

# MANSFIELD COMMUNITY Family VALUES

**Local Housing  
Report from  
RE/MAX  
First Realty!**

**Community  
Spotlight:  
Whitaker's  
Natural  
Market!**

**WIN A \$50  
GIFT CARD TO  
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THE  
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at Mansfield**

COMMUNITY



Offering **Assisted Living & Specialized Memory Care** in a home-like environment.

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Facebook!



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**419.775.1013** (ask for Rev. Dr. Jim Carder)

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**WaterfordAtMansfield.com**



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DR. TAYLOR PFEIFER  
DR. KELLY SABO  
DR. CATHERINE STONER**

*Now Accepting  
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**1300 Middle Bellville Road  
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The Lilac Hill doctors and staff are committed to wellness medicine, diagnosis and care of illness, dental care, nutrition, and surgery through all stages of life. If you have any questions or concerns about how we can care for your pet, contact us today!

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**Open Daily**

**8:00am - 8:00pm**



**Bellville  
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987 St Rt 97 W  
Bellville, OH



**Ontario  
Walk-In Clinic**  
567-307-7920  
600 Richland Mall  
Ontario, OH



**Shelby  
Walk-In Clinic**  
567-247-0870  
24 E Whitney Ave  
Shelby, OH





DER DUTCHMAN BELLVILLE

# NEW LOOK

## Same Great Taste



dhgroup.com ♦ 419.886.7070 ♦ 720 State Rte 97 W, Bellville

Use anytime this November – December 2025!

Online or In Person

# \$5 OFF \$30

Online Promo Code:  
5OFF30

Receive  
\$5 off your order of \$30  
or more!

dhgroup.com

MUST PRESENT COUPON  
AT TIME OF PURCHASE.



419-774-1744

1360 South Trimble Road  
(at Lexington Avenue)

HAPPY HOUR  
MONDAY-THURSDAY  
3PM-6PM



# \$2<sup>50</sup> OFF

## Any Two Lunches

Dine-in only. 1 coupon per party.  
Valid only with coupon.  
Not valid with any other offer  
Expires 1/15/2026

# \$4 OFF

## Any Two Dinners

Dine-in only. Not valid Fri & Sat  
evenings. 1 coupon per party.  
Valid only with coupon. Not valid with  
any other offer. Expires 1/15/2026

# BERRY & merry

tart.sweet.complete.

## CRANBERRY FIX

CRANBERRY JUICE,  
STRAWBERRIES, BLUEBERRIES,  
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ORDER ONLINE PULPJUICEANDSMOOTHIE.COM



\$3 GUILT FREE  
VEGAN  
COOKIES

PULP  
GIFT CARDS



TUMBLER  
\$15



GIFTING  
made easy.

994 Lex-Springmill Rd., ONTARIO



**SALES • SERVICES • INSTALLATION**

# Car Audio DESIGN

**419-529-9225**  
 331 N Lexington-Springmill Rd, Suite 110, Ontario

<b>REMOTE START</b> WITH FACTORY REMOTE <b>\$329.99*</b> <b>INSTALLED</b> w/ coupon. reg. \$350 <small>Limit one per person. Must present coupon. Exp 1-15-26</small>	<b>HEATED SEATS</b> LIKE FACTORY <b>\$229.99*</b> <b>INSTALLED</b> w/ coupon. reg. \$250 <small>Limit one per person. Must present coupon. Exp 1-15-26</small>
<b>BACK UP CAMERA</b> <b>\$25 OFF</b> Backup Camera System <small>Limit one per person. Must present coupon. Exp 1-15-26</small>	<b>REMOTE START</b> <b>\$329.99*</b> <b>INSTALLED</b> w/ coupon. reg. \$350 <small>Limit one per person. Must present coupon. Exp 1-15-26</small>

**WE DO DIESEL REMOTE STARTS!**  
\*SOME CARS MAY REQUIRE ADDITIONAL PARTS, EXTRA

# MAKE A BIG IMPACT IN RICHLAND COUNTY

SHOP SMALL - RICHLAND COUNTY

**NEW DATE NOVEMBER 22**

**TWO WAYS TO WIN PRIZES!**

**FIND OUT MORE AT**  
[RICHLANDAREACHAMBER.COM](http://RICHLANDAREACHAMBER.COM)

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women's clothing \* gifts \* accessories

1084 Lexington Ave | Mansfield, OH  
 Shop online @ [goldenpoppyshop.com](http://goldenpoppyshop.com)

Now Open Mon 12-5  
 Tues-Fri 10-5 & Sat 10-3!

**\$10 OFF**  
 Regular Priced Purchase of \$50 or More

Some exclusions apply. See store for details. Not valid on Brighton products. Expires 1-15-2026



ESTD 2022  
**HENRY'S HOMESTEAD**  
 LET NATURE NURTURE YOU  
[henryshomestead.com](http://henryshomestead.com)

As Featured In Forbes!

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## Natural Skincare Products

- NATURAL DEODORANTS
- BATH BOMBS
- LOTIONS
- LIP BALMS
- BATH SOAK

Try our famous Natural **Healing Salve**, used for eczema, rashes, burns, cuts & scrapes, dry skin!




**PLACE YOUR ORDER AT**  
[www.Henryshomestead.com](http://www.Henryshomestead.com)



# Gionino's<sup>TM</sup>

## PIZZERIA

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1131 West 4th St  
Mansfield

**419.884.8020**  
176-B East Main St  
Lexington

**419.589.7000**  
1289 Ashland Rd  
Madison

**CARRY OUT • DELIVERY**

**LARGE 1 TOPPING PIZZA**

**ONLY \$16<sup>00</sup>**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 1/15/2026

**MEDIUM 1 TOPPING PIZZA**

**ONLY \$10<sup>00</sup>**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 1/15/2026

**\$3 OFF**

**ANY LARGE PIZZA**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 1/15/2026

**ANY 2 SUBS  
ONLY \$12<sup>00</sup>**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 1/15/2026

**1 LARGE 2 ITEM PIZZA  
& 25 Pc JoJo's**

**ONLY \$27<sup>99</sup>**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 1/15/2026

**FREE SANDWICH**

Buy a \$10+ Arch Card, get a FREE sandwich of your choice!



Expires 1/15/2026. Free item must be taken at time of card purchase. One free item per customer per visit. Not good with other offers. Valid at all Richland County, Crestline, or Loudonville McDonalds.

Buy one, Get one  
**FREE**  
(of equal or lesser value)

**Any Size  
Hot McCafé  
Beverage**



Expires 1/15/2026. One offer per coupon. Not good with any other offer. Valid at any Richland County, Crestline, or Loudonville McDonalds.



**AUTHENTIC MEXICAN FOOD**



**El  
Charrito**

**419.522.7226**

**80 W Hanley Rd | Mansfield**



**ALL DAY  
WEDNESDAYS**

**Margarita  
Special**

**6 DIFFERENT FLAVORS  
ONLY \$1<sup>99</sup>**

**Lime, Strawberry, Peach,  
Raspberry, Pina Colada, & Mango**

**\$2 OFF**  
**Any Two  
Lunches**



Present coupon. Not valid with other offers. Expires 1-15-2026

**\$3 OFF**  
**Any Two  
Dinners**



Present coupon. Not valid with other offers. Expires 1-15-2026



**Wellspring**  
Custom Pharmacy & Health Source

1987 W. 4th St. Suite 200  
Ontario, OH 44906  
wellstore.com 419-756-2559

**Supplement your immune system this cold & flu season!**

*Supplement Savings!*  
**\$20 OFF**  
Supplement Purchase of \$100+ Before Tax  
Must present coupon at time of sale. Expires 1-15-2026

Quercetin, Vitamin D, Immune Active, OrthoMune, Viracid

*Let's Explore Natural Solutions That Work for You!*

Functional Medicine • Weight Loss  
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Professional Grade Supplements • Consultations  
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**Fisher's Hillside Surplus**

7843 Township Road 95  
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Mon, Tues, Wed, Fri: 8a-5p • Sat 8a-3p • Closed Thu & Sun

**Christmas Shopping?**  
Come Check Out Our 2000+ sq ft Warehouse!

- Christmas Trees & Decor
- Firebricks
- Runner Sleds
- Hand Crank Corn Sheller
- Kids Plastic Play Houses
- Exercise Equipment
- Hay & Manure Forks

**\$5 OFF**  
any purchase of \$50 or more  
Not valid with other offers. Must present coupon. Expires 1/15/26

**\$10 OFF**  
any purchase of \$100 or more  
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**Wilging Meats**  
Since 1919

Local All Natural Meats & Organic Groceries  
1391 Lex Ave | 419-756-5262 |

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Thank you for allowing us to serve you for 5 generations.

**PLACE YOUR HOLIDAY PIE ORDER TODAY!**

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Family Restaurants

Carry-Out, Online Ordering, & Delivery Available via

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Mansfield, OH 44907  
(419) 756-0479

**WESTSIDE**  
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Mansfield, OH 44906  
(419) 529-8238

**mansfieldfamilyrestaurant.com**

**\$1 OFF**  
Whole Pie  
Order Ahead By Tuesday  
Delivered Fresh for  
Thursday Pick Up Weekly!  
Present coupon. Limit one per order. Expires 1-15-26

**\$5 OFF**  
Any Purchase of \$25 or More  
Present coupon. Limit one per order. Expires 1-15-26



Area's Most Unique Gift Store

## Wade Gardens CHRISTMAS SHOP

Home Décor • Jewelry  
Kitras Glass • Wind Chimes  
One-Of-A-Kind Gifts & More!

**Christmas Open House**

November 10<sup>th</sup> - 16<sup>th</sup>

**Santa is coming!** Dec 7<sup>th</sup> 11am-4pm

**Come See the Difference!**

**\$5 OFF**  
Purchase of  
\$30 or more

WADE GARDENS  
Not valid with other offers.  
Present Coupon. Expires 1/15/26

**25% OFF**  
Any One Item

WADE GARDENS  
Max coupon value \$25.  
Not valid with other offers  
Present Coupon. Expires 1/15/26

3360 Possum Run Road • Mansfield, OH • 419-774-0004 • WadeGardens.com 

MERRY CHRISTMAS FROM ALL OF US AT TITO'S!

# Tito's

CANTINA & GRILL

320H E Main St • Lexington

419.884.7189 • TITOS.LOVE

**FREE \$10 GIFT CARD**  
with \$50 Gift Card Purchase

Some restrictions apply. Stop in or call for details. Must present ad. Expires 12-24-25

  
**LOCUST CORNERS**  
Bulk Food & Deli LLC

6917 Ankneytown Rd • Bellville, OH  
[www.LocustCorners.com](http://www.LocustCorners.com)



JOIN US FOR OUR  
**Holiday Open House**

**DECEMBER 6<sup>TH</sup>**

Super Specials, Free Cookies, & Tastings!  
Come experience the flavors of the Holidays!

*Serving Soups, Salads, & Sandwiches! Stop in for  
Melting Chocolate & other Holiday Baking Essentials!*

Call To Order Your Deli Trays  
For Holiday Parties & Events!  
**419-886-3300**



**\$1 OFF**  
Deli Meat or Cheese

ONE POUND MINIMUM  
Not valid during Holiday Open House.  
Not valid during other offers. Expires 1-15-2026

**\$5 OFF**  
Any Purchase of \$50+

Not valid during Holiday Open House.  
Not valid during other offers. Expires 1-15-2026



Enter to win a free  
Dream Vacation  
here!!



**LET'S GET TRAVELING!**

**It's never too early to plan your  
dream vacation!!**

Cruises start at less than \$300.  
Payment plans are available.  
Call or click today!!

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*Contact us today*

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**567-772-4407**

**SUBSCRIPTION RESIDENTIAL CLEANING**

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|-------------------|----------------------|
| ✓ <b>SWEEPING</b> | ✓ <b>BATHROOMS</b>   |
| ✓ <b>DUSTING</b>  | ✓ <b>KITCHENS</b>    |
| ✓ <b>MOPPING</b>  | ✓ <b>&amp; MORE!</b> |

**15% OFF** Your First Clean

MAX VALUE \$40. Not valid with other offers.  
Must mention coupon when booking. Expires 1-15-26



Get

**\$100 Off**

**Any Lift Chair In Stock Now!**



- Smooth Transition From Seated to Standing
- Features Range From Lay Flat To Lumbar Support & More!

AS LOW AS

**\$799**

With this advertisement.  
Valid now through 1/15/2026

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[www.nichollsfurniture.net](http://www.nichollsfurniture.net)

**1581 WEST 4<sup>TH</sup> ST. • MANSFIELD, OH**

(CORNER OF HOME ROAD)

**419-529-6070**

**YMCA OF NORTH  
CENTRAL OHIO**



**Mansfield Branch:**

**750 Scholl Rd  
419.522.3511**

**Shelby Branch:**

**111 W Smiley Ave  
419.347.1312**

[www.ymcanco.org](http://www.ymcanco.org)

**A YMCA Membership Includes:**

- **FREE** Group Fitness Classes
- Rock Wall & Youth Activity Center
- Discounted Youth Programs
- 24/7 Access to Wellness Center, Gym, & Walking Track - Mansfield Branch Only
- Child Watch While You Workout
- Indoor Pool & More!

**10% OFF**  
**All Annual Memberships**

Must pay in full. One coupon per household. Not valid with other offers. Must present coupon. Expires 1/15/2026







Makin' a Splash  
since 1975

# FAMILY POOLS & SPAS

*Escape to a place  
where you can Relax,  
Recover, & Rejuvenate!*



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**In-Stock  
& Ready for  
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*www.familypoolsandspas.com*



# 10% OFF

## POOL & SPA CHEMICALS



Let Us Bring Balance  
to Your Water with a  
**FREE Water Analysis!**

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**Mansfield** 855 Lexington Ave • (419) 756-5885  
Out of our Delivery Area? Try **DOORDASH**

## HOLIDAY CATERING DEALS

Starting at

# \$5 PER PERSON

Order at [Donatos.com](https://donatos.com)



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ORDERS OF \$25 OR MORE

PROMO CODE 621 • EXP 1/15/2026

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# DONATOS PIZZA

ORDER & EARN REWARDS  
AT [DONATOS.COM](https://donatos.com)

# 20% OFF

ORDERS OF \$50 OR MORE

PROMO CODE 035 • EXP 1/15/2026

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# DONATOS PIZZA

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AT [DONATOS.COM](https://donatos.com)

## Your Retail Source for *Locally* Raised Beef & Pork



### COUNTRY MEATS

CRESTLINE, OHIO

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419-683-2195 • [LinkMeats.com](https://LinkMeats.com) •



# \$5 OFF

Purchase of \$25+

Not valid with other offers or promotions.  
Must present coupon. Expires 1-15-26





**FALL INTO *Clean***  
 Stay Ahead of the Season  
[simplyfreshcleaningco.com](http://simplyfreshcleaningco.com)  
 567-438-9588 

- Trusted Clean. Guaranteed!
- Fully Insured
- Customizable Services
- Move In/Out Cleaning
- Deep Cleaning
- Residential & Commercial!

 FOLLOW US ON FACEBOOK FOR DISCOUNTS, CLEANING TIPS, TRANSFORMATIONS, & MORE!



Scan the QR code to get started!

**\$50 OFF**  
**YOUR DEEP CLEAN**

Some restrictions may apply. Call for details. Must present coupon prior to service. Expires 1-15-26



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 FAMILY EYECARE

GENERATIONS OF CARING  
 FOR YOUR VISION

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**Come See The Difference!**

1260 Lexington Ave.  
 Mansfield, OH 44907




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 KARATE - JUDO - JIJITSU - BJJ  
 SELF DEFENSE



871 Lexington Avenue • Mansfield, OH 44907   
 419-632-5802 • [mansfieldkwanmukan@gmail.com](mailto:mansfieldkwanmukan@gmail.com)

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- Samurai (8-12)
- Judo (8-up)
- Adult Karate (13-up)
- No Gi Brazilian Jiu-Jitsu
- Shingitai Jujitsu
- Yoga
- Adult Martial Arts
- Self Defense
- 2-4 Year old classes
- & More!

*Independently Owned & Operated!*

**FREE 2 Week  
 Full Membership  
 TRY ANY CLASS!**

Not valid with other offers. Must present coupon. Expires 1-15-2026

**Sign up for a Full  
 Membership & Get a  
 FREE UNIFORM  
 OR T-SHIRT!**

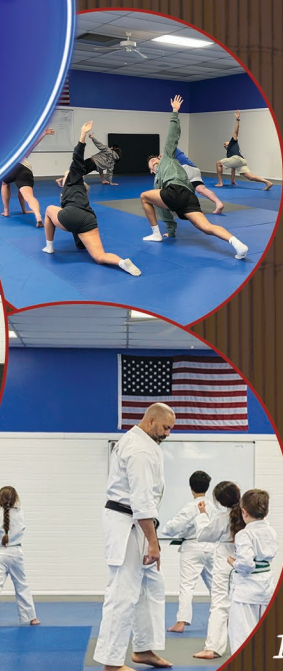
Not valid with other offers. Must present coupon. Expires 1-15-2026

**Sign up for a Half  
 Membership & Get  
 50% OFF UNIFORM  
 OR T-SHIRT!**

Not valid with other offers. Must present coupon. Expires 1-15-2026



Google  
 Reviews ★★★★★







**20% OFF**

**Any Reg. Priced  
Shoe or Boot**

SOME EXCLUSIONS APPLY.  
Cash or credit card sales only. Not valid w/ other  
offers. Must present coupon. Expires 12/25/25

**\$20 OFF**

**Any Reg. Priced  
Shoe or Boot**

SOME EXCLUSIONS APPLY.  
Cash or credit card sales only. Not valid w/ other  
offers. Must present coupon. Expires 12/25/25



Open Monday-Friday 8:30am - 5:30pm • Thursday 8:30am - 7pm • Saturday 9am - 1pm

1333 Lexington Avenue • Mansfield • At Logan Road • 419-756-0244

**El CAMPESTRE**

**Margarita Mondays!  
EVERY MONDAY**



419-529-5330

1971 W 4<sup>th</sup> St • Ontario

DINE-IN OR CARRY-OUT • Order Online at [ChowNow.com](http://ChowNow.com) or



**\$5 OFF**

**Any Bill of \$30+  
No Alcohol**

VALID SUNDAY-THURSDAY ONLY.  
Not valid w/other offers.  
Present coupon. Expires 1/15/2026

**\$10 OFF**

**Any Bill of \$60+  
No Alcohol**

VALID SUNDAY-THURSDAY ONLY.  
Not valid w/other offers.  
Present coupon. Expires 1/15/2026

**JUNK CARS**

★ **WANTED** ★

**CASH**

**888-9 JUNK IT**



**WE PAY  
TODAY!**







# OLAR FAMILY CHIROPRACTIC

William S. Olar, D.C.

*"Health Comes From Within"*  
Infants through Seniors

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Mansfield, OH 44907  
Phone: 419-756-7000

[www.OlarChiropractic.com](http://www.OlarChiropractic.com)

**40% OFF**  
**First Visit**  
For New Customers

Olar Family Chiropractic  
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with other offers or insurance.  
Must present coupon.  
Expires 1/15/2026

**Unlimited Visits**  
**\$125/mo.**

Olar Family Chiropractic  
Self pay only. Restrictions apply.  
Not valid with other offers or insurance.  
Must present coupon.  
Expires 1/15/2026

**DON'T LET A CHIP TURN INTO A CRACK!**

**D&W**  
**AUTO GLASS**  
[www.dwautoglass.com](http://www.dwautoglass.com)



55 Ashland Rd | Mansfield  
**419-524-0241**

**WE DO MORE THAN JUST GLASS...**

**Remote Starters!**

- Stone Damage Repair
- Starters
- Storm Windows
- Screen Repair



**Before**



**After**

**\$15 OFF**  
**Windshield Repair**

D&W AUTO GLASS  
Call for details. Must present coupon.  
Not valid with other offers. Exp. 1/15/2026

**\$10 OFF**  
**Any Service**

D&W AUTO GLASS  
Some restrictions apply.  
Call for details. Must present coupon.  
Not valid with other offers. Exp. 1/15/2026

## Medicare Open Enrollment... Big Changes for 2026!



**Due to the Inflation Reduction Act, there is a lot to be aware of & how it's going to affect you!**

- Plans May Be Changing in Your Area
- Plan & County Exits
- Drug Tier & Copay Changes
- Increased Premiums, Copays & Less Benefits

**This Is Important To You!!!**

**CALL NOW FOR YOUR NO-COST APPOINTMENT!**

**Get YOUR Questions Answered!**

- Medicare
- Life Insurance
- Short-Term/Long-Term Care
- Cancer/Heart/Stroke Policies



**DAWN KONYK**  
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[SSIPDawnK@gmail.com](mailto:SSIPDawnK@gmail.com)

**Call Us...  
We Care!**

SSIP Insurance Partners

1112 Lexington Ave - Mansfield, OH 44907

WE DO NOT OFFER EVERY PLAN AVAILABLE IN YOUR AREA. WE REPRESENT 10+ ORGANIZATIONS WHICH OFFER VARIOUS PRODUCTS. PLEASE CONTACT MEDICARE.GOV, 1-800-MEDICARE, OR YOUR LOCAL STATE HEALTH INSURANCE PROGRAM TO GET INFO ON YOUR OPTIONS.

**JAMIE AKERS**  
419.512.1615  
[JamieAkers.SSIP@gmail.com](mailto:JamieAkers.SSIP@gmail.com)







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a neighborly company

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- ✓ 7 Days a Week
- ✓ Never Charge for Overtime

**SEWER/DRAINS | PLUMBING | EXCAVATING**

### *3 Plumbing Tips to Prevent Winter Headaches*

- Protect your pipes: insulate & disconnect hoses before freezing temps hit.
- Check your water heater: flush sediment & make sure it's ready for heavy winter use.
- Test your sump pump: keep basements dry when snow & ice start to melt.

*Clogged Drains? Backed Up Sump Pump? No Problem, Call Mr. Rooter!*

**419-365-2850**

**MRROOTER.COM**

**WINTER SAVINGS!**

**\$76 OFF**

**ANY  
PLUMBING  
SERVICE**

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**AXE**

SOCIAL LOUNGE

ESTD  
19

IT'S THE MOST AXE-CELLENT TIME OF THE YEAR!

*Holiday*  
**PARTIES**

**BOOK YOUR HOLIDAY PARTY TODAY!**

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Thank you for supporting small businesses when you shop, eat, & spend local this holiday season!

**FROM OUR FAMILY TO YOURS,**

*Happy Holidays!*



**Family  
VALUES  
Magazines**

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For Advertising Information, Call 419-688-1593 or visit [FamilyValuesMagazine.com](http://FamilyValuesMagazine.com)



# Owned By Your Home? Call DownsizeMeSimply Today!



## Downsizing & Estate Clear Out

- |            |            |
|------------|------------|
| 🏠 SORT     | 🏠 UNPACK   |
| 🏠 PACK     | 🏠 PLAN     |
| 🏠 DONATE   | 🏠 CLEAN    |
| 🏠 SELL     | 🏠 SCHEDULE |
| 🏠 ORGANIZE | 🏠 CLEAR    |



419-989-9878  
DownsizeMeSimply.com  
info@downsizemesimply.com  
📱 Downsize Me Simply



*Happy Holidays from*

# APPLE HILL ORCHARDS

**OPEN YEAR  
'ROUND!**

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Fresh Bakery Items  
Local Produce  
Apple Donuts

Local Honey  
Hand Picked Apples  
Handcrafted Gifts

Unique Local Products  
Espresso Drinks  
& Much More!



**Now Taking Holiday Pie Orders!**



Buy One Dozen Donuts  
Get Two Donuts  
**FREE**

Not valid with any other offers. Must present coupon.  
Expires 1-15-26

**20% OFF**  
Single Christmas  
Décor Item

Not valid with any other offers. Must present coupon.  
Expires 1-15-26





*From our family to yours, we wish you a  
Merry Christmas filled with peace, joy, & laughter.  
Thank you for being a wonderful part of our year.*



D | L | X

DAN LEW EXCHANGE

Dates Still Available for Holiday Parties • Now Taking New Year's Eve Reservations

Give the Perfect Gift with a DLX Gift Card!

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WEALTH MANAGEMENT  
IS PROUD TO SUPPORT**

## **MANSFIELD CHRISTIAN GIRLS BASKETBALL**



**Mansfield Christian School**

500 Logan Rd Mansfield, OH 44907  
419.756.5651 • MCSFLAMES.ORG

### **2025-2026 GIRLS VARSITY SCHEDULE**

Sat.	11/22	@ Colonel Crawford HS	Away	6:15p
Tues.	11/25	vs Loudonville HS	Home	7:30p
Mon.	12/1	vs Ridgedale HS	Home	7:30p
Thurs.	12/4	vs Bucyrus HS	Home	7:30p
Sat.	12/6	vs Crestline HS	Home	2:30p
Sat.	12/13	@ Tree of Life Christian School	Away	11:30a
Tues.	12/16	vs Plymouth HS	Home	7:30p
Thurs.	12/18	vs Seneca East HS	Home	7:30p
Sat.	12/20	vs Lucas Local Schools	Home	2:30p
Fri.	1/2	@ Central Christian School	Away	5:30p
Sat.	1/10	@ South Central HS	Away	7:30p
Mon.	1/12	@ Hillsdale HS	Away	7:00p
Thurs.	1/15	vs Mansfield Senior HS	Home	7:30p
Sat.	1/17	@ Crestline HS	Away	1:00p
Tues.	1/20	vs River Valley HS	Home	7:30p
Thurs.	1/22	@ Mohawk HS	Away	7:30p
Tues.	1/27	@ Crestview Local HS	Away	7:15p
Sat.	1/31	@ Lucas Local HS	Away	2:30p
Mon.	2/2	@ Cuyahoga Valley Christian Academy	Away	7:00p
Thurs.	2/5	vs Northmor HS	Home	7:30p
Sat.	2/7	vs Central Christian School	Home	2:30p
Tues.	2/10	@ East Knox HS	Away	7:30p
Thurs.	2/12	vs Madison HS	Home	7:30p

## **HURSH PHARMACY**

90 N Diamond St | Mansfield, OH 44902

419-524-0521 | hurshdrugs.com

Mon-Fri 9a-6p | Sat 9a-1p



**FREE DELIVERY\***  
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**MEDICAL SUPPLIES**  
**BEER/WINE SUPPLIES**  
**VACCINES**  
**RETAIL & MORE!**



**CHECK OUT OUR  
HOLIDAY ITEMS!**



\*FREE DELIVERY RESTRICTIONS MAY APPLY. SUBJECT TO AVAILABILITY.

**\$5 OFF**

**Anything in our retail store!**  
(Prescription Items Excluded)

Present coupon. Limit one per order. Expires 1-15-26

**FREE DELIVERY!\***

**Save over \$100  
in Delivery  
Fees a Year!**

Present coupon. Limit one per order. Expires 1-15-26

**FREE Retro Candy**

**Choose from our  
large collection  
of retro candy!**

Present coupon. Limit one per order. Expires 1-15-26



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The Whitaker-Myers Team & Dave Ramsey

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ARTICLES LIKE THIS  
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[www.WhitakerWealth.com/posts](http://www.WhitakerWealth.com/posts)



## *How Much Can You Safely Withdraw in Retirement?*

### **The 4% Rule: Where It Came From (And What It Really Means)**

Back in 1994, Bill Bengen sought to determine the safe annual withdrawal amount from a portfolio that would last 30 years, despite potential wars, recessions, inflation, and market crashes. He tested every possible retirement start date within that window, using quarterly start dates, including the absolute worst-case scenario: retiring in October 1968, right before a brutal stretch of high inflation and lousy markets. What he found was this: if you withdrew 4.15% of your portfolio in year one, and then increased that amount each year for inflation, you would not have run out of money in any 30-year period. In the worst-case scenario, the retiree would have seen their last check bounce, meaning they would have run out of money at the end of the 30 years, but every other retiree would have had something left. That's right—4.15% was the worst-case success rate. And because people like simple rules, it got rounded down and became known as "The 4% Rule."

### **But Let's Be Clear: This Is About Smart Risk, Not More Risk**

Bengen's findings didn't include fancy hedge funds or speculative plays. He wasn't chasing yield. He proved that good asset allocation makes a difference—especially when markets get choppy. Dave Ramsey says, money is like manure, left in one spot, it stinks, spread out, it helps things grow. Ecclesiastes 11:2 says, "Give a portion to seven, or even to eight, for you know now what disaster may happen on earth." So it's Biblical and Bengen approved!

That said, you need to be careful when you start adding conservative assets like bonds. If you're 30, 40, and sometimes even older, we're not putting you in bonds just because retirement is on the horizon. You don't have a sequence of return risk yet. However you might be in bonds and you don't even know it! Ever heard of something called a Target Date Fund? This is a fund that does the investing for you. It was an excellent invention for 401(k)s because many people didn't know what to invest in and didn't have access to a Financial Advisor. However, even the most aggressive target date funds, such as the Vanguard Target Retirement 2070 Fund, has 8% of the portfolio in bonds.

But once you do hit retirement, the game changes. Now you're not just building wealth—you're drawing from it. And the timing of your withdrawals can work for you or against you. And this is where you can't go all in on stocks. You might have an entire year that stocks will be dropping, and thus you shouldn't be selling. You might have 1.7 years (603 days) that you need to wait until stocks get back to where they were (or even longer).

### **How We Help Boost Your Withdrawal Rate (Without Gambling)**

We're not in the business of stretching any withdrawal rate to make things look good on paper. But there are real-world ways we work to improve the numbers:

1. Turning Off Dividend Reinvestment
2. Private Equity & Private Credit
3. Rebalancing

### **So... What's Your Withdrawal Rate?**

If you've saved well, appropriately diversified, and built your plan with a team that knows what they're doing, you might be able to withdraw more than 4%—safely. Anyone who tells you it can only be 4% doesn't understand the research. Anyone who tells you that you can withdraw 10% or 11% doesn't understand non-sequentially returns (the stock market doesn't go up in a straight line). But here's the bottom line: Your number isn't some rule of thumb. It's your plan. Your goals. Your risks. Your life. That's why we don't give cookie-cutter advice. We build a custom withdrawal strategy around you, backed by research, battle-tested by history, and confirmed by real-world simulations.

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 <p><b>WENDY ROCHESTER</b> 2 Years Experience 239-789-6973</p>  <p><b>RE/MAX First Realty</b></p>	 <p><b>ANNE BERNHARDT CREN</b> 2 Years Experience 567-241-5169</p>  <p><b>RE/MAX First Realty</b></p>	 <p><b>RON ORR GRI</b> 37 Years Experience Commercial &amp; Residential Columbus 614-296-4112</p>  <p><b>RE/MAX First Realty</b></p>



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*THE MONCAYO GROUP*




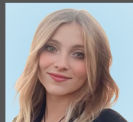


**2059 Park Ave W**

<p><b>Andy Moncayo GRI</b> 25 Years Experience 419-610-9514</p> 	<p><b>Alex Boyd</b> 2 Years Experience 419-571-7753</p> 
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**2059 Park Ave W**



 <p><b>Faith I. Deal GRI</b> 23 Years Experience 419-610-6588</p>	 <p><b>Mia Jackson</b> 2 Years Experience 419-571-3549</p>	 <p><b>DJ Klupp</b> 10 Years Experience 419-571-6102</p>	 <p><b>Elyse Bartram</b> 2 Years Experience 567-303-2351</p>	 <p><b>Susan Pollock</b> 419-564-0676</p>	 <p><b>Andrew Lloyd</b> 419-961-1595</p>
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## 107 EAST MAIN STREET | ASHLAND OFFICE



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*THE JUSTIN GERWIG TEAM*

**107 E Main St**

 <p><b>Justin Gerwig</b> 8 Years Experience 419-564-2630</p>	 <p><b>Kristin Horst GRI</b> 12 Years Experience 419-496-1530</p>
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**Have confidence in any market with us.**

RE/MAX® agents have the experience to get the job done in today's market, backed by a robust network of over 146,000 agents in more than 9,000 offices, in 110 countries and territories worldwide. With our extensive global connections and deep local insights, you gain an edge that transcends what you'll find online. Regardless of market conditions, life moves on—people need to move, sell and buy. RE/MAX agents understand that market shifts open new doors of opportunity, and with a trusted and experienced RE/MAX agent, these opportunities are yours to seize. The right time to move is when you're with the right agent—nobody sells more real estate than RE/MAX.

## Local Housing Report

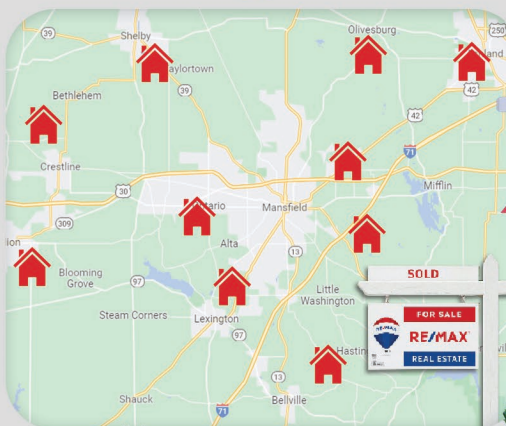


	10/25/23-10/25/24	10/25/24-10/25/25	CHANGE
Average Residential Sale	\$200,980 	\$218,472 	+ 8.70% 
Average Days On Market	64 	70 	+ 9.34% 
Price Per Square Foot	\$124 <sup>36</sup> 	\$136 <sup>513</sup> 	+ 9.46% 
Number of Transactions	2,206 	2,204 	- 0.09% 

\*Richland & Contiguous Counties  
\* "SOLDS" Single Family Residence, Condo, Zero Lot Line - Mansfield MLS October 25 2023 - October 25 2024 vs October 25 2024 - October 25 2025

## RE/cent Sales in Your Neighborhood

ADDRESS	AREA	SOLD PRICE
1458 Township Rd 973	Ashland	\$370,000
1134 Darlington East Rd	Bellville	\$420,000
721 N Thoman St	Crestline	\$205,000
1167 Township Rd 1056	Crestview	\$539,900
375 Buckeye Rd	Galion	\$632,000
1612 Royal Oak Dr	Lexington	\$500,000
1645 Woodville Rd	Madison	\$580,000
476 Glendale Blvd	Mansfield	\$247,000
2401 Whitney Ave	Ontario	\$395,000
2765 Hummel Rd	Shelby	\$535,000







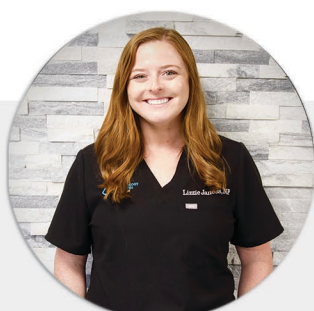
*Celebrating 30 Years Serving Central Ohio!*

**480 GLESSNER AVENUE  
MANSFIELD, OH | 419-526-2600**

**FIND US ON FACEBOOK!** 



*Dr. G. Scott Drew, D.O*



*Elizabeth Janess, NP*



*John Benson, PA-C*

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- Even Skin Tone
- Eliminate Acne
- Rosacea
- Pigmentation
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*Skincare You Can Trust!*



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**GentleCure™**  
TOUGH ON CANCER • GENTLE ON SKIN

**The Surgery-Free Choice**

Surgery is not the only option for treating skin cancer. The GentleCure approach **cures 99%+ of basal and squamous cell skin cancers**—without surgery, wounds, or a long recovery.



✓  
**No Cutting,  
Bleeding,  
or Pain**

✓  
**No limits on  
your daily  
activities**

✓  
**Watch the  
cancer  
disappear at  
each visit**

✓  
**Cures skin  
cancer without  
harming  
healthy skin**



Not an actual patient





**Wilging, Roush & Parsons CPAs**



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|----------------------|-----------------------|
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| ✔ Bookkeeping        | ✔ Insurance           |
| ✔ Financial Planning | ✔ Investment Review   |
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SMALL BUSINESS OWNER?

**\$100 OFF**  
**FOR BUSINESS**  
**CLIENTS**

*NEW CUSTOMERS ONLY*

COUPON VALID FOR DREW SHAARDA ONLY  
Not valid with other offers. Must present coupon. Expires 1-15-26

# WOKANO

## SUSHI & HIBACHI STEAK HOUSE



ACROSS FROM AVITA HOSPITAL  
2284 WEST 4TH STREET  
ONTARIO, OH  
**419-529-6569**

### \$5 OFF

Any Purchase  
of \$35 or more  
before tax

WOKANO Not valid Fri or Sat after 5pm.  
Not valid on holidays. Not valid w/ other offers.  
Dine in only. Present coupon. Expires 1/15/26

### \$10 OFF

Any Purchase  
of \$60 or more  
before tax

WOKANO Not valid Fri or Sat after 5pm.  
Not valid on holidays. Not valid w/ other offers.  
Dine in only. Present coupon. Expires 1/15/26

### \$5 OFF

Any Carry Out  
Order of \$35 or  
more before tax

WOKANO  
Not valid on Fri, Sat, or holidays.  
Not valid w/ other offers.  
Present coupon. Expires 1/15/26

Mon-Thur 11am-9:30 pm • Fri-Sat 11am-10:30pm • Sun Noon-9:30pm



# Van's TIRE PROS® & AUTO SERVICE

www.vanstirepros.com

YOU WANT AN HONEST AND  
TRANSPARENT AUTO SHOP. SO DO WE.

## WELCOME TO Van's

We know car repairs can be stressful and often come up when you least expect them. That's why at Van's, we keep things simple: honest answers, fair pricing, and clear explanations, always.

### REBATE SPOTLIGHT!

*Mastercraft*  
TIRES

Van's EXCLUSIVE  
**\$60** INSTANT  
REBATE

on select sets of 4 with standard installation.  
See store for details  
Valid 10/1/25 - 11/30/25

**GOODYEAR**

Get up to **\$400\* BACK**

on a set of 4 Select Goodyear Tires with a new Goodyear Credit Card and including Van's Instant Rebate match!  
\*See store for details

October 1 - November 30

**BRIDGESTONE Firestone**

Get Up To a

**\$70\* INSTANT  
REBATE**  
Plus **FREE  
Installation**

on select sets of 4 tires purchased with our Tire Protection Plan  
\*See store for details

November 1 - December 31

**Continental**

GET UP TO A  
**\$310 REBATE\***

Yes, really.  
On a set of 4 select Continental Tires with a Continental Tire Credit Card and including Van's Instant Rebate Match!  
\*See store for details

November 7 - December 7

### FIND THE VALUE IN VAN'S!

Every repair that we do comes with a  
**2 year/24,000 mile**  
parts and labor warranty!

\*Not valid if you bring your own parts. Only valid on part failure, not on improper upkeep.



### HONEST SERVICE. SAFE TRAVELS. EVERY TIME.

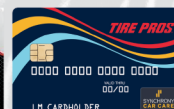
VAN'S DOES VEHICLE REPAIRS INCLUDING:

- Oil Changes
- Brakes
- Suspension
- Air Conditioning
- Alternators
- Batteries
- Engine work
- Lift Kits and more!



Scan the QR code to check out our large selection of tires!

WE HAVE FINANCING OPTIONS! 0% FOR 6 MONTHS OR TRY ONE OF OUR NO CREDIT NEEDED OPTIONS!



### OIL CHANGE

**\$29.95** SYNTHETIC BLEND  
**\$39.95** FULL SYNTHETIC

Up to 6 Quarts - Excludes Euro and Diesel

Cannot be combined with any other offer. Must present coupon to receive offer expires 1/15/26



FV

### SLIDING SCALE

SAVE **\$10** ON **\$100**  
SAVE **\$25** ON **\$200**  
SAVE **\$50** ON **\$400**

OFFER NOT VALID ON TIRES.

Cannot be combined with any other offer. Must present coupon to receive offer expires 1/15/26



FV

### BRAKE SPECIAL

**\$40** OFF PER AXLE  
**\$100** OFF BOTH AXLES

Cannot be combined with any other offer. Must present coupon to receive offer expires 1/15/26



FV

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**IBERIA** 419-468-1777

**MANSFIELD** 419-529-0865

**MEDINA** 330-239-2371

**NORTH RIDGEVILLE** 440-327-7010

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**AKRON** CANTON RD. 330-784-7740

**AKRON** E. WATERLOO RD. 330-724-7400

**NORWALK** 419-677-0655

**PARMA** 440-663-3600

**SHEFFIELD** 440-517-1587

**WADSWORTH** 330-336-6630

**WOOSTER** 330-262-6800



# IMPROVE Your Home & Life!

**Grant A Christmas Wish with a Genie Garage Door Opener!**



**FREE Keyless Entry with Opener Installation**  
Limit one deal per install. Must present coupon. Expires 1-15-26

**BOB & BOB DOOR CO.**  
 Family Owned Since 1969

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 bobandbobdoor.com  
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**GARAGE DOORS • ENTRY DOORS • EXPERT REPAIRS & INSTALLATION**

**RELIABLE | PROFESSIONAL | AFFORDABLE**



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**FINANCING AVAILABLE**



**ACCREDITED BUSINESS**  
 BBB

**TRANE**

**\$500 OFF ANY NEW SYSTEM INSTALLATION**  
Must present coupon at time of estimate. Not valid with any other offers. Expires 1-15-2026

**\$250 OFF FURNACE OR A/C REPLACEMENT**  
Must present coupon at time of service. Not valid with any other offers. Expires 1-15-2026

**DID YOU KNOW...?**

Oak trees should be pruned annually between November 1<sup>st</sup> and April 1<sup>st</sup>! Pruning oak trees in the winter greatly reduces the risk of an oak wilt infection. Oak wilt is a fungal disease that can be lethal to many oaks. Call us today to schedule your winter oak pruning!



**K&A Tree Service**  
 567-241-2218

Tree Removal  
 Fully Insured  
 Stump Removal  
 Land Clearing  
 24 Hour Emergency Service  
 Northeast Ohio Area



**Tree Service**

**24/7 EMERGENCY SERVICE**  
**TREE REMOVAL**  
**STUMP REMOVAL**  
**TREE TRIMMING**  
**STORM DAMAGE CLEANUP**  
**FULLY INSURED**

**CALL TODAY FOR A FREE ESTIMATE!**  
**567-241-2218**



**15% OFF**

Tree or Stump Removal for Sr. Citizens or Veterans  
 Maximum Discount \$100  
 Must present coupon at time of estimate.  
 Not valid with other offers. Exp. 1/15/2026

**\$50 OFF**

Any Tree Trimming or Stump Removal \$300+  
 Must present coupon at time of estimate.  
 Not valid with other offers. Exp. 1/15/2026



# IMPROVE Your Home & Life!

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 2250 Stumbo Rd  
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 M/T/TH/F 9AM-5PM • SAT 9AM-12PM • SUN/W CLOSED  
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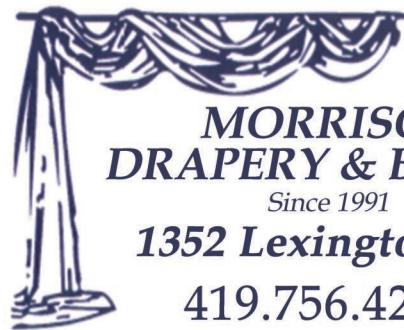
- FLOORING
- FURNITURE
- APPLIANCES
- SURPLUS & MORE!

At Low Affordable Prices!

RIGID VINYL PLANK  
 FLOORING  
 STARTING AT  
 ONLY \$2  
 PER SQ FT!

**SAVE \$100**  
 On Select Already  
 Discounted Furniture

In-stock items only. Not valid with other promotions. Some restrictions apply. See store or call for details. Must present coupon at time of sale. Expires 1-15-26



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 DRAPERY & BLINDS**

Since 1991

**1352 Lexington Ave**

**419.756.4284**

Scan the QR code to visit our website!



- ✓ Shutters
- ✓ Blinds
- ✓ Drapery
- ✓ Repairs

We Clean Blinds  
 & Shades!

Free In-Home  
 Consultations,  
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 Install, and  
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M-F 10am-4pm  
 Sat 10am-12pm



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**Alta** Florist &  
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**Floral Arrangements ♦ Poinsettias  
 Wreaths ♦ Decorations & More!**

**\$2 OFF**

Any Purchase  
 of \$10 or More

Alta Florist & Greenhouse  
 Must present coupon. Not valid  
 with other offers. Expires 12/31/2025

**\$5 OFF**

Any Floral  
 Arrangement of \$40+

Alta Florist & Greenhouse  
 Must present coupon. Wire out not included.  
 Not valid w/ other offers. Expires 12/31/2025

**\$10 OFF**

Any Grave Blanket or

**\$5 OFF**

Any Grave Pillow

Alta Florist & Greenhouse  
 Must present coupon. Not valid  
 with other offers. Expires 12/31/2025

**\$5 OFF**

Any purchase of  
 \$50 or more

Alta Florist & Greenhouse  
 Must present coupon. Not valid  
 with other offers. Expires 12/31/2025

**419-529-2792**

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**419-347-3470**

**71 W. Main St., Shelby**

**www.altafloreal.com**

**www.altagreenhouse.com**



# DANIEL'S TREE SERVICE



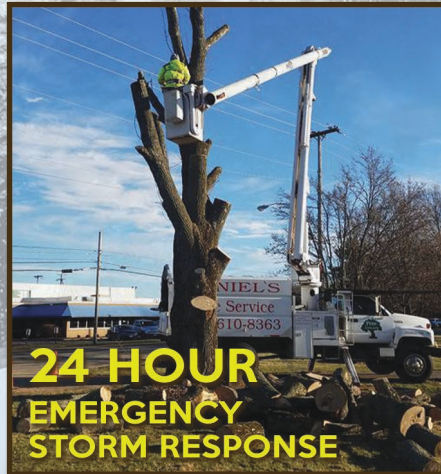
**419-610-8363**

**CALL TODAY FOR  
A FREE ESTIMATE!**

**Tree Trimming & Removal • Stump Grinding  
Licensed & Insured • FREE Estimates**

**"Excellent experience, from  
start to finish! Highly satisfied  
with all of the work they did!"**

**-Victoria A. **



**24 HOUR  
EMERGENCY  
STORM RESPONSE**

**COUPON NOT VALID UNLESS  
PRESENTED AT TIME OF ESTIMATE.  
ONE COUPON PER JOB.**

**FREE  
STUMP REMOVAL  
WITH PURCHASE  
OF TREE REMOVAL**

MAX COUPON VALUE \$100.  
Must present coupon at time of estimate.  
Not valid with other offers. Expires 1-15-26

**\$75 OFF  
ANY TREE  
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## COMMUNITY SPOTLIGHT

Whitaker's  
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Two weeks before their wedding, Marc and Jocelin Whitaker looked at a building in Bellville with the hope of starting their own business. Marc grew up working in his family's bulk food store and was excited to start a business of his own. Jocelin's parents encouraged the young couple to dream big. Jocelin had recently graduated as a naturopathic doctor and knew this business could help others. They looked at the building in early May and did their research, but with a wedding only two weeks away, they decided to put the business on hold. However, the idea lingered in their minds. A few weeks later, on their way back from their honeymoon,



*The Whitaker Family*

they made an offer on the building. Jocelin reflects, "Within a 10-day timeframe, we bought a new house, moved in, and got the store up and running. It was a whirlwind, but we knew we were on the right path." Trusting in God, everything fell into place.

Jocelin's education and passion for helping others coupled with Marc's background in retail proved to be the recipe for success. They started with a cleaner selection of bulk foods and pantry staples, but as Whitaker's Natural Market grew, Marc and Jocelin revised their selection to mirror their own pantry. Every product was pre-screened for quality, with Jocelin being highly selective with brands. When they first opened, the Whitakers attended a trade show and found a hormone supplement company that seemed to align with Jocelin's standards. Jocelin tried the product, but it didn't meet the promised results. With



*Jocelin offers her own line of practitioner grade essential oils.*

lab work to prove it, she refused to put it on her shelves and held the company accountable. As companies change their formulas or suppliers, Jocelin continues to test and monitor products; never simply taking someone's word for it.

Jocelin's pursuit of a PhD in naturopathy was driven by her childhood experience with chronic bronchitis. From the age of four, she would be sick for two weeks, then put on antibiotics, which worked temporarily, but she would get sick again weeks later. After multiple rounds of antibiotics, she was put on steroids. A concerned pharmacist encouraged her family to talk to her doctor. They had a family friend who used herbs for healing, and Jocelin's mom, desperate for a solution, sought their help. With natural solutions, Jocelin wasn't sick anymore, and it changed her life. After high school, Jocelin worked in a ministry program, but when the position was eliminated, she reflected on her love for helping people. Knowing how naturopathy helped her, she decided to pursue a career in it.

Whitaker's Natural Market offers a range of products, including bulk produce in season, household items, health and beauty products, makeup with European cleanliness standards, books, board and card games, child games, local meats and eggs, elderberry syrup, Jocelin's own line of essential oils, practitioner-grade supplements, organic animal feed, and much more! Jocelin and the team take the time to educate their customers, ensuring they aren't just buying products but also gaining knowledge. They offer classes on various topics, focusing on health and homesteading, helping customers make better choices and improve their lives.

The Whitakers have faced a variety of obstacles throughout their journey, but nothing could prepare them for the premature birth of their daughter Yalissa at 27 weeks, weighing only 1 lb, 12 oz. She spent nearly five months in the NICU, and Jocelin only came home 3 or 4 times during that period. With no other employees to rely on, running the



*In 2025, Whitaker's Natural Market is celebrating their 10 year anniversary on Sunday, December 7th 10am to 5pm!*

business while focusing on their family was a huge challenge. Jocelin reflects, "we were stretched thin, but made it through with the support of our customers, community, family, and the grace of God. I'll forever be grateful for the love and support we received during that time." Another hardship was COVID-19 and the supply chain issues, which required them to jump from supplier to supplier to keep the shelves stocked. They put in the effort to track things down, ensuring

**"Between Marc and I, we have 80+ years experience in this industry. We educate our customers so they can make better choices and better themselves. If they can get ahead of certain health conditions, it makes a huge impact. This isn't just a business, it's a lifestyle."**

**Jocelin Whitaker**

*Owner, Whitaker's Natural Market*

their customers didn't suffer. Jocelin remembers, "I can't even tell you the amount of calls and runs for toilet paper we made."

As the Whitakers celebrate 10 years in business, they want to extend a limited time offer. Mention this article to receive **15% OFF** any one supplement, essential oil, or vitamin OR **\$5 OFF** any purchase of \$30+. Stop in to visit at 7427 State Route 13 in Bellville or find them on facebook for the latest class schedule, promotions, and more!



*In addition to retail, Whitaker's Natural Market offers frequent classes on natural health and homesteading.*



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