



Mentor City Council

FRONT (left to right): Janet A. Dowling - Councilperson-at-Large; Bruce R. Landeg - President of Council, Councilperson, Ward 3; Scott J. Marn – Councilperson -at-Large

REAR (left to right): Matthew E. Donovan - Vice-President of Council, Councilperson, Ward 2; Ray Kirchner - Councilperson-at-Large; Sean P. Blake - Councilperson, Ward 1; John A. Krueger -Councilperson, Ward 4

NO PARKING DURING SNOW EMERGENCY

A Snow Emergency is defined as that time when there has been an accumulation of snow, sleet, hail, or ice on any streets or roads. No parking is permitted on any city street during a Snow Emergency. Snow Emergency alerts are posted on City of Mentor Facebook, Twitter, as well as through the Mentor App.

Christmas tree drop off available for Mentor residents

Mentor residents may dispose of Christmas trees at one of four convenient park locations this winter. Simply remove all decorations, tinsel and plastic covering from the tree and place trees in designated areas by January 31.

Drop off Locations: Edward R. Walsh, 7221 Bellflower Road Garfield Park, 7967 Mentor Ave. Krueger Park, 7556 Chillicothe Rd. Morton Park, 9325 Rosemary Lane

HOLIDAY TRASH COLLECTION

If a holiday falls on a weekday, service will be conducted the day after your regular pick-up day. If the holiday falls on a weekend, your service will NOT be delayed.

Applicable holidays are: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Day.

with healthcare professionals and teachers who deserve our gratitude. But, there have also been a number of hidden heroes that have stepped up and continued to quietly provide essential services to some of our most vulnerable citizens. This includes the employees and volunteers who have worked throughout the crisis to provide curbside meals at the Mentor Senior Center.

Senior Centers across the state closed in March in order to slow the spread of the disease, but with that decision came concern over the impact it would have on the Center's low-cost hot lunch program.

For many seniors this was the one hot nutritious meal they had all day. As we all know, the senior population is the most affected by the deadly disease and were told to isolate, refrain from gathering in crowds to lessen the risk of exposure. Even trips to the grocery store were discouraged, and in March delivery options were just beginning to become available, so continuing the meal program was critical.

Manager Kenneth J. City Filipiak quickly determined that it was essential to safely continue the lunch program and plans were put in place for seniors to be able to order meals and pick them up with minimal contact curbside at the Senior Center. These meals filled the gap during the early stages of Ohio's shutdown and for the first few months, the 100 available daily meals sold out quickly.

In the beginning, Senior Center staff (with help from other agencies and staff from other area senior centers) took on the task of packaging and distributing the meals. A special thanks to the Lake member who donated money to help subsidize the cost for seniors.

As we learned more about the virus and transmission, healthy low-risk senior volunteers stepped up to help operate the program. In all 13 senior volunteers now help Kitchen Coordinator Terry Rogers, cook Molly Sebring, and Senior Center Director Renee Ochava, prepare, package, and safely distribute the curbside meals. Volunteers wear masks and gloves and place meals in the car trunk to avoid contact.

"The volunteers are key to the program. We couldn't do it without them. Not only are they providing an essential service to fellow seniors, their help allows the cost for meals to remain affordable," says Ochaya.

Cost for meals remains at just \$4.50. All meals are made from scratch and are designed to provide balanced nutrition.

Typical menu items include chicken piccata, breaded pork chop, pasta with meat sauce, cabbage rolls and even roast turkey.

Demand has somewhat decreased over the last several month to about 60 meals per day now that Ohio's economy has reopened and grocery and delivery services firmly established, but the program remains in place and ready to serve.

When the Senior Center does finally reopen, Ochaya anticipates that normal pre-Covid programs will be phased in, and that the curbside meal program will continue for several months to accommodate those morevulnerable seniors who are not quite ready to return.

To date, over 12,000 thousand Curbside Meals have been ordered and distributed. We extend our menu is listed on the Senior Center's Facebook page as well as mentorseniorcenter.com. Meals may be ordered beginning the Thursday prior to the upcoming week. Lunch reservations are \$4.50 per meal and can be made online or by phone at 440-974-5725 and paid for with a credit card. Seniors are encouraged to order online if possible.

Shovel Smart Winter is on the way and that

means snow. Many of us hire a plow company to clear the snow from the driveway while others still those who do it the oldfashioned way with a shovel. While shoveling is great exercise, it can also pose serious health risks like muscle strain, back issues and heart attacks. Approach shoveling as exercise and preparing for it as you would prepare for a workout at the gym can help to avoid injury while getting the job done.

Make sure to warm up. Stretching, brisk walking or marching in place will warm up your body and your muscles making it less likely to strain and injure them.

Be sure to take breaks. Shoveling is aerobic exercise so pace yourself. Also make sure you dress for the job. Moisture wicking clothes under warm layers will make sure you stay warm without becoming overheated. Wearing gloves thick enough to prevent blisters from forming is also recommended.

The average shovelful of snow weighs approximately 20 pounds. Make sure to hold the shovel correctly to distribute the weight and if you must lift the shovel, do it with your knees bent and your Continued on page 2

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

'S Words.. Rosev



Rosey Gamiere Guest Writer

Making it joyful

I'm so proud of our Mentorites for wearing masks and social distancing!

I'd say just about everyone is complying with the suggestions for a safe future.

Our elderly and physically challenged neighbors are counting

Shovel Smart Continued from page 1

back straight. A safer alternative to lifting the snow is to push it and then throw if forward off the drive or sidewalk.

Watch for warning signs of a serious issue. If you experience persistent shortness of breath, chest pain, weakness or excessive sweating - stop and get help immediately.

City of Mentor Ordinances require that homeowners and businesses keep their sidewalks clear of ice and snow. This helps protect pedestrians and school children who walk to school or a bus stop. If you have elderly neighbors consider lending a helping hand to keep our sidewalks clear.

The

Mentor

Monítor

Publication Matt Nelisse Publisher

Deanne Nelisse

Nancy Fath Kristy Neville

Julie Warren

reserved.

Sales Associates

Advertising Production

A Lake Community News

on us to be protective of their health, as well as our own.

As it has been said, we can all get through this as a team for the future of our community.

As north coasters we have been resilient in every aspect of life surviving the worst of the economy, weather, and politics! LOL!

The holiday season for all should be more about appreciating each other and enjoying time with just a few people that are close and wear the mask.

Even If its just two, or even one for the holiday, it can be very personal and heartwarming.

Make a few calls, send a few cards & wish all those you care about a peaceful and loving time this year.

I watch out for my neighbors whether we talk or not to make sure things seem normal. Should something seem off, I want to be able to call them or protect them from danger.

One day I saw a delivery of a large package dropped off. I was so worried about the package being taken while my neighbor was at work that I spent the day watching that huge box till my neighbor came home from work and retrieved it.

Silly maybe but being that some are working, and some are elderly, it only takes a peek here and there as I'm home all day. I feel like the neighborhood watchman! LOL!

Our first big snow was amazingly beautiful as it laced the trees and stilled the sounds of the city with a few feet of snow.

Those working at home and children on their laptops were able to relish in the blessings of nature as they may not have before this isolation took place.

See, there is always something to be grateful for, even in a pandemic.

Baking and cooking and sharing this year has been a relaxing and satisfying event for those at home.

Decorating for whatever your holiday celebrates cheers up the winter days with color, light, candles, tinsel, and evergreen scents. What a joy to see all the collectibles we have saved for special times!

We can't keep the bird feeders full enough as our little friends are fattening up for the long winter months. And they aren't the 'only' ones!

Don't get too lazy because spring will be here before you know it and these extra pounds don't come off as easy anymore folks!

Love each other and get out the tea and hot cocoa while watching a Hallmark movie.

Mesmerize yourself with a stoked fire in the fireplace till you're toasty, warm, and content.

Thinking of Mentor and all the good things that are happening in our city as we improve our way of life. We are strong and progressive while keeping our charm.

Love you all my friends & be joyful.

~ Rosey

Programs for Adults Mentor Public Librar

All of these programs are being offered online. Most will be hosted live via Zoom and require registration. You can sign up by calling the library or at www.mentorpl.org. A few will be broadcast on the library's:

•Facebookpage:www.facebook. com/mentorpubliclibrary

• YouTube channel: www. youtube.com/mentorpubliclib

• And website: www.mentorpl.org.

Take & Make Crafts

Teens and adults can get craft kits from Mentor Public Library's Main Branch. Each kit comes with supplies and directions to make a fun and artsy craft at home. The library will offer different crafts throughout the month. Call (440) 255-8811 ext. 247 for details.

All Booked Up with Cailey & Meg - Saturdays, Jan. 9 & 23, at 12 p.m.

Cailey and Meg recommend and time, but sometimes stress can be discuss books on a specific theme. They rotate their suggestions between teen and adult books. All Booked Up can be viewed on the library's website, www.mentorpl. org, as well as its Facebook page and YouTube channel.

Lost in the Ice & Snow, the Tragedy of the Admiral and Cleveco - Monday, Jan. 11, at 6:30 p.m.

Learn about the snowstorm that doomed the tug Admiral, its consort tanker-barge Cleveco, and their crews. On Dec. 1, 1942, the vessels left Toledo with 33 men and a million gallons of crude oil that were critical to the nation's World War II efforts. Kevin Magee will describe their doomed voyage.

Practical Steps to Manage Stress - Tuesdays, Jan. 12 & 19, at 6:30 p.m.

overwhelming. If stress is disrupting your health and happiness, take the first step by learning practical stress management techniques from certified health and wellness coach Lydia Skiljan from Lake Health.

Leaders & Legacies of the Civil War: The Battle of Mills Springs, January 1862

Wednesday, Jan. 13, at noon

The battle of Mills Springs was fought in Wayne and Pulaski Counties, Kentucky, on January 19, 1862 (just nine days after James A. Garfield's first battle at Middle Creek on Jan. 10). The Union victory ended an early Confederate offensive in eastern Kentucky. The Mill Springs battlefield recently became one the of the newest units of the National Park Service: Mill Springs Battlefield National Monument. Speaker will be Rebecca

National Historic Site. This program will be hosted online via Zoom. Registration is required.

Men's Book Club

Monday, Jan. 18, at 7 p.m. This month's book is "Stress Tests" by Timothy Geithner. Copies of the book are available at the reference desk at MPL's Main Branch. Hosted online via Zoom. Registration required to attend.

<u> A Proper Washington Welcome:</u> **History of the Inaugural Balls**

Tuesday, Jan. 19, at 6:30 p.m. How does Washington D.C. welcome its new residents to 1600 Pennsylvania Ave.? With a ball, of course! Allison Powell of James A. Garfield National Historic Site will take you on a tour of inaugural balls throughout American history. Of course, she'll highlight President Garfield's ball at the Smithsonian Institution.



Laketran Now Offers Free Transportation to Work Aiming to Help Lake County Businesses with Recruitment & Retention

Transit GO, a new employee transit benefit program for Lake County employers. In partnership with the Lake County Commissioners and Alliance

Laketran recently launched, for Working Together, the pilot ransit GO, a new employee program offers enrolled Lake County employers free Local Route bus transportation for any employee or recruit to provide reliable transportation to work or

throughout the hiring process.

"It is getting harder to access a qualified workforce, especially for Lake County's manufacturing industry," shared Alliance for Working Together Director



Recruit & Retain employees with Transit GO a free transit benefit program that offers employees free transportation to work for all Lake County employers.

Employers that enroll in Laketran's Transit GO program will receive free in-county fixed route bus passes for any employee or recruit, to ensure they have access to employment.

Benefits of Transit GO:

- Saves employees nearly \$100/month
- Provides reliable transportation
- Enhances benefits package for employees
- Reduces tardiness & absenteeism
- Expands your labor market for recruitment
- A benefit you can use everyday

Interested employers or employees can call 440-350-1012.



Juliana Petti. "Any additional benefits employers can offer will help bring workers to Lake County.

The new benefits program is funded by a \$75,000 grant from The Paradox Prize, an initiative to improve the mobility of Northeast Ohio's workforce and generate sustainable solutions to eliminate the "no car, no job; no job, no car" paradox in Northeast Ohio.

"We've heard from employers that reliable transportation their recruitment impacts and retention efforts," shared Dominic Mathew, the Fund's urban and regional planner for mobility innovations. "Our vision is to test ways to reduce transportation barriers for workers and help employers access the talent they need in an effort to drive long-term change.'

When the Fund for Our Economic Future and its partners launched The Paradox Prize last year, Laketran, the Lake County Commissioner's Office, Workforce Development Board and Port Authority collaborated to see how transportation could play a role to help recruit and

retain employees for Lake County employers.

"Laketran has added a significant amount of service with our two new in-county routes 8 and 9, and routes 10 and 12 that connect with downtown Cleveland," shared Ben Capelle, CEO of Laketran. "We hope this new program will incent employers to consider transit options for their employees and enable them to offer a more competitive benefits package to bring new talent to Lake County."

Laketran provides commuter express service between Cleveland, Eastlake, and Mentor for first-shift employees and offers hourly bus route service from 6 a.m. to 8 p.m. on weekdays and every two hours on Saturdays throughout Lake County.

Both Lake County employees and employers are encouraged to reach out to Laketran if they can benefit from the program. For more information about Transit GO, please contact Julia Schick at jschick@laketran.com or 440-350-1012 or visit www.laketran. com.

Reveals Audubon How to Grow a Healthy Forest

present "Forest Management for Bird Conservation" by Rebecah Troutman, Natural Areas Biologist with The Holden Arboretum, online 7:00 p.m. Tuesday, January 19. Troutman will describe how Holden uses The Working Woods, a 67-acre living laboratory and demonstration forest, to test woodland management techniques to improve forest health.

Anyone interested in hearing the presentation must register on the event page of blackbrookaudubon. org. A link will be sent to each registrant's email address.

Upon their arrival to Ohio, Europeans cleared much of the state's forests for agriculture. Recently, these farm fields have been returning to forest, but these

Blackbrook Audubon will modern forests differ greatly from the original old-growth forests. Forestry treatments to increase tree health and improve plant and structural diversity should provide better habitat for a broader variety of bird species.

While the program starts at 7:00 p.m., Trevor Wearstler, the host and president of Blackbrook, will allow people into the meeting about 6:30 to familiarize themselves with the software features or to chat with other attendees.

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



Bankruptcy 101:

Bankruptcy Made Simple

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

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

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

A chapter 13 requires a payback plan from between three to five years. The payment is monthly. The amount is determined, again, by the amount of non-exempt equity you have accumulated in your life. Exempt equity is equity that the law says your creditors cannot take. Non-exempt means they can take it. Your total equity is referred to as your bankruptcy estate. Obviously, everyone wants to do a chapter 7 because it is no pay back. However, since 2005 it has become much harder to file chapter 7. In 2005, legislation was passed which tightened up the income restrictions on people regarding the Chapter 7 bankruptcy. The intended result was that more people must file under Chapter 13 of the Bankruptcy code and pay back, at least, what the government thinks they can afford.

It is the bankruptcy attorney's job to advise you which is the best chapter to file under. It is also the attorney's job to make sure you keep your home, your car, and everything you have accumulated else throughout your life. At Biales Delchin Law we concentrate in the area of bankruptcy. Our practice is dedicated to helping people resolve their financial problems in an honorable and dignified manner. We understand how hard it is for

people to take this step. We are sensitive to the pain, despair, sense of failure and humiliation many feel for being in this situation. We are dedicated to educate our clients in a compassionate, caring and sensitive manner as to why it is an act of love to yourself and your family to file bankruptcy; that bankruptcy is a mechanism created by the United States Constitution to help people get back on their feet and start contributing, once again, to our economy and that you are not only helping yourself and your loved ones but that you are actually helping the economy and your country by filing bankruptcy in most cases (that is why it was created by the Constitution as a power granted to Congress).

Some of the greatest and most honorable people in U.S. history have had to file bankruptcy.

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

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

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

Robert C. Biales



Window Savings at Shoreline

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 stress-

Deciding who to call to get your free 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.

ALL I WANT FOR THE NEW YEAR IS A NEW FIREPLA



Hello Neighbor,

Mentor, Ohio.

My name is Jackie Greene

health agent with 20+ years

of experience with Group Benefit Associates here in

Call, Email or Stop In!

(440) 266-0333 × 3

I am a licensed, certified

TURNING 65 AND HAVE

OUESTION ABOUT MEDICARE?

I'M RIGHT AROUND THE CORNER!

Another cold year is upon us. Even though we've lived through the winters here in Northeastern Ohio we still are surprised every year with how very cold it can be. There is nothing that can compare to a fireplace to help warm us, our house and our attitudes!

At American Home & Energy Products we specialize in WARMTH! From our awesome customer service to our phenomenal fireplaces from Regency to our great installers, we are all committed to warming you and your home. Come and visit

our showroom to see the incredible heat our fireplaces can produce.

Our wood burning fireplace is not only beautiful but is so efficient it can heat up to 2200 square feet. Our gas fireplaces have the most realistic fires and produce an incredible amount of radiant heat which is what you need to heat a room evenly and comfortably. And if you have a fireplace now, but aren't happy with the heat output or even just its design, we have many sizes of inserts that can be installed

MPL Adult Programs Continued from page 2

Influenza 1918: The Deadly Pandemic Hiding Behind WWI Wednesday, Jan. 20, at 6:30 p.m.

The 1918 influenza outbreak was one of the deadliest pandemics of the 20th century. More people died of this illness than numerous wars combined. Come learn why the mysterious illness was so deadly, where it might have originated, hear stores about its victims, and discover why doctors are still studying this pandemic today.

Big IDEA Book Club

Thursday, Jan. 21, at 6:30 p.m. The Lake County League of Libraries has teamed with The that will help heat your home as well as update the appearance.

We have the expertise to be able to help you purchase the proper size of either wood or gas fireplaces for your home's needs. We also have the construction capability to completely reface your current fireplace or create a completely new one. From mantels and mantel surrounds to stone or tile facing, we have suppliers to get you exactly what you are looking for. We also have suppliers for new

discussions will be hosted via Zoom. People can sign up to join the talk at www.mentorpl.org or by calling the Mentor Public Library at (440) 255-8811 ext. 247. At this meeting, the club will discuss "Disability Visibility: First Person Stories from the 21st Century," an anthology of essays from disability rights activists and people living with disabilities as they describe their lives and experiences. The discussion is open to all, and copies of the book are available at your local library. Monday Night Book Club

Monday, Jan. 25, at 6:30 p.m.

Join librarian Cailey for a discussion of bestsellers, popular reads and books of interest. This month the book club will discuss "The Dust Bowl Girls" by Lydia

CELEBRATING

YEARS

doors if that's all you need to make it look fresh and new.

So when someone asks you "what do you want for the new yeaer?" you can tell them...a NEW FIREPLACE...and we'll be right here to help make that happen. Come and visit us at our showroom at 1270 Mentor Avenue in Painesville. Or give us a call at 440-358-5858 or visit us online at American-Home.com. We look forward to meeting you and serving your needs.

Holistic Wellness & Yoga Wednesday, Jan. 27, at 2 p.m.

This hour-long class includes a relaxing yoga session and tips on holistic therapies for a restful sleep. Darlene Kelbach is the yoga instructor. Hosted online via Zoom. Registration required to attend.

Bloody Sunday 1972

Thursday, Jan. 28, at 6:30 p.m. On Sunday, Jan. 30, 1972, British troops opened fire on a civil rights demonstration in the city of Derry in Northern Ireland, killing 13 people. This tragic event accelerated the spiraling violence then occurring in Ireland, now referred to as "the Troubles." Dr. John Foster of the Adult Information Services Department will present a public lecture explaining the events, what led up to them and the terrible consequences that they wrought. Hosted online via Zoom. Registration required to attend.

f

Mon.-Fri. 10am-5:30pm; Sat. 9am-4pm

44014458



American-Home.com

- Venting Pipe Materials
- Pellet Stoves & Pellet Fuel

rofessional Painters Take Pride In Trade

MDM Painting starts off with trust and reassurance by offering our "0 Down Payment." This means that you pay nothing before we start the job, or during the job, "NOT EVEN FOR MATERIALS!" Payment is only due upon completion and acceptance of the finished job.

I perform your job along with two other people, which is why I can promise you what I say, I will do! We're not some big company that offers all kinds of trades other than painting. We are all trained professionals at just painting... and with that comes a professional finish!

Our business is based on problem solving. Finding the reason why previous coatings have failed, correcting the problem through proper preparation, and using only top of the line products like Sherwin Williams, Behr, and Benjamin Moore Paints; and I only use their highest quality products. This guarantees a fine finish, great adhesion properties. Therefore, a long lasting paint job that you can simply wash to restore to its' original beauty...and not have to paint for many years to come unless you just want to change the color! Not to mention the great sub-base that will be under your hold an A+ rating with the Better with your job. next paint job that these quality products provide.

This is your home. Your investment. Never try to save money on product or professional installation...it just guarantees future problems.

MDM Painting offers senior discounts as well as military discounts. We're proud that we Business Bureau because I answer the phone and quickly address any problems that may occur. When I show up for an estimate, I have extensive testimonials as well as before and after pictures of recent and past work successfully completed in your community so you can make a more confident decision about my credibility and your selection to move forward

I'm insured and bonded and will have my insurance company send you a document insuring "YOUR HOME" while we are there to paint, if you wish.

I have learned that becoming a reputable company requires honesty, fairness, and an extra helping of punctuality. Let's face it...as long as you do excellent work and maintain a clean work

site and keep a respectable image... people will want you back for future work and will tell others about your company.

Bottom line...do it right, use the best available materials and take pride in your trade...the rest just falls into place!

To reach Michael D. MacGillis Sr. at MDM Painting call (440) 392-0101 or (440) 477-3927.





Voted #1 Fireplace Shop in Lake County!

This New Year, Earn Your Bachelor's or Master's Degree Close to Home, at the Holden University Center of Lakeland It's a new year! That means Lakeland Community College have graduated with degrees programs and one doctoral

it's a great time for fresh starts has provided a convenient and and setting goals like earning a college degree.

Since opening in fall of 2011, the Holden University Center at

close-to-home option for Lake County residents to further their education.

More than 1,000 students

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



Join Lakeland's **Holden University Center Nights** and discover:

- The academic programs each four-year partner offers.
- How you can save an average of \$20,000 by completing your four-year degree through one of our partnership programs.
- Your next steps to get started towards advancing your career or starting a new career path.



akea



Stay HERE. Go far! HOLDEN UNIVERSITY CENTER

BGSU. **Cleveland State** University FRANKLIN UNIVERSITY HIRAM +John Carroll KENT STATE. LAKE ERIE

JOTRE DAMF

The.

Ursuline 😽

VALUES-VOICE-VISION

YOUNGSTOWN **STATE UNIVERSITY** program from 11 university partners. Current university partners include: Bowling Green State University, Cleveland State University, Franklin University, Hiram College, John Carroll University, Kent State University, Lake Erie College, Notre Dame College, The University of Akron, Ursuline College and Youngstown State University.

So, if you took a few college classes but didn't quite make it to the finish line, it's never too late to pick up where you left off. Or maybe you have a degree, but want to go back to work on a master's program. Whatever your journey has been so far, a new year is the perfect time to explore what you need to do to move toward your goals.

The first step is to learn more at an online information session. "Holden University Nights" is held the last Wednesday of each month from 6-7 p.m. The next session is scheduled for Jan. 27. A link will be provided to registrants a few days before the online-only event. Sign up is free and available at lakelandcc. edu/ucevents.

You Can't Control the World, But You Can Control Your Household

You may have just ask yourself, "What are they talking about?"

With the world in this state of uncertainty. One thing seems certain, we will be homebound for the foreseeable future.

Many of our normal activities like eating out and events have been put on hold recently, but most of us still need some control of our lives. Home improvements allow us to take back the control in our homes.

Inbound Calls have went up almost 1000% since the

Pandemic started. This has been such a blessing and we have been able to help many through this time.

Whether it be the leaking faucet, the running toilet of the bathroom remodel of your dreams we are there to help take control of your home again. Take this journey with Monthly Upkeep! Call us today for your free estimate.

Monthly Upkeep 440-363-6400 Call/Text



Solve Garage Parking Problems with Stops-it

If you're like most growing families, your garage has become a shed for yard equipment, workshop, home gym, toy box or a storage area for everything else. Because our garages now serve so many purposes, it has become more and more difficult to park our cars in the ideal location.

Well, a Mentor man just created a simple new product that will solve your garage parking problems forever. The product is called Stops-it, and it works!

Stops-It is a durable rubber curb and mat you place on your garage floor in the exact location you want to park your car, enabling you to park accurately, consistently in the same spot, every time. Once Stopsit is in place, you'll never have to

worry about how far to pull into your garage again because Stopsit literally stops your car in the same spot, every time. Never again bump into your kid's bicycle, golf clubs or garbage cans!

Why **Stops-it**?

1. It takes 10 seconds to install. Simply take Stops-it out of the box, set it on your garage floor, and you're finished.

2. No tools needed to install. No drilling holes, no hanging a tennis ball and string from the ceiling. Simply "set it and forget it."

3. It's highly visible, which makes parking at night a piece of cake.

4. It's portable. Move it anytime you want to wash the floor, move to a new or vacation home or change cars. Doesn't matter.

5. It's inexpensive. You can have it delivered to your door for less than a dinner out with your family.

Maybe the best thing about Stops-it is that it was designed and manufactured by a local Lake County resident, who is no longer frustrated trying to park cars in his own crowded garage. Stops-it requires no thinking. No thinking to install it. No thinking to use it!

To learn more about Stops-it or watch a video on how this amazing new product works, visit www. stops-it.com or CALL 440-754-2205. Stops-it would make an excellent gift for spouses, parents, children or anyone who needs to park accurately, consistently in the same spot, every time.

No thinking to install it. No thinking to use it. www.stops-it.com Or Call 440.754.2205 **Free delivery to Lake and surrounding counties.

Park Accurately

Park Easily

TOI

There's More to Mold Than Just the Spore! Mold can emit a fungal gas!

When particular molds colonize and they progress through their life cycle they emit a gas (musty smell). As the reservoir of fungus grows to several billion spores in the colony, our noses detect the smell of these fungal gases.

When a closed indoor environment continues to fill with the mycotoxic gases, they can become a health risk. The affect it has on the human body is dependent on three variables. Our individual immune systems, the type of spore and the volume of fungal gas, determines the impact on our bodies.

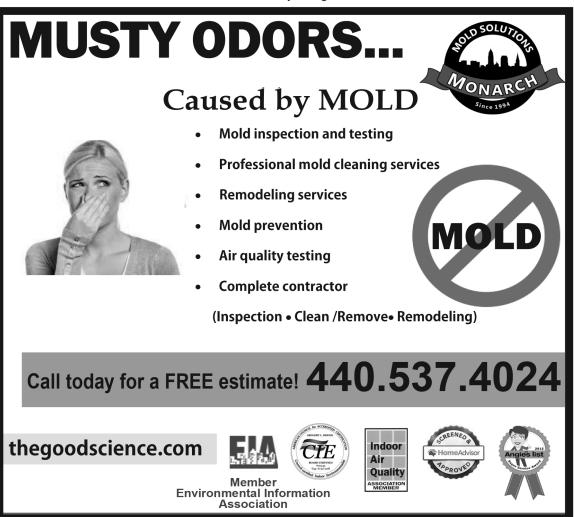
Additionally, the longer the exposure to these gases, the greater the likely hood we will develop a sensitivity. Much like other environmental allergens we are exposed to, the longer the exposure, the greater the chance our bodies will have an adverse reaction.

Some health effects include, headaches, shortness of breath, dizziness, lethargy, fever, and digestive problems. More severe reactions are hypersensitivity, and asthma symptoms. Although rare, certain Aspergillus species release aflatoxins that are carcinogenic.

There are many things in life

we cannot control, but exposure to fungal gases is not one of them. With a little effort, we can reduce or eliminate this health hazard by using a disinfectant or removing the affected material. In some instances, it may be necessary to seek a professional opinion or get professional help.

Gregory L Drenik CIE (Certified Indoor Environmentalist) Mr. Drenik is the president of Monarch Group, LLC. He has performed thousands of mold tests over the last 20 years & completed over 3,000 mold remediation projects (440) 537-4024



Salt Cave Mentor 7501 Mentor Ave. (Colonial Plaza) Mentor, OH Services Available: • 45 minute Salt Cave Session - \$25.00 30 minute Ionic Foot Detox - \$29.00

• Combine Salt Cave Session and Foot Detox in the same visit for \$45.00

Schedule Your Appointment



Protect Your

Valuables!

Monthly specials & savings available when signing up for email updates.

42-8228

Like us on Facebook & Instagram:

Mentor Salt Cave

Email: mentorsaltcave@att.net

www.mentorsaltcave.com

Mentor Public Library Children & Teen Programs Fun for the whole family! All of January Reading Challenge Headlands Branches. Get different

these programs are being offered online. Some will be hosted live via Zoom and require registration. You can sign up by calling the library or at www.mentorpl.org. Others will be broadcast on the library's:

•Facebook page: www.facebook. com/mentorpubliclibrary

•YouTube channel: WWW. youtube.com/mentorpubliclib

•And website: www.mentorpl. org.

All Month

Kids can win a prize from Mentor Public Library for reading (or being read to). Visit the Children's Department at Mentor Public Library's Main Branch for a reading log. The challenge is for kids in sixth grade and younger.

Grab & Go Crafts

We provide non-medical home care/

companionship services to seniors who

need assistance with everyday activities.

Whether you or a loved one are recovering

Families can pick up supplies for crafts that they can make at home from MPL's Main, Lake and

Because the Best Care is Home Care ®

Headlands Branches. Get different crafts throughout the month. Call branches for details.

Online Family Story Time Mondays at 10 a.m.

pre-recorded Enjoy story times at your convenience on the library's website (www.mentorpl. org), Facebook page, and YouTube channel. Each story time will have a different theme and will be filled with stories, songs, and rhymes. No registration required and perfect for kids from birth to six years old. **Interactive Family Story Time** Room on Zoom

Tuesdays at 10 a.m.

Children of all ages and their families can spend some time together while enjoying stories and songs in our online story time room. The story time will be a live Zoom event. Registration is required. Sign up at www.mentorpl.org

Artpocalypse

Tuesdays at 12 p.m.

Get fun and colorful craft ideas with Mr. Josh from Mentor Public Library's Headlands Branch. Can be viewed on the library's Facebook page, YouTube channel, or at www. mentorpl.org/artpocalypse.

Zoom Scavenger Hunt

Monday, Jan. 11, at 10:30 a.m. The library is hosting a scavenger hunt for kids of all ages. Win prizes by finding items the quickest around your house. (Prizes can be picked up from the library after the scavenger hunt.)

Virtual Vittles

Monday, Jan. 11, at 4 p.m.

Kids (ages seven to 12) can learn how to make tasty no-bake treats during the library's Virtual Vittles program. MPL's Chef Robin will show children how to follow a recipe via Zoom. The library will even provide all the ingredients that kids need to participate. Registration is required. Families can sign up online at www. mentorpl.org or by calling the library at (440) 255-8811 ext. 220.

Virtual Pictionary

Wednesday, Jan. 13, at 6:30 p.m. Test your drawing skills during an online game of Pictionary with friends. For kids, ages eight to 12. Sign up required.

Virtual Chips & Chapters

Tuesday, Jan. 19, at 4 p.m.

Kids (kindergarten through second grade) can enjoy a snack and a story with Ms. Lisa from Mentor Public Library. Ms. Lisa will read from a chapter book while the children enjoy some chips and follow along. The library even provides the treat. Families

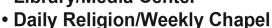
Continued on page 10

SCHOOL

OCC

Our Shepherd Lutheran School Inspiring Excellence

- Kindergarten through 8th grades
- 5-day, full-day Kindergarten
- Middle School Enrichment Program
- Smartboards in the classrooms
- Chromebooks
- Mobile Chromebook Lab
- iPads
- Technology Lab
- Library/Media Center



- Music/Choir/Band
- Before/After Care Programs Available
- Hot Lunch Program

Small classes – limited space!



Our Shepherd LUTHERAN SCHOOL

Email our Admissions Director, Stephanie DeGidio sdegidio@oslpainesville.org for more information or visit our website at www.oslpainesville.org

Phone: (440) 357-7776

508 Mentor Ave • Painesville, OH (across from Lake Erie College)



Life is Better at Home

We believe life is better at home and that better care begins at home. That's why we're dedicated to providing a comprehensive range of the highest quality nonmedical home care services in a professional and efficient manner that enhances all of our clients' quality of life and empowers families to keep their loved one at home. Remembering that caring is as important as the care, we know the highest calling of our profession is to provide comfort to those who are in distress or need with the utmost dignity and respect.

We coordinate all these services to provide seamless service for

MPL Children/Teen Programs Continued from page 9

can pick up their chips from the library after they register for the read-along.

Play-Doh Palooza

Thursday, Jan. 21, at noon Let's make something together! Kids (ages two through six) can sign up and pick up a Play-Doh Palooza kit from the children's desk at our Main Branch. Then they can hop on Zoom and enjoy stories and building games. Registration required.

Pet Parade

Monday, Jan. 25, at 4 p.m. Kids of all ages have an opportunity to show off their pets and chat about them during the library's Pet Parade on Zoom. Bring your cats, dogs, and dinosaurs! Registration required

you and there is always someone available to speak with when you need questions answered.

Better At Home, LLC is not a chain or a franchise. We are a locally owned and operated agency located in Willoughby, backed by the experience of a paramedical professional with over 10 years experience in both the paramedical sector and the home care industry, as well as over 20 years direct care experience. Our staff is an exceptional team of home care professionals who are bonded, insured and backed by real-world experience, education and skills.

Call us today at 440-946-1600. We look forward to the privilege of serving you and your family.

Better At Home, LLC understands the challenges facing today's families and the importance of aging in place. That's why we are **dedicated to providing** the very best care to you and your family in the privacy, comfort and safety of your own home.

"Better Care Begins at Home..

We offer 24-hr. care with no hourly minimums and COMPLIMENTARY home assessments to create **a unique care plan** exclusive to you and your needs.



Personal Care - Homemaking Services - Transportation Medication Reminders - Companionship and more

4043 Erie Street, Willoughby, OH 44094 ☑ info@betterathomehc.com www.betterathomehc.com





www.mbui nteriors.com

- Available in sofa, loveseat and chair - Built to the size you want, 60" to 90" long - Select from three (3) designer fabrics - Your choice of regular or firm seat foam - seat cushions can be attached or loose - we also have bacteria resistant vinyl

DESIGNED. ENGINEERED & BUILT BY MBU INTERIORS!

Ask for details on all ads \$25/Month 24 Months Same as Cash* Expires 2/10/21

_ike Us On



STANT AND ANTIBACTERIA

BRICS & VINYLS

HARDWOOD, LAMINATE AND LVT

IT'S TIME

• WE DO BOAT UPHOLSTERY

NEW SOFA HIS

Get a Nutritional Plan for Life for the New Year 2021! The United States Department different approach but is based on American's to choose healthy

of Agriculture launched MyPlate replacing the MyPyramid & Food Pyramid most of us were taught how to eat a balanced diet on.

State of the art hair removal laser, **Candela** Alexandrite, provides quick, omfortable, and effective

comfortable an treatments. Learn TakeAwayHair.com

Nelson CT. RRT

art hair **Candela**

more

the same dietary recommendations as the previous model. Research indicated MyPyramid was too complicated. This time the idea The design of MyPlate takes a was to keep it simple, encourage

Laser hair removal

IR CONDITIONING

VISA DUCTOR

at a small, private

portions & varieties of the five food groups & challenge yourself to look at your plate to see how it stacks up.

With all the food groups, the quantity needed per day is different for each person depending on several factors including age, gender & level of physical activity. MyPlate portions the groups & has key messaging for each to help remind important choices when deciding what to eat. They recommend going lean with protein, getting calcium rich foods with dairy, making half your plate fruits & vegetables, & making half your grains whole. The familiar image illustrates how the five food groups fit into a healthy diet.

Go lean when choosing protein which comes from a variety of sources including, meats (beef, ham), poultry (chicken, turkey), seafood (salmon, tuna), nuts & seeds, beans & peas (kidney beans, black eyed peas), processed soy products (tofu, veggie burgers), & eggs. Look for the low fat selections of ground beef & chicken without

as well. Switching to fat-free or low fat (1% milk) calcium rich foods is also recommended. This group contains products made from milk & calcium-enriched soy products including all fluid milk, cheese, yogurt, calcium-fortified soymilk & milk-based deserts (pudding, ice cream). Calcium-fortified cereals & beverages like orange juice may provide calcium but they do not contain many other nutrients, including protein, potassium & phosphorous that dairy products provide.

Making half your plate fruits & vegetables is a smart move because they are typically a lower calorie option that are high in fiber, vitamins & minerals, especially potassium, & may reduce risk of heart disease, obesity, diabetes & some cancers. Focus on fruit as it can be fresh, canned, frozen, dried or 100% juice, all delicious & easy additions to meals & snacks! Varying your veggies is important as there are 5 subgroups being dark green (spinach, broccoli), starchy (potato, green peas, corn), red-orange (carrots, red peppers, tomato), beans & pea (black beans,

Myplate advises to make half your grains whole. Besides whole grains the other half is made of refined grains like white bread, white rice & white flour. To achieve half your grain intake as whole, look for brown or wild rice, oatmeal, & whole wheat options.

This can all be very confusing! Mandi provides a nutrition plan service that will set you up on a nutrition plan for the foods you like. A nutrition plan is a way of life, so to have food on it that you don't like, makes no sense. So she will personalize the plan for you with the specific foods you want. Of course, it can't be McDonalds 3 times a day, but she will give you other choices.

Nutrition plans for life are \$50 for a personalized plan and includes foods to swap out for variety. She will tailor them for weight lose, weight gain or staying steady. Whatever your goals are, she can accommodate! She has a BA in Human Nutrition from OSU.

Email amandanicolenelson@ gmail.com or call 440-487-8493. Everything can be done by Zoom or in person with Covid

First Time Seasonal Maintenance Agreement

Bryan & Suns Heating & Air • 585-9232 With coupon. Not valid with other offers • Expires 1/31/2021



(440) 585-9232

• Laser Hair Removal • Spider Vein Removal Mole and Brown Spot Removal
Electrolysis • PRP and Microneedling of Face and Hands for Smoother, Tighter Skin Microdermabrasion
E Matrix • Couples Massage • Theraputic Massage • Facials • Microblading • Permanent Eyebrow Shaping • Micropigmentation of breasts Cosmetic Laser Follow Us 🕽 Medi Spa & More fo

medi-spa

Carbon Monoxide Poisoning From Your Heating System

By DeBord's One Hour Heating & Air Conditioning® of Chardon, Ohio.

Even small leaks in your boiler or furnace can expose you to a deadly amount of carbon monoxide.

Carbon Monoxide poisoning kills 400 Americans every year and sends 20,000 to the hospital, according to the CDC. Leaking furnaces or boilers are one of the most common causes of deadly carbon monoxide poisoning— every year without fail.

Odorless, colorless, and very deadly carbon monoxide is a byproduct of burning fuel to heat your home.

Carbon monoxide poisoning relates to running your heating system. So, winter weather means it is time to get informed and take precautions to keep safe from carbon monoxide poisoning.

Household Sources of Carbon Monoxide

- Gas Furnaces
- Oil Furnaces
- Gas Boilers
- Oil Boilers
- Wood fireplaces
- Wood pellet stoves

Running a wood stove or a pellet stove is pleasant but very OPTIONAL. Heating your home in the winter with furnace or boiler is essential! That makes keeping protected from carbon monoxide poisoning necessary, too!

How Does Carbon Monoxide Poisoning Occur? - Carbon monoxide poisoning is the term used for when carbon monoxide displaces oxygen that our bodies need to function. Since our muscles, organs and our brains all require a constant supply of oxygen to function, the damage from carbon monoxide poisoning is extensive.

Carbon Monoxide Poisoning: Symptoms

Survivors of carbon monoxide poisoning compare the feeling to being sick with the flu.

- These symptoms can include: • Headache
- Dizziness
- · Physical weakness
- Nausea
- Vomiting
- Chest pain

Confusion

• Unconsciousness Losing consciousness close to

the source of the carbon monoxide often results in death.

Compromised Heating System = Carbon Monoxide Poisoning Feeling anxious?

Well, although carbon monoxide poising is extremely dangerous, if your boiler or furnace is running properly, you are safe—100%!

Only a compromised boiler or furnace will release potent levels of carbon monoxide.

Most common heating system defects that release carbon monoxide.

- Cracks in combustion chamber • Leaking seams
- Cracks in exhaust piping
- Incomplete combustion process

An older furnace is more likely to experience these deadly issues. Ordinary wear & tear can cause this simple but deadly damage.

What can you do?

are as essential as smoke detectors. These electronic devices emit noise when they detect a sufficient amount of carbon monoxide.

Since carbon monoxide is colorless, odorless, and tasteless, this is the ONLY way to detect the dangerous gas.

To maximize their effectiveness, place one near your heating system and place one on every floor. If your carbon monoxide detector alarms, evacuate your house.

Test your carbon monoxide detectors as regularly as you test your smoke alarms.

Limits to Carbon Monoxide Detectors

Carbon monoxide detectors are your first line of defense against the danger of carbon monoxide poisoning. They are a necessity in every home.

However, carbon monoxide detectors can ONLY detect extremely high levels of carbon monoxide. Levels that would qualify as acute exposure.

Carbon monoxide detectors fail to detect smaller, yet still potent levels of the dangerous gas. Chronic exposure to those low levels of carbon monoxide



can lead to the same dangerous, life-changing symptoms as acute exposure.

Your furnace can be leaking carbon monoxide into your home for weeks, and your carbon monoxide detectors could miss it.

The only way to 100% ensure you and your family's safety is to schedule an inspection and tuneup with an HVAC expert.

Annual Furnace Tune-up in your Area

In fact, the CDC strongly recommends having a qualified HVAC technician tune-up your furnace or boiler, stating:

"Have your heating system, water heater, and any other gas, oil, or coal burning appliances serviced by a qualified technician every year."

The older your heating system,

the more essential an annual tune-up becomes. If your heating system is leaking or at risk to leak the One Hour Air technician will fix it on the spot, ensuring you and your family are NEVER exposed to carbon monoxide.

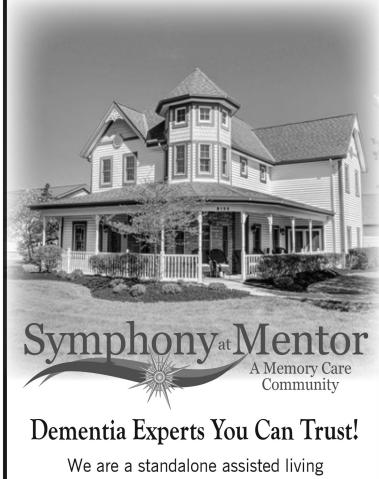
If you know someone else would benefit from this information, please share this blog and the CDC website. It could save a life.

Call us today at (440) 497-4386 to schedule an appointment for DeBord's One Hour heating system tune-up to prevent carbon monoxide poisoning.

on Log to WWW. Debordinc.com and WWW. BenjaminFranklinPlumbing NEOhio.com to Learn More and for Special Offers.

Please like, share, and follow us on Facebook.

Ohio License # 12292



specializing in care for residents with dementia

We provide:

- Safe & Secure homelike neighborhoods
- Aging in Place 24/7 nursing care
- Specialized programs to engage all stages of dementia
- Medical & Psychiatric services on staff

CALL for FREE Home Assessment with one of our dementia specialists

(440) 256-8320 Symphony at Mentor • 8155 Mentor Hills • Mentor, OH 44060



Carbon Monoxide Detector First things first, place carbon monoxide detectors around your house. Carbon monoxide detectors

TO REPAIR OR REPLACE, **THAT IS THE QUESTION?** Your Heating and Plumbing Teams are here to Assist!





If there's any delay, it's you we pay!.



We have The BEST Warranty in Town... Enjoy our 12 Year Parts & 12 Year Labor Warranty! UP to \$2000 **OFF** HVAC Optimum or Premium System Purchase & Installation. ... Do not Delay, Call Today, LIMITED TIME OFFER!

100% SATISFACTION GUARANTEE! Our professional's are here for YOU, Day or Night. A+ Rating with the Better Business Bureau, and a Proud Partner of the Children's Miracle Network!

- Furnace & Boiler Service & Installation
- Gas, Electric & Oil
- Heat Pump Service & Installation Water Heater Installation & Repair
- Video Inspection of Pipes & Sewer Lines
- Gas Line Installation & Repair
- Drain Cleaning & Repair
- Drain Re piping & Relining
- Septic & Aeration Systems

- & Installation Water Treatment Systems
 - Well Pumps Indoor Air Quality

Air Conditioning Service

LICENSED, BONDED & INSURED





)0 OFF **HOT WATER TANK** Purchase & Installation

MP PUMPS Purchase & Installation

Coupon valid toward installation only and cannot be combined with any other offer. Must be presented at time of service Limited 1 per customer, per visit. Total payment due upon completion of work

JOB OPENING - POSITIONS AVAILABLE Benjamin Franklin Plumbing and Debord's One Hour HVAC

located in Chardon, is currently looking for experienced Plumbing Technicians and HVAC Technicians. We have been servicing Northeast Ohio since 1987 and are family owned and operated. If you are a motivated self starter and a team player with good mechanical aptitude, we would like to talk with you.

Minimum of 2 Years Experience Preferred. These are full time opportunities with high potential for growth!

WE OFFER - competitive pay, company vehicle, flexible schedule, paid time off, health insurance, 401(k), paid holidays and more!

Don't forget to ask about our signing bonus!

DIVORCE 101:

Dissolution is The Best

The issues in a divorce or dissolution are (1.) Allocation of Parental Rights and Responsibilities, if there are children. The main issues regarding the allocation of parental rights and responsibilities would include who pays child support and how much,

companionship time (formerly "visitation"), who has custody or how is shared parenting (formerly "joint custody") to be allocated, who is responsible for health care/ insurance and how will the tax exemption be divided. (2.) Spousal support. Will one party pay the other spousal support and how much and for how long. (3.) Property distribution. How

will the marital real and personal property and all other marital assets be divided. (4.) Pension and retirement division, if in existence. And, finally, (5.) Allocation of marital debt. These are the main issues in every divorce and/or dissolution.

The difference between a divorce and a dissolution is that in a divorce the parties cannot agree on one or more of the issues whereas in a dissolution the parties agree ON ALL ISSUES. Dissolutions are very cost effective and can be finalized in as little as six weeks. The cost of the dissolution will vary on the number of issues in the case (which are listed above). The average cost is between \$1500 on the low end to \$3500 on the high end. According to a recent survey the average cost of a divorce with children in Ohio is \$18000.

depression, fear and worry can become overbearing and is unhealthy. Dissolution avoids all of this. In a dissolution the financial cost can be dramatically less than a divorce (the parties cannot completely agree) but, most importantly, the emotional cost to both parties and their children, if applicable, is much lower.

price of The emotional daily resentment, continuous

Robert C. Biales

Timely Tips if You are Turning 65 I look forward to helping you.

Will you turn age 65 in 2021? Congratulations on reaching this milestone birthday. You will now be eligible to enroll in Medicare if you meet its requirements. It is a good idea for you to become familiar with the 'ins and outs' of Medicare before it's time to sign up. Here are a few important points for you to keep in mind:

Know when to enroll

Your Initial Enrollment Period begins 3 months before the month you turn 65, includes the month you turn 65 and ends 3 months after the month you turn 65. Missing an enrollment deadline may mean you will have to pay a late enrollment penalty. Other rules and exceptions apply so be sure to find out when you should enroll.

1. Learn what's covered and what's not

Original Medicare does not cover 100% of your medical costs. There are co-pay, deductibles, coinsurance, and other expenses you will be responsible for. Original Medicare also does not provide coverage for overseas emergency care, routine vision, dental or hearing care. Learn about other options if you would like more comprehensive coverage.

Learn the differences 2. between Original Medicare, Medicare Advantage Plans and Medicare Supplements

Medicare Advantage Plans and Medicare Supplements are two options for you to consider. One is an alternative to Original

Medicare while the other helps cover some costs not covered by Original Medicare. These plans have significant differences when it comes to costs, benefits, enrollment guidelines and how they work so it is important to understand them as you explore your Medicare coverage options.

3. Find out what prescription drug coverage will be best for you

Prescription Drug coverage is available as a stand-alone plan that works in conjunction with Original Medicare or as part of a Medicare Advantage Plan. Plans vary so how much you pay for your prescriptions will depend on the plan you select. Plus, you should make sure your medications are covered by the plan you choose.

I can help make your transition to Medicare less confusing. I cover these topics and many more in my class, Getting Started with Medicare. You can attend this class from the privacy and comfort of your home ZOOM technology on Monday, February 8, 2021. The class will take place from 6:30pm - 8:00pm through the Willoughby Eastlake Library. To register, call 440-942-7880. This event is only for educational purposes and no plan specific benefits or details will be shared.

you questions If have concerning Health Insurance Group, Individual, including Medicare Advantage Plans or Medicare Supplements, call me at 440-255-2500 or email me at Lmutsko@mutskoinsurance.com.

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

mutskoinsurance.com.







Eastlake Gazette Willowick Courier Painesville Pride

Heating Preventative Maintenance Special - - - Only \$69.95! 7. Check condenser

Based in Eastlake, Ohio Hoernig Heating & Air Conditioning has been a family owned and operated business for over 55 years. Dennis, along with his sons, proudly carry a complete line of quality Rheem products including high efficiency Rheem Air Conditioning and Gas

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

- check includes:
- 1. Clean burners
- 2. Clean, light pilot
- 3. Check Heat Exchanger
- 4. Check main gas valve 5. Adjust burner & pilot
- 6. Adjust blower belt
 - 7. Check & adjust furnace controls

Corporate Clients Include Parker Hannifin, Progressive Insurance and Wendy's International. **Mobile Computer** Solutions, LLC Call (440) 461-3900 or REGISTERED PARTNER CERTIFIED (216) 789 - 7936 Cell email-jeff@mobilecsllc.com • visit - www.mobilecsllc.com **ALL MAJOR CREDIT CARDS ACCEPTED** I treat every client, as if they were a lifelong relationship. **FAS FURN & Safety Check Only \$69**⁹⁵

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



Licensed - Bonded - Insured • Free Estimates • 24 Hour Service • We Service Any Brand • 10% Senior Discount

8. Check safety pilot operation 9. Oil blower.

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

- 1. Check refrigerant charge
- 2. Leak test unit if necessary
- 3. Check and adjust fan belt
- 4. Check bearings

5. Align pulleys & lubricate motor

6. Check Filters

Are You Ready to "Cut the Cable?"

In the past, many of you have asked me "Is it possible to cut the cable?" My reply has always been "not yet, but soon". I've been saying it for 7 years. Well,

The new degree of comfort.™

ANNIVERSARY

2021

10. Operational check of systems. For those of you looking to save even more, take advantage of a

8. Check drain

package deal! Have us service both systems at the same time for only \$98!! Hoernig Heating & Air

9. Check operation of thermostat

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.

"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, data transfer and printer 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.

Why Wait For A Stimulus Check?? Get Your Return Early/Fast/Great Price - COVID Compliant

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

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

EARNED INCOME **CREDIT PACKAGE** EIC ^{\$198 - \$210}

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

SOLE PROPRIETOR PACKAGE ^{\$}198 - ^{\$}246

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

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

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

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

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

EXTRA RENTAL PROPERTY \$48.00 EACH

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

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:

Our 40th Tax Season! www.zappitellifinancial.com

Monday - Friday Saturday Sunday

9:00 am - 7:00 pm 9:00 am - 2:00 pm By Appointment, Call Ahead Concord Location

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 Properites - Sch. E Sole Proprietors - Sch. C

Non-Profits Fiduciary Returns - 1041

JJ 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