

# MANSFIELD COMMUNITY

# Family

## VALUES

**FINANCIAL  
FOCUS from  
Whitaker  
Myers Wealth  
Management!**

**FIND TRUSTED LOCAL  
CONTRACTORS IN  
OUR IMPROVE YOUR  
HOME & LIFE SECTION!**

**WIN A \$50  
GIFT CARD TO  
WOKANO!**

### A Fresh Season. A Fresh Start.

*We've teamed up with Rocket Mortgage® for a faster, easier mortgage experience - whether you're buying or refinancing.*



Apply online at  
[www.suttonbank.com](http://www.suttonbank.com)  
or call  
419-426-3641.



Mortgage services are provided in conjunction with Rocket Mortgage. Mortgage loans are subject to credit approval by Sutton Bank (NMLS# 458322) or Rocket Mortgage (NMLS #3030) based residency of the borrower.





**Brown**  
FAMILY EYECARE

GENERATIONS OF CARING  
FOR YOUR VISION

KEVIN L. BROWN OD MS  
JACOB L. BROWN OD  
CAROLYN A. THOMAS OD

419-756-8204

419-525-1207

Comprehensive Eye Exams  
Glasses & Contact Lenses  
Eye Infections & Injuries  
Licensed Opticians

WWW.BROWNFAMILYEYECARE.COM

**Come See The  
Difference!**

1260 Lexington Ave.  
Mansfield, OH 44907



DR. KRIS HAMILTON  
DR. TAYLOR PFEIFER  
DR. KELLY SABO  
DR. CATHERINE STONER

*Now Accepting  
New Patients!*

1300 Middle Bellville Road  
Mansfield, OH 44904

Monday-Friday 8am-5pm

[lilachillvet.com](http://lilachillvet.com) | 419-756-2227

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!

# Jody M. Baker Cancer Center Now Open in Ontario

Designed with patient comfort in mind, "The Jode Cancer Center" offers comprehensive cancer care with the latest advancements in medical technology and a team of oncology experts. The 22,000 sq. ft. state-of-the-art facility features medical oncology, radiation oncology, infusion therapy, dedicated pharmacy services, laboratory services, medication management, nurse navigation, and financial assistance services, all under one roof.

600 Richland Mall, Suite 206, Ontario, OH 44906  
567-247-0830



  
**AVITA**  
HEALTH SYSTEM

**DONATOS** PIZZA

**Mansfield** 1509 Lexington Ave • (419) 756-5885  
 Out of our Delivery Area? Try **DOORDASH**

**\$5 OFF**

**\$25 or More**

Promo Code: 621  
 Expires 5/15/26

Not valid with any other coupons, specials or catering discounts.  
 MUST PRESENT COUPON AT TIME OF PURCHASE.

**DONATOS** ORDER & EARN REWARDS AT DONATOS.COM

**20% OFF**

**\$50 or More**

Promo Code: 036  
 Expires 5/15/26

Not valid with any other coupons, specials or catering discounts.  
 MUST PRESENT COUPON AT TIME OF PURCHASE.

**DONATOS** ORDER & EARN REWARDS AT DONATOS.COM



**Visit Our NEW Location & Use Our Drive-Thru Pick Up Window!**



**RANCHO FIESTA**  
 MEXICAN GRILL & CANTINA

**419-774-1744**  
 1360 South Trimble Road  
 (at Lexington Avenue)

**JOIN US FOR OUR  
 Cinco de Mayo Celebration!**  
 MARGARITA SPECIAL ALL DAY  
 REGULAR LIME MARGARITA  
 FROZEN OR ON THE ROCKS



**\$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 5/15/2026

**\$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 5/15/2026

**CAVS x PULP**  
**THE LAND BLEND**

**PROUD PARTNER OF THE CLEVELAND CAVALIERS**

**LIMITED TIME ONLY**

**PASSIONFRUIT MANGO JUICE  
 STRAWBERRIES  
 MANGOS  
 ORANGE SHERBET  
 YOGURT SOY MILK  
 BANANAS  
 BLUE SPIRULINA  
 SORBET**

**CAVS REWARDS**

**EARN CAVS REWARDS POINTS FOR PURCHASES MADE AT ANY PULP JUICE AND SMOOTHIE BAR LOCATION!**

**Scan to join!**

994 Lex-Springmill Rd., ONTARIO

# MARCH 19

10AM - 4PM

at the Richland County Fairgrounds



PRESENTED BY:



- Public welcome
- Visit with local businesses
- Bring your friends, family, neighbors, co-workers!

**FREE ADMISSION!**  
**MARCH 19**  
 10 am - 4 pm  
 at the Richland County Fairgrounds

Bring this PRIZE DRAWING TICKET to BUSINESS EXPO  
 More tickets available at  
 RichlandAreaChamber.com ~ 419-522-3211

Name: \_\_\_\_\_ Phone: \_\_\_\_\_



Bring a nonperishable food item for a chance to win more prizes!

Questions? (419) 522-3211 [www.RichlandAreaChamber.com](http://www.RichlandAreaChamber.com)

PRIZES GIVEAWAYS DON'T MISS IT!

## Wellspring

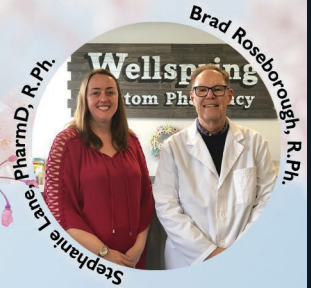
Custom Pharmacy & Health Source

1987 W. 4th St. Suite 200

Ontario, OH 44906

[wellstore.com](http://wellstore.com) 419-756-2559

Allergies?  
 Ask us about our natural supplements & allergen/mold testing!



Supplement Savings!  
**\$20 OFF**  
 Supplement Purchase of \$100+ Before Tax  
Must present coupon at time of sale. Expires 5-15-26



Let's Explore Natural Solutions That Work for You!

- Functional Medicine • Weight Loss
- Hormone / Thyroid / Neurotransmitter Testing
- Professional Grade Supplements • Consultations
- Personalized Testing • Low Dose Naltrexone • & More!

**Wilging, Roush & Parsons CPAs**

DREW SHAARDA

1221 D Trimble Rd • Mansfield, OH  
 419-522-2727 • [drew@wrpcpas.com](mailto:drew@wrpcpas.com)

Full Service Tax Planning & Accounting  
 for Personal & Business Clients!

**SAVE \$100**

**FOR BUSINESS TAX RETURN**

NEW CLIENTS ONLY

**SAVE \$50**

**FOR PERSONAL TAX RETURN**

NEW CLIENTS ONLY

COUPON VALID FOR DREW SHAARDA ONLY  
 Not valid with other offers. Must present coupon. New clients only. Expires 5-15-26

COUPON VALID FOR DREW SHAARDA ONLY  
 Not valid with other offers. Must present coupon. New clients only. Expires 5-15-26

## Wilging Meats

Since 1919

Local All Natural Meats & Organic Groceries

1391 Lex Ave | 419-756-5262 |

**\$1 OFF**  
 ANY LUNCH OR PURCHASE OF \$10+  
Must present coupon. Not valid with other offers. Expires 5-15-2026

# Gionino's™

## PIZZERIA

**THREE  
CONVENIENT  
LOCATIONS**

**419.529.8020**  
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 5/15/2026

**MEDIUM 1 TOPPING PIZZA**

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

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 5/15/2026

**\$3 OFF**

**ANY LARGE PIZZA**

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 5/15/2026

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

*Gionino's Pizzeria*  
Not valid with any other offers.  
Must present coupon. Expires 5/15/2026

**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 5/15/2026

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

**Any  
Breakfast  
Sandwich**



Expires 5/15/2026. One offer per coupon. Not good with any other offer.  
Valid at any Richland County, Crestline, or Loudonville McDonalds.

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

**CHICKEN  
SNACK  
WRAP**



Expires 5/15/2026. 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 5-15-2026

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



Present coupon. Not valid with other offers.  
Expires 5-15-2026



# OLAR FAMILY CHIROPRACTIC

William S. Olar, D.C.

*"Health Comes From Within"*  
*Infants through Seniors*

1179 Lexington Ave.  
Mansfield, OH 44907  
Phone: 419-756-7000

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

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

Olar Family Chiropractic  
Restrictions apply. Not valid  
with other offers or insurance.  
Must present coupon.  
Expires 5/15/2026

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

Olar Family Chiropractic  
Self pay only. Restrictions apply.  
Not valid with other offers or insurance.  
Must present coupon.  
Expires 5/15/2026

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 5/15/2026



# Nicholls

FURNITURE SINCE 1947

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

1581 WEST 4<sup>TH</sup> ST. • MANSFIELD, OH  
(CORNER OF HOME ROAD)  
419-529-6070

## APPLE HILL ORCHARDS

1175 Lexington Ontario Rd • Mansfield, OH  
419-884-1500 • [applehillorchards.com](http://applehillorchards.com)

**Try Our  
Famous  
Apple  
Donuts!**



### Fruit Tree Basics Class

- March 21st @ 10am
- Free to the Public!
- We will be discussing planting, site selection, pruning, pest management, and much more!
- Pruning demonstration to follow after the class!

**OPEN YEAR 'ROUND!**

**Buy One Dozen Donuts,  
Get Two Donuts**

# FREE

Not valid with any other offers.  
Must present coupon. Expires 5-15-26

**Buy 1/2 Dozen Donuts,  
Get One Donut**

# FREE

Not valid with any other offers.  
Must present coupon. Expires 5-15-26



184 Main Street  
Bellville, OH 44813  
[StoodtsFreshMarket.com](http://StoodtsFreshMarket.com)  
419-719-8059

SCAN TO VIEW OUR  
WEEKLY AD!



*A local, independent market in the Village of Bellville since the 1920s.*



**OPEN 7 DAYS A WEEK!**



## SAVE \$5

WHEN YOU SPEND  
\$50 OR MORE

Not valid with other offers or promotions. Restrictions  
may apply. See store for details. Expires 5-15-2026



## SAVE \$10

WHEN YOU SPEND  
\$100 OR MORE

Not valid with other offers or promotions. Restrictions  
may apply. See store for details. Expires 5-15-2026

# WE'RE HIRING

## Join the Family Values Team!



- ✓ Flexible Schedule
- ✓ ~20 Hours Per Week
- ✓ Starting @ \$20/hr
- ✓ Retirees Welcome!



Build relationships in our community with this part-time sales and account management position. Ditch the 9-5 desk job and join us in making our community stronger by helping small businesses grow. Experience in B2B sales is a plus, but not required. All industry specific training will be provided! We're looking for the right people to join our team, regardless of prior experience. If Interested, inquire today!

Resumes & inquiries can be sent to [info@familyvaluesmagazine.com](mailto:info@familyvaluesmagazine.com)







*Visit us on Cinco De Mayo!*

**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 5/15/26

**\$10 OFF**  
Any Bill of \$60+  
No Alcohol  
VALID SUNDAY-THURSDAY ONLY.  
Not valid w/other offers.  
Present coupon. Expires 5/15/26

WE PAY TODAY!

# JUNK CARS

## ★ WANTED ★

# CASH

## 888-9 JUNK IT



Your Retail Source for *Locally* Raised Beef & Pork



7252 Leesville Rd  
Crestline, OH 44827  
419-683-2195  
LinksMeats.com •

Worth the Drive!



Call or Stop  
in to order your  
Easter Ham!



**\$5 OFF**  
Purchase of \$25+

Not valid with other offers or promotions.  
Must present coupon. Expires 5-15-26



**HURSH**  
**PHARMACY**

90 N Diamond St  
Mansfield, OH  
419-524-0521  
hurshdrugs.com



**punchkins.** COLLECT THEM ALL!  
WHILE SUPPLIES LAST!



**FREE DELIVERY!\***

Save over \$100  
in Delivery  
Fees a Year!

Present coupon. Limit one per order. Expires 5-15-26

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

**\$2 OFF**  
**punchkins.**

Present coupon. Limit one per order. Expires 5-15-26

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

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



**AUTO GLASS**  
www.dwautoglass.com

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



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

**A/C Repair!**

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



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

D&W AUTO GLASS  
Call for details. Must present coupon.  
Not valid with other offers. Exp. 5/15/2026



Before



After

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

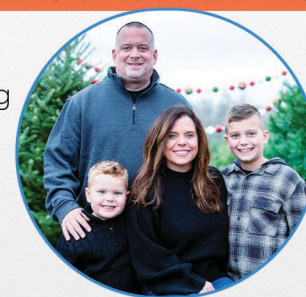
D&W AUTO GLASS  
Some restrictions apply.  
Call for details. Must present coupon.  
Not valid with other offers. Exp. 5/15/2026

**DORNER**  
Accounting & Tax Services

Dedicated to Help You Succeed

**NEED HELP WITH TAXES & ACCOUNTING?**

- ✓ Individual Tax Prep
- ✓ Business Accounting
- ✓ Payroll Services
- ✓ Bookkeeping
- ✓ Accounting Services
- ✓ Referral Program



**Cy Dorner | 419.884.7377**

64 E Main St | Suite C | Lexington, OH

**NEW CLIENT SPECIAL!**  
**\$25 OFF** Personal or  
**\$75 OFF** Business Tax Preparation

Valid at Dorner Accounting & Tax Services.  
New clients only. Some restrictions apply. Expires 5-15-26



**FAMILY  
POOLS  
& SPAS**

Makin' a Splash  
since 1975

Spring Planning = Summer FUN!



**10% OFF  
POOL & SPA  
CHEMICALS**

Bring balance to your water  
with a **FREE Water Test!**  
Must present coupon. Not valid with  
other offers. Expires 5-15-2026

Extreme cold can put extra stress on pool and  
spa equipment, even when winterized properly!

**More Winter Damage = More Service Calls**  
**More Service Calls = Longer Wait Times**

**DON'T GET STUCK WAITING! CALL TODAY!**  
Have your chemicals delivered with your pool opening  
for **FREE** & receive **15% OFF** your chemical purchase!



**Hot Tubs  
In-Stock & Ready  
For Delivery!**

VIKING SPAS

WOOSTER 4182 Burbank Rd • 330.264.5970

ASHLAND 1672 Claremont Ave • 419.289.1946

**Plan Your 2026 In-Ground Pool Installation! [familypoolsandspas.com](http://familypoolsandspas.com)**

**MR. HERO**

**937 Ashland Rd. • Mansfield  
419-589-9037**

1/4 mile south of RT 30

MON - THURS 10am - 10pm / FRI - SAT 10am - 11pm / SUN 10am - 9pm

**DRIVE  
THRU**



@mrheromansfield

DOORDASH  
GRUBHUB

The Romanburger®



**DOWNLOAD  
OUR APP!**

- Regular BOGO sign up offer
- Earn points for free food
- Monthly coupon offers
- Online ordering

DOWNLOAD BY  
SCANNING HERE



**\$8.50**



FVM 850

**Any regular sandwich &  
regular Potato Waffles®**

Extra for BTE. Only valid at 937 Ashland Rd.  
Not valid with any other offers, online orders,  
or delivery. Limit 2. Expires 4/12/26.



**\$8.00**

**Any medium sandwich**

Extra for BTE. Only valid at  
937 Ashland Rd.  
Not valid with any other  
offers, online orders,  
or delivery. Limit 2.  
Expires 4/12/26.



FVM 8

# Hope in Action

Family  
VALUES  
Magazines

At Family Values, we want to be an instrument of hope in our community. Hope isn't just a feeling—it's a spark that catches fire when we put it into practice. From a neighbor's helping hand to a local project that inspires us all, these moments prove that we are stronger together.



Let's celebrate the good happening in our community! Share your stories of hope and encouragement on social media using the hashtag **#FVHopeInAction**. Your story might be exactly what someone else needs to hear today.



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

# Whitaker's Natural Market

Your Local Family owned Health Food Store  
 Supplements - Essential Oils - Organic Meats  
 Local - Natural - Bulk - Organic Foods  
 Gluten Free and Non-GMO selection

**Your Health  
 Education Headquarters**

Natural Health Consultations with Dr Jocelin  
 Bio Energetic Testing Available. Now taking New Clients!



**Revitalize Your  
 Garden with Bull  
 Country**

Promotes a holistic  
 lifestyle by  
 providing a whole  
 line of organic  
 garden seeds

Browse thru Our  
 Own Organic Bakery

**15%  
 OFF**

Any One Supplement  
 Essential Oil, or  
 Vitamin product

**ORGANIC**

Chicken Starter, Grower,  
 Layer, and Animal Feeds for  
 Turkeys, Sheep, Goats,  
 Ducks, and more!

**\$5.00  
 OFF**

Any Purchase of  
 \$30 or more

7427 State Route 13, Bellville, OH 44813

4 miles South of Bellville & 5 miles North of Fredericktown

Phone: (567) 772-0164 whitakersnaturalmarket.com

Mon - Thur 9 - 6 Fri 9 - 5 Sun 11 - 5 Closed Sat

MUST PRESENT COUPON. NOT VALID WITH ANY OTHER OFFERS. COUPONS EXPIRES MAY 15, 2026

LIMIT ONE COUPON PER VISIT AND LIMIT TO SINGLE USAGE PER TYPE OF COUPON PER FAMILY PER ISSUE.



the  
**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

**TRY THE Y!**

**FREE 7 DAY TRIAL PROGRAM**

**EXPLORE ALL THE Y HAS TO OFFER!**

Indoor Pool • Rock Wall & Activity Center • Fitness Classes • & More!

PRESENT THIS COUPON FOR YOUR

**FREE 7 DAY PASS**

Join at the end of your trial

and get **10% OFF**

**FOR THE REST OF THE YEAR!**

Must present coupon. Pass issued upon completion of guest waiver. Applies to adult & household units, but not youth. Must be 18 years or older to redeem. Must be used in a 7 consecutive day period. Only valid 1 time use per customer/unit. Cannot have a past due balance at the YMCA to redeem. Not valid with other offers. Expires 7/31/2026

## Are YOU turning 65, retiring, or need help with Medicare?



- ✿ Medicare & VA/Tricare Plans
- ✿ Hospital Copay Coverage
- ✿ Dental, Vision, & Hearing Coverage
- ✿ Silver Sneakers Available!

- ✿ 401ks, IRAs, & Roth Conversions
- ✿ Life Insurance & Final Expense
- ✿ Short Term & Long Term Care Insurance
- ✿ Social Security Analysis

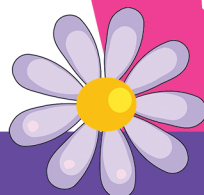
**Ask Us... What Should I Be Doing???**

**SCAM ALERT!**

Never give your Medicare, Social Security Number, Birth Date, etc. to any stranger over the phone!

Got Questions?  
 We've got YOUR Answers!!!

Call for YOUR private,  
 no cost consult!



**DAWN KONYK, RSSA®**  
 419.545.0387  
 SSIPIPDawnK@gmail.com

We are YOUR Local, Trusted Guides  
 SSIP Office: 1112 Lexington Ave - Mansfield

**JAMIE AKERS**  
 419.512.1615  
 JamieAkers.SSIP@gmail.com



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.



D | L | X  
DAN LEW EXCHANGE

Hong Kong-Style Chilean Sea Bass • Other Lent Specials Available

Now Taking Reservations

## Easter Sunday Lunch Buffet

Sunday April 5<sup>th</sup> • 11:30-2:30 • \$28.99pp • Kids \$9.99\*

## Mother's Day Lunch Buffet

Sunday May 10<sup>th</sup> • 11:30-2:30 • \$29.99pp • Kids \$9.99\*

D | L | X

DAN LEW EXCHANGE

28 N Main St • Downtown Mansfield • On the Square  
419.522.7699 • danlewexchange.com

# SPRING *into* CLEAN

**CLEAN  
JEANS**  
**Laundry  
Room**

**NEW  
WASHERS  
ARE HERE!**

40 lb & 60 lb Express  
80 lb Get Done Faster



**225 Ashland Rd  
Mansfield, OH**

(Across from Deschners Pizza)

**419-522-9109**

**Daily 8am - 8pm**

**Open 7 Days / Week**

**cleanjeansohio.com**

- **Attendants Always On Duty**
- **Wash-Dry-Fold Service Available**
- **FREE Loyalty Cards**
- **FREE Wi-Fi**



**CHARLEYS**  
CHEESESTEAKS • WINGS

2120 W 4<sup>TH</sup> ST • ONTARIO, OH

419-775-4588 • CHARLEYS.COM



**ALWAYS MADE FRESH!**

To our Ontario Community: **THANK YOU** for the incredible support you have shown our restaurant. We are truly grateful to be part of such welcoming community and appreciate every visit, kind word, and show of support. We look forward to serving you for many years to come.

With appreciation, *Your Ontario Charleys Owners*

**FREE**

REG FRY + REG DRINK  
WITH LG CHEESESTEAK PURCHASE



**CHARLEYS**  
VALID ONLY AT

2120 W 4TH ST • ONTARIO, OH  
Not valid with other offers. Limit 1 coupon per order. Expires 5-15-26

**FREE**

MOZZ STICKS  
WITH \$19.99 PURCHASE



**CHARLEYS**  
VALID ONLY AT

2120 W 4TH ST • ONTARIO, OH  
Not valid with other offers. Limit 1 coupon per order. Expires 5-15-26

**FREE**

REG FRUIT LEMONADE  
WITH WINGS PURCHASE



**CHARLEYS**  
VALID ONLY AT

2120 W 4TH ST • ONTARIO, OH  
Not valid with other offers. Limit 1 coupon per order. Expires 5-15-26

**EARN  
FREE FOOD  
WITH  
CHARLEYS  
REWARDS**



\$1 = 1 point, 100 points = \$5!  
Sign up for Charleys Rewards today to start scoring!

**Customer Appreciation Offer**

**BUY ONE REG CHICKEN SANDWICH, GET ONE FOR**

**ONLY 1¢**

**CHARLEYS**  
VALID ONLY AT  
2120 W 4TH ST  
ONTARIO, OH



Not valid with other offers.  
Limit 1 coupon per order. Expires 5-15-26



00135

# Financial FOCUS

Presented by Whitaker Myers Wealth Managers



**Whitaker Myers**

WEALTH MANAGERS, Ltd.

A Registered Investment Advisory Firm

*Two Convenient Locations To Better Serve You:*

1706 West 4th Street  
Mansfield, OH 44906

1485 Lexington Avenue  
Mansfield, OH 44907

419-524-4562 (office)  
419-571-0206 (direct)

[whitakerwealth.com](http://whitakerwealth.com)

[NationalSmartVestorPro@whitakerwealth.com](mailto:NationalSmartVestorPro@whitakerwealth.com)



The Whitaker-Myers Team & Dave Ramsey

**READ MORE GREAT  
ARTICLES LIKE THIS  
ON OUR BLOG AT:**

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



## *Preparing for Inflation: Practical Budgeting and Investment Strategies for a Higher-Cost World*

### **Immediate Budget Adjustments to Offset Inflation**

#### Review Fixed Expenses

Reviewing insurance policies and increasing deductibles—if your emergency fund can absorb the additional risk—may lower premiums and free up monthly cash flow. Mortgage costs are another key area to review. While many homeowners are locked into existing rates, the prospect of declining interest rates may make refinancing attractive for some, potentially reducing monthly payments. Energy and utilities also warrant attention. Switching providers, renegotiating contracts, or locking in favorable rates may yield savings. Promotional cell phone plans, bundled services, or gas card incentives can also provide immediate relief.

#### Reevaluate “Semi-Fixed” Expenses

Some expenses that appear fixed—such as food and gasoline—often include discretionary elements. Food, in particular, presents opportunities for cost savings without sacrificing quality. Using coupons, purchasing generic brands, adjusting meal planning, reducing meat consumption, or limiting alcohol purchases can meaningfully improve monthly cash flow. It is important, however, not to reduce food costs at the expense of long-term health. Payroll deductions such as HSAs, FSAs, supplemental insurance, and charitable contributions should also be reviewed periodically. Because these are withheld automatically, they are often overlooked.

#### Trim Discretionary Spending

Entertainment, dining out, streaming services, travel, non-essential clothing, and hobbies often offer the most flexibility. While these reductions can be uncomfortable, honest evaluation of non-essential spending can significantly reduce financial pressure during inflationary periods.

### **Investment Strategies to Combat Inflation**

#### Emphasize Long-Term Growth Assets

Historically, stocks have been the most effective asset class for preserving and increasing purchasing power. Over the past 30 years, stocks have averaged annual returns of approximately 10.15%, compared to 4.41% for bonds and 2.29% for cash. In real terms, cash has lost purchasing power, bonds have largely preserved it, and stocks have meaningfully increased it.

For short-term goals—particularly those under one year—reducing risk remains prudent. However, even conservative assets should be optimized by seeking higher-yielding money market funds, Treasury securities, efficient bond funds, structured notes, or preferred stocks. Maximizing yields on cash reserves and emergency funds can meaningfully offset inflation's impact without taking undue risk.

### **Incorporating Real Estate as an Inflation Hedge**

Private real estate investments—on both the ownership and credit side—can provide diversification and inflation protection without the operational burden of property management. These options are often accessible through vetted investment vehicles with professional oversight. For those interested in direct ownership without traditional rental challenges, alternatives include raw land, farmland, or vacation properties. These investments may offer personal enjoyment alongside long-term appreciation. A vacation property, for example, may generate rental income, provide personal use, and ultimately become a retirement residence. Many real estate investments also offer tax advantages, further enhancing their appeal as an inflation hedge.

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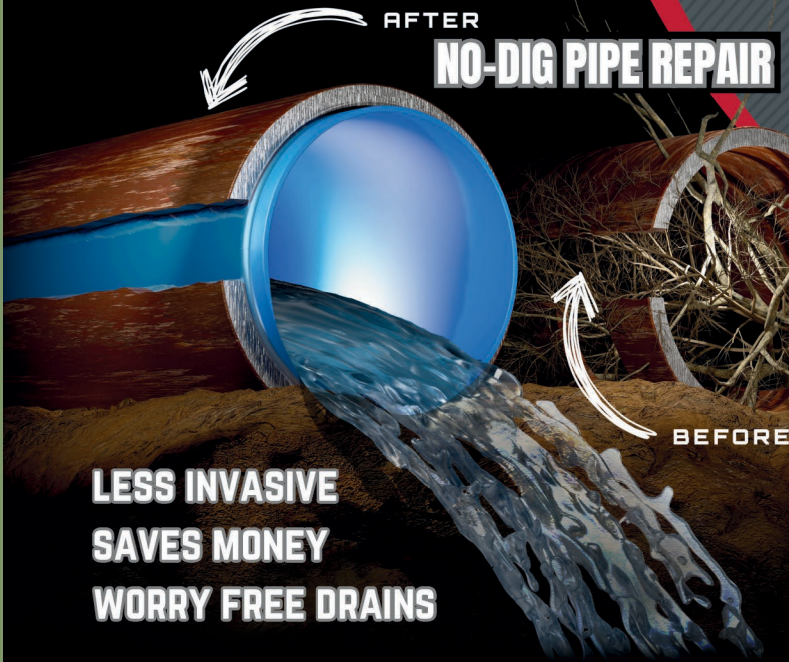
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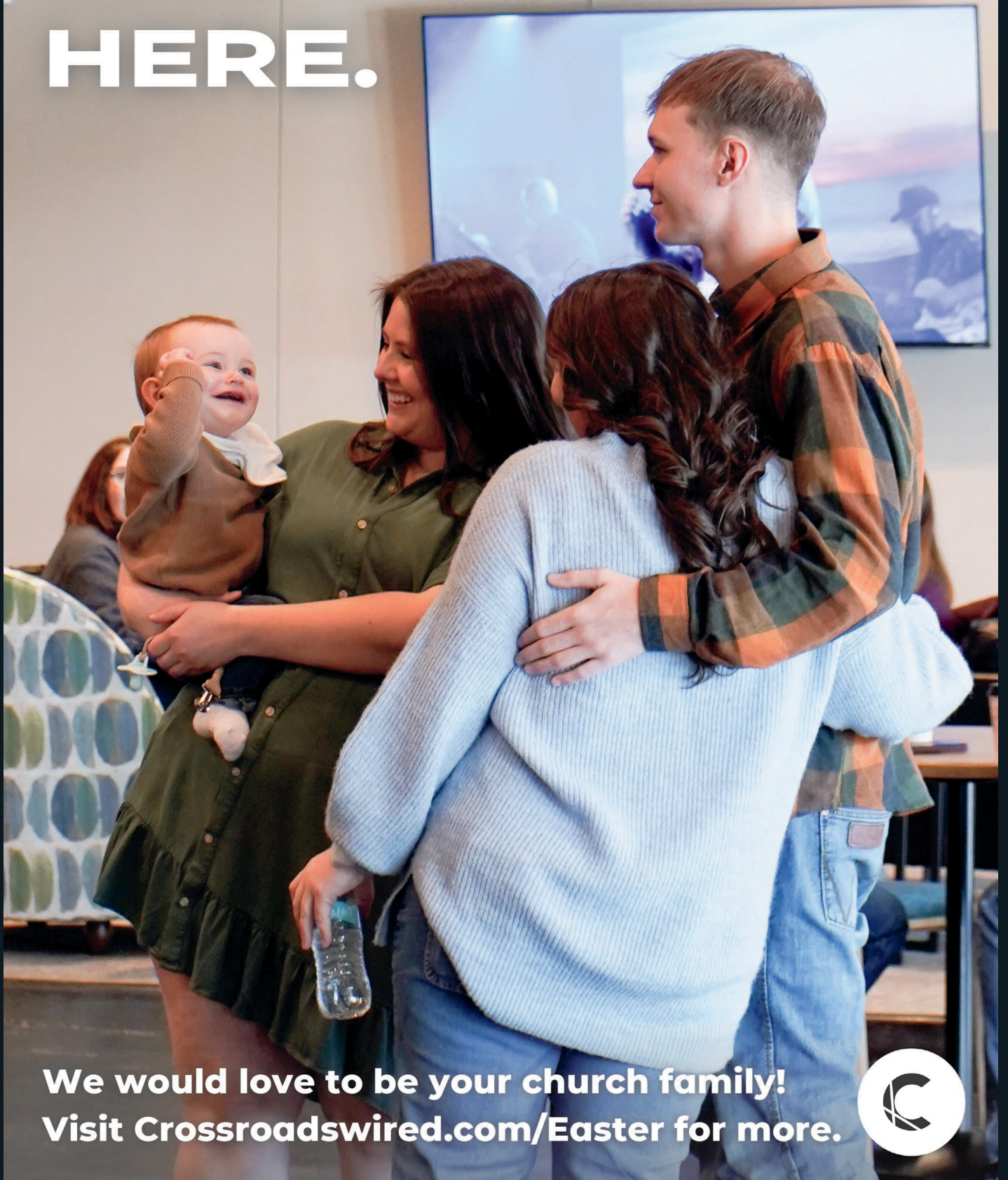
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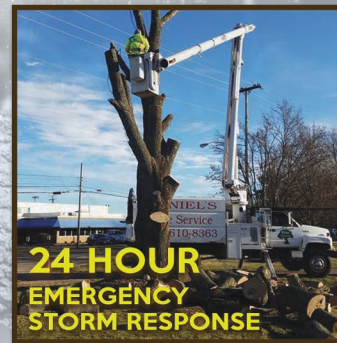
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