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Is it haunted? Weill Center asks paranormal expert to investigate

by Joette Rockow
Special to The Beacon

Theaters often have the reputation of being haunted, especially old ones with lots of nooks, crannies, and dark corners where ghosts can hide. Sheboygan's Stefanie H. Weill Center for the Performing Arts holds more than enough spaces and history to house some ghosts. With the right lighting and imagination, The Weill Center can feel a little creepy. But there's a difference between shivers up your spine and spiritual occupation.

Built in 1928 in Spanish Colonial Revival design, Weill Center was first owned and operated by Universal Pictures as a silent film theater. Today, Weill Center hosts Sheboygan Symphony Orchestra performances, national and local acts, and dance parties for local youth. In early October, the staff at the Weill Center decided to do something a little *out there* and invited Adam Berry, a well-known paranormal investigator, to ascertain if this historic location harbors spirits, besides the ones served at the bar. They graciously invited me and a few dozen ticketed participants to join the hunt.

This was not my first paranormal investigation. I have a keen interest in ghost hunting, and I've followed Berry's paranormal career since he was on SYFY channel's "Ghost Hunters." Since then, he and co-investigator Amy Bruni, created

"Kindred Spirits," a made-for-television paranormal investigative series. In the world of paranormal enthusiasts, Berry, whose husband grew up in Sheboygan, is a bit of a rock-star, extending his brand to the ghost-tourism circuit. Attending his investigation of the Weill Center was a bucket list item I didn't know was in my bucket until the opportunity arose.

With Berry leading the charge, Weill Center hosted two nights for the curious to learn more about hunting ghosts. Friday night's initial investigation was a primer meant to acclimate any spirits that wander the aisles, lobbies and balconies of the theater to our presence, because ghosts may be more scared of us than we are of them. While the second night of investigation was more spiritually active, the highlight was Berry's performance in the theater recounting his personal paranormal stories, some included in his 2023 book, "Goodbye. Hello." Berry is a bit of a thespian and an engaging and talented storyteller.

Before activities, I collected firsthand accounts from some of the not-dead staff and volunteers who haunt the Weill during business hours. If anyone believes there are ghosts here, it's these folks. One staff member who spends many evenings alone at the Weill, told me he hears footsteps, sees shadows out of the corner of his eye, and he believes he was touched by a spirit, immediately followed by

the "ding" of an empty elevator. Others report hearing an old pipe organ playing on its own.

Another recounted that a woman on the late evening cleaning crew swore she saw the misty form of a little girl in the auditorium move across the theater from stage left to right. The housekeeper gasped, left the auditorium and was so shaken she decided never to return. These are a few instances that led to inviting Adam Berry to the Weill to investigate.

Berry is an enthusiastic and exacting paranormal investigator, and to condense two nights of investigation with him into a few words is difficult. There were lots of moving parts, blinking ghost-sensing lights, and dinging bells. Berry uses a variety of tools of the trade including EMF (electromagnetic field) meters, EVP (electric voice phenomenon) recorders, and my favorite, a motion-sensing music box that plays a creepy tune no one alone in the dark wants to hear. However, Berry makes everything fun and exciting. He obviously loves what he does and enjoys sharing the experience with others.

Did I see a ghost? No. I'll admit some curious things happened. The music box was set off presumably by George, the spirit of a 1930s-era projection room employee. We also "met" a young girl who rang a ghost-sensing bell in response to our questions. We encountered the spirits of two musicians in the lobby near a former smoking



PARANORMAL INVESTIGATOR ADAM BERRY, who has been featured on SYFY channel's "Ghost Hunters" TV show, on-stage at the Weill Center — Photo by Joette Rockow

lounge, where some participants reported smelling cigarette smoke. Proof of ghosts? No. Was any of this explainable? Same-ish answer.

Uncertainty may among reasons why people are curious enough to stay up through wee hours of the morning to participate in ghost investigations. To sit silently in the dark and wait for a light to go on or a bell to ring. Maybe it's because we

mortals are more afraid of the potential nothingness of death than an unexplainable somethingness of a ghost. If ghosts do exist, then perhaps our spirits, our souls go on, even if our bodies don't.

Finding a bit of comfort in that knowledge is worth losing some sleep over and the price of admission. For my part, I'd pay just about anything to see a ghost. Maybe next time.

Candidate forum scheduled

The Sheboygan County Chamber of Commerce is hosting upcoming US Senate, Congress 6th District and Assembly Candidate Forums ahead of the November election. The events are open to the public. Registration is required.

On Friday, November 1st candidate forums for Assembly Districts 25, 26, 27 and 59 will take place at the Sheboygan County Chamber in the large conference room. Each respective district will present for one hour in a Q&A style forum lead by Deidre Martinez. From 12:30-1:30 p.m., in Assembly District 25, Stephen Welch (D) is attending and Paul Tittl (R) is invited to attend. From 1:30-2:30 p.m., in Assembly District 26 both Joe Sheehan (D) and Amy Binsfeld (R) will be attending and will present. From 2:30-3:30 p.m., in Assembly District 27 both Kay Ladson (D) and Lindee Brill (R) will be attending and present. From 3:30-4:30 p.m., in Assembly District 59 both Jack Holzman (D) and Robert Brooks (R) are

invited to attend. These events are free to attend.

Registration is required and no walk ups will be allowed. Registration for the events may be found on sheboygan.org. If you have questions you would like asked at the event, please send them to Deidre Martinez, deidre@sheboygan.org.

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Soda firm puts on Jolly Good Show

Wisconsin Manufacturers & Commerce (WMC) – the combined state chamber and manufacturers' association – partnered with Johnson Financial Group to announce this year's Coolest Thing Made in Wisconsin: Jolly Good Soda, manufactured by Krier Foods in Random Lake. Jolly Good was crowned the winner at WMC's annual Business Day event Oct. 17 in Madison.

Over 130 products were nominated for the contest this year, representing dozens of manufacturing sub-sectors and each corner of the state. Jolly Good Soda is a craft soda brand known for its bold flavors and vibrant cans. The soda comes in a variety of flavors ranging from classic Root Beer to unique offerings like Sour Pow'r and Blue Raspberry.

"It's an honor to be selected as the Coolest Thing Made in Wisconsin. Jolly Good soda is an iconic Wisconsin brand that has and continues to create memories for families across the state," remarked Krier Foods' Sr. Vice President of Business Development Zach Malin.

'Crying wolf again': Election experts say state is prepared to avoid conspiracies

Henry Redman

Wisconsin Examiner
<https://wisconsinexaminer.com>

Four years ago, in late September of 2020, the concerns that then-President Donald Trump would not accept the results of the election if he lost began to become more concrete. The COVID-19 pandemic had caused a massive boom in the use of absentee voting and Trump had warned his supporters not to use the voting method.

Then, in the days after the election when the result remained in doubt, conspiracy theories began to spread around the country. In Wisconsin, Trump supporters complained of a "ballot dump" in Milwaukee that flipped the result for Joe Biden (actually the surge in absentee ballots had just made it slower for election workers at the city's central count location to tally the votes).

"There's been a travesty at the ballot box," one voter told the Wisconsin Examiner on Nov. 6, a day before Biden was declared the winner. "We're seeing unbelievable numbers of ballot harvesting, voter fraud, election fraud and nothing's being done to correct the situation in cities like Detroit, Philadelphia and Atlanta."

That same weekend, a Wisconsin attorney and the Trump campaign began to shape a plan. That plan — created as Trump's final legal avenues to overturn the election results ran out — would soon become the fake elector scheme, in which Republicans in Wisconsin and six other states where Biden had won cast false slates of electors for Trump. The plot underpinned the attack on the U.S. Capitol on Jan. 6, 2021, urged on by Trump, as Congress attempted to certify that Biden had in fact won the election. Trump's supporters used the fake elector scheme to argue that the certification should be stopped so that the fraudulent electoral votes could be counted.

In the months after the election, multiple reviews, audits and investigations were launched, searching for the voter fraud that Trump and his supporters baselessly claimed had stolen the election from him. By June, Assembly Speaker Robin Vos had tasked state Rep. Janel Brandtjen (R-Menomonee Falls) and former Supreme Court Justice Michael Gableman with running their own investigations into the election. Gableman and Brandtjen ultimately joined calls for the election results to be decertified and

draw massive amounts of criticism.

Gableman's review ran for more than a year, racking up legal fees and keeping public records hidden, without finding any evidence of fraud. Brandtjen, who was at the time the chair of the Assembly's elections committee, repeatedly invited conspiracy theorists to testify, giving a platform to debunked claims of wrongdoing.

After Gableman's review ended, state Rep. Tim Ramthun ran a Republican primary campaign for governor entirely on a platform of election conspiracy theorism. Election deniers in Wisconsin state government along with local activists Peter Bernegger of New London (previously convicted of fraud) and Harry Wait, of Union Grove (charged with felonies after illegally requesting absentee ballots), as well as former Menomonee Falls Village President Jefferson Davis became the core of the state Republican Party's election denying wing — with allies in the Legislature and a sizable number of voters on their side.

But despite the hold that election conspiracy theories have on a subset of Wisconsin Republicans, elections experts say the state is prepared for 2024 and unlikely to see a repeat of the 2020 effort to overturn results.

"It'll be a case of crying wolf again," Jay Heck, executive director of Common Cause Wisconsin, says. "All of this was done in 2020 to no effect, with no evidence."

Laws and rules have been changed or clarified; election officials and others have spent countless hours repeatedly sharing factual information about how the voting system works; the two attorneys central to planning the false elector scheme have been charged by the state Department of Justice with felonies, Wisconsin's fake electors have agreed as part of a settlement deal that they tried to falsify the results of the election and that they will not serve as Trump electors in the future, and Trump no longer has the element of surprise.

Mandell says he thinks the small fringe of election deniers in Wisconsin will make baseless accusations while Heck says he's looking out for efforts to discourage people from voting and staying vigilant against disruptive observers at polling places and central count locations where absentee ballots are tal-

lied. But generally, the two say they're confident clerks, election officials and legal observers are prepared.

"There's no doubt that there continue to be things thrown at the wall, but I think we're in a much better place than we were four years ago or even before that," Jeff Mandell, general counsel at the voting rights-focused nonprofit firm Law Forward, says. "When I think about threats to this election, there are, of course, things, both in Wisconsin and around the country, that we continue to hear. And we are thinking through and preparing for those things, but I regard those as really low likelihood problems. And so while we're doing everything we can to be ready, in case one of them does rear its head in Wisconsin, I'm pretty skeptical that one will."

Leading up to the election, Republican politicians continue to make false claims about the system. In September, U.S. Rep. Tom Tiffany and a number of county sheriffs held a press conference to attack the use of absentee ballot drop boxes and warn of attempts by non-citizens to vote. Republicans in Congress have tied the passage of a federal spending bill to the SAVE Act, which outlaws voting by noncitizens in federal elections, something that is already a felony carrying penalties of imprisonment and deportation and which data shows happens incredibly rarely.

"This just doesn't happen," Mandell says. "It is already illegal under state law. It is already illegal under federal law. The consequences are tremendous. And so I would actually say that I think some of this carping about this fictitious idea of non-citizen voting is just evidence of how much election denialism has been marginalized because there's almost nothing left for them to talk about."

Earlier this year, the Wisconsin Supreme Court overturned a previous decision, once again allowing the use of drop boxes for returning absentee ballots. A number of election clerks in Republican parts of the state have decided not to use the method because of unsubstantiated warnings that they are vulnerable to fraud and "ballot harvesting," the alleged practice of political groups rounding up and returning hundreds of absentee ballots at once.

The national Republican party has promised to send more than 100,000 volunteers to serve as election observ-

ers. During the last election, a number of Wisconsin's most prominent election deniers had the police called on them for disrupting voting during the Democratic primary in an August special election for state Senate. They promised to be back in November.

In the small town of Thorapple in Rusk County, the U.S. Department of Justice has filed a lawsuit against local officials for repeatedly refusing to use electronic voting machines and instead hand counting ballots. The lawsuit argues the town must use machines that allow voters with disabilities to vote.

Election conspiracy theorists have regularly called for the hand counting of ballots over concerns that electronic machines — which aren't connected to the internet — are susceptible to hacking. Election officials say that hand counting adds the threat of human error and voting machines are much more accurate.

In other states, voting rights advocates have warned that Republican members of election boards and other agencies

central to the certification of election results may step in and refuse to certify the election if Trump loses. Mandell says that Wisconsin's decentralized voting system helps defend against that threat.

Each municipality has a board of canvass responsible for certifying the local election results, which then get sent to the county boards of canvass and then on to the state.

Mandell says that the role played by local officials in Wisconsin means someone denying the certification would be tossing out the votes of their friends and neighbors.

That's an important safeguard, he says.

"You're talking about folks not saying 'I am skeptical of elections,' or 'I don't like election machines,' or some other nonsense," he says.

"You're talking about people saying 'I want to throw out my friends' and neighbors' votes. I don't want my spouse's vote to count or my family's votes to count.' And I think people are understandably and correctly reticent to say such a thing."



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Sheboygan artist working on opening new Plymouth studio

by Dave Boehler
for The Beacon

David Peterman's plan to relocate his Great Lakes Airbrush studio from Sheboygan to Plymouth is taking a little longer than expected.

For two years, the Sheboygan resident has had a studio at the EBCO Venture Center.

"I mostly do custom orders and restoration work," Peterman said, "where I might restore old furniture or an old sign or some other oddball thing that you might want restored that nobody else will restore for you."

Not everything is airbrushed, though.

"Some stuff is hand-painted, and I might just use a roller," Peterman said. "What I paint is wide-ranging because I'll paint on most any surface, so it could be plastic, glass, metal, or wood, and then any other substrate in between, like a brick wall or concrete or something like that. And then it could be on anything from a garbage can to a mailbox to lawn furniture. I've even shown up and painted on people's refrigerators or whatever like that. So that's the kind of custom work I do."

But after moving to Plymouth this past spring, Peterman learned the building at 424 E. Mill Street was for rent.

He jumped at the opportunity, with the plan of making his new studio a bit different from his first one.

"I've been painting for 45 years, and it's time for me to start something new," Peterman said. "So I'm going to do some sculpture work besides some painting, but I am changing some things up. The place in Plymouth will be sort of like a gift shop, because I will have

items for sale, and I might even feature other artists from time to time and give other artists a little space. And it will be a workshop, so people will be able to actually come in and watch me work and paint. So I'm hoping to even maybe give lessons if I can find anyone interested around here."

At first glance, it appears there's maybe a new haunted house on Mill Street in downtown Plymouth.

It's actually the work of the 64-year-old Peterman, who painted the plywood covering the storefront of the future site of his Great Lakes Airbrush Peterman Art Studio.

Peterman was hoping to be open by the start of the new year, but that has been pushed back to next summer. That's somewhat to be expected, since the building was built in 1860.

"I'm really hoping some things start coming together in the next couple of months," he said. "There wasn't really much they could salvage. Everything had to be removed and rebuilt with all new lumber and everything, and I had to have it all inspected by the building inspector. ... But right now I am waiting for utility guys to take care of their stuff. And getting those guys over there takes time, I'm finding out."

"I think the delays are more just because you can't make it happen fast enough. I don't want to say it's not a money problem so much, it's more just a matter of getting people there to do it in a timely manner. And that's just kind of what's been slowing things up. Because I'm to the point right now where I have so much work to be completed. I need an electrician in there to do the wiring before I can do the rest of the sheetrock.



DAVID PETERMAN on Tuesday works on the storefront of his future Great Lakes Airbrush studio at 424 E. Mill Street in Plymouth. - Review photo by Dave Boehler

All that has to be inspected by the inspector before I can go further. There's a lot of unexpected things; I never really built a storefront and a business like this before. So normally my idea of restoring something isn't restoring a building from 1860." One problem is the upcoming weather.

Peterman has some mason work to do on the front of the building, as he's going to face it with a cream city brick. But Peterman has been told the mortar has to be able to set properly, which means it cannot freeze.

"So, yeah, I'm anxious and I'm a little frustrated, you know?" he said. "I'm positive

though. I'm used to the fact already that there's going to be some delays and it's not going to happen quite as fast as I wanted it to. So I just have to kind of hang tight, roll with it and get things done when I can."

Those interested in Great Lakes Airbrush can contact Peterman at (920) 912-4514.

Man on sex offender registry accused of assaulting 9-year-old girl

by Ian Johanson
for The Beacon

Brandon W. Schweisthal, a 40-year-old Plymouth man who is on the Wisconsin Sex Offender Registry, was charged Oct. 9 with allegedly sexually assaulting a 9-year-old girl during a sleepover at his address.

Two incidents of sexual touching of the victim over her clothing allegedly occurred on the same day, as described by the victim in a criminal complaint. One allegedly involved the defendant participating in a "sandwich game" with the victim and her friend, where the defendant sexually touched the



BRANDON W. SCHWEISTHAL

victim as the three were laying one on top of another. The second alleged incident involved further touching as the victim was sitting on a beanbag chair under blankets.

These incidents were described by the victim to police. However, the victim's friend, the defendant, and another witness denied the inappropriate contact occurred.

As an active sex offender registrant, Schweisthal is subject to specific rules governing contact with anyone under the age of 18, as described in the complaint. These include not having or attempting contact without prior agent approval, and then only when accompanied by an adult sober chaperone approved by the agent, with a safety plan, therapist's approval, as well as informing the friend's mother that Schweist-

hal is a sex offender registrant.

The probation agent stated no such permission was granted for that or any other weekend. The victim's mother also reported that she did not know the defendant was on the sex offender registry.

Schweisthal is in custody with cash bond set at \$250,000. The charge of 1st degree child sexual assault - under age 13 carries a maximum penalty of 60 years in prison plus up to another six years as Schweisthal has a prior felony conviction, if he is convicted.

Schweisthal asked a Sheboygan County court in Oct. 2023 for early release from the sex offender registry, but was denied. Schweisthal has a 2020 felony conviction for sex offender - change name, as well as a 2004 felony conviction for 3rd degree sexual assault.

The Wisconsin Sex Offender Registry is searchable by name or geographic area at <https://appsdoc.wi.gov/public/offenders>. A search showed 111 current registrants within a 1-mile radius of downtown Sheboygan.

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

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Lakeshore Lanes has new owner

Tyler Luedtke recently acquired both Lakeshore Lanes in Sheboygan and Ledgeview Lanes in Fond du Lac, furthering his commitment to providing affordable, family-friendly entertainment.

Luedtke, a 2017 Plymouth graduate, acquired Crystal Lake Golf Course in 2022 and Anchor Lanes in Elkhart Lake this past July.

“This is an exciting step toward ensuring these cherished establishments remain accessible and vibrant gathering spots for the community,” he said. “Our mission is to keep these family-friendly venues thriving and affordable for all ages, preserving them for future generations.”

In addition to enhancing each location’s current offerings, Luedtke plans to explore partnerships with local businesses and organizations to create new opportunities for community involvement and support.

These partnerships will contribute to an enriched experience for guests while supporting the area’s local economy.



TYLER LUEDTKE recently acquired Lakeshore Lanes in Sheboygan. - Submitted photo

Howards Grove coach gets suspended

Undue influence. It's the reason volleyball coach Brett Damrow was suspended by the School District of Howards Grove and was not on the sidelines for the Tigers playoff loss Thursday.

But it's also why transfer student Mya Hemmer cannot play the sport - as well as basketball and track - this year, and next, for the Tigers.

“I’m infuriated, honestly,” her mother, Amy, said when reached by phone Oct. 17 at her home near Marquette, Mich. “I feel like when a child from a rural area is 16 years old and she’s trying to better herself for her future - she didn’t move to be a ringer or be the best player, she moved there to have a fun high school experience because she’s already in line to go to college to play - to me that is so sad that you have this. Because there’s nothing around here for volleyball development, for her to play at a high level. After our first college visit, she said she didn’t want to just play college volleyball, she wants to be good,

really good. “We have a lot less opportunity for our kids around here and even if we do have travel teams, the amount of travel that we have to do to face good competition is a lot further than areas that have higher populations.

“And though we love our small school districts (in the upper peninsula), they don’t offer the Advanced Placement classes. Now that we’re visiting colleges, she’s looking at trying to get credits to be more advanced in college, to get her degree sooner, to be able to get her Master’s. So you have a 16-year-old who’s looking at what’s going to happen when I’m 20 and 25, and how do I prepare myself for that?”

As a result, Hemmer researched Wisconsin high schools and transferred to Howards Grove.

However, her parents and siblings remained in Michigan.

“We actually looked at moving to Wisconsin,” Hemmer said. “But we’re foster parents, and we have a placement, and

we cannot uproot those kids. So our plea to the WIAA was, ‘please, we cannot move. So we’re letting Mya go and live with a host family because it would be detrimental to the kids that we have in care and our family to move right now.’”

But the school district sent an email, stating it was found to be in violation of a WIAA rule after it submitted a transfer waiver request for Mya.

According to the WIAA, the documentation provided by the parties connected to the student indicated that there was undue influence on her attendance at Howards Grove.

Undue influence is outlined in the WIAA’s Rules of Eligibility as: no eligibility will be granted for a student whose residence within a school’s attendance boundaries, with or without parents, or whose at-

tendance at a school has been the result of undue influence (special consideration due to athletic ability or potential) on the part of any person, whether or not connected with the school.

“I have not, and will never have, undue influence for a young lady to try to come play volleyball at Howard’s Grove,” Damrow said.

“Overall success of a program is not undue influence. We’ve had two (school choice) athletes in my 20 years, and those are all public records, our rosters. And you can verify, and we would appreciate people to fact-check our rosters. So people who don’t think that we have done things the right way, please verify our rosters.”

Howards Grove superintendent Shannon Kilton said in a phone interview the district collected the transfer letters that Mya and those closely associated with her wrote, and sent them to the WIAA.

“The WIAA said to us that we are in violation because people involved with Mya’s

situation unduly influenced her to come to Howard’s Grove.”

But that was discovered in letters?

“Because the letters stated that parents reached out to ask if so-and-so could live with a family in our district,” Kilton added. “Our coach drove around in the district and tried to find people that would let Maya live with them. That’s where the line is crossed. That is illegal, and it’s a violation of the rule.

“I don’t make the rules, the WIAA does. ... The coach reached out to several residents asking if Mya could live with them so she could live in Howard’s Grove. The WIAA is in charge of whether she’s eligible to play or not. I would love for her to play. She’s a rock-star athlete.”

So now what?

Howards Grove, the reigning state runner-up after winning the previous four championships, will be coached by assistants during postseason

See VOLLEYBALL/7



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Nienhuis named all-conference three times

■ Several North football teammates, as well as volleyball and cross country athletes, honored by league



CALEB STAHL makes first-team all-conference as an offensive lineman. - Photo by Danica Hayon

Nothing like making the all-conference football team in all three phases of the game.

That's what North senior Vince Nienhuis did, and he was also tabbed defensive back of the year in the South Division of the Fox River Classic Conference.

In addition to making the first team on defense, he also did as a running back and kick/punt return specialist.

Nienhuis led the division with an average of 13.8 yards per carry and ranked third with 15 touchdowns (through nine games).

"Vince is an outstanding athlete that has put in a tremendous amount of work in," coach Joe O'Brien said. "So I'm just very proud of all that he has accomplished up to this point."

Four teammates also made all-division first team in seniors Caleb Stahl (offensive lineman) and Alex Hernandez (fullback), and juniors Kingston Steward (defensive lineman) and Blake Buhr (outside linebacker).

Five Golden Raiders earned second-team honors as well in seniors Evan Nikson (offensive lineman), Jett Beninghaus (defensive end), and Max Olsen (defensive back), along with juniors Owyn Ahles (offensive lineman) and Tarrell Yang (inside linebacker).

Receiving honorable mention were senior Benjamin Basler (outside linebacker) and junior Alex Cruz (inside linebacker).

No wonder North is in the playoffs for a school-best third season in a row.

VOLLEYBALL

The only girl from North – and South – to make all-Fox River Classic is sophomore libero Isabella Smith, who received honorable mention.

"Isabella surprises people because she is incredibly talented and remains very humble, particularly for her age," coach BJ LeRoy said. "She plays with a big personality, so you might think she is like that in real life. From what I can see, she remains dedicated to getting better every day and has never had an off day. She's very consistent and maybe that's the thing I appreciate about her most."

CROSS COUNTRY

Three North boys made all-FRCC, highlighted by first-teamer Ian Willemsen. The junior came in seventh place in the conference championship meet.

"He's been improving steadily, and he's just getting better and better," coach Randy Damkot said. "He's really fun to coach. He works really hard, and he'll do anything I ask him to do."

His two teammates landed on the honorable mention squad: junior Ethan Willemsen (19th place) and senior Ryan Lang (22nd).

"All three of them will do anything I ask, and all three of them are steadily improving," Damkot added. "They're hard workers, definitely, and they're dedicated."



IAN WILLEMSSEN is a first-team all-conference pick in cross country. - Photo by Kasey Levinson



NORTH FOOTBALL PLAYER Vince Nienhuis (21) makes first-team all-conference as a running back, defensive back and a return specialist. - Photo by Lisa Reed



ALEX HERNANDEZ earns first-team all-conference as a fullback. - Photo by Quinlan McKeone

FOX RIVER CLASSIC ALL-CONFERENCE

FOOTBALL

First team (South Division)

| | | |
|------------------|----|-------|
| Caleb Stahl | Sr | OL |
| Alex Hernandez | Sr | FB |
| Kingston Steward | Jr | DL |
| Blake Buhr | Jr | OLB |
| Vince Nienhuis | Sr | RB |
| Nienhuis | | PR/KR |
| Nienhuis | | DB |

Second team

| | | |
|-----------------|----|-----|
| Evan Nikson | Sr | OL |
| Owyn Ahles | Jr | OL |
| Jett Beninghaus | Sr | DE |
| Tarrell Yang | Jr | ILB |
| Max Olsen | Sr | DB |

Honorable mention

| | | |
|-----------------|----|-----|
| Benjamin Basler | Sr | OLB |
| Alex Cruz | Jr | ILB |

VOLLEYBALL

Honorable mention

| | | |
|----------------|----|--------|
| Isabella Smith | So | Libero |
|----------------|----|--------|

CROSS COUNTRY

First team

| | |
|---------------|----|
| Ian Willemsen | Jr |
|---------------|----|

Honorable mention

| | |
|-----------------|----|
| Ethan Willemsen | Jr |
| Ryan Lang | Sr |



ISABELLA SMITH picks up all-FRCC honorable mention as a sophomore. - Photo by Samuel Webb

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South running back Oregon is honored

■ So are two teammates, as well as four others in cross country and golf

Giancarlo Oregon proved he was one of the better running backs in the Fox River Classic Conference this season.

The senior's reward for ranking third in the South Division with 784 yards rushing is a spot on the all-conference second team.

"When you look at the amount of injuries that we had on the offensive line, to still put up the numbers that he did just shows one, the younger kids in front of him stepped up. And then on top of that is to continue to put up the numbers that he did.

"It's just a tribute to the kind of heart and grit that he had, to get yards after contact."

Two other Redwings also received all-division honorable mention in senior offensive lineman Isaiah Strutz and junior tight end Nolan Groh (despite breaking his femur early in the season).

"It absolutely makes me ecstatic for those kids to get some recognition with the tough season that we did have, faced with adversity, with injuries," Rank said.

CROSS COUNTRY

The lone Redwing honored is senior Kayla Wesaw, who earned second-team all-FRCC after finishing 14th in the league championship meet.

"She has been steadily improving each meet and continues to impress us coaches with the hard work and dedication to the process of getting faster and stronger," coach Lisa Herber said. "It's not always easy chasing the goal of making it back to the state meet, but she has shown the determination in her training the past few weeks that she has what it takes to get the job done."

GOLF

The North/South co-op ended fourth at the Fox River Classic Championship and had three girls made all-conference (the most since 2020).

"So that was exciting to see, in general it just means a lot for the team," coach Ryan Schmitz said. "Then one more girl was only one shot from honorable mention too, so we almost had four. It shows that as a group, they worked really hard."

Second-team honors went to senior Emerson Fitzgerald, who came in 14th at the league meet.

"Emerson's been our best player the last two years and continues to get better every year," Schmitz said. "She was close to that first team, but it means a lot for her to be there."

Honorable mention went to sophomore Allison Klee (13th) and senior Allison Waara (ninth).

VOLLEYBALL

The Redwings did not have anyone on the all-league team.



FOX RIVER CLASSIC ALL-CONFERENCE

FOOTBALL

Second team (South Division)

Giancarlo Oregon Sr RB

Honorable mention

Isaiah Strutz Sr OL

Nolan Groh Jr TE

CROSS COUNTRY

Second team

Kayla Wesaw Sr

GOLF (co-op w/ North)

Second team

Emerson Fitzgerald Sr

Honorable mention

Allison Klee So

Allison Waara Sr

LEFT: Giancarlo Oregon (middle) made second-team all-conference for South's football team.

- Photo by Tyler Jensen



EMERSON FITZGERALD of the North/South co-op team lands on the second team for all-conference. - Photo by Samuel Webb

VOLLEYBALL/from 5

games (that began Thursday).

"The first thing Mya told me was, she feels so bad for the seniors that they're going to miss out on having their coach," Hemmer said. "And she feels like it's her fault that if she wouldn't have come here, this wouldn't have happened."

As of now, Mya's mother is unsure about her staying in Howards Grove.

"Well, why would you want to stay in a high school where the administration doesn't support you?" she said. "We don't know (what to do). We're just disappointed and disgusted, and it's very disheartening because I feel like if any of those children came up here for something - I mean, we have hockey players that transfer all over - I feel like that would be the player that would be living in my basement or in my extra room.

"And I'd be cheering for them the loudest because who wouldn't want to support a kid that's trying to advance themselves?"

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34th Annual Coats for Kids campaign: 8:30am to 4pm, Mon-Fri, Coat drop off location Reinbold-Novak Funeral Home, 1535 S. 12th St, Sheboygan. Drop off NEW coats only, for children and adults. Coats will be distributed through The Salvation Army to Sheb Cty residents in need. 920-452-7711.

NOW THROUGH DECEMBER 31, 2024

"WE WANT YOUR HIDES: Lions throughout the state of Wisconsin are accepting donations of deer hides and tails to support Wisconsin Lions Camp for the disabled. Local donations can be dropped off at Terry's Bait & Tackle northeast of Plymouth at N5947 Willow Road, north of Hwy 23. From there Lions from the area will salt, store, and transport the donations to the camp in Rosholt at end of hunting season. Thank you & call/text Lion Jeff at 920-579-5680 for more information.

SUNDAY NOVEMBER 17, 2024

Holiday Remembrance: 7 PM. Join us to honor those we miss. Feel welcome to share a photo. Gathering, then refreshments. St Peter Evangelical Church, W5375 Cty. Road FF, Elkhart Lake, WI. 53020.

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www.jmkac.org

NOW THROUGH February 2, 2025: Mad Dash: 50 Years of Arts/Industry. FREE, All ages. Chronological installation of artworks, letters, photographs, and promotional materials dating from 1974 to the present. It reveals the origin and history of Arts/Industry residency program.

NOW THROUGH MARCH 2, 2025: Clocking In: 2024 Arts/Industry Residents: FREE, all ages. As part of the Arts Center's celebration of Arts/Industry's fiftieth anniversary, the twelve artists in residence at the Kohler Co. factory during 2024 will exhibit their work in a yearlong group exhibition, presenting four residents' work at a time in rotations of approximately four months each.

EVENTS AT MEAD PUBLIC LIBRARY
710 N 8th Street, Sheboygan

www.meadpl.org
920-459-3400
Mead Public Library has announced its events and classes featuring educational, cultural and social activities for children, teens and adults.

For a complete list, including storytimes, book clubs, movies and workshops, and to register visit our website or call.

All programs are free and open to the public, with funding provided by the Friends of Mead Public Library and the Mead Library Foundation.

TUESDAY, OCTOBER 29: Using Email 101: 2-3 p.m., The Loft. Get help setting up an email account and learn to perform basic email tasks and safely use your email account in this hands-on class.

MONDAY, NOVEMBER 4: Crazy 8's Math Club: 4:15-5 p.m., The Loft. Join this after-school math club for kids in grades K-2 offering unique, high-energy math activities that appeal to all ability levels (held weekly through NOVEMBER 18). Registration required at the www.meadpl.org event calendar.

WEDNESDAY, NOVEMBER 6: Lego Club: 4-5 p.m., Children's Activity Room. Kids can get creative with the library's supply of LEGOs.

Let's see what's happening in Sheboygan County with the *Beacon* CALENDAR OF EVENTS

CALENDAR ITEMS MAY BE SUBMITTED BY EMAIL TO: reviewclassifieds@gmail.com

PLEASE SUBMIT YOUR EVENTS A MINIMUM OF 2 WEEKS IN ADVANCE.

Events charging fees or selling items may be included when a display ad is scheduled.

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THURSDAY, NOVEMBER 7: Make it @ Mead: 5-6:30 p.m., Imaginarium. Create your own sugar scrub in this free, all-ages program.

TUESDAY, NOVEMBER 12: Drop-In Tech Help: 1-2 p.m., The Loft. Offering one-on-one help with e-content, mobile devices, social media, email, photos and more.

WEDNESDAY, NOVEMBER 13: STEM LABS: 4-5 p.m., Children's Activity Room. Kids can learn valuable STEM skills in a hands-on workshop led by MilliporeSigma scientists. Recommended for grades K-6. Registration required at the www.meadpl.org event calendar.

TUESDAY, NOVEMBER 19: Bitty Book Club: 9:30 a.m. & 4:30 p.m., The Loft. Join staff from the Family Resource Center and Progressive Beginnings as they bring stories to life. Free book copies are available while supplies last. Recommended for ages 2-5.

WEDNESDAY, NOVEMBER 20: ART-4-FUN: 4-5 p.m., Children's Activity Room. Kids can join artist Mary Toolley in creating art projects. Recommended for grades 2-6. Registration required at the www.meadpl.org event calendar.

THURSDAY, NOVEMBER 21: Tech Help @ Uptown Social: 2-3 p.m., Uptown Social, Sheboygan. Mead Library staff will offer one-on-one tech support with email, navigating your device, setting up online accounts and more.

WEDNESDAY, NOVEMBER 27: Stitch Together: 4:30-7:30 p.m., Imaginarium. Sewing, knitting, crocheting, embroidering and stitching enthusiasts of all kinds can meet up for crafting and conversation. Bring your own project to work on.



FURever Home

Sofie

My name is Sofie! I am a sweet but timid girl that unfortunately has had a rough go of it in my 7 years of life. As a puppy, I was attacked by a dog and it left me with broken legs. After it didn't heal right, I had to have another surgery to try and repair it. It was a long road to recovery, but over time, I healed and was all back to normal again - minus a toe, but I don't even notice it anymore!



Just as I was starting to feel as good as new, then I got hit with chronic allergy issues. After a bunch of trial and error, the wonderful people at the shelter were able to determine what works for me! My allergies are still something that will need to be kept up with for the rest of my life with medication. I struggled with anxiety while I was here in the shelter, but eventually, I was adopted. I sadly was returned through no fault of my own, so I have found myself back here, the anxiety coming back with it. I am on medication now to help with my anxiety, and I am also on something to help with my hyperthyroidism that was just diagnosed.

I absolutely HATE my kennel. I promise though that if take me out, I am a COMPLETELY different dog! In the mornings staff takes me to the office and Jody lets me sit in her chair and gives me a cuddly blanket. I instantly relax and ask for all the love and affection I can get! I am friendly with everyone, but sometimes it takes me a second to warm up to new people. Think I may be the girl for you? Ask to meet me and see if we are a good match! I would love to get outta this place once and for all!

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

November 16 | 12 pm – 3 pm | Pet Photos With Santa Fundraiser at the Humane Society of Sheboygan County. Book today at: <https://2024SANTAPHOTO.givesmart.com> *NO WALK IN APPOINTMENTS THE DAY OF THE EVENT!

December 3 | 5 pm | Love Light Tree Lighting Ceremony The 60th Anniversary "Love Light" Holiday Tree is a heartfelt way to acknowledge loved ones and pets who bring joy to our lives. A Love Light is a perfect gift, allowing you to recognize someone special while helping animals in your community. Visit: <https://LoveLight2024.givesmart.com>.

Courtesy of The Plymouth Review and The Sheboygan Beacon

Public testing of voting equipment underway throughout Wisconsin

The Wisconsin Elections Commission announced that the window for public testing of electronic voting equipment for the Nov. 5 General Election began on Saturday, Oct. 26.

The test provides an opportunity in communities across Wisconsin for the public to witness firsthand how election officials are preparing for the upcoming election.

All municipalities are required to conduct a public test of their electronic voting equipment not earlier than 10 days before each election. Pre-election testing is intended to confirm the accuracy of voting equipment programming and to bring transparency to the process.

This event is considered a public meeting and must be noticed at least 48 hours in advance. The public is invited to attend and observe the testing process.

Programming is verified by feeding a set of pre-marked ballots into each machine and reviewing the results tape that is generated. An errorless count is required at the conclusion of the testing. According to Wis. Stats 5.84(1), any anomalies identified in testing must be remedied before the equipment can be used in an election.

Following the public test, voting equipment and memory devices are required to be secured. The WEC tells local clerks to utilize tamper-evident seals on memory devices that are in the equipment. WEC also instructs clerks to maintain a chain-of-custody log that documents any access to each memory device or tabulator by a member of the clerk's office.

The City of Sheboygan public test is scheduled for 8:30 a.m. Wed. Oct. 30, City Clerk's Office, 828 Center Ave., Sheboygan.

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Food Bank use near pace of pandemic



Inflation is continuing to make it tough for Sheboygan County families to put food on the table. Sheboygan County Food Bank's latest data shows a monthly average of nearly 6,000 family visits to our emergency food network, which includes our onsite drive-thru distribution, Sheboygan Cares Food Pantry, and 36 partner organizations. This is almost on pace with the height of the pandemic in 2020.

The number of meals served to guests at our Community Cafe, open six days a week, has also been much higher compared to 2023. The Cafe reached a peak and all-time-high of providing 2,300 meals in one month this summer as more parents / guardians visited with children while they were away from free school meals.

Sheboygan County Food Bank's largest annual food drive, Making Spirits Bright, in partnership with local Rotary Clubs, doesn't begin until the Friday after Thanksgiving. This food drive helps fill our shelves during the holiday season.

"We have a month and a half until we start receiving food donations from Making Spirits Bright, but families need our support now. On top of helping more families, the soaring prices of food from inflation combined with the lack of government support has made it increasingly difficult to ensure that no one goes hungry in our community." - Patrick Boyle, Executive Director.

Community members, businesses and organizations can help by hosting a food drive. We also accept walk-in non-perishable and perishable food donations at our warehouse, 3115 N. 21 St. in Sheboygan, Monday - Friday, 9 AM - 3 PM. 501(c)3 donation receipts can be provided.

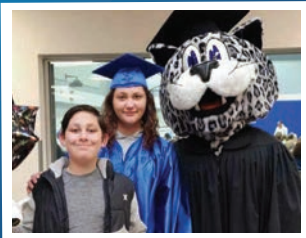
Our current most need items are cereal/oatmeal, peanut butter, canned soup, canned tuna/chicken, canned fruit, and personal care items.

In addition, cash donations allow us to purchase nutritious food items in bulk at lower prices and give us the flexibility to buy our most needed to fill the gaps in our inventory.

Visit Sheboygan County Food Bank's website at SheboyganCountyFoodBank.com to fill out our food drive registration form, view our Healthy Food Policy or donate now online.

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Welding-Industrial Program & 1st Generation Student



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-Amber Madden
Nursing Program & 1st Generation Student

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\$121M middle school referendum on Nov. 5 ballot



The Sheboygan Area School District (SASD) will ask the community to invest \$121 million to rebuild and remodel Urban and Farnsworth Middle Schools on their current sites.

Both buildings are approaching 100 years old, and their systems have exceeded their life expectancy. This plan would increase safety and security and improve bus and parent drop-off and pick-up. Expanded classroom sizes with more natural light would enhance student learning spaces and educational opportunities.

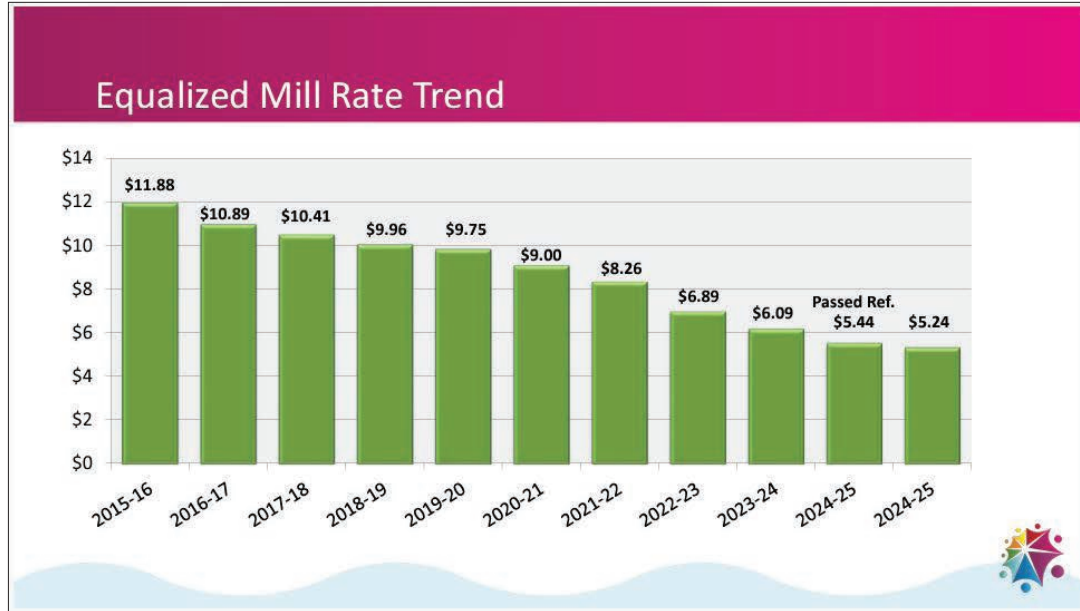
Solutions for both schools include improved parent drop-off and pick-up, new secure entrances easily accessible from the parking lot, appropriately sized classrooms, more natural light in classrooms and common areas, and increased parking.

If a majority of voters support the referendum, the property tax mill rate would increase by \$0.20 per \$1,000 of property value or \$20 annually per \$100,000 of property value. Residents can use the online tax impact calculator to determine impact based on home value at <https://www.sheboygan.k12.wi.us/referendum/tax-calculator>

On October 22, 2024, the Board of Education approved two versions of the budget and tax levy due to the referendum question on the November 5 ballot. Adopting both versions ensures the District will be prepared to move forward based on the outcome of the vote. Even with a passed referendum, the tax levy would decrease by 1.0%, and the tax mill rate would decrease by 10.7%.

The SASD has been planning for these projects since 2019 and has saved \$14 million to reduce the amount we ask from taxpayers.

For more information, please visit [sheboygan.k12.wi.us/referendum](https://www.sheboygan.k12.wi.us/referendum).



(data pulled from 2024-25 Budget Report to the Board of Education on October 22, 2024) -submitted graphic



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- Baked Beans • Yams • Dressing
- Seasoned Green Beans
- Collard Greens • Rice
- Corn Bread • Potato Salad

KIDS MENU

DESSERT

PULLED PORK SANDWICH

\$6.99 Includes Cole Slaw

Only valid 4-7pm daily. Limit one coupon per person. Cannot be combined with any other offers. Expires Nov. 15, 2024

BRISKET DINNER

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Includes Cole Slaw & Corn Bread

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Art's BBQ

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Open Daily 11am-9pm
Closed Tuesdays

North support staff member honored

Sheboygan North's Lynn Bitney has been selected to receive the 2025 WSCA Secretary/Support Staff Award from the Wisconsin School Counselor Association.

The award recognizes the people who support and enhance the work of school counselors.

Bitney, a student services secretary, will receive it in November at the Wisconsin School Counselor Association's Annual Conference in Wisconsin Dells.

Every year, the WSCA recognizes individuals within the school counseling and educational profession who demon-

strate a profound impact on the school counseling profession and the lives of students.

Nominations are submitted to the WSCA Professional Recognition & Scholarship Committee and are rated by a committee of active and retired school counselors.

Winners are determined based on their contributions to their school counseling program, leadership, and service to their community.

The organization selects one individual to receive this award.

According to a press release, Bitney is well respected



LYNN BITNEY

and supportive of not only the school counselors, but also all staff and students with whom she has connections.

"First and foremost - Lynn is a student advocate," North counselor department chair Trevor Tagel stated. "She believes in kids and wants to find

the good and the best in everyone and believes that they all have tremendous potential to be great students, professionals, and even parents someday... Building positive, meaningful relationships and treating students with respect is at the core of who Lynn is, what keeps her going, and what she will miss when she retires."

Added school counselor Ernesto Matus: "Lynn is an unsung leader in our building. Given the nature of her job, she is constantly connecting with a multitude of students, families, staff, community members, and other schools. She is fearless in taking initiative in both acquiring and relaying vital information."

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- November 8....Miracle on 34th Street
- November 17....Daniel O'Donnell
- November 18....A Very Barry Marry Christmas
- November 21....Ozark Jubilee Branson Christmas

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Join us November 2nd and November 3rd as we celebrate our one-year Anniversary and Christmas preview. Come early and grab a bite to eat at our guest food truck, Handheld Delights. They have prepared a delightful menu with breakfast and lunch items and will serve until 4:00pm or until they sell out.

When the doors to the store open at 10:00am, the first 40 people (Saturday & Sunday) will receive a reuseable tote bag filled with coupons, scratch tickets for discounts and a list of artist sale items. A variety of artist meet and greets will be available throughout the day. Cake will be served at noon.

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48th annual Road America Run/Walk

ROAD AMERICA RUN/WALK
November 2nd, 2024

Presented By:
ROAD AMERICA American Cancer Society

Sat, November 2nd
Pre-Race Activities 8 am
Run / Walk Begins 10 am
Accepting Registrations through November 2nd & on-site registration is available too

hittheroadrun.org

Join other passionate cancer fighters and running enthusiasts as we raise funds and awareness to save lives, celebrate lives, and lead the fight for a world without cancer.

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VOLLRATH BEMIS SARGENTO NOVARTIS

To suppress free speech is a double wrong. It violates the rights of the hearer as well as those of the speaker.

Frederick Douglass

Winter Park gaining momentum, layout shown

by Sarah Hall
for The Beacon

More than ten years after it ceased operations as a skiing and sledding area, a reimagined Nutt Hill winter recreation park is closer than ever to coming back to life, with a non-profit organization behind it, Plymouth Common Council approval pending, \$1.8 million already pledged towards a \$2.3 million funding goal and new amenities such as a "magic carpet" lift becoming a reality.

An open house at the Plymouth Art Center drew dozens of local residents who viewed new site renderings and talked with Cheese Capital Winter Park board members about their plans for the skiing, snowboarding and tubing park, projected to open in early 2025. Guests expressed both their enthusiasm and concerns about parking, noise and neighborhood disruption.

The reincarnated Nutt Hill will feature several tubing lanes on the eastern side, which is now the grassy area of the park overlooking Plymouth, plus three runs for skiing and snowboarding weaving through the treed area. The existing shelter will be upgraded.

"I think this is fantastic," Jeff Trimberger of Plymouth, who co-managed the old operation for 15 years or so, said at the open house. "I wish that back when we were doing it, we had the community support to do something like this." In April 2022, more than 84% of about 450 local families responding to a community survey on the initiative indicated that they were interested in having an outdoor winter sports option in Plymouth.

An automated conveyer system called a magic carpet - which is a far cry from the tractor-driven tow rope used when Nutt Hill

first opened in 1962 - will return skiers, snowboarders and tubers to the top of the hill.

Magic carpets are "used at premiere ski hills where they have smaller runs, and easier to use than an escalator," said Dave Rowley, board liaison with the Plymouth Snow Rangers snowmobile club.

While the old ski and sledding area utilized only about one-third of the park's seven acres, the new operation will make use of much more of it, according to him.

Three snow-making machines and sophisticated grooming equipment will help maintain optimal conditions.

The winter park organization earned its approval as a certified, tax-exempt 501(c)3 non-profit in late 2022 and "our intention 100% is to keep it non-profit and self-sustaining," President Joe Van Derven said, with ticket revenue driving a budget of roughly \$300,000 to \$400,000 the first year.

The board launched its capital campaign this summer, has received verbal commitments

for \$1.8 million and is in the home stretch of raising the final \$500,000 of start-up revenue needed and welcomes donations. To contribute, visit www.nuthillwinterpark.com.

Key expenses to be funded by the \$2.3 million campaign include \$500,000 for hill modifications to create the runs and parking lot, \$420,000 for snow-making equipment and installation, \$390,000 for the magic carpet, \$300,000 for a pump house and maintenance building and \$225,000 for a groomer.

Ticket fees will include snow tube usage, while visitors would bring their own skis and

snowboards.

Some open house guests questioned board members on such matters as parking congestion and other disturbances to the neighborhood.

"The feedback we are getting from everybody tonight is great. These are all problems we want to solve," said board member Ryan Stubbs at the open house. "This is a community effort."

He and other organizers explained that plans call for a 50-spot parking area and that the noise generated by equipment

See Snow Park/14



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Prayer Service
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Sunday, November 3 • 1:00pm
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Cost of each ornament is
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First Name of Loved One (First Name Only):

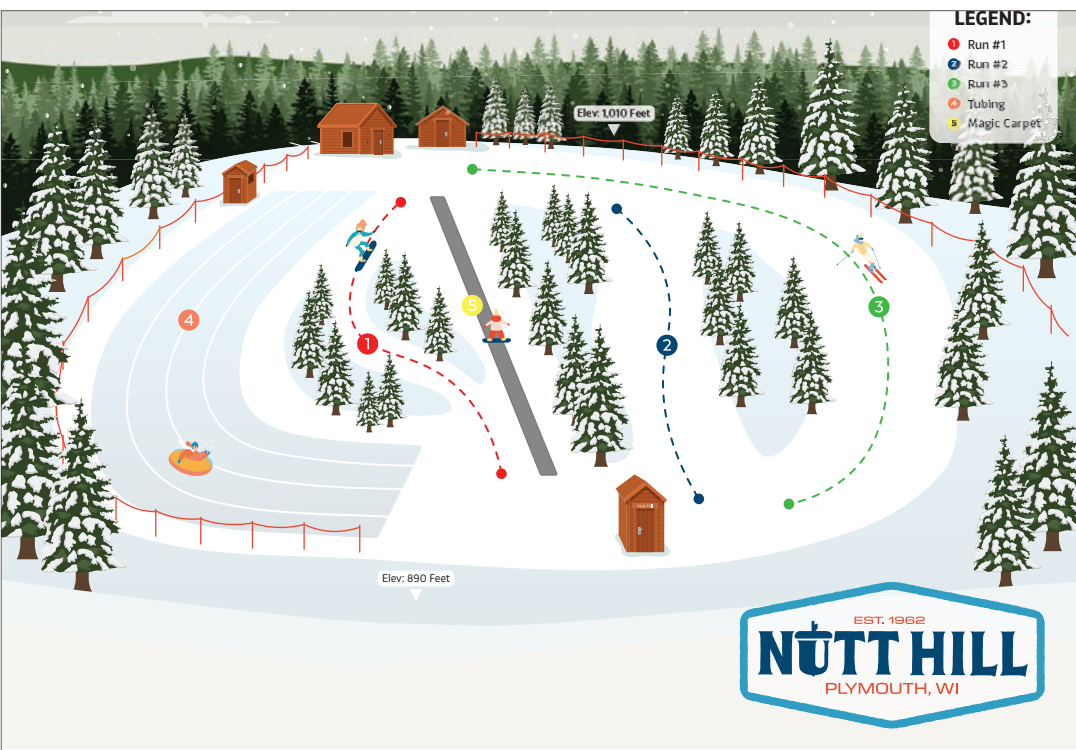
(as it will appear on ornament)

Your Name: _____

Address: _____

Phone: _____ Email: _____

Deadline for ordering **December 16, 2024**. Questions, contact: Gloria 920-457-7611



A RENDERING OF THE PROPOSED LAYOUT of the completely reworked ski and tubing hill, shown at an open house for the project last week, includes a "magic carpet" lift.

SNOW PARK from 13

is expected to be less than that of a lawn mower.

Holding an open house to have such a public dialog and meeting with the Parks Committee were among the recommendations the Plymouth Common Council had made when Van Derven updated the group on the project last May.

At his presentation to the Parks Committee in July, he offered detailed plans and budgets and indicated that his organization will replace any trees removed with others around Plymouth, in consultation with the city forester.

He also shared a statement from the winter park organization that "Plymouth, with its Nutt Hill, is in a unique position to attract thousands of visitors within a 30-45 mile range. We have the topography that isn't available anywhere else. As a community, Plymouth's major businesses are continuously trying to attract young talent (typically with families), to choose our city for their permanent home. The winter complex offers another point of differentiation and complements the myriad of summer recreation venues throughout the city and county."

Cheese Capital Winter Park has proposed to lease the ski hill from the city on a year-round basis for a nominal amount and a legal agreement is being finalized.

"We're 99% of the way there on the agreement with the city," Plymouth Administrator Tim Blakeslee confirmed afterward.

The agreement will then go to the Planning Commission and the Common Council for approval -- probably late this year, according to Blakeslee.

ALL SOULS DAY
Saturday, November 2
Cemetery Prayer Services
 St. Patrick's Cemetery, Adell at 9:30am
 St. Mary's Cemetery, Cascade at 11:00am
 St. Mary's Cemetery, Random Lake at 12:30pm
 St. Mary's Cemetery, Lake Church at 2:00pm
 Holy Cross Cemetery, Holy Cross at 3:30pm
EVERYONE IS WELCOME

Dreaming
Dulce de Leche Pumpkin Cupcakes
of Baking



Myra Stokdyk Eischen
 Certified Advanced Baker

of pumpkin, caramel cupcakes. Once again, the photo posted with these on the internet, did NOT match the recipe. As you know I am not a pumpkin fan, but often paired with other flavors, it is delicious. I think I will try to duplicate the photo with some of the batter, and make the rest the way the recipe calls for. The photo had a gooey caramel filling. Most of my family loves pumpkin, so this is a good chance to make them, and have more opinions on the results.

Note #1: The Dulce de Leche is found in the Mexican section of most stores.*

Note #2: The recipe made 19 cupcakes- I used a 3T. scoop.

Note #3: I mixed this by hand- it was super easy.

Note #4: If you choose to fill your cupcakes, take a small amount of dough out of center of each. I use a plastic fruit juicer to take it out. * I made a double batch of frosting- but only used about 1 1/2 batches. The caramel leftover from a double batch was enough for 10 of the cupcakes. Next time (yes I will make them again) I will make 1 1/2 batches, giving me enough caramel to fill all the cupcakes. Either way they were good- if you don't want the extra caramel and extra work-just make as directed.

Note #5: You can garnish these however you want to- I had some small fall leaf sprinkles that I added to the top for color.

Note #6: Make sure to have plenty of milk, coffee, tea, or even hot cider on hand to accompany these cupcakes. Your family is sure to want more than one.

Sweet Dreams!

2025 Travel Tours
OPEN HOUSE
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 Light Refreshments!
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Dulce de Leche Pumpkin Cupcakes

Credits: Olivia Recipes -Facebook

In large bowl combine:

- 1 1/2 c. flour
- 1 c. sugar
- 1/2 c. packed brown sugar
- 1/2 t. baking powder
- 1/2 t. baking soda
- 1/2 t. salt
- 1 t. ground cinnamon
- 1/2 t. ground ginger
- 1/4 t. ground nutmeg

Add:

- 1/2 c. oil
- 1 c. canned pumpkin puree (not pie filling)
- 2 large eggs
- 1 t. vanilla

Mix. Scoop into lined muffin tins. Bake in preheated 350° oven for 20-25 min. Cool completely.*

Frosting:*

Whip:

- 1/2 c. butter, softened
- 1/2 c. dulce de leche caramel*

Gradually add:

- 1 1/2 t. powdered sugar
- 1/2 t. vanilla

Pinch salt.

*If you are filling cupcakes, take the center out now and fill them with about 1 t. caramel. Frost cupcakes and garnish as you wish.

Store in cool place or refrigerate.



Blessing of the Hunters

In Honor of St. Hubertus, Patron of Hunters!

**Saturday
November 9
11:00 am**

All hunters are invited to get their dogs, gear*, clothing, and themselves blessed at All Saints Chapel and St. Hubertus Hall, Elkhart Lake, with brief prayers and blessing for a safe, respectful, and bountiful hunt.

**All equipment must be unloaded and encased*



All Saints Chapel
N7902 County Road P, Elkhart Lake
920.452.9659
www.gracesheboygan.com

County fourth in Wisconsin for deer crashes

The Wisconsin Department of Transportation reminds drivers to be alert for deer on and along roadways to avoid potentially dangerous crashes. Deer crash numbers typically increase in October and November in Wisconsin as more deer move around

during peak mating season. "This is a busy time of year on the roads for both deer and motorists," Wisconsin State Patrol Superintendent Tim Carnahan said. "It can be hard to spot deer along the road and their movements are unpredictable, so it's important that drivers are vigilant and avoid distractions while driving." Deer are most active during the early morning and evening hours. Be sure to use your headlights as

daylight transitions to dusk and deer become more difficult to see, especially as daylight saving time ends in November. In 2023, there were more than 16,000 crashes involving deer in Wisconsin, killing 14 people and injuring 585 people. Staying alert is an important step to be safe this time of year.

The top 10 Wisconsin counties for crashes involving deer in 2023:

- Waukesha - 836
- Dane - 802
- Washington - 763
- Sheboygan - 712
- Outagamie - 614
- Manitowoc - 600
- St. Croix - 591

Fond du Lac - 571
Grant - 490
Winnebago - 476

How to avoid hitting a deer
Deer are unpredictable and may freeze or change directions. Drive at a safe speed, eliminate distractions and make sure everyone is buckled up. Crash injuries are less severe or can be avoided when everyone wears a seat belt.

Scan the road ahead carefully. If one deer crosses, watch for more. If you see a deer, honk your horn to urge them to move away from the road.

If you cannot avoid hitting a deer with your vehicle, brake firmly and stay in your lane. Avoid sudden swerving, which can result in a loss of control and a more serious crash. Motorcyclists are at a greater

risk of injury in a crash involving a deer. Of the approximately 16,000 deer crashes last year, 196 were motorcycle crashes, resulting in 11 fatalities and 53 serious injuries. This means there is about a 33% chance that a motorcycle deer crash will result in a fatality or serious injury, compared to less than 0.1% in auto or light truck deer crashes. If you cannot avoid hitting a deer with your motorcycle and there is enough space to swerve around it without leaving your lane, brake and adjust course as needed.

What to do after a deer crash
If you do end up hitting a deer, get your vehicle safely off the road, if possible. If someone is hurt or the deer is in the active portion of the road, call 911.

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Saturday, November 23
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333 Upper Rd, Kohler
Admission : \$5
KIDS FREE!

Complimentary shuttle provided between Kohler School Fair, American Club Market & The Shops at Woodlake. Parking is available in the school parking lots or The Shops at Woodlake.

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November 5, 2024
4:00 pm - 7:00 pm

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December 25 • 10am - 2pm

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Dear Friends,

Thanksgiving and Christmas can be particularly difficult times for those who are adjusting to the death of a loved one. During this season, often observed with joy and festivity, we especially miss those we have loved and lost.

We would like to invite you, your family, and your friends to a very special event that we have planned to address this issue. Our funeral home is hosting a "Holiday Service of Remembrance". It will be held at **World of Grace Church in Sheboygan Falls, 837 Buffalo St. on Sunday, November 10, 2024 at 3:00 p.m.**

At this special time we intend to offer suggestions on how this holiday season can still be made very special even though it may be very different than ones in the past. Practical tips on how to include the memory of your loved one in your holiday traditions will be shared. These suggestions come from others who have walked a similar road. It will be a special candlelight ceremony of meaning, remembrance, special music, and a holiday blessing. Light refreshments will follow.

The event is open to the public, and particularly focused on those who have had a loss of a loved one during the past several years. Please ask your family and friends to join you that afternoon.

Thanksgiving and Christmas bring to mind all that matters most in life... and we realize that the things that matter most, aren't really "things" at all. Blessings to you and all of those who hold a dear place in your heart. We truly look forward to spending this special afternoon with you, your family, and your friends.

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- Foenix Tax & Business Services
- Glowed Up Fun Zone

- Great Marriages
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Sheboygan Falls High School Presents

MAMMA MIA!

November 14-16, 2024 at 7:00 pm

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Doors open at 6:30 pm

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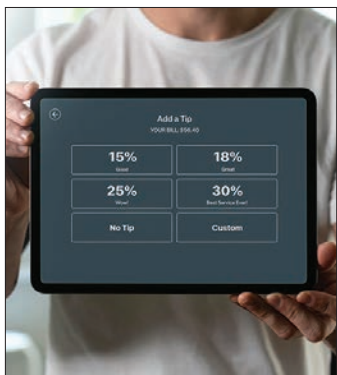
Survey shows tips are up

In an era when consumers are increasingly asked if they want to tip when paying for goods or services, a recent survey has found that many American consumers still adhere to conventional wisdom when leaving a gratuity in restaurants.

A YouGov survey released in June 2024 found that 62 percent of Americans tip between 15 and 20 percent when they dine out at a restaurant.

Though 15 percent was long the standard when tipping at a restaurant, the YouGov survey indicates more diners are tipping at the higher end of the 15 to 20 percent range.

Among survey respondents, 35 percent indicate they typically leave a tip of 20 percent, while 27 percent indicated they typically tip 15 percent. And 20 percent seems to be the best restaurant workers can expect, as the survey indicated only 4 percent of diners tip at 25 percent.



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Blubird promoters choose Rhines educator of the year

Les Rhines, of Plymouth, has received the 2024 Educator of the Year Award from the Bluebird Restoration Association of Wisconsin (BRAW).

According to BRAW President Steve Sample, "Rhines has led the way in educating the public about the Purple Martin and environmental issues."

The retired Lakeshore Technical College instructor's interest in birds started at a young age. Rhines recalls the yellow canaries his grandmother raised and sold for extra income. His father maintained a flock of English Trumpeter show pigeons.

Rhines' parents also hosted Purple Martins in a high-rise apartment style nest box. Today he is president of the Wisconsin Purple Martin Association (WPMA).

As for as helping birds today and in the future, Rhines said: "It is essential that organizations like BRAW and WPMA educate folks about our changing climate and how best to help birds."

In accepting his award, Rhines noted: "Like most of us, we don't expect accolades for what we do. We just do it because we love birds."

Established in 1986, BRAW's 900 members manage and monitor nest boxes statewide which annually produce as many as 14,000 bluebird fledglings and a like number of other native cavity nesters. More information about bluebirds, starting and monitoring nest box trails, and BRAW is available at: www.braw.org.



Les Rhines, of Plymouth, who received the 2024 Educator of the Year Award from the Bluebird Restoration Association of Wisconsin, is shown with a Purple Martin "apartment" house. - Mary Rhines photo

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Each October, Wisconsin serves as the meeting place for the world's dairy industry, and more than 50,000 people travel from over 100 countries to gather, learn, educate, and celebrate all things dairy at World Dairy Expo in Madison. This year, from October 1 to 4, Expo featured seminars, judging contests, the latest technology and implements, and of course, cattle shows on the famous colored shavings.

Alice in Dairyland usually wears a few different hats at World Dairy Expo, resulting in a very fulfilling week. Ahead of the show opening to the public, as contests were underway, I met with Expo staff, toured the grounds, and recorded a segment welcoming attendees to the 57th World Dairy Expo. Youth and young adults from across the country participated in a variety of contests, showcasing their skills in fitting, which is grooming the cattle for the show ring by washing, brushing, clipping hair, or using other techniques, showmanship, and cattle judging.

Tuesday brought the first day of the trade show and many more activities! I spent the



A Week at World Dairy Expo

DAIRY DELIGHTS

Halei Heinzel, 77th Alice in Dairyland

morning in the Dairy Farmers of Wisconsin (DFW) booth, sharing more about my role as Alice and Wisconsin dairy with attendees. After a quick on-site lunch, I explored the trade show and learned about some advancements in the dairy industry that help ensure cow comfort and care, reduce environmental impacts, and produce nutritious, high-quality products. Winners of the World Dairy Expo Championship Dairy Product Contest were auctioned off at the Dairy Products Auction Tuesday night, with proceeds benefiting scholarships, collegiate judging contests, and more. The contest provides processors of cheese, butter, yogurt, ice cream, gelato, cottage cheese, fluid milk, whipping cream, sour cream, and whey with a valuable opportunity to

showcase their products in a prestigious national competition. It's always so much fun to see the top products and their makers together in one place.

From across the globe, right down to our very own fourth-grade classrooms, people from all over come to World Dairy Expo, and I got to spend time with quite a few of them! On Wednesday and Thursday afternoon, local fourth graders and their chaperones visited locations throughout the grounds to learn more about dairy in Wisconsin. When they came to the DFW station, they did a scavenger hunt that took them to all areas of a dairy farm, from the milking parlor to the maternity area, to learn about cattle care, sustainability, and feeding the world. Thursday evening, I attended the International Reception

with attendees from nearly 100 countries! It was fascinating hearing about dairy in other countries and the many similarities our industries share. It's not too often that you can be in a room with such a diverse representation of countries present, and it's an experience I won't soon forget. After some brief remarks on stage, I bid my farewell to our international guests and headed over to the Dairy Innovation Hub reception, showcasing research results from UW-Madison, UW-Platteville, and UW-River Falls, through their partnership with the Hub. The Hub is a brand new partner to the Alice in Dairyland program, which was announced during Expo, making the reception a great opportunity to share more about the partnership and really see the impact the Hub

has on dairy research.

At the end of Expo each year, a supreme champion is named, selecting the best overall animal at World Dairy Expo that year. The ceremony is impressive and popular, with people packing nearly every seat in the Coliseum. As Alice in Dairyland, I was tasked with walking the envelope containing the winner's name across the colored shavings, under just a spotlight, to the announcers. The crowd fell silent as the announcers opened the envelope and declared Stoney Point Joel Bailey as the 2024 World Dairy Expo Supreme Champion! The ceremony served as the perfect close to an amazing week.

Between all of these exciting events, I was thankful to browse the barns, catch some of the shows live from the Coliseum, meet with members of the media, Alice fans, friends, and people from across the world, enjoy a grilled cheese or two, and overall celebrate Wisconsin dairy on a global stage, right here in Madison. To catch up on all of the happenings from this year or plan next year's visit in advance, visit www.WorldDairyExpo.com.



Halei Heinzel, 77th Alice in Dairyland, spends time in the Dairy Farmers of Wisconsin booth playing trivia with attendees during World Dairy Expo (Photo Credit: Dairy Farmers of Wisconsin)



Halei Heinzel (center) poses with Secretary of the Wisconsin Department of Agriculture, Trade and Consumer Protection, Randy Romanski (left) and Krysta Harden (right), President & Chief Executive Officer of the U.S. Dairy Export Council at the World Dairy Expo International Reception



Halei Heinzel with this year's World Dairy Expo Supreme Champion Cow of the Junior Show, Pacific Edge VIP Tessah-ET. (Photo Credit: Cowsmopolitan)



Each year, Alice in Dairyland walks across the colored shavings to deliver the envelope announcing the Supreme Champions of the World Dairy Expo (Photo Credit: The Bullvine)

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How to give your child a Head Start

Head Start is a free school readiness preschool for 3 & 4 year olds and family development program in Sheboygan County. Head Start's goal is to improve the lives of income eligible and foster children by providing quality comprehensive child development services that are family focused, including education, health, nutrition, and mental health. A way that a family can qualify is if the family income is at or below the federal pov-

erty guidelines, receive SNAP benefits, receive SSI, are a foster family or if the family is homeless. Families with children that have special needs are encouraged to apply. Children must be 3 or 4 years of age by September 1st. Head Start is currently taking applications for the current school year. Head Start offers:

- A kindergarten readiness, developmentally appropriate preschool for three and four year old children
- Developmental, hearing and vision screening for all children
- Nutritious breakfasts, lunches, and snacks provided
- Help to families to identify strengths, goals and com-

munity resources

Early Head Start is a home-based school readiness program offering educational, developmental, and age appropriate assessments for children ages 0-3 years and maternal services for pregnant women and services families throughout Sheboygan County.

Head Start has 3K & 4K classrooms in the Sheboygan area. Head Start & Early Head Start services 172 families in Sheboygan County. For more information and to complete an application online please go to www.sheboyganheadstart.org or call Brenda @ 920-458-1154 with any questions.

COURT REPORT

October 7 to October 11, 2024

Revoke Probation

Eiland, Vanity, 9/10/1988, Sheboygan, Jail 216 days, Still owes \$1,107.40.

Irving, Larry C., 4/10/1973, Sheboygan, Jail 9 months, 90 days.

Forfeitures

Jones, Tasia C., 3/1995, Sheboygan, Possession of Marijuana, \$389.50.

Meisenbech, Robert A., 2/1983, Sheboygan, Retail Theft, \$389.50.

Traffic

Barojareyes, Isaias, 6/6/1990, Sheboygan, Operating while Revoked (3rd within 3 years), Operate Motor Vehicle w/o Insurance, \$401.00.

Genske, Nathaniel J., 9/1999, Sheboygan, Operating while Suspended, Operate Motor Vehicle w/o Insurance, \$401.00.

Miller, Emmaline G., 8/2007, Sheboygan, Unsafe Lane Deviation, \$175.30.

Radtke, Clayton C., 7/1/1996, Sheboygan, Operating while Revoked (due to alcohol/controlled substance/refusal), Bail Jumping (2 counts), Jail 30 days, \$1489.00.

Rodriguez, Dayanara O., 4/21/2006, Sheboygan, Operate w/o Carrying License, \$217.10.

Rubin, Angela M., 8/1986, Sheboygan, Permit Unauthorized Person to Drive, \$200.50.

Sanchez, Edgar L., 12/1996, Sheboygan, Possess Open Intoxicants in Motor Vehicle-Passenger, \$200.50.

Sonneman, Jerry A., 2/20/1987, Sheboygan, OWI (2nd), Jail 20 days, License Revoke 14 months, Ignition Interlock 14 months, \$1604.00.

Please call your church or check online for updates

WEEKLY WORSHIP SERVICES

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2411 Weeden Creek Road, Sheboygan
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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
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ChristCommunityChurchSheboygan.org
[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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7:30pm Wednesday - Testimony Meeting

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Sunday school for all ages 10:15am
Youth Ministry for ages 5 and under
every 3rd Sunday at 9:00am
Free Community Meal for those in need
every first Sunday from 4:30-5:30pm

GRACE EPISCOPAL CHURCH

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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, Wednesdays
All Saints Chapel Summer Worship Schedule:
Sundays at 9:00 a.m.,
Memorial Day weekend through Labor Day,
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Womens Bible Study Every Other Friday
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Pastor Jim Hess
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Weekly Opportunities

Sunday School: 9:00 AM

Sunday Worship: 10:45 AM

Bible Study: Tuesday 10:00 AM

Baby and Me program: Wednesday 9:00 AM

Women's Ministry Thursday: 10:30 AM

Please contact our office for volunteer opportunities

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Pastor Tyler Werner

Wednesday Bible Study 9:00am

Sunday Worship 9:00am with Holy Communion

Sunday School and Adult Bible Study 10:00am

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From Retro Rockets Racing In Memory of CJ Wagner



- *He was our pilot for 25 years.*
- *He piloted a 1986 LE Indy 600 Triple Improved Stock and a 1986 LE Indy 600 Triple Mod.*



- *His favorite Rocket was 600 Improved Stock - he called her Christine. They were a winning team.*
- *Over his piloting career, he had over 200 - 1st Place wins!*
- *He raced in 600 ft Ice 4 Lanes Drags and Speed Runs from 800-1,000 ft.*
- *He loved 660 ft Drags for the competition. It always got down to the best of the best.*



Chute Pond was his most favorite place to do the heavy competition in his Class.

Tell you a little story about Chute Pond, where Chris was racing one year and doing very well. He won his 600 Improved Class that day. So he goes to me “I’m taking Christine in the 700CC Improved Class. You can put more weight in her, she’s hooking up great.” So he ran the 700CC Improved Stock Class and won. Then he goes “Put more weight in her” - and so I did and “Drop it 2 Jet Sizes down - We are going for broke! Let’s do the 800CC Improved Class” - so we did.

We got to the finals and it was down to CJ and AAEN Performance. They were at the start line and CJ gave me the thumbs up. The light went on and they were off! CJ got the hole shot, and was out in front. Then AAEN Performance hooked up and he was gone! Back at the pits CJ said to me “I could hear him coming.” AAEN Performance got 1st and we got 2nd.

Two of CJ’s favorite sayings were: “**Drive it like you stole it!**” & “**Look out I’m coming in hot!**”

**From all of us at Retro Rockets
We will always miss you.
In Loving Memory**

Brian Schmidt



**P.S. - Whenever Christine hits the ice,
we will always have a prayer for you, CJ.**

Terceiro Pablo, Miguel A., 12/1992, Sheboygan, Failure to Properly Control and Load Vehicle, \$200.50.
Wissbroecker, Donald J., 3/1967, Sheboygan, Inattentive Driving, \$187.90.
Operate a Motor Vehicle w/o Insurance
Morales Becerra, Miguel A., 7/1976, Sheboygan, \$200.50.
Speeding on Expressway
Ringel, Tavirl M., 5/1997, Sheboygan, (20-24 mph), \$276.10.
Misdemeanors
Cage, Corey D., 3/3/1995, Sheboygan, Resisting or Obstructing an Officer, Jail 60 days (stayed), \$455.00.
Silveria, Joshua M., 8/24/1990, Sheboygan, Retail Theft-Intentionally Take (<=\$500), Bail Jumping, OWI

(2nd), Jail 100 days, License Revoke 14 months, Ignition Interlock 14 months, \$2,917.00.
Stipe, Travis R., 1/3/1981, Sheboygan, Possession of Cocaine/Coca, Jail 30 days, \$455.00.
Wiroll, James B., 9/27/1979, Sheboygan, Operate Firearm while Intoxicated, Jail 30 days (stayed), \$591.00.
Disorderly Conduct
Klokow, Steven R., 8/23/1960, Sheboygan, \$670.40.
Te, Vincent, 3/2/1990, Sheboygan, (Domestic Abuse), Jail 30 days, \$603.80.
 October 14 to October 18, 2024
Waters-Ashford, Jasmine C., 12/1989, Retail Theft, \$389.50.
Forfeitures and Traffic
Christman, Dorian M., 6/1997, She-

boygan, Possession of Drug Paraphernalia, (Forfeitures), Operate Motor Vehicle w/o Insurance, Operating while Suspend- ed, (Traffic), \$991.00.
Traffic
Arau Delgado, Francisco, 10/18/1994, Sheboygan, Operate w/o Car- rying License, \$217.10.
Dalrymple, Jillianne M., 2/2003, Sheboygan, Speeding in 55 a mph Zone, (11-15 mph), Operate Motor Vehicle w/o Proof of Insurance, \$185.30.
Dortman, Davey D., 11/1964, She- boygan, Vehicle Passenger Fail to Wear Seat Belt, Vehicle Operator Fail/Wear Seat Belt, \$20.00.
Frausto, Gianni S., 7/2007, Operat- ing Left of Center, \$213.10.
Hook, William A., 6/1978, Sheboy-

gan, Failure to Keep Vehicle under Con- trol, \$213.10.
May, Alexander N., 8/1995, Sheboy- gan, Operate after Revocation/Suspension of Registration, \$175.30.
Romero Martinez, Jhovany, 10/1999, Sheboygan, Permit Unauthor- ized Person to Drive, \$200.50.
Sebald, Kelly L., 4/1983, Sheboygan, Speeding in a 55 mph Zone (11-15 mph), Operate Motor Vehicle w/o Proof of Insur- ance, \$185.30.
Valladerez Galindo, Fredy F., 5/1990, Sheboygan, Operate Motor Vehi- cle w/o Insurance, Operate w/o Valid Li- cense, Non-Registration of Vehicle-Auto, Exceeding Speed Zones (11-15 mph), \$751.60.
Vang, Choua, 6/1984, Sheboygan, Speedometer Violations, \$175.30.
Ziegler, James T., 7/3/1974, She- boygan, Operate Motor Vehicle w/o Insur- ance, Operate w/o Valid License (2nd within 3 years), \$728.50.
Operate Motor Vehicle w/o Proof of Insurance
Kramer, Brittney J., 4/1983, She- boygan, \$10.00.
Vehicle Operator Fail/Wear Seat Belt
Olivas, Miguel A., 7/1965, Sheboy- gan, \$10.00.
Operate w/o Valid License
Aguilar Benavidas, Adalberto, 10/1997, Sheboygan, \$200.50.
Operate a Motor Vehicle w/o Insur- ance
Felton, Darrin Lee, 6/1972, Sheboy- gan, \$200.50.
Garcia, Roger, 2/1982, Sheboygan, \$200.50.
Ogea, Tammy M., 1/1968, Sheboy- gan, \$200.50.
Schultz, Joseph-Thomas U., 1/2003, Sheboygan, \$200.50
Speeding in 55 mph Zone
Torres, Zachary A., 5/2006, Sheboy- gan, (16-19 mph), \$200.50.

Speeding on Freeway
Ebbers, Tyler J., 10/1989, Sheboy- gan, (16-19 mph), \$250.90.
Gerber, Matthew J., 11/1996, She- boygan, (11-15 mph), \$200.50.
Speeding on Expressway
Hang, Sophia Suab Nag, 9/2005, Sheboygan, (20-24 mph), \$276.10.
Exceeding Speed Zones
Bankos, Robert, 8/1942, Sheboygan, (16-19 mph), \$200.50.
Chang, David Nhia, 4/1986, Sheboy- gan (11-15 mph), \$175.30.
Misdemeanors
Hoppe, Christian M., 4/28/1979, Sheboygan, Theft-Moveable Property <=\$2500, \$664.00.
Lee, Mai Pa, 9/12/1983, Sheboygan, Disorderly Conduct (Use of Dangerous Weapon, Domestic Abuse), \$555.00.
Misdemeanors and Felonies
Welsch, Jesse L., 3/31/1993, Sheboy- gan, Stalking (Felony), Disorderly Con- duct (Domestic Abuse-Misdemeanor), Firearms/Weapons Restrictions, Jail 30 days (stayed), \$1,189.00.
Felonies
Ewing, Jazzie J., 2/9/1991, Sheboy- gan, Drive or Operate Vehicle w/o Con- sent, Jail 9 months, \$4,693.83.
Reyes, Phoenix M., 1/9/1997, She- boygan, Attempt 1st Degree Child Sexual Assault-Sexual Assault or Sexual Con- tact with/Person under Age 13, Prison 15 years, Extended Supervision 10 years, Firearms/Weapons Restrictions, Sex Of- fender Registration-Lifetime, \$744.60.
Sommerfield, Robert J., 10/16/1966, Sheboygan, Substantial Battery-Intent Bodily Harm (Repeater), Prison 3 years (imposed/stayed), Extended Su- pervision 2 years (imposed/stayed), \$546.40.
Villarreal, Christian J., 12/25/1994, Sheboygan, Possession of Methamphetamine (Repeater), Prison 1 year, Extended Supervision 1 year, \$546.40.

Hip or Back Pain?

Do You Have Any of the Following Conditions?

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



Is back pain keeping you from enjoying life?

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

Activities around the house, playing with your children or even traveling in the car can become agonizing ordeals. 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 things you want to do to let back 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 39 years since we've opened the doors, I've seen thousands of people leave the office with back pain relief.

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

Here's what some of the top medical re- searchers had to say about chiropractic...

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

"Chiropractor's manipulation of the spine was more helpful than any of the follow- ing: traction, massage, biofeedback, acu- puncture, injection of steroids into the spine and back corsets, and ultrasound." - *Stanley Bigos, MD, Professor of Ortho- pedic Surgery*

This means in just a matter of weeks you could be back to doing the activities you enjoy without the pain.

For 14 days only, I'm running a very special offer where you can find out how much this amazing treatment can help your back pain.

What does this offer include? Everything I normally do in my new patient evalua- tion for only **\$49**.

Just call before November 12, 2024 and here's what you'll get...

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 back pain solution, like it has been for so many other patients.

Life is too short to let pain slow you down. Call now. 920-458-8886.

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

*Sorry, but only the consultation and initial evaluation is applicable for those insured by Medicaid, Medicare or Medi- care replacement plans.



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UP, UP AND AWAY! Anyone who happened to drive or stroll past Deland Park in Sheboygan recently was in for a surprise: the sight of dozens of huge, colorful kites bobbing in the wind.

The airborne art in motion was spread all over the park's grassy area and included a manta ray, a seahorse and other ocean creatures, trilobites, a dragon, a cow, a frog, Hello Kitty and Bugs Bunny. The dragon alone measures 80 feet from snout to tail tip, with a wing span of 30 feet, according to its owner, Jake Peters of Union Grove, better known as "The Kite Guy." He was one of ten or so kite enthusiasts from around the state who converged on the park to take advantage of the perfectly blustery weather and mark the annual One Sky One World International Kite Fly for Peace, which takes place in hundreds of locations worldwide on the second weekend in October. In the photo above, Peters expertly manages lines with multiple giant kites, all flying at once. He pointed out that the Sheboygan shoreline, with its wide-open expanses and wind off the water, is one of the better kite-flying areas in Wisconsin. — Beacon photo by Sarah Hall

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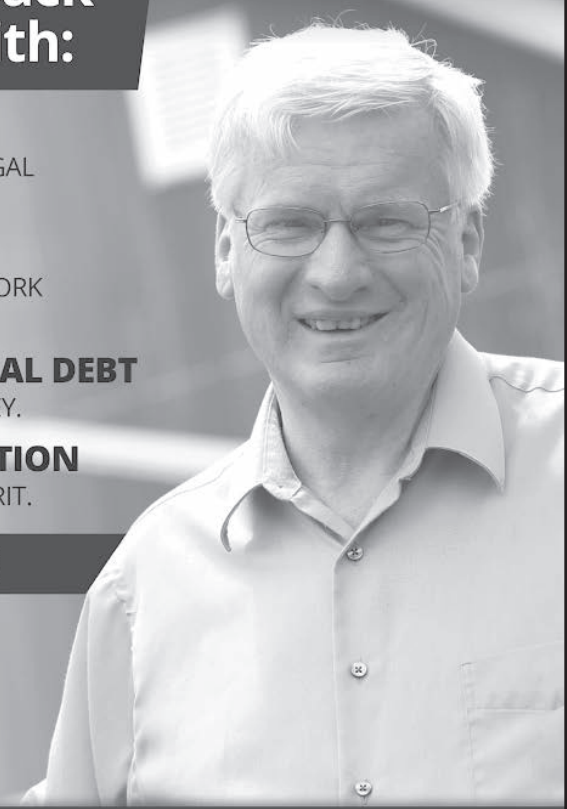
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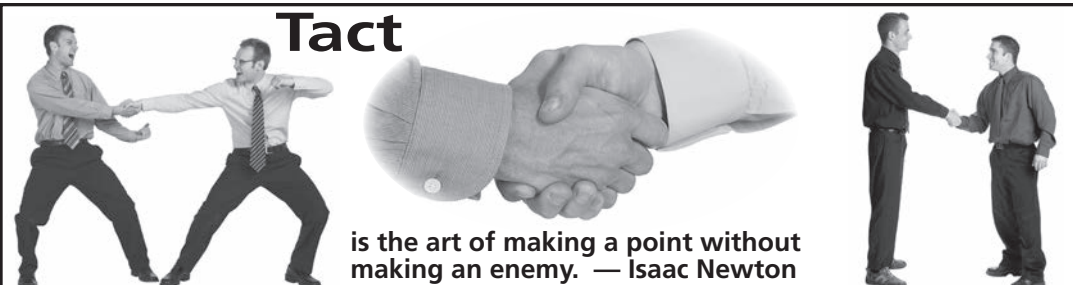
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Visiting students share their views on life in county

by Sarah Hall
for The Beacon

Seventeen newly arrived exchange students from all over the world are calling Sheboygan County home this year, through what has long been acknowledged as one of the largest and most robust local American Field Service programs not only in Wisconsin, but also in the United States.

Read on for first impressions they shared with The Beacon during their initial weeks here.

Here's a breakdown on where these AFS students are enrolled: There are eight at Plymouth, four at Elkhart Lake-Glenbeulah, two at Sheboygan North and one each at Sheboygan South, Kohler and Random Lake High Schools. Countries represented include Lebanon, Mongolia, Czech Republic, Bulgaria, Belgium, Italy, Argentina, India, Nigeria, Norway, Switzerland, Denmark, Finland, Germany and Albania.

"I have been a volunteer with AFS for over 20 years. I am so proud of these kids who come here for a year to experience our culture. These kids are so brave and inquisitive," said AFS Coordinator Ann Weeden. "This community welcomes and learns from these kids, and is one we should all be proud of also. If any group or club would like to have any of these students speak at one of their meetings, please contact us."

The Beacon thanks Weeden and co-coordinator Patrick Gafney for assisting in surveying the students via an introductory questionnaire asking what has surprised them most since their arrival, what they will miss from their home countries and what they are looking forward to here. Included here are responses from the Sheboygan and Kohler high school students only. Comments were lightly edited for clarity and length.

The public is invited to three upcoming AFS student talks, featuring slideshow presentations and food samples from home countries which will be offered at Generations in Plymouth at 4 p.m. on Sunday, November 10, 3:30 p.m. on Sunday, February 16 and 3:30 p.m. on Sunday, May 4.

For more information, to invite students to take part in special experiences, to offer other support or to express interest in serving as a host family, email Weeden at adrewryweeden@gmail.com.

Matilde Conti, 17
Kohler High School Senior
Home: Città di Castello, Italy
Hosts: Ginger & Douglas Diemel of Kohler
Biggest surprise: I visited



AFS STUDENTS FROM SHEBOYGAN AND KOHLER HIGH SCHOOLS on an Oct. 16 field trip to the state capital, the University of Wisconsin and Camp Randall in Madison.

(L to R) Sarah Amie Lelli of Italy and Vinay Kumar Maurya of India, both Sheboygan North High School seniors; Helena Durnez of Belgium, a Sheboygan South High School senior and Matilde Conti of Italy, a Kohler High School senior. - photo by Ann Weeden

Florida and Disney with my family.

Will miss: My family, friends and Italian food

Looking forward to: Visiting Chicago and Six Flags

Helena Durnez, 16
Sheboygan South High School Senior

Home: Asse, Belgium

Hosts: Sarah and Mikayla Engel-Streicher of Sheboygan

Biggest surprise: Friendly people who give a lot of hugs

Will miss: My family, my

See AFS/29

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AFS from 28

dog and friends. And a Julienne (a dish made with fries, meat, mayonnaise, gravy and dried onions).

Looking forward to: Going to school and cheering at a football game

Sarah Amie Lelli, 17
 Sheboygan North High School Senior
 Home: Itri, Italy
 Hosts: Holly Whetstone & Steven Woodford of Sheboygan
 Biggest surprises: The first thing that struck me was the welcome from AFS volunteers and especially from my host family. They welcomed me in a warm way and made me feel at home right away.

Will miss: It's not the first time I have been away from home. This time it will definitely be for a longer period than usual, but I will adapt to this change. I don't want to say that I won't be a little homesick - of course, there will certainly be some difficult moments, but I intend to do my best to overcome difficulties and will focus mainly on the positive aspects this experience will offer me. I'm here to test myself. I want to learn to count on myself and not always on my family. I will face this adventure with humility and when I return home I will be a different person, aware and proud of myself.

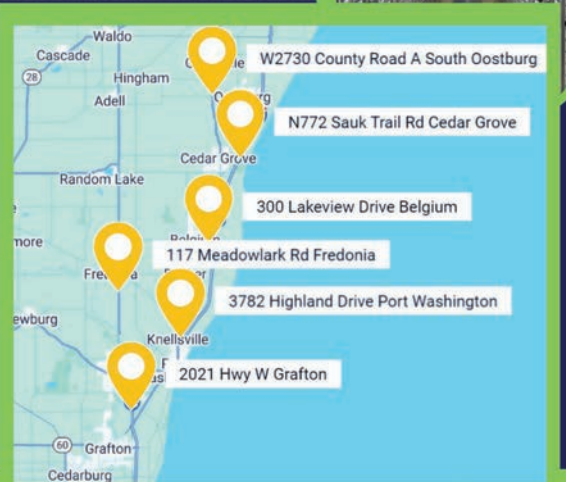
Looking forward to: I came

See **AFS/30**



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AFS from 29

to the United States to study and meet other people and go places. Now I am in Wisconsin and very happy. The first thing I

would like to do is to immediately establish a good relationship with my host family. I am Italian and for me family means a lot, more than anything else. My host parents are fantastic

and I want to spend a lot of time with them. I also like to study and I would really like to do well in school.

Vinay Kumar Maurya, 16
Sheboygan North High School Senior

Home: Ballia, India
Hosts: Samantha & Ryan Laswell of Sheboygan

Biggest surprises: In India, communities are often very tight knit, with strong connections among people and a lot of support for one another. In contrast, in the U.S., community ties can sometimes feel weaker, with a greater focus on individualism. It's a reminder of how cultural values shape the way people connect and build relationships in different parts of the world.

Will miss: My friends and teachers. They have played a significant role in my life, so not seeing them as often will

be difficult, although I have attended boarding school and am accustomed to being away from home. I am incredibly looking forward to this new journey and hoping to make connections with new people. Making this place feel like home will largely depend on developing close relationships, and I'm prepared to welcome that opportunity with open arms.

Looking forward to: The thing that really gets me going is the culture and meeting new people. It is easy to make a place feel like home once you meet people and get in with the crowd. I hope to enjoy all the experiences Wisconsin has to offer, from the locals' events and traditions to outdoor activities and community gatherings. The building of close relationships with these new friends will form a big part of my experience, and I am ready to dive in, making the most out of it. This is going to be quite an adventure.

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WILDERNESS JOURNAL

Mark Walters • OUTDOOR COLUMNIST

Hello friends,

This is a guaranteed week where I simply cannot even put 25% of what I would like to in a column due to space. In simple terms, I had an amazing weekend.

First, Chuck and Kathie Stelzner, who live in Howards Grove and read this column in *The Plymouth Review*, sent me a Christmas card several years ago and we have become very good friends. Last June, Chuck asked me if I would help him if he was chosen to participate in a deer hunt with disabilities; naturally I said yes.

Second, there were maybe 20 volunteers that ran this hunt from cooks to guides. These men and women give their time year-round maintaining blinds, shooting lanes and food plots, and simply put, they are the best of the best - and the CEO of this corporation should be very proud as they are all employees of Wisconsin River Power Company (WRPCO).

Third, The Petenwell Wildlife Area is 750 acres of land, water and marsh that is basically blocked to the north by the Petenwell Flowage, the south by highway 21 and the west by the Wisconsin River and the dam that holds the water for the Petenwell Flowage. This area is a wildlife refuge with the only hunting that takes place being this annual hunt where 10 hunt-

ers are given an incredible experience

Fourth, My home is a mile as the crow flies from the refuge.

Friday, October 11th
High 75, low 53

Ten hunters with disabilities ranging from blindness, wheel chair bound or serious illness, and their guides, which in some cases such as Chuck's were friends or family members or WRPCO employees/volunteers, listened to what I would call the Hunt Master, Ben Johnson, give a serious and also humorous talk on the entire weekends plan with safety being the No. 1 subject.

Afterwards, everyone, which was maybe 40 people, introduced themselves and then each hunt team was taken out for the evening hunt by a WRPCO helper.

Chuck and I would be watching about a 400-yard stretch of open area and had a very comfortable hunt, but did not see a

deer. Most hunters did see deer and what I thought was the coolest story of the night was the father/daughter team of Richard Havey and his daughter April.

April is blind and has an excellent can-do attitude. She is 36, from West Allis and with the coaching of her father made an excellent shot on an adult doe that died right in its tracks.

After dark, a lasagna dinner - this hunts tradition - was provided and four of the 10 hunters were tagged out.

Saturday, October 12th
High 61, low 43

Chuck is staying at my house, and we were back to headquarters at 5 this morning, then driven to a different stand. You are offered four hunts, and each hunt you are in a different stand which is a well-built, close to ground level, box stand with a roof.

Chuck and I are good buddies and while watching for deer, we are either talking pretty intel-

ligently or as all of our new friends often witnessed, giving each other a hard time.

Chuck Stelzner, who is 80, has lived a very full and successful life and is an excellent mentor to me.

This morning, we saw 11 deer and the last one had a large and very beautiful coyote chasing it. Only one deer is allowed on this hunt and even though Chuck had a doe tag, he was holding out for an outside the ears buck.

After our hunt, the Necedah Lions Club cooked up about as tasty of a breakfast for 40 people as you could imagine.

I have tried to mingle with everyone, that is a part of this awesome story of giving back, and two new friends for me are Dennis Wesaby of Menominee and his brother Keith of Owen.

Keith, who used to be a janitor for the Thorp School District, is blind. These two had a couple of slow hunts but kept an excellent attitude and mingled with

everyone at the headquarters all weekend.

On their afternoon hunt, there were lots of doe and excitement, then a beautiful 8-point buck entered the field and was 70 yards away and Dennis tried talking Keith through a shot. Next thing you know, the buck got in a bad position with one of the pillars in the blind and Kieth goes from shooting right-handed to left-handed and drops that 8-pointer! If that is not enough meat in that story, it had been 45 years, 1979, since Kieth shot a deer.

Folks, this is a hunt that people with a Class A, B, C, or D disability could have a strong chance of getting into next year. The application process begins in March with a June deadline. Check out www.wisconsinriverpower.com.

I give everyone involved an A-plus for a job well done.

Sunset



Chuck Stelzner & Mark Walters



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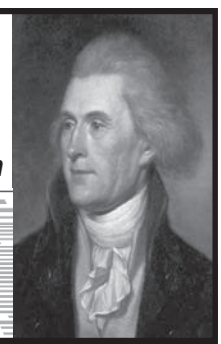
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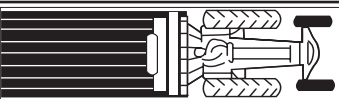
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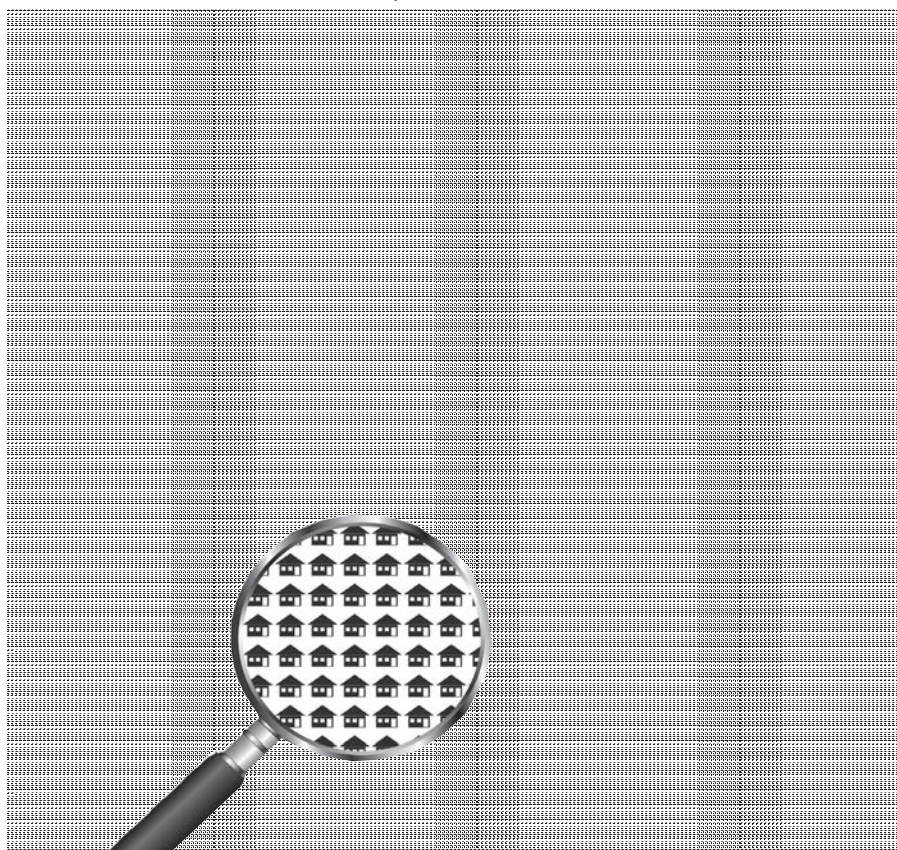
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Three tips to align a 401K plan with financial goals

by **Joshua Mersberger**
Regional Director
Merit Financial Advisors

While Americans are saving more for retirement today than they did 30 years ago, are they setting themselves up for success? 401(k) Day, which occurs annually on the Friday after Labor Day, provides a day to focus on retirement planning and preparation and take stock of one's retirement needs.

While 401(k)s are still the gold standard of retirement planning for their company match, tax benefits, and automatic contribution benefits, too many investors still aren't aligning their biggest asset with their financial plans. Undoubtedly, working with a financial advisor will bring conformity

between assets and plans held by different providers, but what else do you need to know?

In the spirit of 401(k) Day, here are three ways to take advantage of your plan heading into the end of the year.

Check your contribution matches and limits

One of the biggest misconceptions about 401(k) plans is that the individual's employer is actively managing the plan, providing a false sense that the plan can operate effectively on its own and in perpetuity. As with any financial planning, regular check-ins will help ensure you're on track to meet your goals. Your financial planner will also encourage you to contribute more to your 401(k) plan, especially as your salary increases.

Contributing at least enough to participate in your employer's company match – if they have one – is prudent. We typically advise contributing at least 10% of your salary, but that doesn't always work for everyone. Since 401(k) plans have fewer income limitations than IRAs, investors should use it to their benefit, adjusting and maxing out contributions when possible. On the other hand, if you lose a job (and an employer match), your retirement savings won't have to sunset. IRAs alone provide additional investment options and can be set up by the individual directly. In a perfect world, you can max out contributions for an IRA and 401(k) annually to reap the biggest benefit.

Track down any old plans,

now

Changing jobs is a fact of life. Yet, too often, investors will forget about smaller amounts of capital held in retirement plans from jobs early in their careers. Perhaps they don't know how to identify them, how to move them, or what to do with them. Luckily, technology has improved and has made this process much simpler. Rolling over plans directly from one employer to another without cashing them out remains the most beneficial course of action and is tax free if done correctly.

Lost track of an older plan? At Merit, we help track them down and aggregate the total savings under one umbrella to provide a comprehensive picture of your retirement assets. You can also search the Na-

tional Registry of Unclaimed Retirement Benefits database using your Social Security number to find any unclaimed retirement benefits.

Just remember: when you move jobs, roll over the funds to your retirement plan, and be aware of penalties and taxes if you roll it over to cash.

Take yourself off autopilot

It's far too common today for a client's 401(k) savings to be disjointed from their overall wealth management strategy. Anecdotally, we've found that over 80% of our prospects' 401(k) plans don't align with their current goals for a variety of reasons, including haphazard fund selection or a lack of up-

See **GOALS/36**

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Know the risks of investing as well as not investing

by Paul Leal
Edward Jones
Financial Advisor

As an investor, you'll always need to deal with risk of some kind. But how can you manage the risk that's been made clear by the recent volatility in the financial markets? The answer to this question may depend on where you are in life.

Let's start with the risks associated with investing. There's not a single investment risk because different types of investments carry different types of risk. Here's a look at three investment categories and some of the risks connected with them:

Stocks – When you invest in stocks or stock-based mutual funds, you will incur the risk that the value of your investments may decline. Stock

prices can fall for any number of reasons – lower-than-expected earnings, a change in management, change in consumer tastes, and so on. Although the historical trend for stocks has been positive, there will always be periods when prices are down. One way to help defend against this volatility is to hold stocks for the long term, rather than constantly buying and selling, and to own a mix of stocks from different industries and even different countries.

Bonds – When market interest rates rise, the value of your bonds can decline because investors won't pay full price for them when they can get the newer ones that offer higher rates. Another type of risk associated with bonds is credit risk, which essentially describes the risk that the bond issuer may default, potentially



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disrupting your flow of interest payments. However, you can help mitigate this risk by purchasing investment-grade bonds that receive the highest credit ratings from independent rating agencies.

Certificates of deposit (CDs) – Although CDs are generally considered safe because their principal is guaranteed, they do carry reinvestment risk – the risk that you won't be able to reinvest the proceeds of a maturing CD at the same interest rate. To help protect against this risk, you could own CDs of varying maturities. When market rates are low, you'll still have your longer-term CDs paying higher interest, and when market rates rise, you can reinvest the money from your maturing shorter-term CDs into the

new, higher-paying ones.

Now, let's turn to a completely different type of risk – the risk of not investing. And this risk is easy to understand: If you don't invest, or if you consistently invest only in the most conservative vehicles, your money may not grow enough to allow you to reach your important long-term goals, such as a comfortable retirement.

Of course, this doesn't mean you should never own conservative investments, including CDs and some types of bonds. When you're saving for a short-term goal, such as a down payment on a house, a wedding or a long vacation, you want the money to be there when you need it, so an investment that offers protection of principal may be

appropriate, even if it doesn't provide much in the way of growth.

For those long-term goals, though, you may need to build an investment portfolio that contains growth potential and that reflects your personal risk tolerance and time horizon.

Over time, your risk tolerance may change.

As you get closer to retirement, you may want to take a somewhat more conservative approach – but you'll always need some elements of growth.

When you invest, risk can't be eliminated, but it can be managed.

Keeping this in mind, consider a long-term investment strategy that allows for risk but also offers the possibility of reward.

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GOALS from 35

dates to match life changes.

While technological advancements have certainly helped better predict an individual's retirement needs, customization to ensure the fund matches your risk tolerance should be assessed regularly. While participating in a standard target date fund is better than nothing, a financial advisor can determine which glide path makes the most sense for you.

One of a financial advisor's most important roles is to help clients manage their emotions and stay true to their financial goals. When we meet with prospects who manage their own 401(k), they're more likely to move to cash when startled by market volatility, have an uneven asset allocation that risks market gains, or leave good money on the table in ghost accounts. Don't let that be you!

The importance of your 401(k) strategy cannot be overstated.

For the average investor, their biggest asset in retirement is the 401(k); sadly, it is likely not being maximized to its fullest potential if you are not working with a financial advisor. Use this national holiday to find your latest 401(k) statement and consider if you could be making smarter choices for your retirement now.

Are you interested in speaking to a financial advisor to fine-tune your 401(k) planning? Contact Merit Financial Advisors today for a complimentary consultation.



Oostburg State Bank to open office in Sheboygan Falls

by Oostburg State Bank

Oostburg State Bank is pleased to announce the opening of our new Sheboygan Falls office, projected for November 2024.

Located at 1010 Happy Lane, this office sits adjacent to the new Founders' Pointe subdivision and the Plankview Green Lifestyle Center.

As our third full-service location in Sheboygan County, the Sheboygan Falls office will join our Oostburg and Cedar Grove offices, further expanding our ability to serve the community.

"Helping people and serving the community is at the core of community banking," stated Eric Glewen, President and CEO of Oostburg State Bank.

"I am privileged to work with a group of talented, committed, and passionate community bankers here who care about doing great work that makes a difference for our clients and the greater community we serve. If our communities thrive, we thrive. Serving others and strengthening our communities...that's what we strive for and that's why we come to work each day."

At Oostburg State Bank, we believe in the value of long-term relationships and community involvement.

While many financial institutions focus on asset size or quarterly performance, we measure our success by the strength of our communities and the lasting relationships we build with our clients.

We are committed to preserving the local community banking experience, offering simple, modern, and honest banking and lending solutions.

"When it comes to mission and values, financial institutions are not all created equal," said Glewen.



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Consider these year-end financial moves

by **Annie Leal**
Edward Jones
Financial Advisor

As we enter the holiday season, your life may well become busier. Still, you might want to take the time to consider some financial moves before we turn the calendar to 2025.

Here are a few suggestions:
Review your investment portfolio. As you look at your portfolio, ask these questions: Has its performance met my expectations this year? Does it still reflect my goals, risk tolerance and time horizon? Do I need to rebalance? You might find that working with a financial professional can help you answer these and other questions you may have about your investments.

Add to your 401(k) and HSA. If you can afford it, and your employer allows it, consider putting more money into your 401(k) before the year ends — including “catch-up” contributions if you’re 50 or older. You might also want to add to your health savings account (HSA) by the tax-filing deadline in April.

Use your FSA dollars. Unlike an HSA, a flexible spending account (FSA) works on a “use-it-or-lose-it” basis, meaning you lose any unspent funds at the end of the year. So, if you still have funds left in your account, try to use them up in 2024. (Employers may grant a 2½ month extension, so check with your human resources area to see if this is the case where you work.)

Contribute to a 529 plan. If you haven’t opened a 529 education savings plan for your children, think about doing so this year. With a 529 plan, your earnings can grow tax deferred, and your withdrawals are federally tax free when used for qualified education expenses — tuition, fees, books and so on. And if you invest in your own state’s 529 plan, you might be able to deduct your contributions from your state income tax or receive a state tax credit.

Build your emergency fund. It’s generally a good idea to keep up to six months’ worth of living expenses in an emergency fund, with the money held in a liquid, low-risk account. Without such a fund in place, you might be forced to dip into

your retirement funds to pay for short-term needs, such as a major car or home repair.

Review your estate plans. If you’ve experienced any changes in your family situation this year, such as marriage, remarriage or the birth of a child, you may want to update your estate-planning documents to reflect your new situation. It’s also important to look at the beneficiary designations on your investment accounts, retirement plans, IRAs and insurance policies, as these designations can sometimes even supersede the instructions you’ve left in your will. And if you haven’t started estate planning, there’s no time like the present.

Take your RMDs. If you’re 73 or older, you will likely need to take withdrawals — called required minimum distributions, or RMDs — from some of your retirement accounts, such as your traditional IRA. If you don’t take these withdrawals each year, you could be subject to penalties.

These aren’t the only moves you can make, but they may prove helpful not only for 2024 but in the years to come.

Trump, Harris, and the market rollercoaster: What investors can expect

by **Brian Andrew**
Executive Vice President
Merit Financial Advisors

When election rhetoric runs high, investors often feel they should be rushing to make adjustments to their portfolios. However, while the news cycle operates 24/7, it doesn’t mean investors should feel compelled to make wholesale changes to their long-term strategies. Historically, the S&P 500 has averaged a 7% gain during U.S. presidential election years since 1952. However, there are a handful of areas for investors to keep a close eye on and communicate with their advisors for this upcoming presidential election. Let’s take a closer look.

This year, all eyes are on tax laws

The biggest concerns from our clients during this election season have to do with potential changes to the current tax law. In 2017, the Tax Cuts and Jobs Act (TCJA) was passed, and the tax code was majorly reformed by dropping the corporate tax rate to 21%, adjusting individual income brackets, and raising the estate tax exemption, among other items. TCJA will sunset several provisions in 2025, with Republicans talking about extending them and Democrats talking about rolling them back (Vice President Harris has proposed a 28% tax). Certainly, changes to the corporate tax

code will have implications for earnings and job growth, and investors are paying attention to that.

It remains to be seen what will happen to estate taxes, and that uncertainty is motivating some clients to sell assets and do more estate planning this year. Further, while inflation is certainly receding, the lingering high costs of many goods and services are making it easier for pundits to create inflammatory messaging.

What does a Harris or Trump presidency mean for the markets?

It’s important to note that most election debates on the news have little impact on the financial markets. Neither Democrats nor Republicans are talking about significant reductions in government spending, so changes in fiscal policy are not expected regardless of which party wins the election. Certainly, the markets will adjust based on who is ahead in the polls, which happened when President Biden stepped aside earlier this summer.

For each candidate, the markets are keyed into the healthcare and defense sectors. The market perception is that a Harris win would be negative for healthcare: while there would be an increase on the research side, decreases in consumer costs and drug pricing are

See **INVESTORS/40**

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Planning for long-term care



Long-term care is an important component of financial and personal wellness planning. Planning for long-term-care can help aging individuals maintain their independence and quality of life into their golden years.

According to the National Institute on Aging, long-term care (LTC) involves a variety of services that accommodate a person's health or personal care needs when they can no longer perform everyday tasks on their own. LTC can help people with chronic illnesses, disabilities or other conditions. LTC can be expensive, but planning for such needs can help families avoid financial strain and stress, and also provide peace of mind.

Types of care

One of the initial steps when planning for LTC is to identify the available options. LTC is multifaceted and can come in a variety of forms. LTC can involve in-home care, with a care provider coming into an individual's home to offer services like housekeeping and assistance with personal care. In addition, LTC can take place in nursing homes or assisted living facilities. Adult daycare facilities also may be considered part of LTC.

Payment options

It's important that families recognize that traditional health insurance does not cover the costs



associated with LTC. In addition, Medicare cannot be used for LTC in most cases in the United States. It is essential to earmark funds or find alternatives to cover these costs.

According to Medicare.gov, some insurance companies will enable people to use life insurance policies to pay for LTC. Long-term care insurance also merits consideration. This insurance may cover LTC facilities or even home care and medical equipment. Families can explore all their options and find a policy that aligns with their needs and budgets.

Additional financial tools to consider are a Health Savings Account (HSA) or a Flexible Spending Account (FSA), which allow for tax-advantaged savings specifically for health care expenses. Those with limited income can be eligible for Med-

icaid in the U.S., which can pay for nursing home care. However, it is important to research which homes accept Medicaid as a form of payment.

Further estate planning

People can work with licensed professionals to solidify long-term care and financial plans. An estate attorney can help create a durable power of attorney and a living will to ensure that health care and financial decisions are managed according to a person's wishes if he or she becomes unable to do so. An irrevocable trust also could be beneficial in managing assets and potentially shielding families from LTC costs.

Families should discuss health care wishes and other financial plans as they pertain to long-term care. Early planning can help families navigate caring for aging individuals.

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There are four potential options for your 401(k) when leaving an employer:

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- Roll the account over to an individual retirement account (IRA).
- Cash it out, which is subject to potential tax consequences.

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Paul Leal
Financial Advisor



Annie Leal
Financial Advisor

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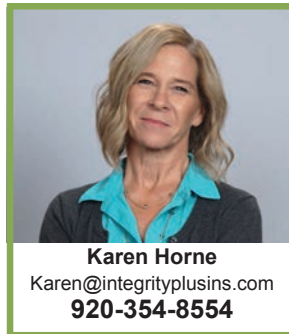
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by Fritz Brady
Meadowland Credit Union
Financial Counselor

When reflecting about our financial affairs, we often think about our economic position. Some might associate achievement with dollars. In many cases, the harder, wiser, or the more we work, the better chance of gaining more

monetarily. And why do we want more money? Well, partly because the idea of having money can help make us feel secure.

But what happens if you or someone you know is struggling in assessing his or her own finances? Are you daring enough to help or make that one step towards financial stability? If you have a slight inclination of answering yes to

this question, contact Meadowland Credit Union at 920-467-8105 and ask for me, Fritzzy. Meadowland Credit Union believes in keeping the credit union philosophy, "people helping people". We provide a free credit, budget, and debt restructuring. Take advantage of this offer. This might just be what you or someone will need to advance. Are you ready to advance with Meadowland?

INVESTORS from 38

expected. The markets also anticipate negative effects related to defense spending, alongside raising corporate taxes, which would impact earnings, although Harris recently proposed a more moderate plan than her predecessor Biden.

Curiously, if Trump wins, there will be a similarly negative impact on healthcare but positive outcomes for defense due to his desire to spend more there. Unsurprisingly, corporate earnings would remain at a lower tax level, which would be positive for earnings and could be viewed more positively for job growth.

Instead of speculating, investors should focus on which party will control Congress, as that will have more of an immediate impact on the markets. If one party takes control of the House and Senate, fiscal policy has a better chance of changing, and markets could become more volatile. If the government ends up split between two parties, the markets will likely react positively. Overall, the stock market does well in the fourth year of an administration because there are fewer policy changes leading up to the next election cycle.

Advisors can put it all in context

Our advice for any investor during tumultuous election

seasons or every market fluctuation remains the same: stay the course. Financial advisors are specialists in preparing for different probabilities and scenarios that could negatively or positively affect their clients. In that respect, clients don't need to suggest or make any changes to their portfolio, their advisor will monitor policy changes and the portfolio will change accordingly.

As we inch closer to the November elections, expect more volatility as the polls move back and forth, but recognize that the noise doesn't truly impact asset prices. Your advisor will view an increase in volatility as an opportunity and act accordingly.

One caveat: clients who have not spoken with their advisor in the past year should use this time to reconnect. The bond market is up, and rebalancing your portfolio to take advantage of the appreciation in both stocks and bonds makes good sense.

The bottom line is the upcoming election's impact on your portfolio is something your advisor will monitor and manage!

Want to review your portfolio or update your estate plan before the election? Reach out to your Merit Financial Advisor today or find a Merit Financial Advisor in your area for a complimentary consultation.



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