we can to get our community through this pandemic and move forward," said Laketran CEO Ben Capelle. "We've responded with our mobile food pantry bus and now we want to make sure every resident has the opportunity to get vaccinated."

Lake County residents who need transportation assistance to get a COVID-19 vaccine can call Laketran at 440-354-6100 to schedule a Dial-a-Ride or get route information.

Your Lake County Recorder is OPEN!

Lake County land records of the Recorder are housed in the administration extension building of the Lake County building



The Northern Ohio Umpires Association has openings for new Fast Pitch & Slow Pitch Umpires

> THIS IS YOUR OPPORTUNITY TO MAKE MONEY IN SPORTS.

If you love baseball and softball, you will love being in the game from behind the plate.

- Full Training
- U.S.S.S.A. Certified
- Most assignments
- in Lake County
- Continued Support
- Adult & Youth games

Classes for the 2021 season begin soon!

To Register, Call Linde 440-669-7291 complex. If you need to get a copy of your deed or any land record documents the Recorder Public Records Rooms are open from 8am to 4pm daily.

Even though the county buildings are closed to the general public, the public records are available and accessible. During this temporary time of government building closures, please remember that appointments can be made in order to complete necessary county business. Recorder offices, where our staff serves customers, is separate from the Public Records Rooms and are also OPEN, although these offices are open by appointment only during this time.

Recorder Office is scheduling appointments from 9am to 3pm daily. Please call our main office line if you have any questions at 440-350-2510. There are also a significant number of Recorder services which are available online such as document search with the AVA search engine and valuable property fraud alert system, compliments of our software technology vendor Fidlar Technologies, Inc.

During these days of increased internet reliance, it is good to take extra precaution to keep your home's ownership documents protected from greedy 'deed thieves!' Stay a step ahead of cyber criminals. Sign up for Property Fraud Alert and grab a little peace-of-mind for your property. The PFA program is free of charge for our Lake County properties. Thank you for your patience!

Your Lake County Recorder staff works diligently to keep real estate recordings up to date every day and we're looking forward to an amazing springtime for us all in beautiful Lake County!

Mentor Window Earns Yet Another Angie's List Super Service Award - 8 Years Straight!

Mentor Window has earned the home improvement industry's coveted Angie's List Super Service Award for the 8th year in a row. This award reflects exemplary years of service provided to customers

2021 Home Gardeners' Workshop (Virtual) Saturday, March 6th

Lake County Master Gardener Volunteers and The Ohio State University Extension invite all interested gardening aficionados and admirers to our VIRTUAL 2021 Home Gardeners' Workshop on Saturday, March 6 from 8:50 am thru 11:45 am.

Two renown guest speakers, giving one-hour talks each will be on hand:

Jim Chatfield is recently retired from OSU Extension after a rewarding 35 year career as a specialist in plant pathology and diagnostics, and benefits of trees and ornamentals. Jim will speak on "The Pervasiveness of Invasiveness"; and Dan Jaffe Wilder, Ecological Horticulturist, Norcross Wildlife from Sanctuary, who specializes in native plants, propagation, wildlife habitats, and edible landscapes will speak on "For Us and Them: How Edible Native Plants Can Feed Us and Wildlife Together"

Your \$10 Registration fee entitles you to hear both speakers, participate in a Lake County themed trivia game, and chance to win one of several gardening books.

Agenda: Welcome: 8:50 am

Jim Chatfield Talk: 9-10 am

Break: Trivia game, book giveaways from 10-10:30 am

Dan Jaffee Wilder Talk: 10:30-11:30 am

Ending remarks 11:30-11:45 am

For info more and registration instructions, or visit: MGVLakeCounty@gmail.com. Or call: 440-853-2634

Our website, which will have all the information (with the links to register and pay) is https://lake. osu.edu/program-areas/mastergardener-volunteers/2021master-gardener-workshop.

throughout Northeast Ohio, along with honest, fair prices.

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

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

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 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.

Interest free financing is available and most major credit cards are accepted.

Call today or stop in for a free, no obligation estimate (440) 209-1617. We are located at 7731 Lakeshore Blvd., Mentor, Ohio



Cyber Smarts for Older Adults

OHIO ATTORNEY GENERAL'S OFFICE

Many older adults are vulnerable to scams when using computers, tablets and smartphones. Whether using technology in public or at home, you can help protect yourself and loved ones from fraud or financial exploitation.

Here are some tips from the Ohio Attorney General's Office to help keep you safe.

Internet Tips

• Install and use a pop-up blocker. Pop-up blockers are often available free, including within some internet browsers.

• Use a secure website whenever you purchase items online. Secure web addresses begin with "https" rather than "http."

• When conducting internet searches, remember that the top search results may not always be from legitimate companies or agencies.

In the past, many of you have

privacy risks, log out of websites when you're finished. Wireless/ Wi-Fi tips

• Verify the specific network name with the network owner before connecting to Wi-Fi.

• Never disclose personal information - passwords and credit card numbers included - when using a public WiFi connection.

• Assume that everyone can see what you're doing when you use a public network.

• Do not set your devices to automatically connect to any public Wi-Fi networks.

Email Tips

Never respond to unexpected requests for your personal information, even if the sender appears to have some details about you or your account. Scammers may pretend to be your bank, your credit card company or a government agency and may ask you to confirm your account by submitting your account Mobile Computer Solutions: Are You Ready to "Cut the Cable?"

• To reduce security and number, password and/or Social Security number.

• Do not click on links, open attachments or download anything from a suspicious message, even when they appear to be from a friend or trusted source.

Social Media Tips

• When on social media, change privacy settings to meet your needs. Understand that when you leave your account "public," anyone can see information about you, including your pictures and names of your family members and friends.

• Watch out for scammers who may impersonate your socialmedia friends or who may tell you that they need money or unexpectedly have money to give to you.

• Imagine this: Imagine a scammer finds your socialmedia page. Could he or she pretend to know more about

you to make a scam seem real? For instance, could the scammer pretend to know your grandchild's name is "Timmy"? Would that make a call from a scammer claiming to be "Timmy" seem more real?

Computer Maintenance <u>Tips</u>

• Install and maintain an antivirus and anti-spyware program. Set the program to update automatically or check regularly for updates because new viruses are launched all the time. Do not buy protection software and services based on telephone calls, pop-up advertisements, unexpected virus warnings or email messages claiming that your device has a virus. They are probably scams.

• Visit <u>www.staysafeonline</u>. org for a list of free security products that scan for and detect malware

<u>Warning Signs of Fraud or</u> **Financial Exploitation**

• Requests to send money via wire transfer, gift card or prepaid money card.

• Pressure to act immediately.

• Guarantees to make money quickly.

Requests • to keep conversations or relationships a secret

• Anti-virus scan results indicate the presence of malware or other threats on your device.

• Unexplained withdrawals from your bank account, charges to your credit card or missing cash.

• Calls regarding unpaid bills.

Common Risk Factors

· Older adults who are socially or physically isolated.

· Older adults who rely on others to handle their finances.

• Older adults who have recently lost a loved one. especially if that person handled the older adult's finances.

• Older adults who suffer from the ailments of aging, a physical or mental impairment, memory issues or other disabilities.

To Avoid Potential Financial Fraud or Exploitation Online

• Be leery of those who contact you unexpectedly, even if they say they are from a trusted organization or the government, and even if the message appears to be legitimate.

• Never give out personal information such as your Social Security number or bank account number to someone over the internet unless it's a transaction you've initiated.

• Never allow remote access to your computer from an outside source.

• Use a complex, unique password or passphrase for each of your online accounts.

• Limit the amount and type of information you post on social media.

• Read websites and emails carefully – if there are grammar mistakes, it's often the red flag of a scam.

• Always remember: If it sounds too good to be true, it probably is!

<u>Report Fraud or</u> То Financial Exploitation

• Contact your local police department.

• Contact your local Adult Protective Services office.

• Contact the Ohio Attorney General's Office.

Ohio services and resources • Ohio Attorney General's Office: To learn more about the Elder Justice Unit, to request a cybersecurity presentation or to file a complaint, call 1-800-282-0515 or visit OhioAttorneyGeneral.gov.

• Adult Protective Services: For services that help vulnerable adults ages 60 and older who are in danger of harm, are unable to protect themselves and may have no one to help them, call 1-855-OHIO-APS (1-855-6446-277) or visit http:// jfs.ohio.gov/county/County Directory.pdf

• The Ohio Department of Aging: To learn more about the Long-Term Care Ombudsman Program and/or advocate for older adults receiving home care, assisted living care and nursing home care, call 1-800-282-1206 or visit aging.ohio. gov.

• ProSeniors: For free legal assistance for adults ages 60 and older, call 1-800-488-6070 or visit proseniors.org

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

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.

Mobile Computer Solutions is a mobile computer repair service that comes to your home or business. I have over 20 years experience. I pride myself on building my business on reliability, honesty and finding multiple solutions for each client's personal budget.

I specialize in virus removal, networking (wired and wireless), upgrades, security, data recovery, printer transfer and data installation and much more.

Mobile Computer Solutions is your best source for onsite computer, repair and upgrades. We sell new and refurbished towers and laptops. We also can help

you with mobile device solutions such as adding your device to your network, data syncing, security, printing options and more. MCS was established to provide fast affordable onsite service to anyone in need. We provide the fastest service in the industry and are available 7 days a week!

My name is Jeff Berg and I am available to personally 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.



MEDICARE SUPPORTS MENTAL HEALTH

All of us are well-aware of the impact COVID-19 has had on our lives. While the health care community continues to fight the physical effects of COVID, mental health professionals are dealing with an increasing number of people struggling with the consequences of isolation, fear, and loneliness brought about by COVID.

Medicare is a valuable resource when it comes to supporting mental health. It covers preventive psychological screenings, counseling, alcohol and drug abuse counseling, outpatient treatment programs and more. Health care through the following providers is covered:

General practitioners

- Nurse practitioners
- Physicians' assistants
- Psychiatrists
- Clinical psychologists
- Clinical social workers

 Clinical nurse specialists Now, during the COVID-19

pandemic, Medicare has temporarily expanded its coverage of telehealth services making it easy for Medicare beneficiaries to meet with a mental health care professional from the comfort and privacy of their home.

While many mental health services are covered by Medicare, beneficiaries are responsible for the Part B deductible and 20% of the Medicare-approved amount for visits to their doctor or other health care provider to diagnose or treat your condition.

Medicare does not cover all types of therapy. You are not covered for marital counseling or counseling with a pastor. It is always best to check with Medicare or your Advantage plan for all eligibility requirements. In addition, ask your health care provider if they accept your

Medicare insurance before you begin receiving services.

Original If you have Medicare and need help finding a participating provider, you can use Medicare's Physicians Compare tool online or call 1-800-MEDICARE. If you have a Medicare Advantage Plan, call your plan directly for a list of mental health care providers in your plan's network.

If you or a loved one has feelings of anxiety, stress, isolation, or depression, help is available. For more information, contact Medicare at 1-800-Medicare or go to Medicare/gov and search Mental Health Care.

If you have questions on including insurance Life, Health, Medicare Advantage and Medicare Supplements, please give me a call at 440-255-5700 or email me at Lmutsko@ mutskoinsurance.com. I look

forward to helping you get the protection you need.

Laura Mutsko is a licensed insurance broker offering a complete line of health and life insurance products, including Individual, Group and Family Health, Annuities, Long Term Care Insurance, Medicare Advantage, Medicare Supplement Plans,

Medicare Part D Prescription Coverage, Vision, Dental and Life Insurance. Mutsko Insurance Services, LLC is located at 6982 Spinach Drive in Mentor, Ohio 44060. Laura can be reached at 440-255-5700 or through email at <u>Lmutsko@mutskoinsurance.</u> com. For more information, visit www.mutskoinsurance.com.



Lake County Genealogical Society Meeting - March 25th

Society (LCGS) meeting will be held on March 25 from 10:00 am to noon.

The LCGS has been meeting on Zoom due to Covid-19. Please join us to hear our speaker Elissa Scalise Powell "Problems and Pitfalls of a Reasonably Shallow

The Lake County Genealogical Search." Visit our website at www.lcgsohio.org and email us for an invitation to the Zoom presentation. You can also go to our web site to learn more about us.

> If you have any questions you can call Bonnie at 440-428-3783 or Cynthia at 440-951-0914.

Please join us to learn how to research your ancestors, find your "Roots", and create your own "Family Tree."

Window Savings at Shoreline

Deciding who to call to get your best deal when it's time to replace your outdated windows & doors is easier than you realize.

Start by calling Shoreline Window and Remodeling Company. A company with a professional, experienced track record dating back to 1954. That's 65 years of total customer satisfaction made possible by all our past clients who trusted in our ability to meet or exceed their expectations on receiving the "real deal" for their remodeling projects.

We start by reviewing your project and listening to your goals and concerns and we welcome any recommendations you may have. Then together we establish a budget and work to stay within that cost.

Your materials selections are hands-on, not from pictures out of brochures and once all your selections have been made, we order any products that are not in stock.

After scheduling a start date and work begins, we stay on the project from start to finish. To make your remodeling experience as stressfree as possible, we always keep you informed of the progress of the job.

Because Shoreline Window and Remodeling Company is a family owned business, you will always be dealing directly with the owner, no pushy salesman or inexperienced tradesmen. Our company is bonded and insured, and our workers are covered by workers compensation for your protection.

We have the highest ratings with the Better Business Bureau and Angie's List. We take pride in our workmanship so you will not only be current client, but in the future, we want to be "the one" contractor you call to take advantage of our other professional services including kitchen and bathroom remodeling. Plus, we also accept all major credit cards & special financing.

Let us show you how to make your next remodeling project a little easier by calling Shoreline Window and Remodeling Company at (440) 946-1495 or (440) 336-3300. You can also look us up at www. shorelinewindowandremodeling. com.



It's Time to Start Thinking About Kindergarten!

Our Shepherd Lutheran School is hosting its Kindergarten Information Meeting a little differently this year. Due to Covid-19 and an abundance of precautions, we are hosting smaller meetings for parents/ guardians to visit Our Shepherd, meet the teachers, and learn about our outstanding Kindergarten program.

We invite community families adults will be attending.

children stay home at this time, our Kindergarten teacher will prepare a special "activity" packet for each new Kindergartener. If you cannot attend and would prefer information forwarded to you, please contact the Admissions Department.

Our Shepherd Lutheran School is a Kindergarten through Eighth grade school offering Christ-based education to everyone. Since 1980, we have been blessed to provide a strong academic program and Christian education to the communities of Lake, Geauga, and Ashtabula counties. Our Shepherd is a faith-filled community of highly educated, skilled, and caring individuals dedicated to the academic and faith formation of

our students. We provide a full-day, 5-day Kindergarten program in a self-contained room with a full-time, Educational Aide. All of our students participate in Daily Religion classes, Weekly Chapel Services, Computer Technology, and the Library/Media Center. Our Enrichment Program for our middle school students engages them in elective style courses. We are conveniently located across the street from Lake Erie College in Painesville. Bussing, hot lunch program, and before and after care services are available.

Please remember to register for the event! Contact the Admissions Department at Admissions@ OSLpainesville.org by March 12, 2021 to secure your spot.



The SUPER Lunch \$6.95

SANDWICH, FRENCH FRIES & CUP OF SOUP · WEEKDAYS 11am-2pm

MONDAY:

TUESDAY:

WEDNESDAY:

CONCORD

9853 Johnnycake

352-0597

Spaghetti Dinner \$9.95

Lasagna Dinner \$10.95

Wing Night \$0.70 each

Are We Still Doing This?

Painesville Residents have had a hard time with this pandemic and being cooped up in the house. So many people are stuck working from home and homeowners stuck in the house for long periods of time are noticing things that need to be updated and changed.

Does this ring a bell?

We are home so much, why are

A bathroom remodel is the perfect solution to make this dreary winter wonderland a beautiful bathroom oasis. The bathroom is the most underrated room in the house, this room is our sanctuary. Why not remodel your bathroom? Use this opportunity to pamper yourself, get that bathroom of your dreams.

This is where Painesville's premiere remodeler comes in. Monthly Upkeep has the ability to not only help you to design a new layout, but also find the right flooring, tiles, tub/shower surround or vanity. Residents of Painesville can't get enough of Monthly Upkeep. They get everything done right the first time and make sure that customers have the best-looking bathroom. Not only will a brand new bathroom add value to your home, but it will also create that extra bit of excitement in your life. Picking out paint colors, picking out that special vanity and mirror that you have had your eye on. Imagine having a brand-new shower or tub to relax in

and adding new furnishings. Our bathroom remodels average anywhere between \$2,500-\$25,000 depending on finishes and services. Monthly Upkeep makes it fun and affordable for every budget. You deserve a proper throne be a king or queen today.

Call Monthly Upkeep today for your free estimate.

Remodeling/Repairs 440-363-6400



Puppy Socialization During the COVID-19 Pandemic

Socialization means introducing a pup to new situations and making them safe, positive, confidencebuilding experiences.

Many pet owners believed that getting a puppy during the pandemic would be ideal timing. The family is working from home and everyone has lots of time to spend with the puppy. Sounds great, right?

The home, however, is only part of a puppy's world. There are experiences that a puppy needs to have when being out and about: New and different sounds such as vehicles, construction equipment, and sirens; Meeting other nonfamily animals and lots of new people; Walking over, around and through different surfaces and objects. This exposure to different sounds, people, animals and objects will help build a pup's

confidence.

Experts believe that the period for socialization ends at approximately 20 weeks of age. In today's world of social distancing

and limited mobility there are still options for socializing your pup. Group puppy classes can help introduce your pet to the outside world while maintaining a safe

ity Skate lenter

Check out the 2021 schedule at all ages and is one of the most City Skate Center in Painesville! We are booking reservations for 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.

If your looking to stay in shape don't overlook this sport Roller

Skating. Roller skating is for

Volunteer with Hospice of the Western Reserve Volunteering to support the

members of your community is a great way to connect with others while remaining safely distanced.

Our Hospice and Western Reserve Navigator programs provide support to individuals who are facing a life limiting or terminal illness wherever they consider home. Volunteers are an essential part of the clinical team. Now, more than ever, volunteers are needed to support patients

through phone calls, sending cards, and virtual visits.

Virtual volunteer training series:

Tuesdays and Thursdays: March 16, 18, 23, and 25 from 9 am – noon.

Saturdays:

March 20 and 27 from 9 am – 4 pm.

To join our team, please visit hospicewr.org/volunteer or call 216-255-9090.



TURNING 65 AND HAVE QUESTIONS ABOUT MEDICARE? I'M RIGHT AROUND THE CORNER!

Hello Neighbor,

My name is Jackie Greene \$ I am a licensed, certified health agent with 20+ years of experience with Group Benefit Associates here in Mentor, Ohio.

Call, Email or Stop In!

(440) 266-0333 × 3

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SOLUTIONS



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.

environment for all involved. Puppy-only playgroups by trainers can also facilitate the socialization process. Do your puppy a favor and help him/her to grow up to be

a confident, well-adjusted pet. For more info on puppy socialization, contact: Digging Dogs Training & Pet Care www. diggingdogs.biz (440) 255-3500.

Obedience • Agility • Rally • Therapy Dog



Group Play • Sleepovers • Grooming

2021 SKATE SCHEDULE

DAY	TIMES	SESSION TYPE	ADMISSION
MONDAY	PRIVATE PARTY & SCHOOL FUNDRAISERS AVAILABLE! CALL 440-352-2002		
TUESDAY	6:00-8:00pm	\$2 TUESDAY OPEN SKATE	\$2 Admission \$2 Skate Rental
WEDNESDAY	PRIVATE PARTY & SCHOOL FUNDRAISERS AVAILABLE! CALL 440-352-2002		
	6:00-8:00pm	CSC SPEED TEAM PRACTICE	\$5 Admission
THURSDAY	PRIVATE PARTY & SCHOOL FUNDRAISERS AVAILABLE! CALL 440-352-2002		
FRIDAY			
	7:00-10:00pm	OPEN SKATE	\$7 Admission
SATURDAY	10:00am-12:00pm	BEGINNER SPEED PRACTICE	\$5 Admission
	12:15-1:00pm	LEARN TO SKATE CLASS	\$10 Admission Includes skate rental and 1-4pm family skate
	1:00-4:00pm	FAMILY FUN SKATE Parents skate free w/paid child admission	\$6 Admission
	7:00-10:00pm	OPEN SKATE Buy one admission get one free	\$7 Admission
SUNDAY	10:00am-12:00pm	CSC SPEED TEAM PRACTICE	\$5 Admission
	1:00-4:00pm	FAMILY FUN SKATE Parents skate free w/paid child admission	\$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. 63 W. WALNUT AVENUE, PAINESVILLE, OHIO 44077			

440-352-2002 **CITYSKATECENTER** .COM



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Get Pain Relief Now at The Rock House Wellness Center Has your search for pain relief tissue. These imbalances can is based on postural imbalances. movement, this ultimately cause and establish a higher level of

Has your search for pain relief through conventional medicine left you in pain? You are not alone, many people have chronic pain but MRI and other test come up negative and therapy has little effect on eliminating the pain. This could be because you have muscular imbalances and adhesions in the bodies' tissues causing posteral imbalances and decreased blood flow to the tissue. These imbalances can cause pain in one area, while the problem is located elsewhere in the body. Modern medicine treats the area of pain, not always the area that causes the pain.

I am an Exercise Physiologist and a Licensed Massage therapist. The massage discipline I use in my practice is Structural Integration. Structural Integration deals with human suffering that is based on postural imbalances. Structural Integration is one of the most powerful therapies in the field. This hallmark approach is a culmination of styles, Cranial-Sacral, Myofacial release and Rolfing. The body has several layers. As we get older, injured, or you have repetitive movement on a body part, the layers become bound to one another causing fascia imbalances and decreased blood flow to the tissue that create these patterns of inefficient movement, this ultimately cause pain. By separating the fascial layers around the muscles and joints the body becomes free moving and balanced, and blood flow is restored to normal resulting in the alleviation of pain and increase in movement.

My job as a Structural Integrationist is to recognize these aberrant patterns and adhesions and release the tension and restore balance. This will alleviate the painful conditions and establish a higher level of performance for the client. The outcome of this art is a body that is more We have 3 locations, Painesville, Mentor and Chardon. flexible, longer and ultimately freer from the constraints of gravity and pain.

I have had great success with planter fascia/foot pain, neck/ shoulder, low back, sciatic pain and herniated disc. For appointment call Rocky Nelson 440 477 4696.



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BASIC PACKAGE ^{\$}132 - ^{\$}154

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- State Return
- Citu Return
- E- file
- Direct Deposit
- Kids Return ^{\$}69 (Federal, State, Citu) with parents return

EARNED INCOME CREDIT PACKAGE EIC

\$198 - \$210

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

SOLE PROPRIETOR PACKAGE \$198 - \$246

Schedule C, Self Employment/ **Gia Workers**

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

Returns start off at \$88.00 · Additional Schedules \$22.00 Each

RENTAL PROPERTY PACKAGE Schedule E ^{\$}198 - ^{\$}246

- Rental Property
- Federal Return
- State Return
- City Return
- E- file
- Direct Deposit

EXTRA RENTAL PROPERTY \$48.00 EACH

BUSINESS OWNERS PACKAGE ^{\$}288 - ^{\$}488

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