

Sunday, October 24, 2021

Women **BUSINESS**

in →



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Are dental implants right for you?

Patients can be hesitant to visit our office because of dental implant misperceptions. I often hear "I can't get implants", "I'm too old", "I can't afford it", "Implants take way too long", and so many more.

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Dr Weber is board certified in all aspects of oral surgery. She has lectured to several groups on dental implants, oral cancer and more. She sees patients in both our Mentor and Highland Heights offices.



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Help with appeals: Questioning your insurance company can be intimidating. If you need help filing an appeal, I am here to help you navigate the appeals process, step by step.

Plus, you will never pay for any of the services I provide. It is what I do for all my customers.

Medicare's Open Enrollment period is going on now and runs through December 7. You can spend hours comparing plans on your own or you put your trust in the hands of a professional. Call me, Laura Mutsko at Mutsko Insurance Services at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com to discuss your coverage for 2022.



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Your neighborhood "Cheers", Billy's- A Cappelli Martini Bar is a third generation family run business here in Lake County.

Kelsey O'Brien Sirvinskas grew up watching her mother, Linda Cappelli, put on the top events for over four decades. Linda owned Cappelli Party Center in Lake County -- the second Cappelli woman to run a business in the Wickliffe building. Kelsey's grandparents, Ralph and Vera Cappelli owned a nightclub in the same building straight through the prohibition.

Learning Linda's every move and soaking up all of the knowledge she could in a lifetime of hard work and dedication to customer service.

Kelsey decided to re-open Billy's- A Cappelli Martini Bar.

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name is Michelle Como and I pride myself in providing each client the best experience and service you'll find anywhere in the area. All wigs, hairpieces, and extensions are chosen to best fit the needs of each individual client. You can book an appointment in one of our private suites



OR we can even travel to you! We are a family owned business, and are committed to providing you with the best hair addition services to fit your personal needs.

Wigs

All wigs are customized perfectly for your individual needs. I offer medical grade caps for clients going through chemotherapy treatments, have alopecia, or other medical hair loss. At K & Em, we provide medical caps that can be customized for the best fit and comfort possible.

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I have clip in as well as bonded hair toppers. There are a wide variety of men's and women's hair replacement systems that are customized for your hair loss needs.

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All cuts are included in your hair addition service.

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I accept donations to help fully cover the cost of any wig needs for children. You may purchase a wig, and it will be donated in your name to help a child or teenager suffering from hair loss.

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From word-of-mouth recommendations to online reviews, more people in the area are finding their way to K & Em Custom Wigs, Hairpieces, Extensions! Call us today to schedule an appointment either here or in your residence or feel free to text or email!

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How women can rebound from a layoff



profession? Or maybe the uncertainty of the pandemic has underscored the need for a career that's more stable? Regardless of what they ultimately decide, women can spend time re-considering their career path as they prepare to reenter the workforce.

- Contact your former employer.

Though certain workers, such as union members, may have a legal right to be recalled after being laid off, many professionals have no such right. However, that does not mean employers won't want to bring them back as the economy begins to recover. In fact, many companies may prefer to do just that. The Adecco Group's Compensation and Workforce Trends survey in October 2020 found that 68 percent of organizations that furloughed or laid off employees during the pandemic intended to back-fill roles that were eliminated. The cost of training new hires and getting them up to speed on projects is considerable, and employers never truly know if new hires will mesh with coworkers. Those concerns do not typically apply when rehiring former employees. Women who liked their jobs and the direction their careers were going in prior to being laid off can check in with their previous employers about potential opportunities before they begin to look elsewhere.

- Stay connected. Maintaining connections with colleagues and even former clients is a great way to avoid the feelings of isolation that can sometimes arise after a layoff. Staying connected also may be a great way to learn about new opportunities before they become known to the general public.

Women were disproportionately affected by pandemic-related layoffs. Rebounding from such layoffs can be easier when women employ various strategies as they look to reenter the workforce.

Every career has its ups and downs. Successful professionals often credit certain moments in their careers as catalysts that ultimately drove their success. Though such catalysts may be positive developments, like a well-earned promotion or timely advice from a trusted mentor, many

a professional also has been motivated by events that were not initially welcomed, including layoffs.

Many businesses were forced to lay off employees in the economic fallout of the COVID-19 pandemic. A recent study published in the journal *World Development* found that, dur-

ing the pandemic, women were 24 percent more likely to permanently lose their jobs than men.

As the world gradually emerges from the pandemic, many women may still be trying to reenter the workforce after being laid off. The following strategies can help that transition back to work go smoothly.

- Reconsider your career path.

People who look at layoffs as the catalysts for their success often do so because being laid off allowed them to step back and reconsider the path their careers were on prior to losing their jobs. Such reflection may or may not compel a career change, but women can take time to reconsider if their previous field was something they want to get back into or if they want to pursue a different path. Perhaps it's time to turn a passion into a

Kristy's Kritters Pet Grooming



Kristy's Kritters has been in business for over 20 years. I am so blessed to have a caring staff, loyal customers and supportive family! Wouldn't be where I am without all of you!! Here's to many more years! Kristy's Kritters was voted the winner of "The Best of the Best" award from The News-Herald in 2009, 2016, 2017, 2019 and 2020. Located at 120 N. Lake St. in Madison. Contact us at 440-428-2424

Stella's Art Gallery

Stella's Art Gallery, located at 38033 Euclid Ave. Willoughby, started as a mother/daughter team influenced by the family's matriarch, Filamena Stellabotte. The duo, Carol Pitts and Dani Klein, create unique pieces of hand-made pottery, painted glassware, acrylic paintings, and manage Stella's Art Gallery.

Along with the Main Gallery, Stella's Event Center hosts monthly juried art shows. This beautiful space is available to rent. Perfect for off-site Meetings, Team Building, Showers, Private Parties, and

Reunions surrounded by phenomenal artwork.

Today, Stella's is a working gallery and supports 50+ local artists from Northeast Ohio. You may view their artwork, shop, and take a class at Stella's Art Gallery. Available now until December 17th, a 20% off selected artwork. Perfect for Holiday Shopping!

NEW HOURS:
Tuesday, Wednesday
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Fast-growing and high-paying careers for women



After a tumultuous year with many ups and downs, there may finally be a light at the end of the tunnel. Growing confidence that the worst of the pandemic may be behind us has led many people to take inventory of their careers.

Women looking to change jobs soon may be exploring their options as they look for fulfilling, lucrative careers. The following are some profitable, in-demand career options, courtesy of the U.S. Bureau of Labor Statistics and Forbes.com.

- **Chief executive officer:** CEOs are instrumental in both public- and private-sector industries. They are the top of the managerial food chain, and as such, command competitive salaries. A female CEO can expect to earn a median income of \$90,000-\$95,000.

- **Civil engineer:** The BLS predicts civil engineer jobs will grow by 11 percent by 2026. Civil engineers will be responsible for revamping aging infrastructure, including roads, dams and bridges. An average salary is \$67,000 per year.

- **Nurse practitioner:** Health care jobs are booming and in demand. Working independently or in collaboration with physicians, nurse practitioners provide primary care or specialize in various concentrations. Nurse practitioners earn a median annual income of \$98,000.

- **Pharmacist:** In addition to harboring a passion for providing quality health care to their communities, pharmacists often have a love for the chemistry involved in medications. Pharmacists must be licensed and possess a Doctor of Pharmacy degree. Pharmacists work in retail settings, but also in hospitals and clinics. The average annual salary for pharmacists is \$98,000.

- **Computer and system information manager:** A growing focus on inclusivity within STEM fields means now is a great time for women to pursue careers in these lines of work. Computer and information system managers plan, coordinate and direct the work of computer professionals while researching the latest trends in technology. Opportunities within this profession are expected to grow by 12 percent by 2026. Individuals in this field earn a median salary of \$90,000.

- **Management analysts:** Management analysts are brought in to find ways to make an organization more profitable or improve its efficiency. Travel and consultation may be likely, so those should be considerations. Management analysts earn an average annual income of around \$75,000.

- **Software developer:** Keeping up with the technological times means having up-to-date equipment and software. Software developers help to write code or design applications for company use. This is a quickly growing field in which professionals earn average annual salaries of \$85,000.

High-paying, stable jobs are out there for women who are in the market for a career change or trying to decide which fields to pursue.



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Are you getting the value out of your dental benefit policy?

Or is it costing you more than what you get out of it? This is the time of year with open enrollment to decide on your options. In order to determine the answer, you need to figure out what treatment you might need in the year and weigh it against the cost of your premium. All dental plans differ in what procedures might be covered and they come with different premium levels. To evaluate this, you need the help of a dental professional. We can determine your needs and analyze if your plan is worth the premium you pay. *We don't want you wasting your money.* **Some plans don't allow you to get the necessary work done or at least in a timely fashion.** They might have a limit, waiting periods or exclusions, or **limit your preventative care to a very unhealthy minimum. Therefore you may never be totally healthy. Don't let dental insurance influence your health.** *The mouth is the gateway to your body. Health starts here and affects the rest. It affects your body's vulnerability to disease. It affects your nutrition which can determine your health and quality of life.* As we age we can be more vulnerable to tooth decay, tooth breakage, and periodontal gum infections. Does your plan cover these and to a degree that is worth the premium? **You don't want to pay more for the plan than what you get out of it.** This is the case in many instances. An alternative option allowing you to get the oral health you need for your overall health, is choosing a dental membership savings plan. We can help with that as well.

Call the dental office of Dr. Debra S. Lowe at 440.954.8300 to get this very important matter evaluated. If you do have dental benefits left on your current plan, they **will be expiring** at the end of the year. Take advantage of them before it is **too late** and get the care you need. **See our ad in this section.**

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More women becoming primary financial providers



Women are increasingly becoming the primary breadwinners in their homes.

In 2018, Prudential surveyed more than 3,000 Americans between the ages of 25 and 70 for its “Financial Wellness Census.” The survey indicated that 54 percent of women are

the primary breadwinners in their family, while 30 percent are married breadwinners who are producing more than half of their household income. This marks an increase from 2015, when the Center for

American Progress found 42 percent of women were sole or primary breadwinners — bringing in at least half of their families’ earnings. This represents a long-running trend that indicates women’s earnings and economic contributions to their families are of growing importance.

Studies show how much more likely it is for today’s mothers and working females to provide essential financial support to their families compared to earlier generations. It can be empowering to be a sole or primary earner. However, this role also may place extra pressure on women who also want to be ideal mothers. While gender roles have become much more egalitarian, the traditional household dynamic, in which women take on more responsibilities around the house, remains predominant in many families. That can contribute to stress for women who work.

A 2015 University of Chicago study found that opposite-sex couples in which women were the top earners reported greater relationship strife and were more likely not to endure as couples. The study also found that some women who earned more did a greater amount of housework in order to make their husbands feel better

about the situation.

There are several ways to address and cope with feelings that arise from an increase in female breadwinners.

- Stay open-minded. Couples need not fall into dated ways of thinking regarding gender roles. If they adjust their roles accordingly and continue to adapt, things can work out just fine.

- Divide tasks evenly. Evenly divvy up tasks around the house so that neither partner feels as if they are doing more than the other.

- Share financial goals. Even if one person is bringing in more money, the overall household should be the main priority. That means that all adults have an equal say in financial goals, regardless of who earns the most money.

Many women are now the primary breadwinners in their households. That has, in many cases, led to shifting gender roles and couples and families may have to adjust accordingly.

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Angie invites you to visit Yogi's Closet Boutique and feel empowered with stylish clothing that brings out your inner radiance.

Devoted to providing women of all ages with a positive sense of self, Angie Vodopivec opened Yogi's Closet Boutique in 2018.

Angie carefully selects each item that comes into the store, seeking out both socially responsible items when possible and timeless, quality pieces that will last for years to come.

Striving to always support and uplift women entrepreneurs, you'll find many items throughout the store are created by fellow small women-owned businesses.

Giving back to the local community is a core value of Angie's and the Yogi's Closet Boutique team. Angie volunteers for the Willoughby Arts Collaborative and co-leads the Downtown Willoughby merchant association, @shop.dtw on Instagram. Throughout the boutique, items give back to philanthropic efforts, such as Love Your Melon and Wish Beads.

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As women we have an innate ability and desire to fix, solve, and nurture. We are also pretty good at it! But how do we blend those God given gifts with work life? How do we really say "NO" when we need to do so? Is work life balance a myth? Can you have it all?

In short, I say **YES YOU CAN!**

I believe it comes down to a few things to get work life balance.

One—are you doing what you love? Where is your passion? If you are doing what you love, money follows and it doesn't feel like work. Take the time to find your passion. Is your current career something you can't wait to get out of bed in the morning and start working on? Or is it something that keeps you up at night worrying about the next step? If it's the later, I would advise it's not your passion and it's not your purpose ... you need to find it!

Two- are you flexible? This doesn't mean get rid of boundaries, schedules and time frames but life happens. You must understand things can't always

happen on your own time. This is a hard one for me and I believe that everything happens for a reason. But what is flexibility? It is literally the ability to move in motion without pain. If you are bending or trying to be flexible and it causes you "PAIN"; it's no longer being flexible it has breached a boundary. Just say "NO"!

Third- Identify your weaknesses. The one thing to keep in mind is that a "positive" trait can be a weakness for business and life. For me I have learned over the years my biggest weakness is my belief in others. I always try to see the good in others. BUT I have invested more than that person will do for themselves. That's the mistake. Don't waste resources (money and time) including emotion on people that don't want to move forward or be the best they can be. If we want it more for them, but they don't; it won't happen.

Fourth - It is your season? Is it time? Where are you in your life? What is your passion, desire, goals? This changes. Chapters in peoples' lives change. It's important to know your passion and career may change. There is a time and place for each season. Be open and find

yours..

Fifth- Self care. Most days it may be hard to do. But what is self care? It's not the same for one as for another. Self-care may be taking the time to spend with friends or family for another person it's a day at the spa! Find a few different ways that make you feel refreshed,

relaxed, and content.

Once you are able to evaluate and put these steps in place; you will be well on your way to having it ALL!

Let's make these changes. Contact Pam at pam@best-versionyou.com or visit the website BestVersionYou.com or PamKurt.com.

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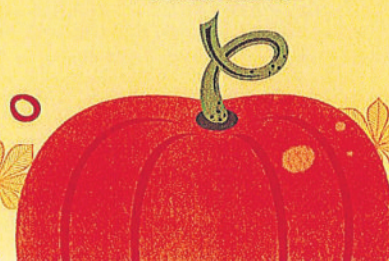
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As an attorney and business owner; Pamela Kurt has found a new passion - to support and to empower women to be the best they can! Ms. Kurt has also started a private professional life coaching practice: BE THE BEST YOU! This is an opportunity to empower women to be the best version of themselves. Dream Believe and Achieve is her signature coaching program. Her coaching program has allowed her clients on a powerful self-discovery journey.

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