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February 6-19, 2024

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Alleged swindle case takes a novel turn

by **Ian Johanson**
for The Beacon

Last June, The Review reported on a criminal case in which over \$167,000 was reported stolen in June of 2022 from a Plymouth company. A jury trial for defendant Shirley Mahaffey, 70, of South Carolina is currently scheduled in less than a week. But a new charge filed Jan. 24 against a man from Texas revealed a whole new level to the case.

The theft involved a scheme, police say, in which the Plymouth company unknowingly paid the balance owed for a large piece of machinery to a bank account registered to Mahaffey, rather than to the company selling the item. The switch was enabled by someone using an email address which differed from the actual company email by one letter. The email instructed the Plymouth company to wire the money to Mahaffey's account, prosecutors say.

The new charge for theft - as a party to a crime, is against Gerardo J. Sanchez of Mission, TX, age 56. His alleged connection to Mahaffey and the money, however, involves yet another name.

Mahaffey told police that she sent the money to Texas, based on information from an online dating relationship she had with a man she knew as Gary.

Gary claimed to be "a contractor/businessman who was stuck in Singapore due to the pandemic. He was being sued by his employees as he was stuck and could not pay."

"One day, Shirley Mahaffey received a message from Gary advising her to check her bank account. She discovered a lot of money in her account," the complaint states.

This money was said to be for Gary's employee's wages, so Mahaffey allegedly mailed three cashier's checks totalling \$150,000 to Texas, and used the remainder for purchasing bitcoin, which "was going to be used in Singapore for the various expenses," according to the complaint.

A Plymouth Police investigator used a subpoena to track the cashier's checks and found they were allegedly cashed by Sanchez.

Sanchez then allegedly deposited \$150,000, all in \$100, \$50, and \$20 bills, in multiple transactions at two bank branches.

The breakdown of the bills described totals 1,150 \$100 bills, 500 \$50 bills and 500 \$20 bills. The \$100 bills alone would be about 5 inches tall, if stacked.

see SWINDLE, page 4



photos by Justin Miel

Sisters chosen to live the circus life

by **Sarah Hall**
for The Beacon

Two teenage sisters from Plymouth are the only contenders from Wisconsin – not to mention the entire Midwest – to earn berths on the 2024 Big Top Tour of the renowned Circus Smirkus, and will spend much of this summer performing their aerial acts for crowds across

New England.

Azrielle "Azy" and Sekora "Kora" Berge, ages 17 and 14, were also two of only eight newcomers nationwide to join the 30-member, Vermont-based troupe made up of circus artists from 11 to 18 years old and from as far away as California. The specialized training Circus Smirkus offers is widely considered to be a steppingstone to such prestigious adult companies as Cirque de Soleil.

Persistence and an additional year of honing skills produced results for the Berge sisters after making it for the second time in a row into the final, live round of auditions held for three days in mid-January at the New England Center for Circus Arts in Brattleboro, Vermont.

But the news that they were selected for the 2024 tour came

in staggered fashion, causing the family considerable angst.

"Originally, only Kora got accepted and not Azy. That made it very hard to be as excited as we wanted to be about Kora," said Sarah Masarik, their mom who is a largely self-taught aerial artist as well as a fire hoop performer, a teacher at Warped Studios in Sheboygan and the owner/founder of Supernova Circus Arts herself. "The younger you are, the better your chances are to make it, because they want kids who can grow with the program."

Exactly a week later, the call came to offer Azy a spot as well.

"It's neat that they are just two young girls from a small town and they get this opportunity

see CIRCUS page 4

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- 16 oz. Hawk's Breaded **Haddock OR Cod** **\$6⁹⁹** ea.
- Sockeye **Salmon Fillets** **\$12⁹⁹** lb.
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CIRCUS from 2

...nity to tour with a group that is a big deal in the circus world," Masarik noted.

Kora said she looks forward to "getting a chance to show my talents in the circus ring" while Azy is eager to "have new experiences with amazing people."

Circus Smirkus is the only tented traveling youth circus in the United States, according to the nonprofit arts and education organization's website.

"Performing under traditional European-style circus tents, the award-winning circus company consists of some 80 people including teen performers, professional circus coaches, tent and technical crew and a live circus band performing an original score each year," the website states. "The tour caravan requires 23 support vehicles and launches its Big Top in

nearly 20 New England towns each summer, performing to approximately 42,000 patrons each year."

"We give our troupers the full experience of touring in a classic traveling tent show. That means a complete immersion in circus life," the website notes. "Smirkos endure rigorous training, daily chores and the loading in and loading out of the Big Top. They revel in the joy of performance and the camaraderie of a common purpose — the passion of a shared dream and nearly 50 shows in just six weeks!"

As they did at their auditions last year, Azy performed aerial lyra — which involves hanging from a giant metal hoop — while Kora showcased her aerial hammock skills, maneuvering on a folded silk piece suspended from the ceiling, and also added in hula hoop tricks this time around.

Their audition acts matched

the theme of this year's tour, "Imaginarium," with Azy playing the part of a pull-string doll and her sister pulling the string.

"The competition was insane," Masarik said. "The amount of talent the kids who were auditioning showed was incredible."

Azy is a junior at Warriner High School in Sheboygan and is planning to graduate next year with both a high school diploma and an associate's degree through the University of Wisconsin-Green Bay's Rising Phoenix program. Kora is an 8th grader at Warriner Middle School in Sheboygan. Both aspire to circus careers.

Fundraising challenges lie ahead since Circus Smirkus tuition, which covers training, housing, traveling costs and more, costs \$9,000 each. But they are applying for scholarships and hoping for donations through this site: <http://spot.fund/znx9tsc>.

"I have a lot of friends rooting for my kids and asking how they can help. This is how," Masarik mentioned.

Azy and Kora will begin three weeks of training — including tumbling, pyramid-building and clowning — at the Circus Smirkus headquarters in

Greensboro, Vermont on June 8, before going on tour until mid-August.

They appear in this video introducing the 30 2024 Big Top Tour troupers and showing excerpts from their auditions: <https://youtu.be/dbUuinh7f00>

SWINDLE from 2

Identification was taken at each transaction, the complaint says, due to the level of the money deposited.

An arrest warrant for Sanchez was issued by Sheboygan County Circuit Court Judge George Limbeck on Jan. 25. Sanchez is charged with Theft - moveable property greater than \$100,000, as a party to a crime. The charge carries a maximum penalty of 12.5 years / \$25,000, if he is convicted.

Mahaffey continues to be held in the Sheboygan County Detention Center, where she has been since Nov. 28, 2022. Judge Limbeck issued a sanction against the prosecution on Dec. 21, 2023 for a discovery matter, court records note. That would have modified Mahaffey's bond to a signature bond, down from a \$5,000 cash bond. However the defense rejected the signature bond because Mahaffey has no ties to the Sheboygan area, with all family in South Carolina. Her four-day jury trial is currently scheduled to begin Feb. 12.

This article is reporting allegations made by authorities in court records. All defendants are presumed innocent unless a judgment of conviction is entered.

\$250,000 annual scholarship fund established for technical college

Kohler Foundation, dedicated to increasing access to education through scholarships, announces an annually renewable gift of \$250,000 to Lakeshore Technical College to support local youth pursuing higher education.

"The Kohler Foundation has been dedicated to supporting learning from the outset. We are pleased to announce new funding specifically aimed at supporting local high school students as they commence their educational endeavors at Lakeshore Technical College. Recognizing education as the bedrock of progress, our goal with this funding is to uplift and moti-

vate students to continue their educational pursuits, thereby contributing to the advancement and prosperity of our community," said Laura Roenitz, Executive Director at Kohler Foundation, Inc.

According to Niche.com, a college comparison resource for students, Lakeshore is ranked as the #1 technical college in Wisconsin and has consistently demonstrated excellence in providing high-quality education with a wide array of programs, including 71 associate degrees and technical diplomas.

With more than 9,000 students served annually, Lakeshore Technical College plays a pivotal role in shaping the region's workforce.

Over 94% of Lakeshore graduates stay and work in the area after they complete their education.

Lakeshore President Dr. Paul Carlsen stated, "The impact of an ongoing gift is generational."

The fact that Kohler Foundation will be providing an annually renewable gift of \$250,000 to the Lakeshore Technical College Educational Excellence Scholarship is a profound investment in our region's students, the overwhelming majority of whom stay local after they graduate from our college.

For example, over the next ten years, a renewable scholarship like this will support more than 450 students with a collective \$2.5 million in scholarship funds to achieve their academic goals.

We are very proud to be an educational partner with the Kohler Foundation."



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NFL helmets are Zabel's passion

Perhaps Bob Zabel is going through helmet-making withdrawals.

The 54-year-old Sheboygan resident recently finished re-habbing and transforming old youth helmets into NFL ones from his favorite era (late 70s-early 80s).

All that's left now is to build shelves to be displayed in Zabel's man cave.

"It was a relaxing thing and I enjoyed doing it," he said. "I miss doing it, now that it's done. I thought about doing college helmets, I just don't think I have a wall big enough."

Zabel grew up collecting the miniature NFL helmets kids would buy in gumball machines - he actually still has them - and even got a full-size replica San Diego Charger one from his parents back in the day.

"Like watching NFL Today, when they had all the full-size helmets in the background with Brent Musburger, I always wanted them," Zabel said. "And that helmet that my parents got me was like one of the best gifts that I ever had."
 When everything was locked

down because of the pandemic, Zabel saw someone made a Seattle helmet and was selling it online.

"It looked just like the ones you buy in a store," he said. "The guy did a really good job, so I looked into making them myself."

After researching his new "cool hobby," Zabel turned to schools, churches, rummage sales - anywhere, really - to find youth helmets for sale.

"I tried to get the most beat up ones I could find," he said. "As long as they were intact and they didn't have cracks. When I would get them, they were beat up. I mean, you had to get all the old paint and stuff from the kids using them. One thing I discovered is Magic Eraser works awesome on that. Then you buff it and wax it - usually a couple of coats of wax - but that's if you didn't have to paint it. If you've got to paint it, then I had a little area in the base-



ZABEL



BOB ZABEL'S NFL helmet collection will soon be in his man cave in Sheboygan. - Submitted photo

ment where I'd get four coats on it. Bring it upstairs, water sand them - I think I used five different grits of sand paper - and re-detail it. They turned out really good. I was amazed at how well they turned out."

The first one completed by Zabel was the Arizona Cardinals, since it was a white helmet and needed just a little logo stuck on.

Then there was the Minnesota Vikings.

"Purple helmets were pretty hard to find," Zabel said. "That was trial and error. I would screw up on a coat, and once you screwed up on a coat, you have to wet sand that all down again. If you globbed it on too hard, you'd have to wet sand that all down perfectly and put another coat over the whole helmet again."

The last helmet, completed about five months ago, was the Cleveland Browns.

"That was kind of boring to do," Zabel said. "I had to find an orange helmet, and it even had a white face mask."
 "I just had to clean it up a little bit."



South upsets North

TWO SOUTH PLAYERS are interviewed on the radio following the Redwings victory over the Golden Raiders. See story, Page 6. - Photo by Tyler Jensen



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South shocks North

Not only did South's boys basketball team snap a seven-game losing streak to North, the Redwings were 1-15 in their previous 16 games before beating the Golden Raiders, 68-61, on Jan. 27.

"I've been playing basketball for 10 years and this was the best win of my career," Davis Glavan said.

"Beating North was an exhilarating experience. We were all hungry to get that win. The team knew what we had to do and we were feeding off the enthusiasm of the crowd.

"It was a feeling that we've never had before."

North's average margin of victory was by 24 points during its seven-game stretch, including an 83-51 win earlier this season.

But South got revenge thanks to 21 points from Aiden Nienhuis, 15 from Glavan and 14 from Matt Leonhard.

Glavan didn't play in the first meeting and the other two combined for 20 points.

"It was (Glavan's) absolute best game as a South Redwing and I'm proud of him," coach Jesse Shaw said.

Another reason South won for the first time since Dec. 21, 2019, was senior Evan Reinemann - and he didn't even play in the game.

"I still take responsibility for the win - I think everyone on the team should," he said.



NEHEMIAH TOELLER (left) puts up a shot in South's win over North. - Photo by Tyler Jensen

"Coach Shaw has said that if one guy isn't doing their role, then the whole team doesn't succeed. So everyone should take responsibility for the win because everyone did some-

thing to help the team." Reinemann, who usually comes off the bench, contributed in "spirited" practices leading up to the contest by leading the scout team.

"His energy, effort and enthusiasm helped prepare our team," Shaw said.

Reinemann says the reserves



North girls win, again

THE GOLDEN RAIDERS and Teagan Peitzmeier (31) have won 34 games in a row against South after a 63-36 decision Jan. 27. The last time the Redwings beat North was Jan. 19, 2008. - Photo by Lisa Reed

were "kind of taking it to the starters pretty good" in those practices, which helped out in the long run.

"There's not another (rivalry) atmosphere like it in the conference," he said. "You only get two games each year, so you always have to make the most of it."

Reinemann remembers the on-court celebration after the game, highlighted by his coach grabbing the big red South flag from a player.

"Waving it around the mosh pit of people around him was great to see," Reinemann said. "That definitely put a smile on my face. ... That was amazing."

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SPORTS BRIEFS

Tock picks college

Lutheran senior Travis Tock will compete on the cross country and track teams next season at Concordia St. Paul.

He finished 10th in the Big East Conference cross country championships in fall.

In spring, Tock placed seventh in the 1,600-meter run and ninth in the 3,200.

Register for A's run

The Sheboygan A's 5K Home Run & Walk is on Saturday, May 18.

Registration is now open by visiting <http://5k.sheboyganbaseball.org>.



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If stuck on island, it's best to call Besaw

Christian senior basketball player Hayla Besaw, who also competes in volleyball and soccer, has plans to major in worship ministries at The Belonging Co College in Nashville in the fall. She also has a great answer in her first of 20 Questions:

Q: Besides a phone, what three things would you want if you're stranded on an island?

A: An airplane, fuel, and a pilot so I could get off the island.

Q: If you could drive any car or truck, what would it be?

A: Either a white or navy blue Jeep Wrangler. I've wanted a Jeep since I was young and specifically a Jeep Wrangler because I just like how it looks and the design of it.

Q: What is the best restaurant in the area?

A: Umi's Sushi House be-

20 QUESTIONS

cause it's hibachi, and hibachi is amazing!

Q: You can have dinner there with any three people. Who are they?

A: Tom Holland, Gavin Caselgno, and Zendaya.

Q: What scares you the most?

A: Either riding in an elevator alone or being in a tiny space and not being able to get out.

Q: What are the pros and cons of social media?

A: Pro - you can connect with people all over the world and you can talk to people, contact them a whole lot easier. Con - Constant comparison with other people, and it can cause depression and anxiety a lot easier.

Q: If you could be anything or do anything for a living, what would it be?

A: I would want to be better at sports, because I am not the best (haha. Yeah bench!).

Q: What is a hidden talent that you have?

A: I can dance pretty good.

Q: What is the song you enjoy the most but are afraid to admit?

A: "Better Place" from the movie Trolls. For a kids movie, it is pretty good.

Q: What is your biggest pet peeve?

A: When people eat really



BESAW

loudly.

Q: How would you describe your bedroom?

A: An absolute disaster.

Q: What celebrity do you have a crush on?

A: Rudy Pankow.

Q: What was the most embarrassing moment for you in any sport?

A: I think when I trip over my own feet sometimes in basketball and soccer.

Q: Favorite teacher?

A: Mr. DeJong because he is like another student in a way. But he is also not. He is just a really good teacher.

Q: What is your least-favorite school subject?

A: Math, Science, and English. I just don't really like school in general, especially the learning part.

Q: What is the one TV show you always have to watch?

A: I would say Friends, because it is hilarious and every time I watch it I laugh.

Q: Favorite movie?

A: Probably The Hunger Games: The Ballad of Songbirds and Snakes. I love the music that was in the movie and the storyline is amazing.

Q: Your favorite joke is...?

A: What do you call a woman with one leg? Eileen

Q: What last made you laugh until you cried?

A: When I was opening a door and smacked my dad's head, by accident, while he was putting on his shoes.

Q: What's the most unusual thing that has happened at one of your jobs?

A: I honestly don't remember.

That was then ...

North wrestling coach Joe Duesterbeck is unaware of any other girl at the school who had ever taken first place in a tournament. Junior Destiny Duesterbeck, who qualified for state last season, likely became the first after claiming two championships already this season.

The latest was in late January at the Shawano Girls Invitational, as she defeated a state runner-up from a year ago in the title match.

Duesterbeck earlier took first at the Brillion Tournament and ended up third at Badger State (where she suffered her only loss to a reigning state champion ranked third in Wisconsin).



DESTINY DUESTERBECK (middle) has won two titles so far. - Submitted photo

That's some defense

North beat Green Bay Southwest, 69-23, last Tuesday for its fewest points allowed since a 56-22 victory over Pulaski on Jan. 10, 2020. Southwest shot just 24% and had 24 turnovers.

BOYS BASKETBALL

Streak ends

Lutheran was 14-0 when it suffered an 88-79 loss at Kohler on Jan. 19, despite 24 points from Andrew Krueger. The Blue Bombers were ranked fourth in the Division 4 state poll last week.

HOCKEY

Bonus time

After 15 games of ending in regulation, Sheboygan played its third overtime game in four outings recently. On Jan. 26, it defeated Beaver Dam, aided by North's Ethan Wilke's assist in overtime.

... this is now

GIRLS BASKETBALL

Lutheran at Oostburg, 7:15 tonight: The Flying Dutchmen are 9-0 atop the Big East South Division and the second-place Crusaders are one game behind.

BOYS BASKETBALL

North at De Pere, 7 p.m. Friday: The reigning state champion Redbirds are the top-ranked team in the Division 1 poll and their only loss was by two points to Wisconsin Lutheran, which is No. 1 in Division 2. The Golden Raiders host De Pere on Feb. 20.

Kohler at Lutheran, 7:15 p.m. Feb. 16: What a way to end the Big East Conference portion of the schedule, as first place could be on the line. The front-running Blue Bombers (as of last week) handed the second-place Crusaders an 88-79 loss on Jan. 19 to snap their 14-game winning streak to start the season. Trey Keller had 40 points for Kohler.

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City role ending for key professionals

by Dave Boehler
for The Beacon

A combined 68 years of service to the City of Sheboygan is soon coming to an end. Director of Public Works David Biebel (37 years), and City Engineer Ryan Sazama (31), announced their retirement last week. Sazama is stepping aside March 1 and Biebel's goes into

effect April 1. "I think what I'm going to remember most is past and present projects, and people that we've all worked with over the years that really have transformed our community for the better," Biebel said, "either through infrastructure projects or changes in our services such as recycling or garbage collection or storm water management, flood control.

"It's just been a great long journey, and that's going to be the hardest part: not being part of that directly. I'm going to still be in the community and around, but that's hard to let go.

"We've had some great successes and some not great successes, and I think that's anybody's career or profession. When things didn't go as what we planned, we tried to reflect on it, learn from it, grow and do better the next time. I guess the difference is with being public sector, it's very public. Everybody sees it when you're not so successful, and that's hard. But we didn't take it as a personal failure, we took it as a challenge to do better and learn.

"And I think we've been able to over time, far out exceeded our successes versus our failures. That's probably what is the most lasting thing that I would remember, is that we've really grown and made some great improvements for the betterment of the entire community. One of the most satisfying things in this role is I get to live and be part of it, get to be part of the community and see those improvements. And also reap the rewards of improved roads or parks or other projects that we all benefit from."

Sazama agrees. "You can really kind of change the city a little bit on certain projects," he said. "When



DAVID BIEBEL

you do your bigger projects, or even your smaller projects, you can really add some positives to the city or to neighborhoods. ... From South Pier to even a lot of the smaller residential neighborhoods, it always had a positive impact on everything. It really does.

"The whole department, when you do these infrastructure projects, you really can improve the quality of life for the city. As a team, that's what I'm most proud of."

City officials praised Biebel for his leadership, commitment, and expertise that have been instrumental in the growth and maintenance of public works projects, ensuring the well-being and quality of life for residents.

The complimented Sazama for his innovative solutions and attention to detail that played a



RYAN SAZAMA

pivotal role in enhancing the efficiency and functionality of the city's infrastructure.

"David and Ryan have been integral parts of our city's progress, and their retirements mark the end of an era," City Administrator Casey Bradley said. "Their wealth of experience, dedication, and leadership have left an enduring legacy, and the City of Sheboygan is immensely grateful for their decades of service."

Mayor Ryan Sorenson extended his deepest gratitude for what he called outstanding service, commitment to fixing roads and shaping the city's infrastructure.

"On behalf of our entire community, I wish them a fulfilling retirement and express heartfelt appreciation for their enduring contributions," he said.



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For more information on adopting Roadie or how to submit an application, please visit www.adoptsheboygancounty.org or call 920-458-2012

Get a Personalized Pet Valentine for that someone special this year. The shelter will offer personalized pet videos with your message created and sent to you before Valentine's Day. You can send your personalized message to the ones you love. You will have the option of having a Dog, Cat, Rabbit, or Guinea Pig deliver your special message by video. Get your personalized video and support the care of our shelter pets today. Each message is \$20 and is a tax-deductible donation. Get yours today at: 2024valentines.givesmart.com

Save the Date: Our 60th Anniversary Gala is May 10, 2022 at The Berkshire in Sheboygan.

We are not accepting new appointments for the Vaccine Clinic or SNAP public spay/neuters at this time. Due to the high volume of animals coming into our care each day, we must pause on this public service in order to provide the best possible care for our shelter pets. We're hoping to resume these programs later into 2024, but we will not be keeping a waitlist. Please check our website or Facebook for announcements on resuming these programs. There are other options available, and they can be found by visiting our website at www.adopt-sheboygancounty.org and clicking on the program and services tab and either click SNAP or Vaccine clinic for more resources.

Courtesy of The Plymouth Review and The Sheboygan Beacon



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COURT REPORT

January 15, 2024 to January 19, 2024
 *Court was not held on Monday due to holiday.
 Revoke Probation and other charges
Suggs, Ezekiel S., 9/3/2000, Sheboygan, (revoke probation), Prison 1 year, Extended Supervision 1 year, Disorderly Conduct (Repeater-Domestic Abuse), Jail 15 days, \$730.00.

Forfeitures
Fredrickson, Brett R., 11/1998, Sheboygan, Retail Theft, \$389.50.

Lee, Mindy, 9/1997, Sheboygan, Retail Theft, \$389.50.
Le Cloux, Kathryn L., 2/1988, Dog at Large-1st, \$169.00.
Traffic
Barron, Kyle A., 5/1990, Sheboygan, Operate Motor Vehicle w/o Insurance, Operate w/o Valid License, \$401.00.
Boll, Delane M., 5/1984, Sheboygan, Non-Registration of Vehicle-Auto, \$175.30.

Frasier, Ernest D., 3/1964, Sheboygan, Fail/Yield while Making Left Turn, \$175.30.
Konen, Dyllan J., 1/1999, Sheboygan, Operate Motor Vehicle w/o Insurance, Non-Registration of Vehicle-Auto, \$375.80.
Peterson, Joshua J., 5/2005, Sheboygan, Vehicle Passenger Fail to Wear Seat Belt, \$10.00.
Quinn, Brandon J., 7/1997, Sheboygan, Fail/Stop for Unloading School Bus, \$326.50.
Ramos, Courtney M., 2/2004, Sheboygan, Fail/Wear Seat Belt, Operate Motor Vehicle w/o Proof of Insurance, \$20.00.
Reyes, Gabriel J., 10/1993, Sheboygan, Operate Motor Vehicle w/o Insurance, Operate after Revocation/Suspension of Registration, Operating while Suspended, \$576.30.
Thorson, Erika E., 11/1980, Sheboygan, Operating while Suspended, Operate after Revocation/Suspension of Registration, Operate Motor Vehicle w/o Proof of Insurance, \$385.80.
Fail/Stop at Stop Sign
Stengel, Owen J., 3/2006, Sheboygan, \$175.30.
Thill, Devin T., 5/2001, Sheboygan, \$175.30.
Inattentive Driving
Caldwell, Robert B., 4/1945, Sheboygan, \$187.90.
Keil, Jerome B., 10/1941, Sheboygan, \$187.90.
Wickenhauser, Maggie L., 9/1997, Sheboygan, \$187.90.

Operate Motor Vehicle w/o Proof of Insurance
Cobb, Krista L., 8/1972, Sheboygan, \$10.00.
Hayon, Owen R., 2/2005, Sheboygan, \$10.00.
Konik, Richard D., 8/1990, Sheboygan, \$10.00.
Zabel, Richard R., 11/1968, Sheboygan, \$10.00.
Vehicle Operator Fail/Wear Seat Belt
Kissel, Daniel A., 9/1957, Sheboygan, \$10.00.
Meyer, Brandon P., 11/1998, Sheboygan, \$10.00.
Operate w/o Valid License
Alvarado-Torres, Valentin, 8/1999, Sheboygan, \$200.50.
Gomez-Cupitra, Julian, 7/2006, Sheboygan, \$200.50.
Huertatorres, Pablo, 7/11/1997, Sheboygan, (2nd within 3 years), \$654.00.
Mendoza-Delarocho, Alba N., 2/1968, Sheboygan, \$200.50.
Operate a Motor Vehicle w/o Insurance
Mccelland, Malik J., 8/2001, Sheboygan, \$200.50.
Speeding in 55 mph Zone
Aung, Naing Way, 1/1987, Sheboygan, (1-10 mph), \$175.30.
Nielson, Smanatha J., 11/1986, Plymouth, (25-29 mph), \$250.90.
Nitsch, Robert M., 5/1969, Sheboygan, (11-15 mph), \$175.30.
Speeding on Freeway
Burt, Nichole R., 12/1985, She-

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February 14 - March 24

Planned Parenthood is again offering chemical abortions in Sheboygan. A mother's womb should be the safest place for an unborn baby, not a death sentence. Come out and pray for the protection of innocent lives from the moment of conception. Support a culture of LIFE.

40 days of peaceful prayer outside Planned Parenthood, 909 S. Taylor Drive, Sheboygan, 7 a.m. - 7 p.m.
 Vigil Sign Up: www.40daysforlife.com/sheboygan
 Sheboygan Co-Leaders: Germaine 920-918-2310 or Michele 872-233-9305. Signs will be provided.



KICK-OFF RALLY
 Sunday, February 11, 1:30 pm
 Knights of Columbus Hall • 833 Center Ave., Sheboygan
Anne and Tim Shiner will speak about their daughter who was born with genetic abnormalities.

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To register for the pizza event go to <https://nourishfarms.org/events/feb24pizza>

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the Beacon

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boygan, (20-24 mph), \$276.10.
Dittbreder, Alexis B., 5/2002, Sheboygan, (16-19 mph), \$276.10.
Lawrence, Brooklyn K., 11/2006, Sheboygan, (30-34 mph), \$326.50.
Exceeding Speed Zones
Cyr, Isaiah C., 2/2006, Sheboygan, (25-29 mph), \$250.90.
Lawson, Richard J., 6/1985, Sheboygan, (11-15 mph), \$175.30.
Moua, Missy, 12/1988, Sheboygan, (11-15 mph), \$175.30.
Ruiz, Alejandro J., 6/2002, Sheboygan, (11-15 mph), \$175.30.
Taylor, Lillian D., 11/1971, Sheboygan, (25-29 mph), \$250.90.
OWI and other charges
Fields, Paul Cornelius, 3/12/1976, Sheboygan, (2nd), Possession of Meth-

amphetamine (Felony), Jail 7 months, License Revoke 16 months, Ignition Interlock 16 months, Firearms/Weapons Restrictions, \$2,100.80.
OWI
Fleischman, Cecelia A., 4/8/1976, Sheboygan, (4th), Jail 6 months, License Revoke Lifetime, Ignition Interlock 36 months, \$1,856.00.
Lloyd, Thomas L., 9/14/1955, Sheboygan, (4th), Jail 60 days, License Revoke Lifetime, Ignition Interlock Lifetime, Firearms/Weapons Restrictions, \$1,805.00.
Misdemeanors
Vang, Kaiyu Donovan, 7/3/2002, Sheboygan, Carry Concealed Weapon, \$843.00.
Yang, Thanadol, 10/14/2002, She-

boygan, Criminal Trespass to Dwelling, Battery, Criminal Damage to Property, Possession of Drug Paraphernalia, Jail 7 months, \$1,644.90.
 January 22 to January 26, 2024
Revoke Probation
Suggs, Ezekiel S., Prison 2 years, Extended Supervision 2 years, Firearms/Weapons Restrictions, Still owes \$757.40.
Traffic
Arevalourbano, William O., 10/1987, Sheboygan, Operate w/o Valid License, Fail/Stop for Unloading School Bus, \$527.00.
Banegas, Roque, 8/1987, Sheboygan, Operate w/o Valid License, \$200.50.
Bessert, Isaiah J., 12/1994, Sheboygan, Unsafe Lane Deviation, \$175.30.
Bizzell, Branden O., 6/1989, Sheboygan, Failure to Properly Control and Load Vehicle, \$200.50.
Herrera Romero, Joel A., 12/1991, Sheboygan, Fail/Yield to Stop for Emergency Vehicle, Operate w/o Valid License, \$527.00.
Jonet, Colin C., 8/1983, Sheboygan, Deviation from Designated Lane, \$175.30.
Lee, Dia, 11/1986, Sheboygan, Improper Signal for Stop/Turn, \$200.50.
Mcdaniel, Alyssa M.J., 4/2000, Sheboygan, Operate Motor Vehicle w/o Insurance, Operating while Suspended, \$401.00.
Moungey, Tracey J., 9/1986, Sheboygan, Vehicle Operator Fail/Wear Seat Belt, \$10.00.
Smith, Kezlow D., 9/1994, Sheboy-

gan, Non-Registration of Vehicle-Auto, Operating while Suspended, \$375.80.
Vang, Kou, 12/14/1986, Sheboygan, Ignition Interlock Device Tampering/Fail to Install/Violation of Court Order, \$673.00.
Operate Motor Vehicle w/o Proof of Insurance
Goode, James J., 5/1989, Sheboygan, \$10.00.
Fail/Stop for Unloading School Bus
Jekenewicz, Julie K., 7/1947, Sheboygan, \$326.50.
Xiong, Vi Che, 9/1987, Sheboygan, \$326.50.
Exceeding Speed Zones
Johnson, Blake A., 3/1971, Sheboygan, (16-19 mph), \$200.50.
Operate w/PAC
Goldbeck, Haley A., 11/19/1990, Sheboygan, (3rd), Jail 90 days, License Revoke 26 months, Ignition Interlock 26 months, \$1,898.40.
Misdemeanors
Allen, David C., 5/22/1991, Sheboygan, Battery, Jail 90 days (stayed), \$455.00.
Ball, Rebecca J., 1/5/1997, Sheboygan, Battery, Jail 30 days (stayed), \$647.50.
De La Torre, Jose De Jesus, 8/10/1992, Sheboygan, Battery, Disorderly Conduct, \$898.00.
Khaikham, Prasith T., 1/9/1967, Sheboygan, Post/Publish Depiction of Person w/o Consent, Disorderly Conduct, \$13,875.84.
Stallings, Marquisha M., 7/2/1995,

Sheboygan, Disorderly Conduct (Domestic Abuse), Bail Jumping-2 counts, Jail 30 days (stayed), \$1,457.00.
Williams, Shakeitha S., 6/16/1978, Sheboygan, Battery, Jail 30 days, \$455.00.
Misdemeanors and Felonies
Martinez, Tiffany M., 2/23/1988, Sheboygan, Possession of Narcotic Drugs, (Felony), Criminal Damage to Property (Party to A Crime), (Misdemeanor), \$995.00.
Schoen, Dakota J., 4/2/2000, Sheboygan, False Imprisonment, Bail Jumping (Felonies), Battery (Misdemeanor), Jail 6 months, Firearms/Weapons Restrictions, \$1,173.00.
Felonies
Brock, Kevin Lee, 5/11/1980, Sheboygan, Manufacture/Deliver Methamphetamine (>3g-10 g), Prison 3 years, Extended Supervision 3 years, \$546.40.
Graskamp, Delbert Lee, 11/3/1980, Sheboygan, Disorderly Conduct, Criminal Damage to Property (Domestic Abuse-Repeater), Prison 18 months, Extended Supervision 24 months, Firearms/Weapons Restrictions, \$1,274.00.
Montemayor, Jr., Matias M., 4/26/1983, Sheboygan, Bail Jumping, Firearms/Weapons Restrictions, \$530.00.
Yang, Toua Hue, 6/17/1981, Sheboygan, Possession of Methamphetamine (Repeater), Prison 3 years 6 months, (imposed/stayed), Extended Supervision 2 years (imposed/stayed), \$1,739.50.



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Sturgeon spearing protected

Congressmen Glenn Grothman (R-WI) and Mike Gallagher (R-WI) announced legislation to protect the annual sturgeon spearing on the

Winnebago system. The bill, called the Sturgeon Protected and Exempt from Absurd Regulations (SPEAR) Act, would proactively exempt the state of Wisconsin from any listing of lake sturgeon under the Endangered Species Act.

Currently, the U.S. Fish and Wildlife Service is conducting a species status assessment of lake sturgeon and considering listing lake sturgeon under the Endangered Species Act. The

potential listing would not only threaten the careful population management in place but would ignore the cultural importance and economic impact of lake sturgeon and sturgeon spearing to Northeast Wisconsin.

"As a Congressman, I have never witnessed a more impassioned rally than the one at Stockbridge High School last night. Statements from local experts on lake sturgeon indicate that not only have Wisconsin's sportsmen groups brought populations much higher than they were 40 years ago, but they are greater than many other areas across the country as well. It is perplexing that some still label the sturgeon as endangered when the reality is that Wisconsin has a rapidly expanding population surpassing levels not seen in the past four decades. I invite Wash-

ington officials to join me in Wisconsin this April, where they can witness the exciting spectacle of the sturgeon spawning on the Wolf and Fox Rivers.

"Our sportsmen groups are a nationwide leader in lake sturgeon management, and these efforts should not be threatened by a federal government agency's nationwide, one-size-fits-all listing. The SPEAR Act is a commonsense, bipartisan bill that will ensure both sturgeon spearing and Wisconsin's conservation success story will continue for generations to come," said Grothman.

"Sturgeon spearing in Wisconsin is a long-cherished tradition and crucial to the livelihoods of our communities near Lake Winnebago. Wisconsin is the global leader in lake sturgeon man-

agement and these efforts should not be threatened by a federal government agency's nationwide, one-size-fits-all listing. This common-sense bill will ensure both sturgeon spearing and Wisconsin's conservation success story will continue for generations to come," said Gallagher.

In December of 2023, Grothman and Gallagher signed a bipartisan letter to the Director of the U.S. Fish and Wildlife Service (USFWS) to express concerns about the massive implications a potential listing of lake sturgeon on the Endangered Species List would have on Wisconsin, along with Senators Ron Johnson (R-WI) and Tammy Baldwin (D-WI), as well as Representatives Bryan Steil (R-WI), Tom Tiffany (R-WI), Scott Fitzgerald (R-WI), and Derrick Van Orden (R-WI). The letter highlighted the importance of lake sturgeon spearing to Wisconsin and the conservation success story that comes with Wisconsin's management of sturgeon populations.

With a decision from the USFWS not expected until June, this legislation provides a tangible and preemptive solution as we approach Spearing Season.

The Beacon - mailed to every home in Sheboygan

Live Music AT THE Fat Cow! NO COVER!

Friday Feb. 9
7pm-11pm



LARRY AND ALIEN

Saturday Feb. 10
7pm-11pm



DELTA X

FRIDAY, FEB 16 • 7-8pm Trivia

Friday Feb. 16
8pm-Midnight



JUKEBOX DAVE

Saturday Feb. 17
7pm-11pm



RUSTBUCKET

Friday Feb. 23
7pm-11pm



STFD

Saturday Feb. 24
8pm-Midnight



DOOZEY

FRIDAY fish fry



WALLEYE • PERCH
COD • SHRIMP
Beer Battered, Breaded or Grilled

HAPPY HOUR
MONDAY-THURSDAY
3:00PM-6:00PM
10:00PM-CLOSE




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Fri-Sat 11am-10pm

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Faith's Journey

Absolutely Country Definitely Gospel

Thursday, April 11, 2024



Travel to the Riverside Ballroom in Green Bay to see Faith's Journey as they take their Branson show on the road. Faith's Journey has been awarded the Terry Awards Gospel Group of the Year & Branson Show Awards Gospel Show of the year. You will hear a variety of those classic country songs we grew up listening to and those Gospel favorites you know and love. **GIVE YOURSELF SOMETHING TO LOOK FORWARD TO AFTER THAT LONG COLD WINTER, BOOK THIS GREAT SHOW TODAY.**

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CHALLENGE**

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50¢ FROM EVERY KID'S MEAL
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Kid's meal available with a PB&J SUB!

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Valid thru 3/5/24.

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**BUY TWO 7½" SUBS,
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**FREE SHAKE
OR FLOAT**

**BUY A 7½" SUB + SIDE, GET A REGULAR
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'Trailer Ministry' founder honored

Representative Terry Katsma (R-Oostburg) has recognized Lloyd Ter Maat as the recipient of the Hometown Hero Award for the 26th Assembly District.

Ter Maat, a Cedar Grove native, has dedicated his life toward helping others. Over 40 years ago, he began driving to the Milwaukee inner city with mattresses and propping them against a tree to watch neighbors immediately

take them away.

Witnessing the great needs, Lloyd's work grew and for decades, he has been collecting beds, dressers, kitchen tables, chairs, cribs, and other items donated from individuals in Sheboygan County and delivered the items to families throughout Milwaukee.

Lloyd's work has become known as the Trailer Ministry where he and a group of dedicated men continue to pick up donations with a 14-foot cargo trailer and make furniture deliveries to those most in need in Milwaukee several times a week.

"Lloyd is true hero but the story is also about the generosity and giving spirit of the people in Sheboygan County." Rep Katsma said. "Lloyd is the heart of the mission, but many communities throughout Sheboygan County help with their time and resources to support Lloyd's good work. There are over 15 churches of various denominations and several businesses that are involved."

For more information about the Trailer Ministry, contact the First Reformed Church of Cedar Grove (920) 668-6261 ext. 103

TGIF FISH FRY DIRECTORY

Friday Perch Fish Fry
In The Granary Bourbon Bar at The Blind Horse 5pm - 9pm

The GRANARY BOURBON BAR

And \$5 rail Old Fashioneds!

Reservations recommended at TheBlindHorse.com

The Blind Horse Restaurant & Winery
6018 Superior Ave., Kohler | TheBlindHorse.com | 920-467-8599

FRIDAY FISH FRY
10:00AM-9:00PM
PERCH • WALLEYE • COD
BLUE GILL • SHRIMP
- Dine In or Carry Out -

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STRIKES HAPPY HOUR Tues-Fri 3:30-5:30pm
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Come check out our **Friday Fish Fry Menu!**

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WEDNESDAY & FRIDAY PERCH SPECIALS

Perch Sandwich
Child Perch Plate
Reg. Perch Plate
Double Perch Plate
Perch & Shrimp Combo

BEST FISH IN TOWN!

All dinners include: French Fries, Coleslaw & Bread

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Sheboygan County's **Best Friday Fish Fry** *Quit Qui Oe Golf Club*

4:30-9:00pm
Reservations Recommended

Breaded Perch Plate & Dinner | Sartori MontAmoré & Potato Crusted Walleye

Baked or Beer Battered Cod

500 Quit Qui Oe Lane
Elkhart Lake, WI
920-876-2833
quitquiegolf.com

925 North 8th St., Sheboygan
920-459-8155

Serving Daily
Wed-Thur 4:00-8:00
Fri-Sun 4:00-9:00

DINE IN -OR- TAKE OUT

FRIDAY FISH FRY FISH SPECIALS

- Beer Battered Cod
- House Breaded Perch
- Broiled Walleye
- Broiled White Fish

Plus our regular menu

FRIDAY fish fry

**WALLEYE • PERCH
COD • SHRIMP**
- Beer Battered or Breaded -

Choice of Potato, Choice of Cole Slaw or Applesauce, Buttered Marble Rye Bread, Lemon Wedge & Tartar Sauce

Fat Cow
Pub & Eatery

Dine In or Carryouts

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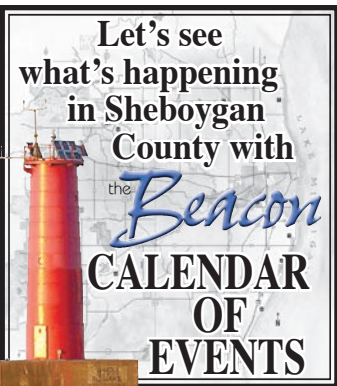
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552 Evans Ave, Sheboygan

Friday FISH FRY
Served 4:00pm - 8:00pm

We serve Perch, Bluegill, Haddock, Shrimp, and weekly Seafood Specials!

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Deliveries and Carry-outs available!

WE ARE OPEN TO THE PUBLIC!



Cabin Fever Series:
Tracks Across Wisconsin:
 11 a.m. Kohler-Andrae State
 Park 1020 Beach Park Lane,

Sheboygan, Sanderling Nature
 Center. Join David Kuckuk to
 explore around the nature cen-
 ter to examine tracks and iden-

tify evidence left by wildlife.
 Vehicle admission required.
 920-451-4080

SUNDAY
FEBRUARY 18
 St. Dominic Usher Brat
 Fry: 11am-3pm. 2133 N. 22

Don't miss hearing your loved ones on Valentines Day!

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 items may be included when a
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SATURDAY
FEBRUARY 10

Strength Over Addiction Recovery (SOAR) Workshop:
 Hosted by Sheboygan Rogers Behavioral Health clinic. The program was created to build resiliency in children who have parents or caregivers with substance use disorder. The workshop will run from 8:30 am. to 3:30 pm. targeting children ages 6-15. The purpose of the program is to help children understand addiction from an age-appropriate level. Pre-registration is required. Interested families can reach out by phone or email to Dione Knop at #262-933-7189 or email, dione.knop@rogersbh.org. There will be no cost to attend. We will provide meals and snacks for parents and children. The parent or caregiver will be required to remain on site during the programming, but we are offering them support and educational opportunities as well. Please contact Dione with any questions.

FREE INTRO TO SQUARE DANCING: 6pm. Good Shepherd Lutheran Church, N5990 Country Aire Rd. Plymouth.

SUNDAY
FEBRUARY 11

Kick-Off Rally for 40 Days for Life: 1:30-3:30 pm. Knights of Columbus Hall, 833 Center Ave, Sheboygan. Speakers: Anne & Tim Shininger share their story about their daughter who was born with genetic abnormalities.

TUESDAY
FEBRUARY 13

LEARN TO ROUND DANCE-WALTZ: 6-7:30pm. St. Paul's Episcopal Church, 312 East Main St. Plymouth. Singles welcome. 920-395-3790.

SATURDAY
FEBRUARY 17

LET WELSCH HEARING AID CO. OF SHEBOYGAN HELP YOU HEAR THOSE SPECIAL WORDS!

Making your hearing a priority can be beneficial to your long-term health. Your hearing is related to the sense of balance, and has been linked to cardiovascular health and has an effect on cognitive function.

According to the National Institute of Health, ore than 30 million Americans experience some level of hearing loss with fewer than one-third of the people ever using hearing aids. One of the reasons for this trend is because people are hesitant to have their hearing tested or admit they are having hearing problems.

If you have noticed that your hearing is out of focus, this is the perfect time of the year to **TEST DRIVE** some new hearing aids. There is NO obligation to buy, just an opportunity to try out hearing aids adjusted for your hearing loss and lifestyle, delivering the clearest sound possible in your favorite listening environments.

Clean Your Hearing Aids

\$10 OFF
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Offer Expires 2/29/24

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2223 S. Memorial Place, Sheboygan • Call 920-452-0213

PAGE 16 - THE BEACON - February 6-19, 2024 - sheboygan.com - 877-467-6591
 nd Street, Sheboygan, WI. Food items: Burgers, brats, chicken sandwich, veggie burgers, beans, and potato salad... delicious, cakes, cookies, and other goodies. Beverages: Beer, soda, and water. Raffles - Frequent raffle drawings, pull tabs, & 50/50 drawings. Grand prize drawing: 3:00 PM. All proceeds from the brat fry benefit the entire parish!

LESPWA International presents the **14th annual A TASTE OF CHOCOLATE:** Noon-4pm at Amore, 18 W Mill Street, Plymouth. \$15 suggested donation at the door.

Call 920-980-2343 for more info. All proceeds go to support needs local and worldwide.

EVENTS AT JOHN MICHAEL

KOHLER ARTS CENTER
 608 New York Ave.
 Sheboygan
 920-458-6144
 generalinfo@jmkac.org

WHITETAIL BOWHUNTERS CLUB
38th Annual BRAT FRY
Sun, Feb. 18 10am - ? 
 Serving Steak Sandwiches, Hamburgers, Brats, Grilled Chicken Breasts, German Potato Salad, Beans
Carry-outs Available... 920-467-4434
TURKEYS, HAMS & OTHER RAFFLES
Serving Johnsonville Brats!
WHITETAIL BOWHUNTERS CLUB
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St. Dominic Usher
BRAT FRY 
Sunday February 18
 11:00am-3:00pm **2133 N. 22nd Street Sheboygan**
FOOD ITEMS: Burgers, Brats, Chicken Sandwiches, Veggie Burgers, Beans, and Potato Salad
 Delicious Cakes, Cookies, and Other Goodies
BEVERAGES: Beer, Soda and Water
RAFFLES: Frequent Raffle Drawings, Pull Tabs and 50/50 Drawings
GRAND PRIZE DRAWING AT 3PM
 PLEASE JOIN US FOR GOOD FUN, GOOD FOOD, AND FELLOWSHIP ON THE 18TH!
All proceeds from the brat fry benefit the entire parish!

Food/News
Recipes, tips & nutrition

Surprise your sweetheart with a heart-shaped brownie treat this Valentine's Day

Valentine's Day is steeped in tradition, and perhaps no custom is more indulgent than exchanging sweets with a sweetheart on February 14. Store-bought chocolates and candies are undeniably popular on Valentine's Day, but those who want to go the extra mile for that special someone recognize that nothing sends that message more loudly than a homemade treat.

Baking novices need not feel intimidated when whipping up something for a sweetheart this Valentine's Day. This recipe for "Chewy Brownies" courtesy of The Food Network is easy to prepare and produces a delectable treat that can make any sweetheart swoon this February.

Chewy Brownies
Yields 8 to 10 servings

Nonstick cooking spray, for spraying the baking pan
 1 cup granulated sugar
 1 cup dark brown sugar
 2 teaspoons vanilla extract
 1/2 teaspoon kosher salt
 2 large eggs plus 2 yolks

1 stick (8 tablespoons) unsalted butter, melted
 8 ounces semisweet chocolate chips
 1/2 cup vegetable oil
 1 1/4 cups all-purpose flour
 1/4 cup cocoa powder

1. Preheat the oven to 350 F. Line a 9-by-13-inch baking pan with parchment paper and spray with cooking spray.
2. Combine the granulated sugar, brown sugar, vanilla, salt, whole eggs and yolks in a large bowl; set aside.
3. Melt the butter and choco-

late in a double boiler, then whisk together until fully combined. Mix in the vegetable oil. Pour the chocolate mixture into the sugar mixture and mix until fully combined. Fold in the flour and cocoa.

4. Pour the batter into the prepared pan and bake until a toothpick inserted in the center comes out clean, 30 to 35 minutes. Let cool completely before slicing.

Tietz's piggly wiggly 

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LESPWA International presents the
14th Annual A TASTE OF Chocolate 
Sunday, February 18 • Noon-4:00pm

\$15 suggested donation at the door


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25+ Decadent Chocolates
 Creation Samples • Gluten Free Options
 Gift Baskets
 Cash & Carry
 Haiti Crafts
 Unique Creations for one-of-a-kind gifting
 Musical Selections by SMOOTH GROOVE

ALL PROCEEDS GO TO SUPPORT NEEDS LOCALLY AND WORLDWIDE

Call 920-980-2343 for more information

Valentine's Day
 Honoring your Veteran **LOVED ONE** for their service to our country!
 Have their name engraved on the Sheboygan County Veterans Memorial
 3901 Wilgus Ave., Sheboygan


SHEBOYGAN COUNTY VETERANS MEMORIAL

For an application, go to www.scvmemorial.org or contact Allen Nohl with questions (920) 207-1196

Since 1994, we have been honoring the service & sacrifice of our county's veterans at the Sheboygan County Veterans Memorial.

www.jmkac.org
NOW THROUGH FEBRUARY 18, 2024: Bea Fremderman: Weeds Compared to Flowers: Bea Fremderman collects discarded detritus, assembling her gatherings as sculptures which are internally illuminated, emanating the textures of their parts and refracting forms and color resulting in an immersive installation.
NOW THROUGH FEBRUARY 18, 2024: Sunny Leerasanthanah: Naturalization: In a newly commissioned multimedia installation, artist Sunny Leerasanthanah uses invasive species as a lens to look at human immigration and xenophobia in the United States.
NOW THROUGH FEBRUARY 25, 2024: Rose B. Simp-

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 920-452-4860

Sunday School 9:00am
 Sunday Worship 10:15am

Wednesday 6:00pm- AWANA Children & Youth Ministry - for ages 3-18 (Sep thru April)
www.bbcshsheboygan.org

CHRIST COMMUNITY CHURCH

428 Geele Avenue • 920-458-3112
www.ChristCommunitySheboygan.org

Watch our online service live every Sunday on Facebook, Wednesdays 10am on TV8 (WSCS)
 Sunday Schedule

9:00am Sunday School for all ages during the school year
 10:00am Morning Worship
 Come grow with us!

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1007 North Ave.
 Jewish Shabbat Services
 Saturdays 10:15-11:45

follow by a luncheon and conversation
 Jewish holidays celebrated
 Religious School ages 5 and up
 Website: Facebook-Beth El Congregation

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3836 Enterprise Dr. Sheboygan, WI
 Service times


Sunday School 10am, Morning Worship 11am,
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 You have Friends at Cornerstone!
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Christian Science is based on the teachings and healing works of Christ Jesus

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1st & 3rd Saturday of the month 10am-1pm

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(Our church is not associated in any way with Scientology)

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EMAIL: fpcsheboygan@gmail.com

WEBSITE: fpcsheboygan.org

Reverend Cyndy Little

Join us for Sunday Worship Services

and Wednesday Bible Study 

Sunday Services:

Zoom Service 9:00 AM • Church Service 10:00 AM

Wednesday BIBLE STUDY 2:30 PM

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N. 9th & Erie Avenue • 920-452-1319

Pastor Warren Waddell

"Still following the word of God as it is written!"

Saturday Worship 5:00pm • Sunday Worship 9:00am

For more information visit:

Website: www.fountainparkgmc.org

Facebook: www.facebook.com/FountainParkGMC

Sunday school for all ages 10:15am

Free Community Meal for those in need

every first Sunday from 4:30-5:30pm

GRACE EPISCOPAL CHURCH

1011 N. 7th Street in Sheboygan • 920-452-9659

www.gracesheboygan.com

Sunday Worship Schedule:

8:00 a.m. Mass

9:00 a.m. Adult and Children's Formation

10:15 a.m. Mass with Organ Music and online live streaming

Weekday Worship Schedule:

7:30 a.m. Morning Prayer, Sunday-Thursdays

5:30 p.m. Evening Prayer, Sunday-Thursdays

5:00 p.m. Corporate Rosary, Monday

6:00 p.m. Mass, Wednesday

All Saints Chapel Summer Worship Schedule:

Sundays at 9:00 a.m.,

Memorial Day weekend through Labor Day,

Weddings by appointment

N7902 County Rd. P in Elkhart Lake

All are welcome!

OAKBROOK COMMUNITY CHURCH

1624 Broadway Avenue • 920-457-0801

Pastor Jim Hess

Sunday Worship 10:00am

Knit together in love...standing on the solid

Rock

 oakbrookcommunitychurch

ST. MARK LUTHERAN CHURCH

1019 N 7th Street, Sheboygan 920-458-4343

Pastor Tyler Werner

Sunday Worship 9:00am with Holy Communion

Sunday School and Adult Bible Study 10:00am

Watch Sunday services LIVE on facebook.com and connect with us on our website at stmarksheboygan.com

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2409 North 8th Street • 920-452-5447

Sunday Service: 10:30am

www.unityofsheboygan.org

Contemporary Music

Senior Spiritual Leader:

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Call us to get your church listed in this directory of Weekly Worship Services... 920-893-6411 x14

Share tips on genealogy and meet other researchers. All experience levels are welcome.

TUESDAY, FEBRUARY 6: Intro to Imagery: 6-7 p.m., Rocca Room, Mead Library, Sheboygan. Learn to use simple imagery exercises to reduce stress and anxiety and aid in relaxation and positive thinking in this free workshop. Register at the www.meadpl.org events calendar or call 920-459-3400.

WEDNESDAY, FEBRUARY 7: LEGO Club: 3:15-4:30 p.m., Children's Activity

Room, Mead Library, Sheboygan. Kids can get creative with the library's supply of LEGO. Recommended for grades K-6.

SATURDAY, FEBRUARY 10: Mead Knitting Circle: 10 a.m.-noon, Imaginarium, Mead Library, Sheboygan. Knitters and crocheters can bring a project and meet for conversation and crafting.

TUESDAY, FEBRUARY 13: Drop-In Tech Help: 1-2 p.m., The Loft, Mead Library, Sheboygan. Offering one-on-one help with e-content, mobile

devices, social media, email, photos and more.

TUESDAY, FEBRUARY 13: Ukulele Lessons with Lil' Rev: 6:30-7:30 p.m., The Loft, Mead Library, Sheboygan. Join a Mardi Gras strum fest in this free ukulele class taught by Sheboygan musician Lil' Rev. Register at the www.meadpl.org events calendar or call 920-459-3400.

MONDAY, FEBRUARY 19: Alternative Gardening Workshop: 5:45-7:45 p.m., The Loft, Mead Library, She-

boygan. Learn electroculture, permaculture, biodynamics and other alternative gardening practices in this free workshop with Christina Wilke-Burbach. Register at the www.meadpl.org events calendar or call 920-459-3400.

Friday of the month at 1pm. See

EVENTS AT GENERATIONS

Generations Center
1500 Douglas Dr., Plymouth
920-892-4858

WEDNESDAY, FEBRU-

ARY 7: Art & Mental Health with MHA: 2:30pm. Learn the benefits of art on mental health. Presented by Andrea Fischer from Mental Health America. Please call 920-892-4858 to RSVP.

FRIDAY, FEBRUARY 9: Dog Club: 11:00am. This month we'll be discussing winter-friendly dog grooming tips with two guest speakers. Please call 920-892-4858 to RSVP.

THURSDAY, FEBRUARY 15: History on the Move: 1:00pm. The Sheboygan Coun-

Sciatica? Leg Pain?

Do You Have Any of the Following Conditions?

- Sciatica
- Lower Back Pain
- Muscle spasm or strains
- Bulging lumbar discs
- Numbness or soreness in your legs
- Shooting hip or thigh pain

Having back and leg pain can bring life to a standstill.

You might not be able to play golf, work, or even sit in the car for a 30-minute drive. It's almost impossible for anyone around you to understand how you feel. You can't remember the last time you even had a restful night's sleep.

You've got too many dreams left undone to let leg pain slow you down. Too many special moments waiting to be experienced.

My name is Dr. Jeff Wild, owner of Wild Chiropractic. Over the past 35 years since we've opened the doors, I've seen hundreds of people with leg pain live more pain-free lives after chiropractic care.

Because I've seen it with my own eyes, I strongly believe... **Leg pain is NOT "just a part of life" and something you have to live with.**

Chiropractic care has a long track record in helping people with sciatica and leg pain. Here's what a study said about chiropractic...

"Manipulation [chiropractic adjustments], with or without exercise, improved symptoms more than Medical care did after both 3 and 12 months" - *British Medical Journal*

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An in-depth consultation about your health and well-being where I will listen... really listen... to the details of your case. A complete neuromuscular examination, full set of specialized x-rays (if necessary), and a thorough analysis of your exam and x-ray findings so we can start mapping out your plan to being pain free.

You'll get to see everything first hand and find out if this amazing treatment will be your leg pain solution, like it has been for so many other patients.

Life is too short to let pain slow you down. Call now. 458-8886.

For information on the services at Wild Chiropractic, check us out at chiropractorsheboyganwi.com

**Sorry, but only the consultation (not the examination or x-rays) is allowed for those insured by Medicaid, Medicare or Medicare replacement plans.*



Sound Advice

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Now that I have a hearing test scheduled, what can I expect during my appointment?

For the protection of the consumer, both federal and state laws have been set regarding the procedures required during a hearing evaluation performed prior to purchasing a prescription hearing aid. Should not all the following test procedures be done, the hearing health care provider is putting not only his or her license at risk, but also any health conditions of the patient.


Like any other health care experience, a health history form is filled out. Once completed, the ear check and hearing evaluation begins. The first step is the ear examination. Most hearing health professionals today use a video-otoscope to examine the ear canals while the patient is seeing what the specialist is seeing on the TV or monitor. The ear canal is examined to see if there is cerumen (wax) impaction, infections, deformities, perforations in the tympanic membrane (ear drum), or any other conditions that might indicate that a medical referral is in order. If all is clear the hearing test may be performed. If not, a referral to an Ear, Nose, Throat (E.N.T.) Specialist is in order.

The hearing test consists of listening to pure tones using headphones or insert-earphones (air conduction) and using a vibrating device (bone conduction). If the bone conduction scores are significantly better than the air conduction scores that indicates a possible problem within the middle ear and would warrant a referral to the E.N.T. Such problems could be fluid or infection in the middle ear, Otosclerosis, which is a condition that fixates the bones in the middle ear, preventing them from vibrating and sending the sound to the cochlea for interpretation, or even a perforated eardrum.

Speech tests are done to determine the patient's MCL (Most Comfortable Level), and UCL (Uncomfortable Level). A speech discrimination test helps determine how well one will understand speech when wearing hearing instruments. Poor speech scores could indicate a medical condition. The Speech Reception Threshold is determined—this is the minimum hearing level at which one can understand half of the time. Another test that is very beneficial, but not required is the Speech-in-Noise test. This test helps determine if a person has more difficulty understanding speech in the presence of noise. When one has poor speech understanding, using premium hearing aid technology will offer the best hearing and understanding results in a noisy environment.

A patient must sign a Waiver of Medical Examination form should they not want to see a physician prior to purchasing a hearing instrument. A good hearing health care professional will go over the hearing test results with you, discussing the type of hearing loss and any reasons for any medical concern or need for possible medical intervention. A discussion of the patient's lifestyle, communication difficulties, and needs will help determine which hearing instrument will be the best for the patient's situation.

It is important to choose a hearing health care professional that you feel comfortable with and can give you the service that you need. A hearing aid provider who offers and has experience with more than one brand and style of hearing aids will be better able to meet your hearing needs. **Call Welsch Hearing Aid Company at 920-452-0213 to schedule your hearing test, today. We look forward to serving you.**



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ty Historical Research Center will present on connections Sheboygan County has with national historic events. Please call 920-892-4858 to RSVP.

THURSDAY, FEBRUARY 15: Fitness Demo Night: 5:30pm. Learn about the fitness classes available at Generations. Short demos for each class will be provided. Please call 920-892-4858 to RSVP.

GENERATIONS CENTER MONTHLY ACTIVITIES: 1500 DOUGLAS DR., PLYMOUTH. 920-892-4858
Foot Clinic: Various Thursdays & Fridays. Call 920-892-4821 for appointment.
Chair Massage: Various

Mondays & Thursdays. Call 920-892-4821 for appointment.

Reflexology: Tuesday mornings. Call 920-892-4821 for appointment.

Silver Sneakers Circuit: Monday, Wednesday, & Friday, 8:00am & 10:00am. Must pre-register.

Movement for Brain, Body, & Balance: Monday, 11:00am. Must pre-register

Chair Pilates: Wednesday & Friday, 11:00am. Must pre-register.

Chair Yoga: Monday & Wednesday, 1:30pm. Must pre-register.

Cardio Fit: Tuesday & Thursday, 7:30am. Must pre-register.

Walk Fit: Tuesday &

Thursday, 8:30am. Must pre-register.

Arthritis Exercise Class: Tuesday & Thursday, 9:30am & 11:00am. Must pre-register.

Tai Chi Chih: Tuesday & Thursday, 1:15pm. Must pre-register.

Tat & Chat: Monday, 1:00pm. Must pre-register.

Wii Bowling: Tuesday & Thursday, by appointment. Must pre-register.

Ceramics: Wednesday, 9:00am. Must pre-register.

Knitting & Crocheting Club: 2nd Friday of the month, 11:00am. Must pre-register

Ping Pong: Monday & Wednesday, 10:00am. Must pre-register.

Strength and Conditioning: Monday & Wednesday 7:15am. Must pre-register.

Yoga Flow: Monday & Wednesday 9:00am. Must pre-register.

Yoga for Balance and Stability: Friday 9:00am. Must

pre-register.

Book Club: 4th Monday of the month, 3:00pm. Must pre-register.

Dog Club: 2nd Friday of the month, 11:00am. Must pre-register.

Hiking/Snowshoe Club: Thursday, 2:00pm. Must pre-register.

Cribbage: Monday, 1:00pm. Must pre-register.

Hand and Foot Canasta: Monday, 1:00pm. Must pre-register.

Duplicate Bridge: 1st & 3rd Monday, 1:00pm. Must pre-register.

5 10 15 Sheepshead: Tuesday, 1:00pm & Monday & Friday, 8:00am. Must pre-register.

Farkle: 1st & 3rd Thursday, 1:00pm. Must pre-register.

Party Bridge: 1st & 3rd Tuesday, 1:15pm. Must pre-register.

Dominoes: 1st & 3rd Wednesday, 1:00pm. Must pre-register

Bingo: Wednesday, 1:30pm. Must pre-register.

Scrabble: Thursday, 9:30am. Must pre-register.

Mah Jongg: Thursday, 1:00pm. Must pre-register.

Widow or Widower Support Group: Monday, 11:00am. Must pre-register.

Travel Program - Various trips: Call 920-892-4858 for more information.

EVERY SUNDAY
Alanon Meeting: 6pm. Rite Way Club, 46275 S. 12th st, Sheboygan.

EVERY MONDAY
T.O.P.S. Weight Loss Support: 9:45am-11:00am. St Paul's U.C.C., Sheboygan. Call Noreen for info 920-467-1248.
T.O.P.S. Weight Loss Support--Chapter WI 1363: 10:00am-11:15am. Fountain Park UMC, Sheboygan. Call Doreen for more info: 920-893-8118.

Al-Anon Meeting: 4-5pm. Do you worry about someone else's drinking? Help and hope are available. Al-Anon meeting for those affected by another's alcoholism. Rightway Club, 4627 S 12th St, Sheboygan. Call 1-888-425-2666 or visit al-anon.org for more information.

SECOND MONDAY OF THE MONTH
Compassionate Parents: Grief Support for Families that lost a child. 6:00pm. Hosted by MHA Lakeshore at Mental Health America 410 S. Milwaukee St., Plymouth.
THRIVE: Women's Chronic Pain Support. 6:30pm. Hosted by MHA Lakeshore virtual through ZOOM. Contact MHA Lakeshore 920-458-3951 for more information.

THIRD MONDAY OF THE MONTH
Christian Women Connect After 5: Al & Al's Steinhaus, 1502 S. 12th St, Sheboygan, 6:30 - 8:00 p.m., buffet meal, features a business, organization or interest in our county, and an inspirational speaker affiliated with Stonecroft Ministries. Call Lynn for reservation or more info at 920-467-4929.

EVERY TUESDAY
Camo Quilt Project: 439 Factory St., Plymouth. 9am-3pm. Quilts are donated to soldiers. Linda, 627-3460, linda.camo-quilt@gmail.com.
GriefShare Support Group: Evangelical Free Church, 1710 N. 15th St., Sheboygan, 9:30am-11am. Support for those who've lost a loved one. 920-452-6520.
Plymouth Food Pantry: 2225 Eastern Ave., 2-5pm. Elkhart Lake & Plymouth school districts. Call 893-2989 for information.
Knight Chess: Sheboygan Falls Library, Lower Level. 4-7pm. Information (920) 234-2010.

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T.O.P.S. Weight Loss Support: 5:15 p.m. - 6:15 p.m. 1st Presbyterian Church, 1429 N. 5th Street, Sheboygan. Call Jane for info: 1-414-698-6346.

LGBTQ+ 12 Step Recovery Program: 6:00pm. The Right Way Club, 4627 South 12th Street, Sheboygan. Ask for Dan L. 920-226-8145.

AI-Anon: 6:30pm. Alliance Church, 1203 Fairview Dr, Plymouth, 6:30pm. Use the south door. 920-254-2097

The Sheboygan Railroad Museum: 6:30 to 9:00 PM. 1001 North 10th St., Sheboygan. Home to 8 train layouts in various scales and many railroad antiques. Open for your viewing pleasure.

Concordia Singing Society: Rehearsals 7:00-8:30pm, 1130 N. 9th St, Sheboygan. Knowledge of German not required. Info: 815-883-0035. concordiasingerswi.org

FIRST TUESDAY OF THE MONTH

Alliant Energy Wives and Widows of Retirees Breakfast: 9:00 a.m. Sheboygan Family Restaurant. 2704 S. Business Drive.

Lemonade: Widow's support group. 6:00-7:30pm. Hosted by MHA Lakeshore at Roger's Behavior Health (Main Entrance) 1108 S. Wildwood Ave., Sheboygan.

SECOND TUESDAY OF THE MONTH

Going Further: Mental health recovery support. 5:00-7:00pm. Hosted by MHA Lakeshore at Roger's Behavior Health (Main Entrance) 1108 S. Wildwood Ave., Sheboygan.

EVERY WEDNESDAY

TOPS (Take Off Pounds Sensibly): Weight Loss Support Meeting: 9:00-10:30 a.m. Sheboygan Falls Library. 9-10:30 a.m. First meeting is FREE! For more info, please call Riki at 920-946-2425 or check out www.tops.org.

Camo Quilt Project: 439 Factory St., Plymouth. 9am-3pm. Quilts are donated to soldiers. Linda, 627-3460, linda.camoquilt@gmail.com

AI-Anon Wednesday Winners: 1907 Club, N 21st St., Sheboygan, 9:30am. Call 920-838-5249 for more information.

AI-Anon Serenity Seekers: Meets at Right Way Club, 4627 S. 12th St, Sheboygan, 9:30am. Call 920-918-6324 for information.

AI-Anon Meeting: 9:30-10:30am. Do you worry about someone else's drinking? Help and hope are available. AI-Anon meeting for those affected by another's alcoholism. Rightway Club, 4627 S 12th St, Sheboygan. Call 1-888-425-2666 or visit ai-anon.org for more information.

Coffee Hour & Chat: Elkhart Lake Public Library, 40 Pine St, 10am. 920-876-2554.

Family Nights: * NOT IN JUNE, JULY OR AUGUST
* Plymouth Alliance Church, 1203 Fairview Drive, 6:00-7:30pm. Family night offers something for everyone! Kids PreK-5th meet for Rooted, youth 6th-12th grade meet for Anchored, and adults meet for small groups. Nursery is also available for infants and toddlers. 920-893-5525.

Christian Science Reading Room: 6:30-7:30pm. A quiet place to pray & read the Bible. Christian Science publications and to study other books, pamphlets and materials. All are welcome! First Church of Christ Science, 2512 N 9th St., Sheboygan. 920-458-2673.

Christian Science Testimony Meeting: 7:30 pm. We invite you to share testimonies of healings, experiences, and/or remarks on Christian Science. All are welcome! First Church of Christ Science, 2512 N 9th St., Sheboygan. 920-458-2673.

Divorce Care: A faith-based program offering help, hope & healing for those in all stages of divorce. Will meet on Wednesday nights as interest/need demand. Please contact Dana at 920-980-7637 for meeting details and see divorcecare.org for program information.

FIRST WEDNESDAY OF THE MONTH

Vollrath Company Retirees Breakfast Club: Fountain Park Restaurant, 922 N. 8th St, Sheboygan. 8:15 am. Call 920-287-7419 for more details.

Over 60+ in our county? (AACC) Adell Area Community Center, 510 Seifert St, Adell (920) 994-9934, 10:00 am to 2:00 pm. Mary Kempf your Elder Benefit Specialist from

the Aging Disability Resource Center. Please give Mary a call at 920-467-4076 before stopping to make sure she has an open appointment or send an email to mary.kempf@sheboygancounty.com.

Overdose Loss: Support for

those that lost someone to overdose. 6:00-7:00pm. Hosted by MHA Lakeshore at Mental Health America 410 S. Milwaukee St., Plymouth.

SECOND

WEDNESDAY OF THE MONTH
Fostering Support: Support for parents and guardians in the fostering and kinship care world. 6:00-7:00pm. Hosted by MHA Lakeshore at Mental

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Sheboygan Falls Food Pantry: 529 Giddings Ave, Sheboygan Falls. 9:00 AM - 11:00 AM. Please remember to bring

the following each time you visit: Photo ID, Current Utility Bill, Paper Grocery Bags.
AA Step & Tradition Study: Grace Episcopal Church, 1011 N 7th St., Sheboygan, 10am. Use the Ontario Street entrance.
North Side Christian Food Pantry: 2133 N. 22nd St., Sheboygan, 12:30-2pm. Call 920-

458-7070 for information.

Overeaters Anonymous Meeting: 4:30pm - 5:30pm. Our Redeemer Church, 1808 Eastern Avenue, Plymouth. OA is a fellowship of individuals who through shared experiences, strength and hope, are recovering from compulsive overeating. Please use back

door with key coder. 920-889-3719.

Spirit Within: Rogers Behavioral Health, Community Room, 1108 S Wildwood Ave, Sheboygan. 4:45 PM. A meeting of collective, spiritual support for anyone interested in exploring their spiritual path, whatever that means to them. All beliefs and views are welcomed. No cost or need to register.

GriefShare Support Group: Evangelical Free Church, 1710 N. 15th St., Sheboygan. 6:30-8pm. Support for those who have lost a loved one. 920-452-6520.

SECOND THURSDAY

OF THE MONTH

Women Within: Rogers Behavioral Health community room, 1108 S Wildwood Ave, Sheboygan. 6:30 PM. Making our well-being and need for connection a priority in our lives. All women are welcome. No cost or need to register. Any questions, call or text Jill at 920-609-5151.

THIRD THURSDAY

OF THE MONTH

Free Parent-Tot Skate: 9:30-10:30am. Sheboygan Lakers Ice Center, 1202 S Wildwood Ave, Sheboygan. FREE for Kids ages 5 and under. Skate rental included. Helmets are strongly encouraged. 920-458-3111.

EVERY SATURDAY

Let it Begin with Me All-noon Meeting: 1907 Club, 2908 N. 21st St., Sheboygan, 9:30am. Call Debbie, 207-2774 or Mark at 920-374-9302 for information.

Plymouth Food Pantry: 2225 Eastern Ave., 10-noon. Elkhart Lake & Plymouth school districts. Call 893-2989 for information.

The Way Youth Group: The Upper Room, 1125 N 8th Street, Sheboygan. 6:00-8:00pm. Looking for something fun for your kid to do this weekend? The Upper Room in downtown Sheboygan is hosting a Youth Group for ages 12-18 years old on Saturday nights. Come join us from 6-8pm for worship, a bible-based lesson, food, games and fun! See you there!

THIRD SATURDAY OF THE MONTH

Lakeshore Miniature Makers, builders of dollhouses, room-boxes, etc. Trinity Lutheran Church, 6522 South Business Drive, Sheboygan, WI 53081 9 am to 3 pm. New members always welcome. Call Elaine at 920-452-4798 for more information.

Christian Science Reading Room: 10am-1pm. A quiet place to pray & read the Bible. Christian Science publications and to study other books, pamphlets and materials. All are welcome! First Church of Christ Science, 2512 N 9th St., Sheboygan. 920-458-2673.

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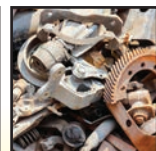
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Unlock benefits of a 529 college savings plan

In this article, Merit Wealth Manager and Partner, Andrea Zoeller, CFP®, delves into the critical topic of 529 Plans, shedding light on the top questions from potential investors. These plans are instrumental tools for saving for educational expenses.

In this article, Andrea covers these top 5 questions about the benefits of 529 College Savings Plans:

1. What are 529 Plans?
2. What qualifies as a higher education expense?
3. What if the beneficiary doesn't go to college?
4. How much can I contribute?
5. Who can open and control a 529 Plan?

What are 529 plans?

529 Plans are investment ac-

counts that offer tax benefits when used to pay for qualified education expenses. They operate similarly to a retirement account where after-tax contributions are invested into mutual funds or ETF's and the money grows on a tax deferred basis. Once the money is withdrawn, it is tax free if it is used to pay for qualified higher education expenses. In some states, your contributions will also receive a state tax deduction.

What qualifies as a higher education expense?

Remember, to qualify for the tax-free treatment upon distribution, the dollars must be used for qualified higher education expenses.

These would be costs that are incurred from attending a college, university, or an eligible post-secondary educational institution. Luckily these expenses are versatile and cover several items.

Some of these expenses in-

clude: tuition and fees, books and supplies, computers, and room and board.

Also note, that tuition and fees can be included for private school in grades K-12 up to \$10,000 per year. Additionally, with the passing of the SECURE act, student loans now count as a qualified education expense as well.

One other thing to note is that the withdrawals must happen in the same tax year as the expenses that are incurred to qualify for these benefits.

What if the beneficiary doesn't go to college?

This is a common concern for individuals deciding whether it's worth it to save into a 529 plan.

You can still access the funds, but you lose the tax-free advantages. For any distributions that are used for non-qualified expenses, there will be federal and possibly state income taxes due and a 10% penalty on the earnings

portion of the withdrawal. Contributions that are withdrawn are not subject to taxation or penalties.

Exceptions that allow for the 10% penalty to be waived would be:

1. if the beneficiary receives a tax-free scholarship
2. attends a US military academy
3. or the beneficiary dies or becomes disabled.

Other options that avoid taxation and penalties on any unused funds inside a 529 plan include:

1. changing the beneficiary to another qualifying family member
2. continue holding the funds inside the account
3. making yourself the beneficiary for future education use
4. Beginning in 2024, up to \$35,000 of 529 plan assets may be rolled into a ROTH IRA if the plan has been opened for at least

15 years

How much can I contribute?

Each state sets the limits on the lifetime contribution for a 529 plan which generally ranges from \$350,000-\$550,000. Additionally, there are per year contribution limits set by the state for the most you can claim for state tax purposes each year. Some states, including Wisconsin, allow a carry forward state tax deduction for contributions that go above the limit in a given year.

Who can open a 529 Plan and who controls it?

Almost anyone can open a 529 plan including parents, grandparents, friends and even the student if they are 18 years old.

Each plan can only have one beneficiary at a time. The account owner is whoever opens the account, and that person is the person who maintains control over the account for the entire life of the account.



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Oostburg State Bank to open office in Sheboygan Falls

Oostburg State Bank is pleased to announce plans for a new office in Sheboygan Falls. Construction of the new building is slated to start spring of this year, with a goal of completion projected for late 2024.

The location is on Happy Lane adjacent to the new Founders' Pointe subdivision and the Plankview Green Lifestyle Center. The Sheboygan Falls office will be Oostburg State Bank's third full-service location in Sheboygan County, joining our Oostburg and Cedar Grove offices.

"We continue to further our investment in Sheboygan County, its citizens and businesses and in all the people who are working diligently every day to fuel a vibrant community," said Eric Glewen, President, and CEO of Oostburg State Bank.

"Our bank has grown over the years by continually investing back into the communities in which we do business. In the community banking model, local depositors support our local lending and community investment, which provides customers access to local decision-makers and state of the art technology. We believe the Sheboygan Falls community will welcome the kind of personalized, consultative service that we provide using that model."

What makes a local community bank like Oostburg State Bank different? When you call the bank during business hours, someone right here in Sheboygan County answers the phone. You talk to a real live, local person.

A local, independent, community bank ensures that customers' needs come before anything else. Since all decisions are made locally, bankers can better understand their customers and provide solutions based on the needs of their neighbors and their community.

Tom Leibham will serve as the Market President for the new Sheboygan Falls office. Tom and his family have lived in Sheboygan Falls for over 25 years. "I'm proud to call Sheboygan Falls home, and it's something I don't take for granted. It is a great place to live and work, and now I can serve others right in my own neighborhood," said Tom.

"At Oostburg State Bank, we make our lending decisions locally. When people or businesses need a loan or a line of credit, we get to know them, and we consider how the loan would benefit them, their family and the community."

"The Sheboygan Falls office will provide individuals and businesses with increased access to Oostburg State Bank's full line of banking products and services. Whether you're saving for retirement, starting a business, buying a home, or just looking for a great place to bank, we provide solutions with the personal customer service you deserve," said Glewen.



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Nine surprising facts about retirement

Retirement can have many meanings. For some, it will be a time to travel and spend time with family members.

For others, it will be a time to start a new business or begin a charitable endeavor. Regardless of what approach you intend to take, here are nine things about retirement that might surprise you.

- Many consider the standard retirement age to be 65. One of the key influencers in arriving at that age was Germany, which initially set its retirement age at 70 and then lowered it to age 65.

- Every day between now and the end of the next decade, another 10,000 baby boomers are expected to turn 65. That's roughly one person every eight seconds.

- The 65-and-older population is one of the fastest growing demographics in the United States. In 2019, there were 54.1 million Americans aged 65 and older. That number is expected to increase to 80.8 million by 2040.

- Ernest Ackerman was the first person to receive a Social Security benefit. In March 1937, the Cleveland

streetcar motorman received a one-time, lump-sum payment of 17¢. Ackerman worked one day under Social Security. He earned \$5 for the day and paid a nickel in payroll taxes. His lump-sum payout was equal to 3.5% of his wages.

- Seventy-seven percent of retirees say they are confident about having enough money to live comfortably throughout their retirement years.

- The monthly median cost of an assisted living facility is \$4,500, and seven out of ten people will require extended care in their lifetime.

- Sixty-four percent of retirees depend on Social Security as a major source of their income. The average monthly Social Security retirement benefit at the beginning of 2022 was \$1,614.

- Centenarians – in 2020 there were 92,000 of them. By 2060, this number is expected to increase to 589,000.

- Seniors age 65 and over spend over four hours a day, on average, watching TV.

These stats and trends point to one conclusion: The 65-and-older age group is expected to become larger and

more influential in the future.

Have you made arrangements for health care? Are you comfortable with your investment decisions?

If you are unsure about your decisions, maybe it's time to develop a solid strategy for the future.

To schedule a no-cost, no-obligation appointment with a financial professional at KCU Investment & Retirement Services, contact us at 920-783-2312 or Rhiannon.hinz@ipl.com





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How to estimate your retirement income needs

by **Jennifer Riedeman**
CFP Financial Advisor
 National Exchange Bank
 Investment Management

You know how important it is to plan for your retirement, but where do you begin? One of your first steps should be to estimate how much income you'll need to fund your retirement. That's not as easy as it sounds, because retirement planning is not an exact science. Your specific needs depend on your goals and many other factors.

Use your current income as a starting point

It's common to discuss desired annual retirement income as a percentage of your current income. Depending on whom you're talking to, that percentage could be anywhere from 60% to 90%, or even more. The appeal of this approach lies in its simplicity, and the fact that there's a fairly common-sense analysis underlying it: Your current income sustains your present lifestyle, so taking that income and reducing it by a specific percentage to reflect the fact that there will be certain expenses you'll no longer be liable for (e.g., payroll taxes) will, theoretically, allow you to

sustain your current lifestyle.

The problem with this approach is that it doesn't account for your specific situation. If you intend to travel extensively in retirement, for example, you might easily need 100% (or more) of your current income to get by. It's fine to use a percentage of your current income as a benchmark, but it's worth going through all of your current expenses in detail, and really thinking about how those expenses will change over time as you transition into retirement.

Project your retirement expenses

Your annual income during retirement should be enough (or more than enough) to meet your retirement expenses. That's why estimating those expenses is a big piece of the retirement planning puzzle. But you may have a hard time identifying all of your expenses and projecting how much you'll be spending in each area, especially if retirement is still far off. To help you get started, here are some common retirement expenses:

- Food and clothing
- Housing: Rent or mortgage payments, property taxes, homeowners' insurance, property upkeep and repairs



- Utilities: Gas, electric, water, telephone, cable TV

- Transportation: Car payments, auto insurance, gas, maintenance and repairs, public transportation

- Insurance: Medical, dental, life, disability, long-term care

- Health-care costs not covered by insurance: Deductibles, co-payments, prescription drugs

- Taxes: Federal and state income tax, capital gains tax

- Debts: Personal loans, business loans, credit card payments

- Education: Children's or grandchildren's college expenses

- Gifts: Charitable and personal

- Savings and investments: Contributions to IRAs, annuities, and other investment accounts

- Recreation: Travel, dining out, hobbies, leisure activities

- Care for yourself, your parents, or others: Costs for a nursing home, home health aide, or other type of assisted living

- Miscellaneous: Personal grooming, pets, club memberships

Don't forget that the cost of living will go up over time. The average annual rate of inflation over the past 20 years has been approximately 2.5%. And keep in mind that your retirement expenses may change from year to year. For example, you may pay off your home mortgage or your children's education early in retirement. Other expenses, such as health care and insurance, may increase as you age. To protect against these variables, build a comfortable cushion into your estimates (it's always best to be conservative). Finally, have a financial professional help you with your estimates to make sure they're as accurate and realistic as possible.

Decide when you'll retire

To determine your total retirement needs, you can't just estimate how much annual income you need. You also have to estimate how long you'll be retired. Why? The longer your retirement, the more years of income you'll need to fund it. The length of your retirement will depend partly on when you plan to retire. This important decision typically revolves

around your personal goals and financial situation. For example, you may see yourself retiring at 50 to get the most out of your retirement. Maybe a booming stock market or a generous early retirement package will make that possible. Although it's great to have the flexibility to choose when you'll retire, it's important to remember that retiring at 50 will end up costing you a lot more than retiring at 65.

Estimate your life expectancy

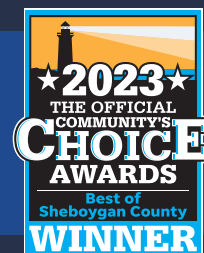
The age at which you retire isn't the only factor that determines how long you'll be retired. The other important factor is your lifespan. We all hope to live to an old age, but a longer life means that you'll have even more years of retirement to fund. You may even run the risk of outliving your savings and other income sources. To guard against that risk, you'll need to estimate your life expectancy. You can use government statistics, life insurance tables, or a life expectancy calculator to get a reasonable estimate of how long you'll live. Experts base

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these estimates on your age, gender, race, health, lifestyle, occupation, and family history. But remember, these are just estimates. There's no way to predict how long you'll actually live, but with life expectancies on the rise, it's probably best to assume you'll live longer than you expect.

Identify your sources of retirement income

Once you have an idea of your retirement income needs, your next step is to assess how prepared you are to meet those needs. In other words, what sources of retirement income will be available to you? Your employer may offer a traditional pension that will pay you monthly benefits. In addition, you can likely count on Social Security to provide a portion of your retirement income. To get an estimate of your Social Security benefits, visit the Social Security Administration web-

site (www.ssa.gov). Additional sources of retirement income may include a 401(k) or other retirement plan, IRAs, annuities, and other investments. The amount of income you receive from those sources will depend on the amount you invest, the rate of investment return, and other factors. Finally, if you plan to work during retirement, your job earnings will be another source of income.

Make up any income shortfall

If you're lucky, your ex-

pected income sources will be more than enough to fund even a lengthy retirement. But what if it looks like you'll come up short? Don't panic — there are probably steps that you can take to bridge the gap. A financial professional can help you figure out the best ways to do that, but here are a few suggestions:

- Try to cut current expenses so you'll have more money to save for retirement
- Shift your assets to investments that have the potential to

substantially outpace inflation (but keep in mind that investments that offer higher potential returns may involve greater risk of loss)

- Lower your expectations for retirement so you won't need as much money (no beach house on the Riviera, for example)
- Work part-time during retirement for extra income
- Consider delaying your retirement for a few years (or longer)

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Reverse Mortgages Explained

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.

Eligibility and basics

The Federal Trade Commission's Consumer Advice says a reverse mortgage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortgage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is desired and when.

Determining eligibility

There is a misconception that a loan that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing reverse mortgages. To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must

be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Differences between traditional mortgages and reverse mortgages

Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home. The homeowners or their

heirs will eventually have to pay back the loan, usually by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members. The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the loan becomes due and the home is sold.

Additional considerations

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to borrow against equity may be a better

fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors about getting a reverse

mortgage to pay for repairs, or scams targeting veterans.

Borrowers considering reverse mortgages should first speak with a qualified financial planner.

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Call now to make your reservations for Valentine's Day!

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Just south of the roundabout at Hwy 32 & 28

