

WOOSTER COMMUNITY Family VALUES

WIN A **\$50**
GIFT CARD TO
PULP JUICE &
SMOOTHIE BAR!

FINANCIAL FOCUS:
How to Invest
for Your Child

Find Trusted Local
Contractors in our
*Improve Your Home
& Life* Section!

**COMMUNITY
SPOTLIGHT:**
The Leaf

QUESTIONS ABOUT
YOUR IRA OR 401(K)?



LEGACY RETIREMENT ADVISORS, INC.
330-263-9931 | LEGACY-RETIREMENT.COM
4329 CLEVELAND RD | WOOSTER, OH 44691

Legacy Retirement Advisors, Inc. is independent of Sigma Financial Corporation. Securities offered through Sigma Financial Corporation, member FINRA/SIPC



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DO YOU HAVE GOLD/SILVER COINS, BARS, OR BULLION?

WE ARE BUYING SPOT+!



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Physical gold & silver **INCREASE**
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Store Hours: Monday-Friday 9am-5pm



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442 N Market Street
Wooster, OH 44691
Bus: 330-264-5149
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Life won't always go as planned. That's why there's life insurance. It can help you protect your family's future, no matter what happens. Call me today.

Like a good neighbor,
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14750 Lincoln Way East (Route 30) | Dalton
RhondasFurniture.com | 330.828.2224
Mon-Sat 9am-5pm & Sun Noon-3pm

WHY PAY MORE?

LIVE EDGE Available in Slate, Chestnut, or Natural



End Table \$199⁹⁹
Sofa Table \$279⁹⁹
Chairside Table \$189⁹⁹



Coffee Table
\$279⁹⁹



4 Piece Set \$599⁹⁹



5 Piece Set \$679⁹⁹

ASHE COUNTY RECLAIMED BARNWOOD

Available in Barnwood, Vintage Black, or Vintage White



3 Piece Island \$449⁹⁹
32" Accent Cabinet \$299⁹⁹
60" Accent Cabinet \$499⁹⁹
70" Accent Cabinet \$649⁹⁹

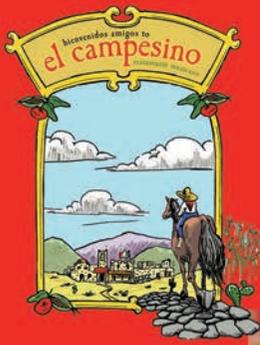
Occasional Pieces
Available in Barnwood
or Vintage White



End Table \$249⁹⁹
Chairside Table \$239⁹⁹
Coffee Table \$399⁹⁹
Sofa Table \$349⁹⁹
60" TV Console \$449⁹⁹



Power Lift Recliners
Starting at \$599⁹⁹



el campesino
 177 W Milltown Rd
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Margarita Special
 6 DIFFERENT FLAVORS
ONLY \$1.99



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Second Lunch

With purchase of first lunch at regular price.

DINE-IN OR CARRY OUT
 Present coupon. Not valid with other offers.
 Expires 11/15/2021

\$2 OFF

Second Lunch

With purchase of first lunch at regular price.

DINE-IN OR CARRY OUT
 Present coupon. Not valid with other offers.
 Expires 11/15/2021

\$3 OFF

Second Dinner

With purchase of first dinner at regular price.

DINE-IN OR CARRY OUT
 Present coupon. Not valid with other offers.
 Expires 11/15/2021

\$3 OFF

Second Dinner

With purchase of first dinner at regular price.

DINE-IN OR CARRY OUT
 Present coupon. Not valid with other offers.
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Wild Ginger China Bistro

Traditional Chinese Favorites ♦ Complete Sushi Bar ♦ Creative Asian-Inspired Dishes



1/2 OFF DINNER

Buy one dinner, get 2nd dinner of equal or lesser value 1/2 OFF (Max Discount \$6. Dine-In Only)

Wild Ginger China Bistro - DINE-IN ONLY
 Some restrictions apply. See store for details. Not valid w/ other offers. One coupon per visit. Expires 11/15/21

SUSHI TUESDAY
 1/2 OFF 5PM-CLOSE
 DINE-IN ONLY

Some restrictions apply. See store for details.

1/2 OFF DINNER

Buy one dinner, get 2nd dinner of equal or lesser value 1/2 OFF (Max Discount \$6. Dine-In Only)

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 Some restrictions apply. See store for details. Not valid w/ other offers. One coupon per visit. Expires 11/15/21

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Smoothies, Healthy Wraps, Salads, Fresh Fruit and Vegetable Juice, Nutritious Wheatgrass!

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Featuring All Your Fall Favorites: Apples, Mums, Pumpkins, & More



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One coupon per visit. Excludes Walnut Creek items. Must present coupon. Expires 11/15/2021

\$1 OFF
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East Union Bulk Food
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NOW ACCEPTING NEW PATIENTS!



Foot & Ankle Center of Ohio

365 Riffel Rd Suite A
Wooster, OH 44691

330.345.5500

www.footankledr.com

We Treat Foot & Ankle Disorders
Including: Bunions, Heel Pain, Hammer Toes, Ankle Pain, & More

Offering: Orthotics, Braces, and Surgical Intervention of the Foot and Ankle

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Pay upfront for all three months (Sept, Oct, and Nov) at a DISCOUNTED Back to School rate!

Membership includes FREE classes, basketball, fitness centers, use of indoor pools, & discounts on sports & gymnastics. Members 55+ have access to West View Wellness Center.

Membership Types:

- Family \$145
- Adult \$95
- College Student \$70
- Senior Couple \$105
- Senior \$75

Present This Ad For
\$5 OFF
Gymnastics, Swimming, or Sports Programs

Not valid with other offers. Must present coupon. Expires 11-15-21

the **Y** **THE YMCA OF WAYNE COUNTY**

GROWING STRONGER TOGETHER

330-264-3131

See Website for More Info & Locations

YMCAWAYNE.ORG

GET UP TO \$70 VIA REWARD CARD*

*VALID 9/15/21 THROUGH 10/4/21
SEE STORE FOR DETAILS.

Get a \$70* or \$50* Visa® Reward Card¹ or Visa® Virtual Account² after online submission* with the purchase of four new select BFGoodrich® passenger or light truck tires.



BFGoodrich Tires

Get \$70 via Visa® Reward Card¹ or Visa® Virtual Account² after online submission when you buy a set of four (4) new select BFGoodrich® a Force® Sport COMP-2™, a Force® COMP-2™, a Force® COMP-2™ (SPL), All Terrain T/A™, Mud Terrain T/A™, or Mud Terrain T/A™ tires. (All other BFGoodrich® passenger or light truck tires qualify for a \$50 Visa® Reward Card¹ or Visa® Virtual Account²). See redemption instructions handout for a full list of qualifying tires. Reward Card or Virtual Account eligibility is limited to tire purchases from participating dealers only. See redemption instructions handout for complete offer details. Offer expires 6/1/2021. Void where prohibited.

¹BFGoodrich® Visa® Reward Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted. No cash access. The Bancorp Bank, Member FDIC. The Bancorp Bank does not endorse or sponsor and is not affiliated in any way with any product or service offered by BFGoodrich®.

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\$1 OFF
PURCHASE OF
\$5 OR MORE

ONE COUPON
PER PURCHASE
Must present coupon.
Not valid with other offers.
Expires 11/15/2021

\$2 OFF
PURCHASE OF
\$10 OR MORE

ONE COUPON
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BIG WITH
ROMEO'S



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\$5 OFF
ANY ORDER OF \$25 OR MORE

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present coupon. Expires 11/15/2021



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WE HAVE BIKES IN-STOCK!
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 (330) 345-2453 RIDEONWOOSTER.COM

ONLY \$49⁹⁵ **\$150 OFF**
FALL TUNE UP **ANY ELECTRIC BIKE**
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WE CARE

Resident Donna Sanders talks with Administrative Assistant Amber

At Brethren Care Village Health Care Center our residents aren't our work, they are our friends. They share their lives with us, and we do the same. We build relationships over time that add richness to our lives and the feeling of community at our facilities.

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 brethrencarevillage.org
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 Ashland, OH 44805

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CALL **330-345-6625** FOR AN APPOINTMENT!

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Brake Replacement **Any Oil Change**
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 @ HE BREWS COFFEE

"This is an awesome location for a special event! Great food, hospitality and coffee bar. Thank you!"

Schedule your holiday event at The Gathering Place. Enjoy a cozy holiday setting with a catered meal, Christmas bakery, and the wonderful He Brews Coffee Bar!

Reserve for your event by calling 330-789-1036 now.

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familypoolsandspas.com
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 4182 Burbank Rd
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ASHLAND
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Enjoy a Permanent Vacation in Your Backyard

Pool Closing Checklist:

- ✔ Test & Balance Water
- ✔ Clean Pool & Filter
- ✔ Superchlorinate
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Get Ready to Splash Down!
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Check out our online menu at: QuePasaOrrville.com



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Weather Permitting

Que Pasa
Authentic Mexican Restaurant

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f M-Th 11am-9pm • F-Sat 11am-9:30pm • Sun 11am-8pm

\$2 OFF
Any Purchase of \$13 or More

QUE PASA
Excludes drinks. Must present coupon. Not valid w/ other offers. Expires 11/15/21

\$2 OFF
Any Purchase of \$13 or More

QUE PASA
Excludes drinks. Must present coupon. Not valid w/ other offers. Expires 11/15/21

\$3 OFF
Any Purchase of \$20 or More

QUE PASA
Excludes drinks. Must present coupon. Not valid w/ other offers. Expires 11/15/21

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Any Purchase of \$20 or More

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Excludes drinks. Must present coupon. Not valid w/ other offers. Expires 11/15/21

SPECIAL 30 BONELESS WINGS ONLY \$19.99

Valid Now Through November 15th!

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Quality Since 1967

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We deliver to Orrville, Marshallville, Smithville, & Dalton!



LARGE PIZZA UP TO 5 TOPPINGS ONLY \$16.99

Mention this offer before ordering. *Extra toppings at additional cost.

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CELEBRATION**

Saturday, October 16th
10AM - 4PM

FREEZER BUNDLE GIVEAWAYS
VENDORS, SPECIALS, & MUCH MORE!

Smith
Concessions
Sausage
Sandwich
ONLY \$3

PICK YOUR SAVINGS
RECEIVE SIX **\$1 OFF**
COUPONS TO USE
ON ANY ITEM!

Valid on any item! Limit one set per family.
OFFER VALID 10/16/2021 ONLY

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1.5¢ per
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hey
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Sizes 5-9 Now
Available!



\$10 OFF
Any Purchase of
\$75 or More

Boots, Shoes, and More
Excludes clearance, closeouts & discontinued items. Must present coupon. Not valid w/ other offers or promotions. Expires 10/31/21



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FALL SPECIALS:

Special Drinks,
Burgers, Tacos,
Seafood, & More!

Call for On-Site Catering
for Parties, Weddings,
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Book Our Food Truck for
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234 S Market Street • 330.601.0782 • flamingojacks.fun

\$5 OFF
Any
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of \$25+

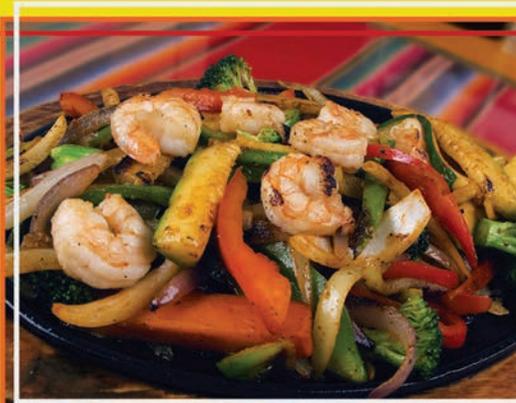
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Expires 11/15/2021

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Carry Out Margaritas Available!



Fresh Recipes
Fast Take Out
Friendly Staff



3860 Cleveland Rd • Wooster, OH • 330-601-1100

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\$25 or More

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\$5 OFF
Any Food
Purchase of
\$35 or More

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Expires 11/15/2021



Breakfast | Lunch | Dinner

2905 Cleveland Rd
Wooster, OH
330.345.6797

**FALL FAVORITES
DELIVERED
BY CAR HOP!**



\$1 OFF
Any Purchase
of \$5 or More

GREEN LEAF RESTAURANT
Not valid with other offers. Must present
coupon. Expires 11/15/2021

\$1 OFF
Any Dessert
Purchase

GREEN LEAF RESTAURANT
Excludes hard dip. Not valid with other offers.
Must present coupon. Expires 11/15/2021

Moreland
FRUIT FARM LLC.



**1558 West Moreland Rd.
Wooster, OH 44691**

Accepted Payment: Cash or Check Only

MONDAY-THURSDAY 9-5 | FRIDAY 9-8 | SATURDAY 9-4 | SUNDAY CLOSED



MAKE FALL MEMORIES THAT LAST AT MORELAND FRUIT FARM!

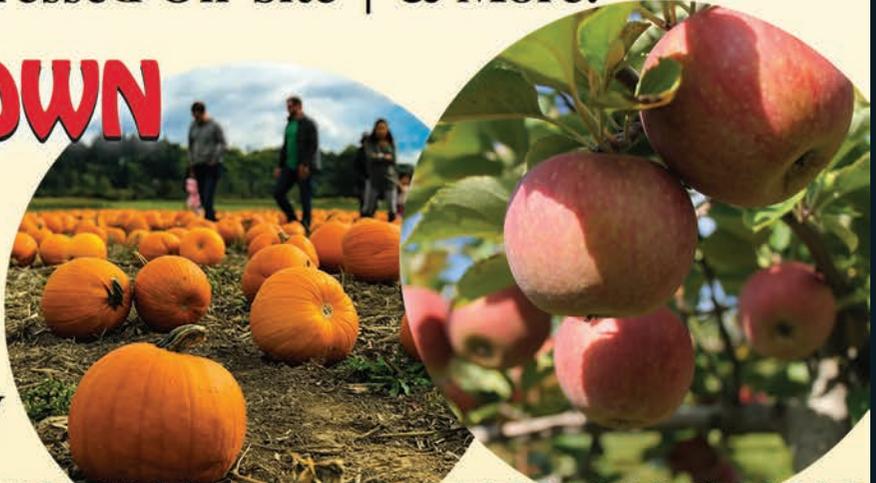
Fresh Apple Pies | Petting Zoo

Corn Maze | Farm Fresh Honey

Fresh Cider Pressed On-Site | & More!

PICK-YOUR-OWN APPLES & PUMPKINS

**Every Friday & Saturday
Through October**



\$1 OFF
**ANY PICK YOUR
OWN FRUIT**

Must present coupon at time of purchase. One coupon per day. Not valid with other offers. Expires 11/15/2021

\$1 OFF
**ANY PURCHASE
OF \$5 OR MORE**

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FREE ADMISSION
**VALID FOR ONE FREE
CHILD ADMISSION TO
PETTING ZOO**

Must present coupon at time of purchase. One coupon per day. Not valid with other offers. Expires 11/15/2021



ENTER TO WIN A \$50 GIFT CERTIFICATE



LINDA MILLER of Wooster is our winner of last issue's \$50 Gift Certificate in the Where's Brody Contest. To enter, simply visit us online at: familyvaluesmagazine.com and tell us the 3 ads where you found Brody hiding no later than October 15, 2021.

**Look closely!
He will appear like this:** 

Your Home Could be Worth Much More than You Think!

Call today for a **FREE** Professional Property Evaluation!



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-Jason P.



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donald.walton@healthmarkets.com | donwaltoninsurance.com
127 East Liberty Street | Suite 203 | Wooster, OH 44691

MEDICARE READINESS CHECKLIST

6 MONTHS BEFORE TURNING 65:

- Understand your enrollment options: Parts A, B, C, & D and Medigap coverage.
- Find out if your work history (or current/former spouse's) qualifies you for coverage.
- Plan to enroll at the right time for you to avoid penalties and delays in coverage.

3 MONTHS BEFORE TURNING 65:

- Enroll in Part A during your Initial Enrollment Period
- Enroll in Part B unless you are eligible for a Special Enrollment Period.
- Confirm your receipt of the Medicare card.
- Talk to a benefits advisor (like Don Walton) to get detailed information about plans.
Make sure to ask about networks, doctors, specialists, out of state coverage, prescriptions, pharmacies, and plan ratings.
- Make your decision.



GET THE MOST OUT OF MEDICARE



Medicare Advantage

I can enroll you in a Medicare Advantage plan that combines hospital, doctor, and prescription drug coverage. This may include benefits not offered through original Medicare.



Medicare Supplement Plans

Need more predictable out of pocket costs and fewer surprise expenses? I can enroll you in a Medicare supplement plan that can help fill the gaps in your Medicare Part A and B coverage.



Prescription Drug Plans

I can help you better understand your prescription expenses with a Medicare Part D prescription drug plan. Contact me for help decoding the eligibility requirements.



SCHEDULE YOUR FREE CONSULTATION TODAY!

ATTENTION STATE EMPLOYEES: Your OPERS benefits are changing in 2022. For help from a local agent, call or email for an appointment!

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Christmas Shoppe

Opens November 6th

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FREE	15% OFF
Scotchgard Application on Your 1 st Cleaning Experience	Upholstery Cleaning When Cleaned With Carpet
<small>Brahler's Cleaning & Restoration Must present coupon. Not valid with other offers. Expires 11-15-21</small>	<small>Brahler's Cleaning & Restoration Must present coupon at time of estimate. Not valid with other offers. Expires 11-15-21</small>

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15 Year Residential Warranty

1 DAY

4X Stronger Than Epoxy!

- Drive on 24 Hours after Install!
- Will Not Chip or Peel
- Easy to Keep Clean - No Resealing
- Expert Preparation, Application, and Service
- **FREE** Estimates



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\$150 OFF

Any Wood-Burning Insert, Stove, or Liner Install

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- DOG HOUSES
- STORAGE BARNs
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- PAVILIONS & MORE



Poly-Furniture
Extended Lead Times!
Order Now for
Summer '22 Delivery



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SCOTSLAWNCAREOHIO.COM

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[f @Scott'sLawnCareMaintenance&SnowRemoval](https://www.facebook.com/Scott'sLawnCareMaintenance&SnowRemoval)

- Fall Fertilization
- Dethatching
- Aeration
- Overseeding
- Fall Clean-Ups
- Shrub Trimming
- Tree Trimming



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Great
INDOORS

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Max value \$150. Material Only.
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\$50 OFF

Any Flooring
Project \$499+

Martin Interiors | Flooring America
Not valid w/ other offers. Must
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SAVE BIG BEFORE THE HOLIDAYS* AND GET

ZERO INTEREST IF PAID IN FULL WITHIN 18 MONTHS**

*On select flooring purchases now through 10/24/2021. **Interest will be charged from the purchase date if promotional balance is not paid in full within 18 months. Restrictions apply. See store for details.



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Wooster, Ohio 44691

 330-264-9925

 www.centerracoop.com 

20 POUND
PROPANE
REFILL



ONLY
\$11.00

Centerra Co-Op Wooster
Not valid with other offers.
Must present coupon.
Expires 11/15/2021

\$5 OFF

ANY
PURCHASE
\$30 OR MORE

Centerra Co-Op Wooster
Excludes milk replacers, livestock feed,
and chemicals. Not valid with other offers.
In-store purchases only. Must present
coupon. Expires 11/15/2021

RESINGARD
WATER SOFTNER
SALT PELLETS



2 FOR
\$11.00

Centerra Co-Op Wooster
Not valid with other offers.
Must present coupon.
Expires 11/15/2021

\$1 OFF
ANY BIRDSEED
40 LB OR LARGER



Centerra Co-Op Wooster
Not valid with other offers. Must
present coupon. Expires 11/15/2021



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PROUDLY SERVING WAYNE COUNTY

Wayne Lawn and Landscape

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- Lawn Aerations, Overseeding and Renovations
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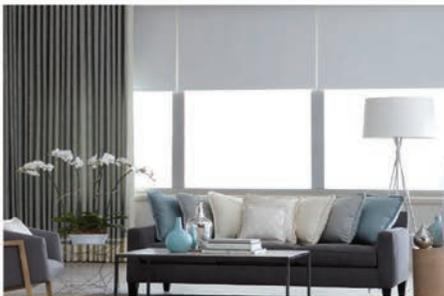
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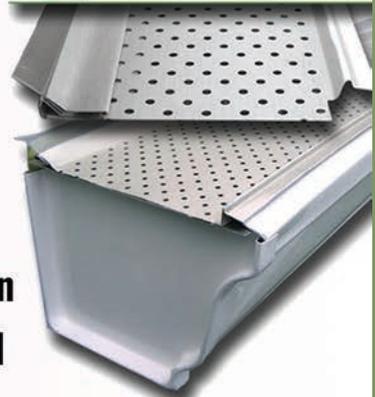
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Born and raised in Wooster, Sam Stine has a deep love for her community. She has always been drawn to creative endeavors and dreaming about her next project. Between working at her family's gym and keeping up with her husband's family restaurant, Sam and her husband, Jason, would frequent The Parlor in downtown Wooster on their days off. Sam often found herself looking around the restaurant and seeing not what was right in front of her, but what could be.



Sam & Jason Stine opened The Leaf in downtown Wooster in December of 2020

When the coronavirus pandemic brought our society to a halt, Jason's restaurant was carry-out only and the family gym was forced to temporarily close its doors. Not knowing how long the lock down would last, Sam was looking for inspiration. She remembered all the mornings she and Jason had brunch at The Parlor and how she couldn't help but envision the space in a completely new way. Unlike Sam, Jason couldn't see Sam's vision initially. She remembers, "when we first started talking about the idea, Jason was a firm no, telling me one restaurant is enough. Even with his hesitation, he knows how determined I can be. When I set my mind to something, there is nothing that can deter me; not even a pandemic. I started to help him visualize different ideas and once he began to see the bigger picture, he came around." Sam and Jason approached Mike (the owner of The Parlor at the time) with the idea of



After getting the keys in June of 2020, Sam worked tirelessly on a complete renovation of the space.

purchasing the space from him. As luck would have it, Mike was considering selling to semi-retire and when he heard Sam's vision, he knew it was the right fit.

The Stines got the keys in June of 2020 when the pandemic was still in full swing. At a time when everything was closed and the future was uncertain, Sam and Jason clung to optimism and faith as they faced an uphill battle. They were starting from scratch—bringing the interior down to the studs and giving the restaurant a complete redesign. They stripped the existing kitchen, added square footage, and changed the layout to truly make the space their own. Sam took the reigns on the project, adding touches that reflect her personality in all areas of the design. The renovations and acquiring the right permits and liquor licenses were made even more difficult by COVID. There were material shortages, new requirements, and delays with paperwork, but the biggest challenge might have been the inspection of the hood in the kitchen. Sam explains, "we had all of our permits and were on schedule, but during an inspection we learned we had an issue with the hood. We were told we'd have at least a six month delay, but that wasn't an option for me. We made call after call and finally found a contractor, had the engineer redesign it, rebuilt and reinforced it. It was all hands on deck and what should have taken six months, only held us up two weeks. Our family and community rallied behind us. Without their support, we never would have been up and running when we did."

All of Sam's hard work and determination came to fruition when The Leaf opened on December 11, 2020. Only six months after getting the keys, the space was completely renovated, the new staff was trained, and an entirely new menu was introduced. Executive Chef Gina took a spin on classic staples,



Executive Chef Gina Bertelli highlights local and seasonal ingredients with upscale takes on classic dishes and new favorites.

adding an upscale twist and rotating the menu to highlight local and seasonal ingredients. Everything from the decor to the menu was chosen with a purpose, to create an innovative and enjoyable experience for any occasion.

"Dining at The Leaf is an experience. We aim to provide the level of comfort you have when dining at home without having to cook or clean. Whether its date night, a family get-together, business dinner, or anything in between, we want to help you create memories."

Sam Stine

In addition to offering brunch, lunch, and dinner services, The Leaf is now proudly offering private rentals for company parties, showers, small wedding receptions or rehearsal dinners, family functions, or anything else. Sam and the team at The Leaf all have a desire to enrich the Wooster community. Stop in at 203 W Liberty St, Wooster, OH 44691 for a memorable meal or find them on facebook for new menu items, events, and more.



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Child Tax Payments – Invest for Your Child?

Many of Americans woke up to a surprise in their bank accounts last month. An extra deposit, they may or may not have been expecting was delivered, courtesy of the \$1.9 trillion American Rescue Plan Act of 2021. This money, while extended above normal levels, is an advanced payment of the credit you'd normally claim when filing your taxes and it begs the question, what should one do with these payments?

While, currently the American Rescue Plan Act of 2021, is set to expire at the end of this year, it certainly has been discussed, that this could be made permanent, at least for a few more years. Let's assume, that you as a parent are reading this and understand that compound interest is the eighth wonder of the world. You know that the younger you save, the less you have to save to end up with a very large number. So technically, getting this increased windfall in monthly installments may be extremely beneficial, perhaps not changing your total tax situation, but rather giving it to you in installments you can then immediately put away for little Johnny.

Let's run through the numbers really quick. The child tax credit typically gave qualifying families a \$2,000 credit per child. You'll now be receiving (again for 2021 only currently) \$3,600 for child that are younger than age 6 and for child from 6 to 17 you'll receive \$3,000. These are all subject to income limitations.

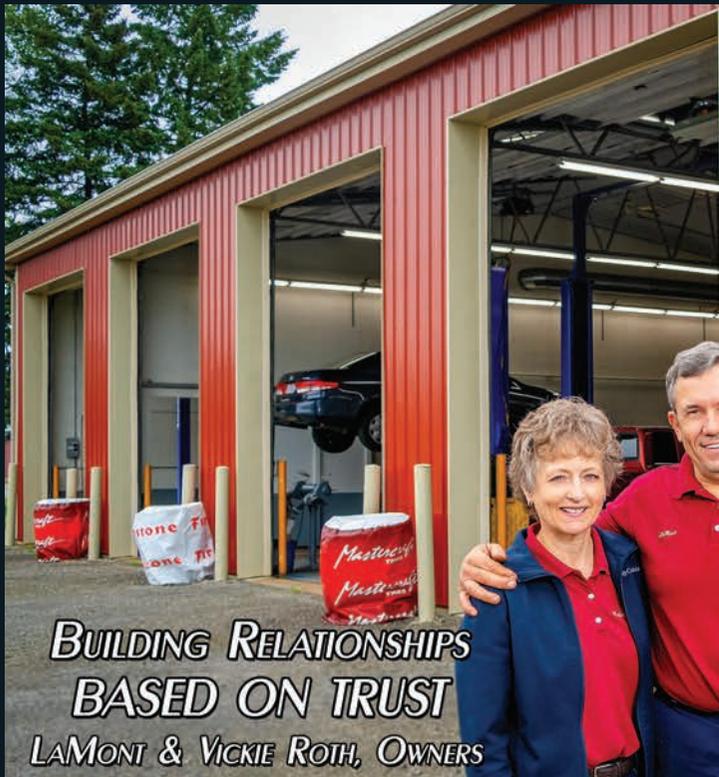
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Family Upper-Income Qualification Limit	Dependent Age Qualifications
Single filer: AGI below \$240,000	Under 5: up to \$3,600
Head of household: AGI below \$240,000	6-17: up to \$3,000
Couple filing jointly: AGI below \$440,000	18: \$500
	19-24, full-time college students: \$500

If anything, this child tax credit payment has brought attention to your ability to use it to bless your child and leave a legacy for them for generations to come. Proverbs 13:22 says, "a good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous". While we believe an inheritance, is not always financial, it could be things such as wisdom, memories, love and many other things you can bless your children with, we certainly know that money given to them is the byproduct of your hard work, savings and wisdom, over your lifetime.

Use this Child Tax Credit as a catalyst to consider the ways you can help to build financial security for your child. Your Whitaker-Myers Wealth Managers Financial Advisor, is here to help you implement your child savings goal, with the correct account and amount today.

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