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# The Community Bulletin

**FREE**

March 2020  
Circulation 15,394

A Publication of the Howard Suamico Business and Professional Association • www.communitybulletin.org

## Dr. Amanda Mathwig joins team at Howard Chiropractic Clinic



**Dr. Amanda Mathwig**

Mathwig is also experienced in Diversified, Thompson, Gonstead, Sacro-Occipital, Logan Basic, Activator, Cox Flexion Distraction, and myofascial techniques. Having the opportunity to assist patients of all ages to reach their wellness goals has been highly rewarding to Dr. Mathwig.

Dr. Mathwig enjoys spending her free time boating or jet skiing on the lake, traveling with family and friends, and exploring new online recipes, or preparing old family favorites.

Dr. Amanda Mathwig is excited to be serving Howard-Suamico and its surrounding communities to assist patients in reaching their optimal level of health. "The greatest wealth someone will ever have is good health," stated Dr. Mathwig. She looks forward to supporting patients in their wellness goals through Chiropractic Care.

Howard Chiropractic Clinic is pleased to announce the addition of Dr. Amanda Mathwig to their chiropractic care team. Dr. Mathwig is an alumnae from the University of Wisconsin - La Crosse, earning her Bachelor of Science Degree in Exercise Sports Science. She then attended Logan University where she dedicated her studies to the human body and fulfilled her dream of becoming a Doctor of Chiropractic. While at Logan University, she spent a great deal of time in the Pediatric Department, administering care for children of all ages. Dr. Amanda

She is currently accepting new patients of all ages. Howard Chiropractic clinic is located at 721 Cardinal Lane Suite 100 in Howard. Visit them online at [www.hcceb.com](http://www.hcceb.com) or call (920) 434-2221 for additional information.

## Vandervest Harley-Davidson donates \$3,089 to Exceptional Equestrians



Lynn Vandervest of Vandervest Harley-Davidson of Green Bay (right) presents a \$3,089 donation to Lisa Kafka, Occupational Therapist/Executive Director of Exceptional Equestrians.

Vandervest Harley-Davidson of Green Bay located at 1966 Velp Avenue in the Village of Howard raised \$3,089 for Exceptional Equestrians of De Pere at its annual Cabin Fever Event on Saturday, February 1st.

The event featured the Soup-R-Bowl Soup Cook-Off in Vandervest's upstairs

banquet facility - Olde 41. Attendees were able to sample delicious soups and vote for the top three by purchasing taste tickets.

Local professional and amateur soup makers were invited to participate in the cook-off.

The mission of Exceptional Equestrians is to provide pro-

grams to people with disabilities that are designed to improve cognitive, physical, emotional, and social well-being through hippotherapy, therapeutic riding, and Taking the Lead equine-assisted learning.

"This organization brings joy to so many people through the healing power of

horses," said Lynn Vandervest, one of the owners of Vandervest Harley-Davidson of Green Bay. "Thank you to my family, the Packerland HOG Chapter-Green Bay, and volunteers from Exceptional Equestrians for making our Soup-R-Bowl event this year another huge success."

## St. John's annual auction goes Titledown-style on April 4th



The entire adult community is invited to the 2nd best "stadium" in town - aka Rock Garden Banquet and Convention Center on Bond Street in Howard - for the annual St. John the Baptist School Auction on Saturday, April 4th. Join hundreds of other tailgaters in this local Super-bowl-style fun.

Doors open at 5:00 p.m. Kickoff your night by tackling the light dinner buffet with delicious tailgating treats, included with admission. Then get your game-face on and peruse the hundreds of silent auction items up for bid. Literally something for everyone including Green Bay Packer

50-Yard Line tickets, a Kohler Spa Escape, home décor, kids' birthday party package, fitness club memberships, beauty baskets, golfing excursions, autographed and framed Packers, Badgers & Brewers items, Texas Hold 'Em sign-up party and so much more. Score the biggest touch-

down of all by purchasing a raffle ticket for a chance to win \$10,000. Only 300 tickets will be sold - the best odds in all of Titledown. Tickets are \$100 each and on sale now by contacting the school office at (920) 434-2145. If any tickets are left, they will also be sold on auction night with a winner

drawn at 10:00 p.m. You need not be present to win. Many additional cash prizes as well.

Be a part of your own half-time show by trying your luck

**See ST. JOHN'S ANNUAL AUCTION**  
page 2

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### ST. JOHN'S ANNUAL AUCTION / Tailgate in Titledown . . . . .from page 1

at our jumbo Plinko board, bean bag toss challenge, wine pull, and bucket raffles. And be sure to stay through the 4th quarter when our live auction begins at 8:30 p.m. Local Coach John Williams will lead the bidding action on incredible packages such as a Lake Michigan Charter Fishing Excursion for eight, Dinner and Private Lambeau Field Tour, Amazing Race Challenge with Dinner Cruise, Personal Chef dinners and much more.

Admission tickets are \$25 each and if you are unable to

attend, you can bid remotely online. For all of the auction details, to register online to attend or to register to bid remotely, please visit [www.sjbschool.org/auction](http://www.sjbschool.org/auction). In addition, just a few business sponsorship spots are remaining with great advertising exposure and budget-friendly levels.

For additional information about St. John the Baptist School Auction, contact the school office at (920) 434-2145. This is one Tailgate in Titledown you don't want to miss.

## YMCA's Day of Giving is March 3rd

Instead of spending hours in front of a screen, kids unplug and explore new opportunities at the YMCA. They get to explore the outdoors at camp, learn life-saving skills in swim lessons, have a safe place to go after school, or be part of a team in youth sports. The Y provides a place to play, to learn, to be healthy, to eat well, and to give children a safe place to go.

YMCA's Day of Giving is

part of the Greater Green Bay YMCA's Annual Campaign. You can help the Green Bay YMCA to help reach their goal of supporting 600 children. A gift of \$35 can help one child to be part of the YMCA's youth programming.

For more information about YMCA Day of Giving on March 3rd, please visit <https://give.greenbayymca.org/dayofgiving>.

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# Suamico United Methodist to host a Palm Sunday brunch

The youth group is holding a brunch on Sunday, April 5th from 8:30 a.m. to 11:00 a.m. All are invited to attend. Funds raised will be used to support youth activities in the church. The menu includes homemade French toast, pan-

cakes, sausages, scrambled eggs, applause and beverages. The cost for the Palm Sunday brunch is \$8 for adults, \$5 for children 10 and under and age 2 and under are free.

The youth group is open to all teens in grades 7 through

12 faith background, and those who may not be affiliated with any church. All are welcome to join in the fun. Last summer, the youth group traveled to Altoona, Pennsylvania to help with building repair projects at a former elementary

school which now serves low income families in the city. The youth group meets on Wednesday nights from 6:30 p.m. to 8:00 p.m. For additional information, contact Niki Petit at [nppetit@new.rr.com](mailto:nppetit@new.rr.com).

# Howard Suamico Lions to hold 4th annual Servive Award Dinner

The Howard Suamico Lions Club will be holding their 4th annual Lions Service Award Dinner on Tuesday, April 21st at River's Bend Restaurant located at 792 Riverview Drive in Howard. The event will start with a social hour and refreshments that start at 6:00 p.m. with the dinner to follow at 7:00 p.m.

At the annual Lions Service Award dinner, a resident of the Howard-Suamico area who has contributed extensively to the community by

volunteering their time and efforts to improve the community, will be given the Lions Community Service Award. All proceeds above the cost of meals will be used for needy youth programs supported by the club.

The goal of The Lions Community Service Award is to highlight the contributions of residents during 2019 and previous years, who have helped make Howard-Suamico an attractive and nourishing place to live. The cost of the dinner is \$25.

For additional information, 434-2167 or at [sskogg@new.rr.com](mailto:sskogg@new.rr.com). Reservations are due by April 7th. Contact Steve Skogg at (920)

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A PUBLICATION OF THE HOWARD SUAMICO BUSINESS AND PROFESSIONAL ASSOCIATION  
VOLUME XXXVII—NUMBER 3

**CIRCULATION**

The next publication of **The Community Bulletin** will be the April 2020 issue. **The Community Bulletin** is delivered via US Mail within the coverage area. The paper can also be obtained at La Java, 431 Cardinal Lane in Howard.

**NEWS**

**The Community Bulletin** is interested in printing local interest stories. These stories along with any photos can be submitted by the deadline for consideration in our next issue. Articles are placed in the paper on a "space available" basis. Information can be e-mailed to [info@communitybulletin.org](mailto:info@communitybulletin.org). When submitting by e-mail, please include "Community Bulletin Article" in the subject line.

**ADVERTISING**

Advertising in **The Community Bulletin** is available to all members of the Howard Suamico Business and Professional Association. Prices are based on print-ready copy. Print-ready ads to be placed in the April 2020 issue must be received by March 23, 2020. Please allow 2 extra days for ads that require typesetting and layout. When submitting by e-mail, please include "Community Bulletin Ad" in the subject line.

Ad Size	Dimensions	Cost (reg)	Cost (color)
Business Card	3 3/8" w x 2" h	\$47.60	\$61.88
Eighth Page	5 1/8" w x 4" h	\$133.20	\$173.16
Quarter Page	5 1/8" w x 8" h	\$204.00	\$265.20
Half Page	10 3/8" w x 8" h	\$326.40	\$424.32
Full Page	10 3/8" w x 16" h	\$608.80	\$786.24

Front Page Ads	Dimensions	Cost
Leaderboard Ad	10 3/8" w x 1 1/2" h	\$335.50
Billboard Ad	6 7/8" w x 2" h	\$265.00

For more information contact:  
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# Lucky Penny Co-Op to offer summer camps for girls



Lucky Penny Co-Op, a division of hey daisy, is offering girls five different weeks of summer camps.

Lucky Penny Co-Op, a division of hey daisy, located at 345 Cardinal Lane in Howard, will host five different weeks of summer camps for girls in grades one through six. All five weeks have a different theme so there's sure

to be something for everyone. Lucky Penny Co-op, originally a fun and innovative retail concept featuring clothing for girls and an amazing selection of gifts and accessories, has expanded the business over the past year to offer birthday

parties in a private room and continues to grow their programming to spread positive vibes in the community and inspire girls to live their purpose. For a full list of camps and additional details visit [www.luckypennycoop.com](http://www.luckypennycoop.com).

From the Howard-Suamico School District Board

# HSSD graduate profile: collaborator

Howard-Suamico School District vision is an authentic, innovative, connected, and inspired experience for an ever-changing future. In order to achieve this vision for our students, HSSD Graduate Profile has been developed to include seven characteristics that are at the center of learning in our schools and community. Graduate Profile characteristics are critical skills for engaged citizenship, successful career paths, and meaningful community involvement. Graduate Profile characteristics include self-starter, critical thinker, collaborator, adaptable, responsible, and solutionist. Rigorous academic standards present daily opportunities for students to demonstrate profile characteristics in our classrooms. Foundational academic skills learned and measured alongside the graduate profile characteristics accentuate a whole-student experience in HSSD. Throughout the year, the

Board of Education monitors student performance in HSSD Graduate Profile seven characteristics. At the December 9, 2019 Board meeting, we discussed the characteristic collaborator and progress being made to develop our students as helpful and active participants who share responsibility while working toward a common goal. Students have many opportunities to collaborate and be part of teams in classrooms, in music, physical education, and art, in athletics, and in a variety of extra-curricular activities. Through these experiences, they grow in their abilities to collaborate with their peers, as well as adults. Students learn to respect and encourage others, to adapt to changes, and to be reliable teammates. We talked with teachers from multiple grade levels successfully integrating technology into lessons and engaging students in becoming active and social learners, through co-use. When co-

working with others to figure out how to navigate the content learning within the software, which can lead to higher-order questioning, predicting, inquiry, and other cognitive benefits from this social construction of knowledge. Rich learning opportunities for students to engage in performance tasks in which they apply their learning and develop a product or performance are increasing so students can grow and learn these seven characteristics. Seeing our students intentionally developing HSSD Graduate Profile characteristics is exciting and rewarding because we know they are being prepared to thrive in our complex and rapidly changing world. For more information about the Howard-Suamico School District, please visit our website at [www.hssd-schools.org](http://www.hssd-schools.org), or for additional information regarding this article, contact school board member Jeff Eilers at [jef-feile@hssdschools.org](mailto:jef-feile@hssdschools.org).

# Denmark State Bank expands into Sheboygan County

Denmark State Bank has expanded by the opening of its new office on February 17th located at 2040 Kohler Memorial Drive in Sheboygan. "We are thrilled to be opening our 8th location in the thriving city of Sheboygan. As we work to build on our 110-year history and legacy of positively impacting the success of our local communities and supporting our families, friends and neighbors in reaching their financial goals, we do so with a seasoned team of local experts who are eager and ready to make an impact in the greater Sheboygan area," stated Scot Thompson, Presi-

dent and CEO of Denmark State Bank. The new, branch location will be open: Monday and Friday from 9:00 a.m. to 1:00 p.m.; and 2:00 p.m. to 5:00 p.m.; Tuesday and Thursday from 9:00 a.m. to 1:00 p.m. and will serve Sheboygan and the surrounding communities of Howards Grove, Plymouth and Kohler. The Sheboygan team includes Rich Balge, Sheboygan Market President; Mike Strege, Vice President/Business Banker; and Max Scheuer, Vice President/Business Banker with additional talent to be added in the coming weeks and months. All three joined Denmark State Bank in late 2019

with extensive banking experience and knowledge of the local landscape having lived and worked in the Sheboygan area throughout their careers. Denmark State Bank is an independent community bank with eight banking offices in Bellevue, Denmark, Howard, Lawrence, Reedsville, Shawano, Sheboygan and Whitelaw serving primarily Brown, Kewaunee, Manitowoc, Outagamie and Sheboygan Counties. Denmark State Bank offers a wide variety of financial products and services including loans, deposits, mortgage banking, and investment services. For more information, visit [www.DenmarkState.com](http://www.DenmarkState.com).

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# HSBPA accepting applications for scholarships

The Howard-Suamico Business & Professional Association would like to provide financial support in the form of a scholarship to several graduating seniors from Bay Port High School who intend to pursue a four-year or technical college degree.

## Student Qualifications

### 4 – Year Degree College Scholarship

- The student must be seeking a post-secondary degree at a four-year college or university
- The student must be admitted to a college or university
- The student must have a minimum 3.00 grade point average at Bay Port High School

The student must have demonstrated leadership qualities through participation in academic areas as well as extracurricular activities while attending Bay Port High School.

This scholarship will be awarded after the completion of the first semester of classes as a full-time student at a college or university of choice with the recipient having a grade point average of at least 2.75. Recipient must redeem award within two years from date of high school graduation.



### Technical College Scholarship

- The student must be seeking a post-secondary degree at a technical college
- The student must be admitted to a program at a technical college
- The student must have a minimum 2.50 grade point average at Bay Port High School

This scholarship will be awarded after the completion of the

first semester of classes as a full-time student at a technical college of choice with the recipient having a grade point average of at least 2.50. Recipient must redeem award within two years from date of high school graduation.

### Application Process

To apply for a HSBPA Scholarship, a student should download either the HSBPA 4-Year Degree Application or the HSBPA Technical College Scholarship Application at [www.hsbpa.org/scholarship](http://www.hsbpa.org/scholarship). Specific application directions are on the informational page of the application.

### Selection Process

Scholarship applicants will be reviewed by the Community Service Committee of the HSBPA. Recommendations will be solicited from the counselors at Bay Port High School. The recommendation of the Community Service Committee will be presented to the HSBPA Board of Directors to be voted upon. Any recommendation made by the committee must receive a majority vote to be considered valid.

For additional information and scholarship application, visit [www.hsbpa.org/scholarship](http://www.hsbpa.org/scholarship). Applications must be received by April 6, 2020.

## Howard-Suamico Historical Society offers scholarship

Each year the Howard-Suamico Historical Society offers, to a senior who will be attending college, a \$1,000 scholarship.

Part of the application process includes an essay,

written by the applicant, on the history of Howard or Suamico. Each year a topic is chosen by the Scholarship Committee chaired by Mary Drzewiecki. This is the fourteenth year the society is of-

fering the scholarship and this year's topic is the history of the NEW Zoo.

Bay Port seniors should submit an essay that is well written, researched, detailed and with pictures to support the

topic. For further information on applying for this scholarship, contact Trent Noe at Bayport High School at (920) 662-7260. The deadline for the essays to be delivered to Trent Noe is April 2, 2020.

## YMCA Kid's Day Out — providing care when school is out

Kid's Day Out is designed to provide quality, licensed care for children of working parents on scheduled no-school days. Children ages 5 through 12 enjoy a variety of

fun, enriching activities while parents enjoy peace of mind knowing their child is safe and well cared for.

YMCA staff provide strong leadership and a caring envi-

ronment. Program hours are 6:30 a.m. to 6:00 p.m. Bring your kids for a fun filled day of swimming, gym, crafts, games and more. The YMCA currently has openings for

Kid's Day Out over spring break. Contact the YMCA Child Care office at (920) 436-9675 or go to [www.greenbayymca.org](http://www.greenbayymca.org) for more information.

## What's your guess for the First Ship Contest?

With the successful 2019 shipping season wrapped up for the Port of Green Bay, it's time to look forward to the 2020 shipping season. The Port of Green Bay and the Greater Green Bay Convention & Visitors Bureau are calling for entries to the annual First Ship Contest. Residents are asked to submit their guesses for what date they believe the 2020 shipping season will begin with the arrival of the first vessel in the Port of Green Bay.

The winning entry will be the person whose guess comes closest to the date and time of the arrival of the first ship in the Port.

The prize package for the First Ship Contest includes Intro to Sailing Lessons for two from Green Bay Sail & Paddle, a \$25 gift certificate to Louie's Lagoon, two Port of Green Bay drawstring goodie bags and a Brown County 200th Anniversary Monopoly game.

"The Port of Green Bay

closes each winter due to ice buildup and typically opens in early spring," said Dean Haen, Port Director. "The opening of the shipping season is dependent on several factors. The number one factor is the weather and when it's warm enough to melt the ice throughout the St. Lawrence Seaway. Water conditions in other parts of the Great Lakes play a part as well."

The range of dates for the first ship arriving in Port has

been March 21 to April 5 over the past five years:

- 2019: April 5
- 2018: March 26
- 2017: March 21
- 2016: March 21
- 2015: April 3

To enter the First Ship Contest, visit [www.greenbay.com/firstshipcontest](http://www.greenbay.com/firstshipcontest). One entry per person. If there are multiple correct guesses, the person who submitted their entry first will win the prize package.

## Community Calendar

### Village of Howard

**Senior Bingo:** 1:00 p.m. to 3:00 p.m. March 5th, 12th and 19th at Howard Village Hall

**Line Dancing:** 9:00 a.m. to 11:00 a.m., March 3rd, 10th, 17th and 24th at Howard Village Hall

**Howard Village Board**

**Meetings:** March 9th and 23rd 6:30 p.m. at Howard Village Hall

**Senior Movie:** 9:30 a.m. March 13th at Howard Village Hall — The Peanut Butter Falcon

**Senior Sheephead:** 9:00 a.m. to 11:00 a.m., March 9th and 23rd at Howard Village Hall

### Village of Suamico

**Scrabble Wall Art Workshop:** Thursday, March 12th from 5:30 p.m. to 8:00 p.m. at 2852 School Lane in Suamico

**Youth Tae Kwon Do Classes — Session 2:** Monday's from 6:30 p.m. to 7:30 p.m. March 9th to April 27th at the Idlewild Park Shelter

**Stained Glass — Make & Take Workshops:** Beginner Class — March 22nd from 12:00 noon to 3:30 p.m.

**Dragonfly Class —** March 16th from 5:30 p.m. to 8:30 p.m.

**Garden Stake Class —** March 7th from 9:00 a.m. to 12:30 p.m., March 15th from 3:00 p.m. to 6:30 p.m.

**Succulent Class —** March 14th from 9:00 a.m. to 3:00 p.m.

**Location —** 3070 Mink Ranch Rd., Suamico



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# Brown achieves rank of Eagle Scout

Boy Scout Troop 1033 in Suamico is pleased to announce that Donovan Brown achieved the rank of Eagle Scout on February 11, 2020.

At the time he achieved the rank of Eagle Scout, Donovan was 15 years old. He had participated in over 210 hours of community service, 70 camping nights, earned 48 merit badges, 3 religious emblems, a super nova award, and had attended National Youth Leadership Training.

Donovan's Eagle Project was a 58' diameter prayer labyrinth at Saints Edward and Isidore Church, consisting of over 1,500 edging

stones and 400 hours of service work by both scouts and adults. The labyrinth was constructed to be maintenance free and the church can mow over the top of it. He chose this project because he "thought it would bring something unique to the church".

Donovan is currently the Assistant Senior Patrol Leader for Troop 1033. He is also a Brotherhood member of scouting's honor society, the Order of the Arrow and serves on the ceremonies team.

Donovan plans to continue to be active in his Boy Scout Troop and share all of the



Donovan Brown

knowledge he has with the younger scouts.

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# Edward Jones named one of Fortune 100's best companies to work for

For the 21st time, Edward Jones is named one of the Fortune 100 Best Companies to Work For by Great Place to Work and Fortune Magazine. Edward Jones took the number 7 spot on the prestigious list, the 16th year the firm has ranked in the top 10.

Great Place to Work, a global people analytics and consulting firm, analyzed responses from more than 650,000 employees at Great

Place to Work-certified organizations across the United States. The firm evaluated more than 60 elements of team members' experience on the job. These included the extent to which employees trust leaders, the respect with which people are treated, the

fairness of workplace decisions, and how much camaraderie there is among the team.

"It's critical that we foster an associate workplace experience — like the experience we create for our clients — of feeling understood, informed,

secure and in control in their professional lives," said Edward Jones Managing Partner Penny Pennington. "As managing partner, it is my role to create an environment that unlocks the potential of our associates and creates a sense of belonging for all. We at-

tract, hire and retain many talented people with diverse perspectives, and this cultivates an environment of openness, creativity, innovation and trust. It is humbling to be recognized for our leadership, continuous learning and providing a sense of be-

longing for all as we seek to create an exceptional client and associate experience."

The Howard-Suamico area financial advisors include Jonathan Schweiger, Greg Hansen, John Guyette, Ilya Dayter, Lee Schram and Mark Zurowski.

Visit the Howard Suamico Business & Professional Association online @ [www.hsbpa.org](http://www.hsbpa.org)

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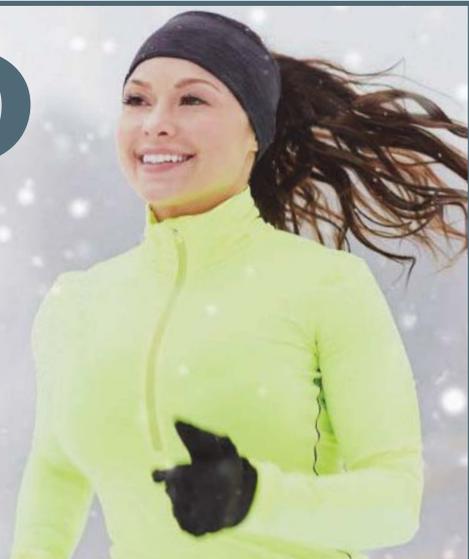
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# The danger of "tanglers"

We all want to recycle right and that means we should learn about what can – and cannot – go into the recycling stream. Not only are some items not recyclable, they can actually pose a danger to workers and damage recycling equipment. That's why Brown County Resource Recovery wants people to know about "tanglers," and the dangers they can cause.

What is a tangler? It is a term that is used to refer to string-like items, such as plastic bags, clothing, cords, ribbons, bows, ropes, hoses, strings, tinsel, wires and string lights. "As a tangler is about to be drawn into a machine, it poses a real danger to workers because they can get caught in the item" explained Mark Walter, Brown County Resource Recovery Business Manager "Not only are tan-

glers a danger to workers, these items can shut down sorting machines because the tanglers can wrap themselves around the equipment's spinning rollers. With the sorting system shut down, a recycling worker has to climb into the machinery and cut out the tangled material which can take 30 minutes or more to do."

The biggest tangler culprits are plastic bags. Any form of plastic bag or film cannot go in with your curbside recycling.

How can you stop tanglers from getting into the flow of the recycling center? Walter offers these tips:

- For plastic bags, keep them out of your curbside bin! There are many local retail drop-off locations that will collect the bags for proper recycling. To

find a drop-off location near you, visit [plasticfilm-recycling.org](http://plasticfilm-recycling.org)

- As for those other tangler items, donating is always a great way to dispose of clothing, hoses and cords that are in good condition.
- If you have string lights that do not work, they can be brought to the Brown County Hazardous Material Recovery Facility. For drop-off hours please visit [www.browncountyrecycling.org](http://www.browncountyrecycling.org).
- For tanglers that are not donation-worthy, they should go in with your curbside trash for disposal.

If you are wondering whether an item may or may not be a tangler, remember, when in doubt, throw it out. "Part of having a commitment to recycling is to know what can and cannot be recycled," added Walter. "If you aren't sure, and can't find the answer on our website or other resources, then the best thing to do is to put the item in your garbage."

## Join the HSBPA

For membership information, go to [www.hsbpa.org](http://www.hsbpa.org)



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# What can investors expect in 2020?

submitted by Ilya Dayter, Edward Jones Financial Advisor

In 2019, investors enjoyed a pretty good year. The S&P 500 Index, one of the most widely used tools for measuring stock performance, was up 30 percent for the year, and other indexes also rose significantly. But now that we've turned the page to 2020, what can you expect from the financial markets?

First of all, keep in mind that it's always difficult to predict how investments will perform, because any number of factors – economic, political, even meteorological – can affect the markets in the short term. Nonetheless, here are four areas that could play a role in the investment world in 2020:

- Consumer spending – In recent years, consumer spending has helped drive economic growth, which, in turn, has supported rising share prices over time. In 2020, the combination of low interest rates and a strong labor market may

continue to support strong consumer spending. However, some possible headwinds remain, in the form of sluggishness in business investment and continued trade uncertainty between the U.S. and China, despite the recently signed partial trade deal.

- Interest rates – As mentioned above, interest rates are still low, which is usually good news for investors, because low rates make it cheaper for businesses to borrow to expand their operations – and growing businesses are often attractive investment opportunities. Investors will closely follow the Federal Reserve this

year for signs of where rates may be headed. Given that global interest rates are also quite low – and even negative, in some cases – it seems likely that the Fed will keep rates low for the foreseeable future, but an unexpected pickup in inflation could possibly lead to a policy reversal.

- Global growth – Global growth slowed in 2019, but some factors point to the possibility of improved growth in 2020. For one thing, if we do

see an improved trade relationship between the U.S. and China, it could help accelerate or increase global trade and manufacturing. Also, major central banks have been trying to boost their economies by cutting interest rates, and since there's usually a lag between rate cuts and their impact, we could see evidence in 2020 that these stimulus efforts are working.

- Politics – Of course, 2020 is an election year. At this point, no one can accu-

rately predict the outcome of either the presidential or congressional races; furthermore, it's also difficult to forecast the reaction of the financial markets to any change in political leadership. Issues such as taxes, tariffs and regulations can influence market sentiment – sometimes far in advance of their actual effect on the economy – but it's probably unwise for you to adjust your investment strategy in response to what may happen. In general, it's a good idea not to

“play politics” with your portfolio.

No matter how any of the above factors play out in 2020, you'll almost certainly help yourself by following a long-term investment strategy based on your goals, risk tolerance and time horizon. Along the way, you may need to adjust your portfolio somewhat in response to external events, but you don't want to overreact to the headlines of today – or the anticipated headlines of tomorrow. Ultimately, it's the decisions you make that will determine your success as an investor.

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# Reducing the risk of injury

submitted by Bob Brady, ProMotion in Howard

I get asked a lot by people who have been injured as well as active people who want to avoid getting injured, "what is the best way to avoid this from coming back or to how do I avoid getting hurt." The truth is there is no way we can eliminate the risk of injury all together, but we can minimize the risk of injury, or recurrence of injury by taking the right steps.

When looking at injury risk reduction, research has shown that far and away the best way to reduce injury risk is to do regular strength training. This shows far better results than stretching, foam rolling, and balance/proprioceptive training. So, if you are not doing regular strength training, this is something you should implement with proper guidance.

The other thing that I always ask people to do is to think about the things they

want to be able to do, and ask themselves if they are preparing themselves to tolerate what they want to do. Most non-contact injuries are the result of doing more than the body is prepared to do.

You may be able to get away with pushing beyond your body's ability once in a while, but if you do this consistently, your risk of injury will go way up.

So, with the warmer weather hopefully coming soon, you may have things

that you want to do outside this Spring and Summer. This may be running your first race, biking, doing yard work, golfing, or just being more active outside. If you are a runner, you ought to be preparing your body to handle it by gradually increasing your running mileage and time, as well as strengthening your calves, thigh and hip muscles. If you want to bike longer, the same gradual progression applies, with the addition of core and back

strengthening to make you more comfortable on the bike. For golfers, you should be working on rotation mobility of your spine and hips, as well as strengthening these movements so that they can tolerate the golf swing when you start to be able to play more. Even if you want to just be able to do yard work this Spring without having back pain, you should start preparing now by working on picking things up from the ground while bending forward, squat-

ting as you would to pick things up, and working on getting up and down from the ground.

In summary, injury risk reduction is accomplished by balancing your body's load/activity tolerance with the loads/activities you want to place through it. If you prepare your body by increasing your strength and mobility for the activities you want to do, you will have taken a big step to reducing your risk of injury.

# Invest in your family and community

Why do you invest? For many people, here's the answer: "I invest because I want to enjoy a comfortable retirement." And that's certainly a great reason, because all of us should regularly put money away for when we're retired. But you can also benefit by investing in your family and your community.

Let's start with your family members, particularly the younger ones. How can you invest in their future? One of the best ways is to help send them to college. A college degree is still a pretty good investment: The average

lifetime earnings of a college graduate are nearly \$1 million higher than those of someone with a high school degree, according to a study by the U.S. Census Bureau.

To help your children or grandchildren pay for any college, university, vocational school or other postsecondary education, you may want to open a 529 savings plan. With this account, withdrawals are federally tax free, as long as the money is used for qualified higher education expenses, including those from trade and vocational schools. (However, if you withdraw

some of the earnings on your account, and you don't use the money for qualified expenses, it will be taxable and can also incur a 10% federal tax penalty.) Plus, you retain control of the funds until it's time for them to be used for school, so if your original beneficiary chooses not to pursue some type of higher education, you can name a different eligible beneficiary.

Another way to invest in your family is to help your adult children avoid feeling obligated to provide financial assistance to you. For example, if you ever required some

type of long-term care, such as an extended stay in a nursing home, could you afford it? The average cost for a private room in a nursing home is more than \$100,000 per year, according to a study by Genworth, an insurance company. And Medicare typically pays very few of these expenses. So, to avoid burdening your adult children — while also preserving your own financial independence — you may want to consider some type of long-term care insurance. A financial advisor can help you determine what coverage may be appropriate.

Moving beyond your family, you may want to invest in the social fabric of your community by contributing to local charitable, civic, educational or cultural groups. Of course, now that we're in the holiday season, it's the perfect time for such gifts. Furthermore, your gift will be more appreciated than in years past because one of the chief incentives for charitable giving — a tax deduction — was lost for many people due to tax law changes, which raised the standard deduction so significantly that far fewer people chose to itemize de-

ductions. However, you might still be able to gain some tax benefits from your charitable gifts. To name one possibility, you could donate financial assets, such as stocks that have risen in value, freeing you of potential capital gains taxes. In any case, contact your tax advisor if you're considering sizable charitable gifts.

Saving for your retirement will always be important. But don't forget about investing in your family and your community — because these investments can provide satisfying returns.

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

# YMCA announces sliding fee scale membership program

The greater Green Bay community is changing and so is the Green Bay YMCA — they have designed their sliding fee scale to fit each family's financial situation. The Y's commitment to the community assures that financial assistance is available to those who qualify.

The Y's programs are critical to empowering young people to reach their full potential, to improving individual and community well-being and to providing support and inspiring action

in our community. Therefore, the Y's income guidelines have been adjusted so that any family making under \$75,000/year or any individual making under \$65,000/year can qualify for the Membership For All program and become part of a community where we are all working together to be our best selves.

Membership For All is funded by donations from local families and organizations to the Y's Annual Campaign. Income-based

membership gives kids, families and adults the opportunity to pay the monthly membership fee that best aligns with their household income.

Those that qualify for Membership For All will also receive a free or reduced joiner fee as well as 25% off one program per participant per program session.

For more information about the Green Bay YMCA membership and the Membership For All program, visit [www.greenbayymca.org/join](http://www.greenbayymca.org/join).

## Advertise in The Community Bulletin

See information on page 2 or online at [www.communitybulletin.org](http://www.communitybulletin.org)

Advertising deadline for April issue is March 23rd



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# Journey to being promoted to Black Belt

Three students of Kim's Tae Kwon Do at the Howard Village Hall location on Thursday nights have been recently promoted to Black Belt. Students start by learning punches and kicks, as a white belt, for the primary purpose of self-defense.

As they progress, they learn advanced techniques, to show respect, to be honest, that hard work moves you forward, with mental focus and self-control. The three students have been attending class since the summer of 2016 and participated in eight promotions tests on their journey to achieving Black Belt. Achieving Black Belt is a huge goal and achievement, but the Journey continues in personal growth, advanced training and refining techniques to be able to teach other students.

The Thursday night sessions at the Howard Village Hall are taught by Master Instructor Brian Verheyden. For more information, visit [www.kims-tkd.com](http://www.kims-tkd.com).



Three students from Kim's Tae Kwon Do recently have been promoted to Black Belt. Pictured above from left to right are Master Instructor Brian K. Verheyden, Morgan VandenBranden, Violet Moreaux and Alex Moreaux.

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## Businesses plan now to participate in HSBPA's Spring Fling Coupon Special

published in the April issue of The Community Bulletin

Our first promotion for 2020 will be our **Spring Fling Coupon Special** in the April issue of **The Community Bulletin**. HSBPA members will have the opportunity to place a **Spring Fling Coupon** in that month's issue. We will have an expanded circulation to over 17,000 area homes and businesses. The format of the full color coupon will look similar to the sample coupons pictured to the right. The actual size is shown.

The cost of the full color **Spring Fling Coupon** will be just **\$50** for HSBPA members. To reserve your spot in the **Spring Fling Coupon Special**, register online at [www.hsbpa.org/spring-fling](http://www.hsbpa.org/spring-fling) today!

For additional information or questions, please email Bob Strazishar at [info@communitybulletin.org](mailto:info@communitybulletin.org) or call (920) 655-8278. Participation deadline is March 23rd.



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NEW FUSION DANCE & PERFORMING ARTS 2680 Howard Cms.....	497-6820
POWER OF DANCE, LLC 2490 Lineville Rd Ste H.....	661-9212
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HOWARD-SUAMICO OPTIMIST CLUB P.O. Box 434, Suamico.....	471-8303

ORGANIZATIONS	
PACKERLAND SUNRISE ROTARY CLUB PO Box 11293.....	
UNITED HURRICANES SOCCER ASSOCIATION PO Box 13462.....	
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