



**Hello, I'm Rick Carnahan with Vector Security.**

I have an extensive background in the field of electronic security! During my 40 year tenure, I have a track record of providing life safety to thousands of families and businesses through electronic security solutions.

I am dedicated to maintaining a high standard of security services. I am involved from the system design and installation, and provide service and support after the system is completed.

As a testimony to the quality of my work and the trust I've built within my community, most of my clients are referrals from satisfied customers and networking partners. Takeovers account for nearly half of my business, coming from those who are unsatisfied with the service and performance of current vendors.

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Call me directly and I'll buy you a cup of coffee and we will discuss how to help one another's clients. 330-233-4727

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**FROM THE AUTHOR:**

Hi there. Welcome to the 11th edition of The Next Level Magazine. With over 1000 home subscribers & 1400 email subscribers, we're doing our best to bring content that you'll find valuable, and always trying to improve each issue. You'll notice that we added a Senior Section to this issue that I hope you like.

As always, I'd like to point out the advertisers in here. Without them, this magazine wouldn't be possible. So please reach out to them should you have a need. I know them all and feel very comfortable having their services represented in here.

Enter to win a \$50 Amazon Gift Card. This contest revolves around utilizing the services of my advertisers. If you use anyone from this issue, and then email me at my address below, who you used (and how they did), you will be entered in the contest to win a \$50 gift card. The contest runs from now through Dec 15.

**TONY STASTNY**  
440-346-4056  
tony@anthonyjstastny.com

I started a monthly email newsletter that revolves around referral marketing so be sure that you're on my email list.

**ABOUT ME - TONY STASTNY**

I'm an Area director with BNI, a real estate investor, and a proud father & grandfather. When I'm not working, most of my time is spent with my granddaughter.

My real estate partner & I BUY HOUSES FOR CASH. We buy. We Renovate. We resell. So if you're looking to sell your home in an "as is" condition, avoid inspections, realtor fees, and close quickly, please call me. 440-346-4056



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## UNDERSTANDING THE TITLE INSURANCE COMMITMENT

What is a title commitment, and what role does it play in the closing of a real estate transaction? This important disclosure document includes the current owner(s) of the property, any filed liens, and any found defects the obligations that affect the subject property.

Please reach out to Audry Todia, one of our licensed Title Agents, for a personalized navigated tour of the title commitment and the policy that will be issued after closing. This tour will assist you with your listing and selling appointments to ensure you have the information your clients need to be informed buyers and sellers!

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## HOW TO IMPROVE YOUR CURB APPEAL

When selling your home, boosting curb appeal can make a significant difference in attracting potential buyers and securing a better deal. Start by giving your exterior a fresh coat of paint and ensuring that the landscaping is well-maintained. Trim overgrown bushes, mow the lawn, and add colorful flowers for a vibrant touch.

Upgrade your front entrance with a new doormat, fresh hardware, and a polished house number. Repair or replace any visible exterior flaws, like cracked walkways or broken fences. Adequate outdoor lighting not only enhances safety but also adds an inviting ambiance.

Finally, declutter the front yard and driveway, keeping them neat and spacious. Remember, first impressions matter, and by investing a little time and effort into your home's curb appeal, you can significantly increase its allure to potential buyers, making a positive impact on the entire selling process.



I look forward to meeting you.  
**Frank "Cicci" Ruma**  
Keller Williams Elevate  
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Who is The Integrity Team. We are Liability Advisors and help our clients borrow smart when purchasing, selling, or refinancing real estate. I don't think you can argue that purchasing a home is the largest financial and emotional decision you'll ever make.

Unfortunately, the home lending industry treats its clients like a commodity and consumers have been conditioned to treat mortgage lenders and banks alike as a commodity. The white elephant in the room is interest rate and unfortunately, that is not a benefit, but rather a factor based on the clients' unique circumstances and goals.

There is so much more that comes to borrowing for a mortgage. It is a Loan Officers duty to uncover everything with the clients situation, but it starts with loan officers educating themselves on debt management first. I am looking to break the cycle of transactional deals and looking to grow relationships, so that we can better educate our clients on all financial aspects of a mortgage. Borrowing smart can have a profound impact for generational wealth and it starts with one client at a time.



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Prices vary by state. Options selected by customer; availability and eligibility may vary.



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## MAKING INFORMED CHOICES:

### *The Crucial Importance of Home Inspections in Today's Real Estate Market*

In this competitive and challenging real estate market, it's understandable that some buyers might be tempted to forego the home inspection process to gain a competitive edge. However, there are several compelling reasons why waving the home inspection could lead to costly and regrettable consequences.

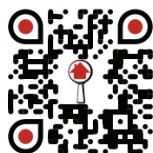
Firstly, a home inspection provides invaluable insight into the structural and mechanical aspects of the property. Without a thorough examination, hidden issues like plumbing leaks, electrical problems, or structural deficiencies might go unnoticed. These issues can escalate into major repairs down the line, causing significant financial strain.

Secondly, waving the inspection means missing out on an opportunity for negotiation. The findings from a home inspection report can be used to request repairs or negotiate concessions, ensuring you're not overpaying for a property that requires extensive fixes.

Furthermore, waving the inspection can expose you to safety hazards. Inspections often uncover safety concerns such as electrical, radon, or carbon monoxide-related issues, which could seriously compromise the health of you and your loved ones.

Lastly, a home inspection provides peace of mind. Knowing the exact condition of the property you're purchasing helps you make an informed decision and plan for future maintenance costs. While the current market might be competitive, the potential long-term consequences of forgoing a home inspection far outweigh the short-term gains. Protect your investment, your safety, and your future by prioritizing a comprehensive home inspection process.

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## How to Create a Referral out of Thin Air

by Tony Stastny

In BNI I occasionally come across prospective members that are interested in joining the chapter; but nervous to apply, because they're not confident enough that they'll be able to find referrals for the group. It's a valid reason, I think, but so many people don't realize how easy it is to get a referral for someone in their network. I mean, I believe that networking is an art, but you don't need to be an artist, or even talented to be a great networker. You just have to do 2 things: ask questions, and listen. What kind of questions? Nothing in particular. Just small talk in a conversation that has no agenda. I wrote about it in my July newsletter, 'Five Questions that Create Endless Referrals for your Referral Partners.' In that article, I talked about how asking just one question can generate a number of referrals to the people around you.



Scan the QR code to check it out if you'd like.

Years ago, I went to lunch with one of my BNI presidents. As the waitress was bringing us water, I asked her how she was doing, and she proceeded to share her good news that her boyfriend proposed, which took the conversation further. I congratulated her & asked if they had their honeymoon picked out (they did), and if she had a travel agent to plan it out for them (they did not). By the time she walked away, a referral was generated to one of my travel agent friends. The entire conversation took about 2 minutes. There was nothing awkward about it. I wasn't following a script. I wasn't even trying to make a connection. All I was doing was conversing with a nice waitress in a restaurant. Because of my network of trusted professionals around me, I was comfortable giving her their name and number.

It's so simple. Ask a question and listen. If they have a problem, see how you can help. If they have a need, see if you can fill it.

Writing this article leads me to this thought....What question can you teach your referral partners to ask in a conversation that might generate a referral for you?

## Why You Need a Sales Coach: *The Key to Success*

In the fast-paced world of sales, success is not a coincidence but a result of careful planning, continuous improvement, and unwavering accountability. That is where a sales coach comes in.

A sales coach helps you set clear and attainable goals. By defining these goals and developing an aggressive plan for ongoing development, you will improve your personal performance. This fuels your motivation and drives you toward achievement.

Another valuable aspect of working with a sales coach is the regular feedback provided. Constructive criticism is tailored to provide continuing feedback in terms of the level of skills and knowledge being displayed, as well as the results being achieved. Feedback is the catalyst for growth, allowing the refinement of techniques and the discovery of new avenues for success.

Finally, accountability is the cornerstone of personal and professional growth. A sales coach holds you accountable for your actions, ensuring you follow through on commitments and maintain an elevated level of discipline. With a coach as your partner, you are less likely to become complacent. You will be answerable for your own progress.

Frank Scalish, a results-oriented sales coach, is successful in developing individual sales performance improvement plans that provide measurable results. With a keen eye for strategy, Frank designs performance evaluation systems that dramatically increase the achievement of sales strategies and retention. His expertise and guidance empower sales teams to reach new heights, delivering exceptional outcomes for organizations.

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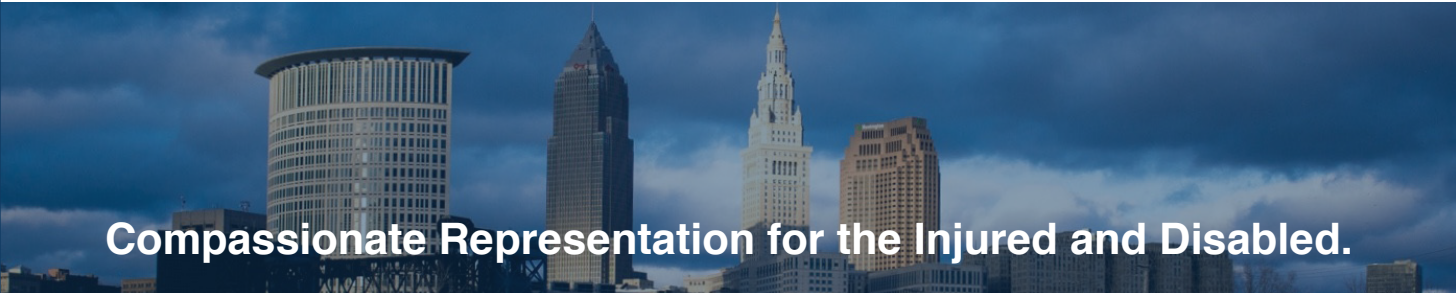
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## THE BENEFITS OF A SKILLFUL DIVORCE ATTORNEY

Navigating the intricate landscape of divorce can be emotionally and legally taxing, but having a proficient divorce attorney by your side can make a world of difference. A good divorce attorney serves as a crucial advocate, offering not just legal expertise, but also a range of invaluable benefits that can ease the process and ensure a fair outcome for all parties involved.

A skilled divorce attorney brings a deep understanding of the legal system to the table, and a proficient attorney possesses the knowledge necessary to navigate these complexities. They can offer clarity on issues such as property division, alimony, child custody, and support, ensuring that their clients are aware of their rights and responsibilities.

Emotions often run high during divorce proceedings, and a good attorney acts as a rational and objective voice of reason. They provide perspective, helping clients make informed decisions that align with their long-term interests rather than succumbing to short-term emotional impulses. This guidance can prevent unnecessary conflicts and lead to more amicable resolutions.

Divorce paperwork can be overwhelming and laden with legal jargon. A skilled attorney handles all the necessary documentation, ensuring that it is correctly completed and filed within stipulated deadlines. This not only saves time but also mitigates the risk of errors that could potentially delay the process.

In contentious divorces, negotiations can be intense. A seasoned divorce attorney is a proficient negotiator who can mediate on behalf of their client, striving for equitable settlements without unnecessary confrontations. Their ability to remain composed under pressure and present compelling arguments can lead to more favorable outcomes.

Child custody and support matters add another layer of complexity to divorce cases. A proficient attorney understands the nuances of these sensitive issues and can work towards arrangements that prioritize the well-being of the children involved.

Ultimately, the benefits of a good divorce attorney extend beyond the legal realm. They provide emotional support, acting as a pillar of strength during a challenging time. Their expertise can instill a sense of confidence in clients, allowing them to face the process with a clearer perspective.

The advantages of having a skilled divorce attorney cannot be overstated. From legal expertise and objective guidance, to efficient paperwork handling and effective negotiation, their contributions streamline the divorce process and pave the way for a more stable future.



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## DON'T WAIT FOR THINGS TO GO WRONG TO CALL YOUR ATTORNEY

Lawyers are only for when you're in trouble . . . right? You might think, "I don't need to see you when everything seems ok."

The truth is nothing could be further from the truth. I do estate planning, elder law, and small business planning, all things you think about ahead of time. Often, waiting until everything is going wrong is too late to do what's necessary. Options are limited when one waits too long.

To effectively take advantage of options to try to set up a business, plan your estate, and think about long term care, one must do so well before needed. Lawyers like me are not just for the "bad times." I can help when you are healthy and able to think about decisions. We need time to get paperwork together, prepare drafts and sign them. If you wait until you really need these types of documents in place, it is usually past the point of no return. People will be incompetent or unable to find paperwork.

Maybe we are trying to set up a small business, and we are running close to deadlines with setting up bank accounts, for which we need LLC paperwork and business ID numbers.

Call me before it's too late!! Don't wait.



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## *Do You Feel Like the Business Is Running You?*

Time after time, I hear how the business owner feels like the business is running away from them. It all started out as a great idea. The business owner thinks, "I'll go out on my own; I know what needs to be done." These are bright and extremely talented individuals who are accomplished in their chosen field, but what they aren't talented at is managing a business and their employees.

There is a reason business management is a four-year college degree. It isn't a simple process; running your own business is like having a second job. Yes, you can go it alone and feel frustrated and overwhelmed or come to terms with it and seek help. Hire a business manager or business coach or both. In some cases, your needs may be more of a part-time nature. In this case, you should turn to your accountant for help.

Why a business coach? Why not? Many of the best athletes have coaches and some more than one. Why shouldn't you?

My degree is a bachelor's in business administration with a major in accounting. This means besides the accounting classes I studied all areas of business, such as finance, marketing, economics, statistics, and business law. Jennie's degree is in communications / human resource management. In her first career, she worked as an HR Manager responsible for over three hundred employees. While in this position, she was given many accounting-related projects to handle. Later, she studied accounting and tax law before we started our business.

Together we make a solid team.

Your accountant should be able to help you with these business issues besides preparing a tax return. If they haven't asked you about your business issues and you want this service, give us a call! Let us help you get back on track.



**CHARLIE WEIBLE**



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**Hidden in Plain Sight...** Good, even great design can be hidden in plain sight. It can go unnoticed and that's actually a positive. Unsettled and confused is a terrible way to leave the viewer of any message, especially if the viewer doesn't know why. If a potential customer can't put a finger on why he/she feels this way it's a worst-case scenario, for a business trying to create sales and earn the public's trust in their brand. Design is important; it has to 'work' to work for your business.

The quote, 'For most of us, design is invisible, until it fails.' from designer, Bruce Mau, is relevant, regarding logo design. 'Design is the silent ambassador of your brand.' says renowned logo designer Paul Rand. This is spot on! When designs offer hidden elements and meanings, the result can be extraordinary! These 'Easter eggs' can be seen quite a bit in logo design.

One of the most famous hidden elements is the arrow created in the negative space between the "E" and "X" in the FedEx logo. Great design catches your eye and keeps it there; to create more than just a passing glance. Typically, these surprises not only leave a great feeling and impression, but also pique viewers' interest prompting them to want to learn more. For brands, this extra interest can be incredibly beneficial!



Another great example of a logo with a hidden meaning is Tostitos. The visual of two people sharing a chip above a bowl of salsa is created out of the letter-forms. It's a positive visual representation of how Frito-Lay wants customers to consume the product: enjoying it together!

This type of creativity and thoughtfulness is what BOMB Image is all about! It can be seen throughout our body of Branding work. Even the BOMB Image logo has hidden elements. Can you identify them? Hint: those aren't ordinary photo mounting corners surrounding the "B."

Want to learn more about great design with hidden elements, please reach out!

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## WHAT IS MANAGED DETECTION AND RESPONSE (MDR)?

Cyber threats are an ever-looming danger for businesses. Whether it's ransomware holding vital data hostage or stealthy intruders seeking to pilfer intellectual property, the stakes have never been higher. To address this, Managed Detection and Response (MDR) has emerged as a crucial cybersecurity solution, and here's why every business needs it.

MDR is a holistic approach to cybersecurity that goes beyond traditional methods. Instead of solely relying on perimeter defenses like firewalls or antivirus software, MDR integrates proactive monitoring, advanced threat detection, incident response, and continuous threat intelligence. This ensures that threats are not just prevented, but detected and responded to in real-time, minimizing potential damages.

### SEVERAL FACTORS MAKE MDR INDISPENSABLE:

- 1. COMPLEX THREAT LANDSCAPE:** Cyber attackers are becoming more sophisticated, using advanced tactics that often evade traditional security measures. MDR providers employ cutting-edge technologies and threat intelligence to detect even the most subtle of intrusions.
- 2. SKILL SHORTAGE:** There's a pronounced lack of cyber expertise in the global job market. By leveraging MDR, businesses can tap into a team of cyber experts without the need for in-house hiring and training.
- 3. REGULATORY COMPLIANCE:** With rising cyberattacks, regulations have become stricter, requiring businesses to maintain robust security postures. MDR ensures that businesses remain compliant and avoid potential legal and financial repercussions.

As cyber threats grow in complexity and frequency, relying solely on traditional security measures is no longer sufficient. Managed Detection and Response offers a proactive and comprehensive defense strategy, making it an essential component of a modern business's cybersecurity toolkit.



**Jeff Dennis**  
CEO - TRNSFRM

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## TRENDS IN MERCHANT SERVICES

This is a question I get often regarding credit processing fees: *Are they a necessary evil, or do I have options?* The answer is YES, business owners have options! The following options can eliminate processing fees:

### OPTION 1: TRADITIONAL SURCHARGE

Surcharging is the practice of adding a fee to a customer's transaction when they opt to pay with a credit card. To assure compliance be sure these steps are being taken:

- **Transparency:** The surcharge must be clearly disclosed to customers as a separate line item on the receipt.
- **Limitations:** The surcharge cannot exceed 3%.
- **Debit & Prepaid Cards:** Visa rules prohibit surcharging on debit and prepaid cards.

### OPTION 2: DUAL PRICING

Dual pricing is a straightforward method where businesses offer two separate prices for an item: A cash price and a card price. This is commonly used at gas stations.

Characteristics of Dual Pricing:

- **Visibility:** Both cash and card prices are visibly displayed. At gas stations, you'll often notice this on the main signage.
- **Simplicity:** There's no added fee at the end. The customer knows how much they will pay at the register based on their chosen method.
- **Flexibility:** Dual pricing doesn't discriminate between credit and card brands, card types, or even debit cards. There's a broad distinction between card and cash.

The choice between surcharging and dual pricing boils down to your business model, customer preferences, and willingness to navigate regulations. Every business is unique!

Ready to take the stress out of accepting credit cards? Choose Simple Clear Payments for a hassle-free experience with a team that always puts your needs first. We're committed to delivering reliable solutions with a personal touch.



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## BNI SUCCESS STORY

A couple years ago when I was working for a different company, my boss told me to get involved with BNI. I found the Crooked River Chapter, and the rest is history.

I really enjoyed the platform on which BNI stood, with continuing education, allowing only 1 business of its type to become a member. And all of the members really enjoyed being there. I lost that job and continued to be as involved as I could as a sub when needed.

Then in September 2022, I got a new job and rejoined that chapter. I love the group of folks that make up the Crooked River Chapter and can't imagine not being a part of it! I work for Glass America, The Best in Auto Glass, so I fill that seat. What's most exciting is that I can visit a lot of other local chapters because there isn't another glass company. I have made such great connections and received so many referrals and so much closed business!! I LOVE Crooked River Chapter in Cuyahoga Falls!!

Pat Vickers



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**WHAT IS BNI** is a worldwide referral organization made up of local business professionals. BNI is category exclusive, meaning one person per profession in each chapter, focused on passing referrals and supporting each other. If you are a business owner or a sales professional who is looking for more business, you should find a BNI group near you. Northeast Ohio has over 50 local chapters. [BNINEO.com](http://BNINEO.com) (for northeast Ohio) or [BNI.com](http://BNI.com) (for outside Ohio)



### When is the right time to buy a new vehicle?

**Kevin Patterson**  
Sales and Leasing  
Serpentini Chevrolet  
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440.250.2907 office



We have all bought vehicles at least once in our life. People always ask, "When is the right time to buy a new vehicle?" Everyone thinks about the last day of the month or end of the year. I would say at one point it had some truth, but not now. Yes, on new cars, rebates generally change month to month, but what was July 4th bonus cash is now summer bonus cash, and then Labor Day bonus cash. With new vehicles you get a tax credit based on the value of your trade at that time, so that could make a difference on time as well. With this crazy market, we now have a Live Market Value tool that changes daily, which could affect your trade value. So, if I could pick a time, I would say mid-late summer when the next model year is coming out. Then, there might be additional savings on the current year.

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## 10 ALARMING SIGNS OF INTERNAL THEFT WITHIN YOUR COMPANY

Internal theft can have a devastating impact on your company's bottom line: eroding trust, damaging morale, and undermining your business's financial health. Recognizing the warning signs of internal theft is crucial for safeguarding your assets and maintaining a healthy work environment. Here are ten signs to watch out for:

**Unexplained Inventory Discrepancies:** Frequent shortages of stock or raw materials that cannot be accounted for could indicate theft by employees.

**Unusual Financial Discrepancies:** Keep an eye on unexplained discrepancies in financial records, such as missing funds or unrecorded transactions.

**Sudden Lifestyle Changes:** If an employee's lifestyle suddenly improves beyond their known means, it could signal that they are supplementing their income through theft.

**Excessive Overtime:** Employees involved in theft might clock excessive overtime to cover their tracks or gain access to restricted areas.

**Lack of Proper Documentation:** Missing or incomplete documentation for transactions or expenses might indicate attempts to hide fraudulent activities.

**Unwarranted Vendor or Contractor Payments:** Payments to unfamiliar vendors or contractors, or duplicate payments, could be indicative of kickbacks or fraudulent schemes.

**High Employee Turnover:** A sudden increase in employee turnover, especially among those with access to sensitive areas or financial information, could point to a toxic work environment driven by internal theft.

**Inconsistent Behavior:** Drastic changes in behavior, such as increased defensiveness or hostility when questioned, could suggest guilt and attempted cover-up.

**Unauthorized Access:** Frequent attempts to access areas beyond an employee's job role might indicate an attempt to gather sensitive information or access valuable assets.

**Weak Internal Controls:** Poorly designed or executed internal controls can create opportunities for theft. Lack of oversight, accountability, or separation of duties can increase the risk.

**Prevention and Detection:** To combat internal theft, implement robust preventative measures such as thorough background checks, clearly defined roles and responsibilities, mandatory vacation policies, and regular internal audits. Encourage open communication and establish anonymous reporting channels for employees to share concerns without fear of retaliation.

If you suspect internal theft, handle the situation discreetly but promptly. Engage legal and human resources professionals to ensure proper procedures are followed and legal rights are protected.

In conclusion, vigilance is crucial to safeguarding your company from internal theft. By staying alert to these warning signs and taking proactive steps to prevent and address such behavior, you can help maintain a healthy work environment and protect your company's reputation and financial stability.



**Ted Moss**  
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## CLEANING AND SEALING YOUR CONCRETE. WHY IT'S IMPORTANT!



At Window Genie of Cleveland, we clean windows and a whole lot more! When it comes to the “whole lot more,” people often wonder what that entails. Our 5 service verticals include window cleaning, gutter cleaning, pressure washing, window tinting, and holiday lighting. One of the recent additions to our fleet of vehicles is a 16-foot box truck that houses (2) 8 gallon per minute pressure washing machines, a 525-gallon tank of water, and various equipment to help perform different services under the “pressure washing” realm. We can soft wash roofs, houses, and clean and seal concrete in an efficient way like never before.

Today's topic is cleaning and sealing concrete. Whether it's your driveway, stamped concrete patio, paver patio, or sandstone patio, it's important that we use the right amount of pressure and cleaning detergents to achieve the best possible clean and protectant for the concrete. We are well versed on which sealer is best to protect your concrete, and we can ensure that by maintaining the look of your property for years to come. It's important to clean and seal your concrete before the salt hits the road and the freezing/thawing cycles of Cleveland's harsh winter months wreak havoc on your driveways and patios.

Call or text us at (440)399-2500 to receive a free consultation on what is best for your home. You can also hop online to [www.WindowGenie.com/Cleveland-West](http://www.WindowGenie.com/Cleveland-West) to request a quote. We clean windows and a whole lot more . . . including your concrete!

## SIFTING THROUGH THE JUNK DO I KEEP IT OR TOSS IT?

At times in my life, I've really been a bit jealous of people who can look at items, instantly make that call, and then send it out for disposal or donation without a second thought. But over the years, I've found a few helpful tips.

Change your closet setup by putting freshly washed items towards the back. If you're constantly reaching past items, then it's time to let them go. Keep a donations bag in the closet. If you put something on and immediately take it off because it's damaged or doesn't fit right, then toss it right in the bag.

Be brutally honest with yourself about resale intentions. Will you actually take the time to photograph, and list it, monitor the messages, and meet with someone? Would it be easier to just donate it?

Do a search through Facebook Marketplace to see what those items are actually selling for. Based on values, you may decide not to bother selling it or be motivated to list it immediately. Use the Google Lens app to search listings for you.

Bagging up the donations is easy, but actually getting them to the charity can be tough. Once that bag or box is full, walk it out of the house and put it in the trunk of your car. Then you can just swing in to drop it off the next time you're near your favorite charity.

**Kelly Barnes**  
 JDog Junk Removal & Hauling  
 330.242.3069



No one ever wants to come home to a flooded basement. But if it's due to heavy rains, a broken pipe, or another disaster, water can quickly cause serious damage to your home. If you have water in your basement, it's important to act fast and contact **AdvantaClean of the West Side**. The longer water sits in your basement, the greater the risk of mold growth, structural damage, and other problems. AdvantaClean of the West Side has the equipment and expertise needed to quickly remove water from your basement and start the drying process. So if you find yourself dealing with a flooded basement, don't wait.

**Call AdvantaClean of the West Side at 440-568-0300 today!**



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## MOLD IN BATHROOM SHOWERS

Okay, question of the day- who has mold on their bathroom shower ceiling? The simple answer is, pretty much everyone. A large number of our calls are people concerned with mold they just can't get rid of in their bathroom. They clean and clean and still, the mold comes back. The shower area is, of course, always damp and humid. The real problem starts when there's no bath fan installed, or when the homeowner doesn't use the fan at all. That would help greatly. We know that mold is literally everywhere, and it only needs food and water to proliferate. Turning on the shower is like ringing the dinner bell for mold spores. The shower provides humidity, the paint is a food source, and then you have funky brown, black, or green mold on your ceiling and walls. Unless you are a smart homeowner and used a bathroom paint that's mildew proof or fungistatic, mold will grow in the humidity. Another helpful option is to run that bath fan during a shower and approximately twenty minutes after. It takes that long to remove humidity. Oftentimes cleaning mold doesn't work. Most bleach based bathroom cleaners advertised for cleaning mold are simply cleaning the stain and are doing absolutely nothing to the spores. Technically these cleaners are mostly water, so while making that stain disappear you're also giving it what it needs to grow. It will always reappear in a few short months. So skip the bleach cleaner and call The Mold Guys, we'll provide a solution to that pollution.



**Joe Hruska**  
**THE MOLD GUYS LLC**  
 440-739-0605  
 themoldguys@yahoo.com

Before



After



Your roof is one of the most important parts of your home, protecting you and your family from the elements day in and day out. But how do you know when it's time to replace it? While some signs of roof damage are obvious like leaks or missing shingles, others may not be so easy to spot. If your roof is more than 20 years old, it's likely time for a replacement, even if it looks fine from the ground. Another key indicator of roof trouble is curling or buckling shingles. If you notice these issues, it's best to call in a professional to assess the damage and provide the best course of action. In the end, taking proactive steps to replace your roof when necessary can save you time, money, and headaches in the long run.



**Mike Lemmeyer**  
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## THE BENEFITS OF ADDING WHOLE HOME SURGE PROTECTION



If you have ever experienced a power surge in your home, you know how damaging it can be to your appliances and electronics. A power surge is a sudden spike in voltage that can damage your devices and cause costly repairs or replacements. Power surges can be caused by lightning strikes, faulty wiring, or electrical grid fluctuations.

One way to protect your home from power surges is to install a whole home surge protector. This is a device that is connected to your main electrical panel and acts as a gatekeeper for the electricity that enters your home. It monitors the voltage level and blocks or diverts any excess voltage to the ground, preventing it from reaching your outlets and devices.

A whole home surge protector can offer several benefits, such as:

- Saving you money on repairs or replacements of damaged appliances and electronics
- Extending the lifespan of your devices by preventing wear and tear from voltage fluctuations
- Protecting your home from fire hazards caused by overheated wires or circuits
- Enhancing the performance and efficiency of your devices by ensuring a stable voltage supply
- Providing peace of mind that your home and belongings are safe from power surges

A whole home surge protector is a worthwhile investment for any homeowner who wants to safeguard their home from unexpected power surges. To learn more about how to install a whole home surge protector, contact us today. We are a licensed and experienced electrical contractor that can help you with all your electrical needs.



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*Thank you, Jennifer Bystricky, Founder/Visionary*



Visit [www.KnittingForCancer.org/donate-now](http://www.KnittingForCancer.org/donate-now)



## Long Term Effects of Working from Home on Local Businesses and City Revenues

by Dann Moesta

Media today inconsistently portrays the story of remote work—Work From Home (WFH)—and its impact on jobs. Many articles depict WFH as a clash between workers fleeing from their offices and companies justifying city office spaces. The desire for WFH may end up completely changing the way cities are built and how communities develop.

The pandemic has accelerated ongoing economic changes that support WFH: retirement rates outpace new hires, and supply chain challenges put pressure on workers in manufacturing to meet spiking production demands. This drives future generations toward the kinds of jobs that make remote work more plausible. The bolder incentives necessary for increases in physical labor have yet to materialize.

Corporate leaders say their concern about returning to work is a decrease in productivity. Technology allows precise remote tracking of job performance, showing WFH doesn't harm key performance indicators. The U.S. Bureau of Labor Statistics points to increasing competition for labor—3.5% civilian unemployment rate, even lower than pre-2008.

Office workers desire WFH, yet there's a trade-off that may hurt them in the long run. WFH could contribute to the traditional bustling city center becoming obsolete, impacting small businesses heavily focused on local customers who need a certain population density to succeed. As national populations redistribute during this great WFH migration, it is likely that local business revenues will also redistribute.

## GMS Introduction - DANIELLE KOSSMAN

Established in 1996 and headquartered in Richfield, Ohio, Group Management Services (GMS) is a distinguished professional employer organization (PEO) with 24 locations across the country. As we expand nationwide, our core commitment revolves around equipping clients with the essential HR tools and resources to nurture business growth and prosperity. As HR professionals, we shoulder the intricate administrative responsibilities that often surpass a company's time and expertise; including payroll, human resources, benefits, and risk management.



Whether you want to simplify your job as a business owner or grow your business, GMS is here to offer invaluable assistance. We save you time and money, all while making employee management simpler, safer, and stronger. It's essential to understand that businesses retain complete control over their employees and regain the opportunity to focus on growing their business. In essence, GMS' comprehensive services empower businesses to thrive while managing human resources demands effectively. To learn more about how GMS can support your business, please contact me at 440-665-1041 or email me at [dkossman@groupmgmt.com](mailto:dkossman@groupmgmt.com).







# 1Direction STRATEGY



## **ROB WENTZ**

Small Business Strategist

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## **OVERCOMING CHALLENGES: A GUIDE FOR BUSINESS OWNERS**

Being a business owner is a rewarding endeavor, but it comes with its fair share of challenges. From managing finances and competition to maintaining a motivated workforce, business owners face numerous obstacles on their journey to success. In this article, we will explore some of the common challenges faced by business owners and provide insights on how to overcome them.

### **1. FINANCIAL MANAGEMENT:**

The most common challenges for business owners are managing finances effectively. This includes budgeting, cash flow management, securing funding, and making informed financial decisions. To overcome this challenge, it is crucial to develop a comprehensive financial plan with tracking tools, regularly review financial statements, and communicate with your CPA on a regular basis.

### **2. COMPETITION:**

In today's competitive market, standing out from the crowd is vital. Business owners need to differentiate their products or services, understand their target audience, and constantly innovate. Conducting market research, analyzing competitors' strategies, and adapting to changing trends are key strategies for overcoming competition.

### **3. EMPLOYEE ENGAGEMENT:**

Building and retaining a motivated workforce is a challenge for business owners. It requires effective communication, fostering a positive work culture, providing growth opportunities, and recognizing and rewarding employees' contributions. Regular team meetings, training programs, performance evaluations, and employee feedback channels can help enhance engagement and productivity.

### **4. TECHNOLOGICAL ADVANCEMENTS:**

Keeping up with rapidly evolving technology can be overwhelming for business owners. Embracing digital transformation, automating processes, and leveraging technology to streamline operations can give businesses a competitive edge. Staying updated through industry forums, attending workshops, and partnering with technology experts can help mitigate this challenge.

### **5. ADAPTABILITY TO CHANGE:**

The business landscape is dynamic, and adapting to change is essential for survival. Business owners must be open to new ideas, agile in decision-making, and willing to pivot when necessary. Creating a flexible business plan, fostering a learning mindset, and seeking customer feedback are effective strategies for embracing change.

### **CONCLUSION:**

While challenges are inevitable, business owners can overcome them with resilience, strategic planning, and a willingness to learn and adapt. By addressing financial management, competition, employee engagement, technological advancements, and adaptability to change, business owners can navigate the complexities of entrepreneurship and thrive in a rapidly evolving business world. Remember, challenges are opportunities for growth, so embrace them with determination and perseverance.



# Health & Wellness

## SECTION

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Coupled with chiropractic care, physical therapy, and adjunctive therapies such as acupuncture, massage therapy and nutrition, spinal decompression can provide long-term solutions for patients in constant pain without having to rely on addictive medications or risky surgeries.

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## WE'RE ALL STUDENTS IN THIS "SCHOOL OF LIFE"

“Integration” is a buzz word in the psychedelic healing world, but in truth, this topic should be discussed more widely because it is fundamental to everyone’s healing and transformation. Integration is the process of how we bring in and incorporate new ways of living/being that are informed by the insights we are given through transformative experiences. Simply, integration is how a person intentionally changes and transforms their life- and this of course looks different for everyone!

In a transformative life experience whether it be the death of a loved one or a powerful healing ceremony we have the opportunity to receive precious insights that can become important life lessons. How we “show up” in this “school of life” will influence our capacity for growth, and this greatly has to do with our attitudes and perceptions of life. Being able to reframe a question like “Why is this happening to me?” to “Why is this happening for me and what can I learn from this?” can shift us out of victim mode into a more empowered attitude.

We all have developed patterning and core limiting beliefs that don’t serve us. This is just part of being human. To change requires our courage and commitment and yes, work. Integration work for a person trying to heal from addiction might look like: creating and respecting new boundaries with people they allow in their life, getting weekly accountability support, and learning/practicing some form of nervous system regulation. Understanding how our nervous systems are connected with our patterning is really helpful!

There comes a time for everyone to take a hard honest look at their life and take a “personal inventory”- what is working and not working in their life, asking some really difficult questions and having the courage to face the truth. This can be where getting support from a therapist and/or coach is invaluable!



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## THE SOLUTION TO FIGHTING ALLERGIES

Approximately 12 million Americans suffer from allergies, and chronic sinusitis affects nearly 37,000,000 people in the US, with 18 million visits resulting in a diagnosis of sinusitis. 150 to 200 Americans die each year due to an allergic reaction, and hives are one of the most common skin allergies affecting up to 20% of the population. At least 40 deaths occur annually from reactions to insect stings, but now there is a solution.

Using state-of-the-art computer and laser technology, the BAX 3000 eliminates allergens based on an individual's needs. Laser therapy is used to re-educate the immune system by exposing the patient to a digital allergy and imprinting the sequence into the nervous system. Therefore, you respond appropriately when exposed to harmless substances such as outdoor (trees, grasses, flowers and mold), chemical (common inhalants), food, and molds.

The BAX 3000 is completely non-invasive and is safe for all ages. Until now, those suffering from the effects of allergies had few options, most offering limited results at best. If you or someone you love is suffering from allergies you are not alone. Some problems we can help with are food allergies, pet allergies, seasonal allergies, dust and pollen and mold.



**Dr. Wendy Ormsby**  
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[www.chiropractorbrunswickohio.com](http://www.chiropractorbrunswickohio.com)



## ESSENTIAL OILS ARE MORE THAN JUST FOR SMELLS

I'm often approached by people seeking essential oils to safely make their home smell good, but with truly unadulterated essential oils, smell is just a bonus. The true benefits come from the therapeutic qualities of each unique oil. Essential oils can help support your wellness and are an effective alternative to most over-the-counter products, not only reducing your exposure to toxic ingredients but without side effects or expiration dates.

However, it's crucial to know that the majority of essential oils on the market are useful only for cosmetic purposes and are typically incapable of providing real therapeutic benefits and are often unsafe. Bottles of essential oil can legally say they are 100% pure essential oil when they are not. Make sure to know the right questions to ask when inquiring about an essential oil, so you get the best one for your needs and use only ones that are safe.



**Amy Diamond Cantor, M.Ed.,**  
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## 🇺🇸 VETERANS, LISTEN UP! 🇺🇸

10,000 people turning age 65 every day; 9,999 are confused about Medicare. I want to help!

What about Medicare Advantage for People on Tricare?

Tricare for Life (TFL) is the health insurance program for qualified military retirees and their beneficiaries. This is different from Medicare, the national health care system for people age 65+ and people with specific disabilities. It's possible to be qualified for both Tricare and Medicare and have them work together.

Many Medicare beneficiaries with Tricare express interest in Medicare Advantage plans. This is often because some plans offer "extra" benefits such as coverage for chiropractic, dental, hearing, and vision, OTC benefits, and free gym memberships. Since Original Medicare does not provide benefits for this, Medicare Advantage plans are a way for people with Tricare to get these benefits at little cost.

For example, many Tricare recipients enroll in Medicare Advantage to get the Silver Sneakers benefit. It's their choice to do so.

When you enroll in a Medicare Advantage plan, that plan is primary. However, TFL is unique in that it will often pick up the copays on your Medicare Advantage plan anyway, leaving you with little out of pocket.

If you would like to know more about additional benefits at no cost to you, call me.



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I am asked that question quite often. People only purchase Life Insurance because either they owe someone, or they love someone. Life Insurance is the most efficient way to provide the necessary funds on a tax-free basis in the event of a death. The beneficiary may use those funds to cancel outstanding debt, such as a mortgage, a business loan, or college loans if the parents have co-signed their children's tuition. The funds can be invested to provide or replace the income lost due to a death. In the 30 + years I have been in the Insurance and Financial services industry, I always make it a point to offer to help facilitate the claims process. I also meet with the beneficiaries to assist in completing the claim forms. Then we submit them to the Insurance company and the proceeds check is delivered. I can not replace a person, but with the proper planning, I am able to replace what the deceased individual brought to the table. This enables the family or business to keep going. Doing the proper planning now will save a lot of heartache later.

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# Senior Care

## SECTION

### CAREGIVING TO SUPPORT INDEPENDENCE

“I am not going into a nursing home, and you can’t make me!” This is a very common response from an older adult when someone suggests they need help. What is the most effective way to suggest help when the older adult doesn’t want any? Remember, older adults have lived through many challenging life experiences, so telling them what’s best for them is likely not going to be productive. Don’t insult their intelligence or life experiences. Asking them questions about what successful aging looks like and what strategies they can use should they have an accident can generate some very productive conversations. Helping them to design a care plan that highlights functional limitations, types of care to support limitations like home care, housekeeping services, daily phone calls, and identifying resources to support care like VA benefits, Passport coverage through Medicaid, and long-term care insurance coverage, to name a few. It’s imperative to stress that as a caregiver you are attempting to help them maintain their independence, and through obtaining support, they will be able to stay independent longer. Independence and help go hand-in-hand.



If you need assistance with designing a productive conversation and designing a care plan, contact me AT 440-212-4987.  
 Kelsey Loushin, President  
 Eldercare Professionals of Ohio, LLC

### How a Death Doula Can Assist a Person Through a Beautiful Exit

Have you ever heard of a Death Doula? Most people haven’t. It’s a newer idea that’s becoming increasingly more popular. Surely, you’ve heard of a birthing doula, right? Well, a Death Doula does the same thing, only on the opposite end of life. Something few people realize is that death is a labor out of this world, just like birth is a labor into this world. There are usually nine months between conception and birth; birth is a process. Death is usually a similarly long process not something that happens overnight but rather a gradual decline over a period of time.



Since the process of dying is not something that happens quickly, it’s important to plan for your end of life. Planning for things such as what type of care you’d like to receive, who can make medical and financial decisions for you, and where you’d like to die. Everyone’s death is its own journey, and we rarely know what that journey will look like. Making a Death Plan can assure your end of life looks like you want it to. A person’s end of life could be lengthy and require a significant amount of care. These things are important to plan for, especially financially.

How can a Death Doula help? A Death Doula is able to provide physical, spiritual, and emotional support to an individual and their loved ones through the end of life. By providing support, guidance and education to the individual and their loved ones, a Death Doula can help a person have a more beautiful death. A Death Doula does not replace hospice but rather works hand in hand with hospice to provide a much higher level of care than just hospice alone.

Here’s a bit about me. I am a registered nurse with over twelve years of experience in the end-of-life realm. I am an expert at all things end of life and provide invaluable support to my clients. I am the CEO and Founder of End-of-Life Consulting Co. providing 1:1 Death Doula services as well as education on death and dying and professional keynote speaking services. I have three incredible sons I love with all of my heart. I am a strong supporter and advocate for Autism awareness in support of my youngest son.

**Kacie Gikonyo, RN**  
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 Facebook, Instagram, YouTube and TikTik: @Death Doula Kacie  
 Linked in: Kacie Gikonyo

### Northeast Ohio Networkers



JOIN THE COMMUNITY

The Northeast Ohio Networkers is a Facebook group that was started a few months ago for small business owners to offer their trusted resources to each other. For BNI members, it’s a place to ask for sub or to let people know that you’re willing to sub at other chapters. It’s a place to praise the services of others and a place to share networking events. The only thing I ask is that it not be used for self-promotion.

SCAN & JOIN NOW





# AMELIA GRACE ASSISTED LIVING



## SENIORS TRANSITIONING TO ASSISTED LIVING

Do you have a senior who is ready for transition to assisted living? After years of caring for my parents, I had to make the difficult decision to move them from their home when realizing we could no longer provide the care they needed. When your loved one needs more care than you can provide at home, give us a call. We understand how challenging this is, and we will make the transition as smooth and seamless as possible.

With excellent caregivers, tranquil surroundings, and convenient access to nearby medical facilities, we can help. Amelia Grace Assisted Living has been providing compassionate senior care for decades and has an excellent staff-to-resident ratio. Our caregivers' drive and commitment are second to none. And after years of pouring our love into delivering senior care with a difference, our previous residents' adult children are now entrusting us with their care. Get in touch to find out why!

Call to schedule a tour of our recently remodeled home, Amelia Grace Assisted Living. Enjoy all the comforts of home while receiving the care your loved ones need and peace of mind you need. (800) 756-1817

Ann Shanley  
Co-Owner / Operator  
Amelia Grace Assisted Living  
Sign up for our newsletter: [ann.agassistedliving@gmail.com](mailto:ann.agassistedliving@gmail.com)  
440 487 6865





If you would like more information about advertising in the next issue, please call Tony Stastny at 440.346.4056 or email [tony@anthonyjstastny.com](mailto:tony@anthonyjstastny.com)

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Ohio First Land Title
- HOUSE BUYER  
Tony Stastny & Mike Gales
- HOUSE FLIPPING COACH & PRIVATE MONEY LENDER  
Mike Gales
- REALTOR - Frank Ruma
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- ASSISTED LIVING  
Ann Shanley
- DEATH DOULA  
Kacie Gikonyo
- ELDERCARE  
Kelsey Loushin

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*Promoting your business*  
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Wyno View Production
- BRANDING & MARKETING  
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Dr. John Livingston
- ESSENTIAL OIL  
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- PERSONAL INJURY ATTORNEY  
Eric Tayfel



**SALES CORNER**

**STRATEGY #9: GET BUSY**

Non-productive people aren't usually successful, and customers like dealing with successful people. There's a sense of professionalism, expertise, and respect when working with successful salespeople. Not being busy can send a negative or a nonprofessional vibe to your prospect about you. But do not let your "busyness" get in the way of your providing customer service and prompt follow up. If you wait too long to respond, you send a message that you don't care about your customer's needs.

*"Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit home and think about it. Go out and get busy."* —Dale Carnegie, American writer and lecturer and the developer of famous courses in self-improvement, salesmanship, corporate training, public speaking, and interpersonal skills.



To bring in more business, it's essential that we are always sharpening our sales skills. In 2017, I published a book, *52 Ways to Skyrocket your Sales Career*.

*52 Ways to Skyrocket your Sales Career can be found on Amazon. Or a signed copy can be purchased directly from me. [Tony@AnthonyJStastny.com](mailto:Tony@AnthonyJStastny.com)*



*Find me on YouTube at AnthonyJStastny or the QR code with your camera.*

