

THE CHANGING TIMES



Peshtigo Chamber of Commerce P.O. Box 36 Peshtigo, WI 54157
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Galarowicz Joins KRA

Joseph R. Galarowicz, CPA, has joined Kerber, Rose & Associates, and CPAs as a shareholder. Joe will provide auditing services to nonprofit and governmental entities as well as perform employee benefit plan audits.

Prior to joining Kerber, Rose & Associates, Joe was a partner in the public sector practice group of Virchow Krause's Appleton office. Over the past 25 years, he has provided the financial auditing services to not-for-profit organizations, municipalities, utilities, colleges, school districts, housing projects, and employee benefit plans. Joe also performs peer reviews for other CPA firms throughout the country.

Joe's leadership and dedication in auditing and quality assurance adds additional strength to the firm's auditing division. KRA's auditing division is quickly becoming one of the strongest in Northeast Wisconsin by serving over 200 nonprofit and government clients.

The office network of Kerber, Rose & Associates CPAs includes ten offices located throughout Northeastern and North Central Wisconsin with a staff of 90 including over 30 CPAs.

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Wreaths For Sale

The Peshtigo Woman's Club is selling wreaths and poinsettias. For more information call Mary Lock at 715-582-1140. Poinsettias are \$7.50 each. A 12" wreath is \$10, 20" is \$20, 32" is \$25, 36" is \$35, and 46" is \$40.



Tom Joy and Son, Inc. Announces Promotion and Donates to Hurricane Victims

Daryl Joy, president of Tom Joy & Son of Peshtigo, recently sent a donation to the American Red Cross earmarked for the victims of Hurricane Katrina from the company's employees. One of the drivers suggested a challenge to raise money for the relief efforts by having the owner match the employee contributions to the American Red Cross. The fundraising efforts got underway. Joy also had a collection for items such as clothes, blankets, personal items, paper products, and other items that drivers brought to the American Red Cross near the hurricane devastated areas.

Tom Joy & Son, Inc. announces the promotion of Christopher Magnuson to operations manager. His goals will include increase of operational efficiency, asset utilization, and assist in the growth of the firm including plans for a new terminal in Delta County. Magnuson graduated from Ishpeming High School in 1991 and is a graduate of Michigan Tech University with a degree in Business Administration with concentration on Managerial Accounting. He has ten years of experience in the transportation industry. Magnuson has been with Tom Joy & Son since January 2004, where he started as the accounting manager.

Peshtigo Historical Day

By Renee Kresl

The 2005 Peshtigo Historical Day, held on September 24th was a fun filled day, which offered a variety of events for the entire family. It started with the Fire Tower Walk/Run, which had approximately 200 participants. The annual parade had over 90 entries and is always a crowd pleaser. The day was filled with children's events consisting of face painting, arts and crafts and the Badger Bouncers inflatables that provided entertainment for over 550 young children. There was the Rock Climbing Wall that challenged over 150 adolescent and teens (and some adults) to make it to the top! There were bands, crafts, Ken's Classic Car Exhibit and plenty of food and refreshments.

For the first time at the event there was the Amateur Lumberjack Challenge & Championship sponsored by Stephenson National Bank & Trust. This is a two-person crosscut saw competition that is broken into three classes: Jack and Jack (two men), Jack and Jill (man and woman) and Jill and Jill (two women). This event provided a lot of excitement for the "older" group (competitors needed to be 18 years old or older) and the challenge event is set for future years. Peshtigo Chamber of Commerce directors, Steve Votis and Doug Waelchli, participated and took 8th place in their class!

"There were bands, crafts, Ken's Classic Car Exhibit and plenty of food and refreshments."

The Peshtigo Historical Day Committee is a subcommittee of the Peshtigo Chamber of Commerce and it is their intention to provide a fun, family event for the community. They provide a source for local non-profit organizations to earn funds for their respective groups. Thank you to GFWC Peshtigo Woman's Club, Marinette Rotary, Peshtigo Lions Club, Peshtigo Skate Zone and the Peshtigo Chamber of Commerce for providing the food and refreshments at the event at a low cost making it affordable for families to stay and enjoy the day.

The Peshtigo Historical Day Committee would like to say "Thank You" to all of the businesses and individuals who helped to make this day a success. It took countless hours and an endless amount of energy to organize and work this event. It couldn't have been done without the dedication to making this a fun, family oriented community event.

See you next year on Saturday, September 23rd!

Braatz Joins Bank

Peshtigo National Bank Chairman of the Board Timothy Rennes announced that Richard K. Braatz has accepted a position at the Peshtigo National Bank. Braatz, who spent the last 12 years in the real estate appraisal business as the owner and operator of R.K. Braatz Appraisals, has begun working as a loan officer in the Marinette office. He is responsible for originating real estate and consumer loans.

Braatz who lives in Marinette with his wife, Justine and daughter, Casey, graduated from Peshtigo High School and holds degrees from Hutchinson Technical College and Syracuse University. He has been involved with local youth wrestling programs for the last ten years. Rennes stated, "Rick, like all our lenders, has strong personal ties to the community that he will be working in."

The Peshtigo National Bank is an independent locally owned community bank with locations in Peshtigo, Marinette, Coleman, and Gillett.

Banister Appraisal Services
Residential / Small Commercial Properties

Call Us: *Operating in Peshtigo since 1996*

582-9108 *Real Estate Appraisal & Consulting*

Remodeling? Call us for helpful money saving ideas. Spend a little now to save BIG \$ on your project!

Thank you for all of your support and patronage through the years!

Vandervest Harley-Davidson Sponsors Hayride



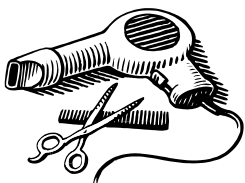
Vandervest Harley-Davidson sponsored a Halloween Hayride for children and their parents. Vandervest Harley-Davidson also served free hot dogs, nachos, popcorn, hot chocolate, apple cider and candy as their way of giving families a safe Halloween.

Thank You!

The Peshtigo Historical Day Committee would like to thank all of the following organizations and businesses for their sponsorship and support for the September 24th Historical Day event:

AJ Floral	Farmers & Merchants Bank	Peshtigo Pharmacy
Aacer Flooring	GFWC Peshtigo Woman's Club	Peshtigo River Stone
Aramark	Great Lakes Carbide Tool Mfg, Inc.	Peshtigo Times
Badger Credit Union	Harper Furniture	Pineview Storage
Bank Mutual	Howard Cable	Rennes Health Centers
Bayer, Inc.	Jeffrey Orear, DDS	Road King Excavating
Bob's Homes, Inc.	M&I Bank	Schussler's Supper Club
Brothers Construction	Neon Beach	Stephenson National Bank
Burger King	NEW Answering Service	Tom Joy & Son, Inc.
CenturyTel	Nicolet Bank	U.E.S. Computers
City of Peshtigo	P.I.P. Corporation	Vandervest Harley-Davidson
Dairy Queen	Packer Valley Title Corporation	Waste Management
David Brostowitz, DDS	Peshtigo Chamber of Commerce	Wells Fargo
Drees Motel	Peshtigo Chiropractic	Wisconsin Michigan Insurance
Eaton Design Studio	Peshtigo School District	Wisconsin Public Service
Eckstrom Homes	Peshtigo National Bank	Zion Lutheran Church
Enterprise Engineering	Peshtigo Parks & Rec Department	

Paul Mitchell School To Open in January



The Wisconsin Academy, a Paul Mitchell partner school, to be located at 880 Frontage Road in Peshtigo, will open and offer cosmetology and nail classes to area residents in December. The program will provide education to be able to take and pass the Wisconsin State Boards. The school will also provide high-quality, low-cost hair salon services to the public such as haircutting, hair coloring and manicures.

Steve and Lori Paul own the school. Persons interested in learning more about the school should contact the Wisconsin Academy directly at 715-582-4104. The first class will begin in January and an open house and tours are slated for December.

Becker Graduates

Diane Becker of the Stephenson National Bank & Trust has recently graduated from the Wisconsin Bankers Association Commercial Lending School. The coursework and curriculum was designed for bankers with an existing understanding of credit, financial analysis and commercial lending. The faculty is comprised of bankers who are considered authorities in their respective fields.

"This is a unique opportunity for bankers to learn how to more completely meet the changing needs of our customers and to deliver higher quality service in our community," said John Reinke, SNB&T president.

Becker joined the bank in 1989 and has worked in the consumer loan department as mortgage loan secretary and credit analyst. As a commercial relationship manager, she is responsible for credit analysis of the commercial loan portfolio, preparation of internal loan proposals and monitoring the financial and commercial loan information.

Remodeling? Building? Buying?

ABC Seamless of the Bay Area has a complete line of home improvement products. With ABC Seamless of the Bay Area, you're investing in quality products and a nationally recognized organization with an ever-growing list of satisfied customers.

ABC Seamless of the Bay Area is a franchise company, locally owned by Miles Kresl, serving Northeastern Wisconsin and the Upper Peninsula of Michigan. The company is licensed, fully insured, and provides free estimates on your home improvement needs. All ABC products have a lifetime warranty. Visit the website at "abcseamless.com" or call 715-854-2379 or toll free 888-455-4617. Locations are in Peshtigo and Crivitz.



The siding without the quacks!

Sweetheart Dance

It's Just Around the Corner... by Dave Banister
Before you know it, the snow will be falling and the holidays will be here. Time sure flies! I know it seems early but we wanted to remind everyone to start thinking about donations for the Sweetheart's Ball in February 2006! Every year has been better than the year before and we hope to continue with that again this year! Please give some thought as to collecting donations and scheduling a little extra time in February to help out with getting our biggest annual fundraising event set up this coming year. We can always use a little extra help and your time would be appreciated more than we can say. We're looking for corporate donations that are well suited for raffles (i.e. trips, overnight packages for families or couples, etc.) as well as nice door prizes for those who attend the Ball. If you provide a product or service locally, why not showcase it at this event? The Sweetheart's Ball has become one of the premier annual events in the area and we look forward to maintaining that title for many years to come! Thank you to all that have helped out over the years. We look forward to seeing new faces this year. Please help us make a great event even better! Contact the Peshtigo Chamber of Commerce for more details at 582-0327.

Badger Credit Union is for You!

Badger Credit Union is open to anyone living or working in Marinette County, within a 25-mile radius. They are located at 870 Frontage Road in Peshtigo. They are open to the community. Please stop in and check out their services and friendly service. They would love to make you a member of Badger Credit Union. Stop in! - Sharon Anderson, President

Triangle Park Decorating & Caroling

Peshtigo's Triangle Park Christmas decorating will be held on November 12th starting at 8:00 a.m. Tree lighting and caroling will be held on November 26th at 6:00 p.m. with refreshments following at Zion Lutheran Church. For more information call Jenni Dolata at 715-582-0615. New businesses, organizations, and families are welcome to participate!



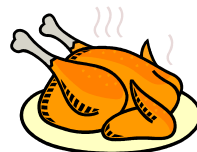
Lindbom Joins Culligan

Kim Lindbom has joined the Culligan sales team in Peshtigo providing water analysis for your home or business. Kim can be reached at 715-582-0566. Arrange for a free water analysis, which includes hardness, iron, PH, TDA, odor, and color. This is free whether you have a conditioning system or not.

Culligan also provides bottled water service to homes and businesses. Please call now for a water cooler free trial.

Peshtigo Corral Restaurant

The Peshtigo Corral is open daily from 6 a.m. to 8 p.m. Breakfast is served all day and includes 99-cent specials and their daily menu includes a kids' menu, chicken dumpling soup and homemade pies. Other specials include Sunday baked chicken, Monday chicken stir fry, Tuesday 1/2 chicken dinner and second is \$3.25, Wednesday BBQ ribs, Thursday meatloaf dinner, Friday fish fry and Saturday prime rib. Give them a call at 715-582-4825.



Mission Statement

The purpose of the Peshtigo Chamber of Commerce is to advance the economic, recreational, industrial, professional, agricultural, cultural, educational and civic welfare of the Peshtigo community and vicinity.

We're on the Web!

Visit us at:

www.peshtigochamber.com



LPL ranked #1 Independent Broker/Dealer for the 10th consecutive Year at Stephenson Financial Services!

Linsco/Private Ledger (LPL) is listed at the top of *Financial Planning* magazine's 20th annual survey of independent broker/dealers with \$1.1B in total revenues in 2004.

Both a pioneer and innovator in the financial services arena, LPL manages over \$100B in assets through its nationwide network of financial advisors. The company's continued strength is a tribute to the success and dedication of its over 6000 independent financial advisors located throughout the United States.

Mike Sbonik, CFP® of Stephenson Financial Services located at Stephenson National Bank & Trust, is our area's local LPL representative.

"We are pleased that SNB&T has formed an alliance with a successful partner like LPL to offer to our local clients access to competitive investment and insurance solutions while maintaining an objective, unbiased advice philosophy," said SNB&T president, John Reinke.

Through LPL, Mike offers a wide range of products and services like fee-based investment management, life & long term care insurance planning, college funding, and annuities.

Mike is a Certified Financial Planner™ professional and a Graduate Estate Planning Consultant™ designee who can be reached at 715- 732-1732 for appointments.

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