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The Community Bulletin

FREE

February 2021
Circulation 15,650

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

Area businesses team up for a sweet Valentine's Day Package

It's been a crazy 11 months for small — especially the mom and pop businesses. Three local businesses have decided that together they can succeed and lift each other up. They love their Howard-Suamico community and are excited to offer a Valentine's Day package that includes something amazing from each of their small businesses. They will be taking preorders for their "Chocolate Flowers & Jewelry Combo" now thru February 12th. For additional information, please see the ad on page 3 or to place an order, please call Wendy Knight at (920) 465-9829.

2017. Our new home has been nothing short of wonderful. We absolutely love helping our Suamico neighbors find that perfect gift for that special someone or revamping that piece that has been sitting in your jewelry box forever. Whatever your need is, we can help make you love it again or find something new. Reach us at (920) 465-9829.

The Candy Bar



Amy Van Vleet

I'm Amy Van Vleet and have lived in Suamico for over 25 years. I brought The Candy Bar to Suamico in 2019. We have been making our delicious chocolates and candies for over 30 years and were a Best of the Bay Finalist in 2020. Our homemade chocolates and candies are all made from scratch in small batches. We make candy daily including caramel and caramel apples, fudge, brittles, toffee, angel food, caramel corn, and hand dipped chocolates. Chocolate dipped

See VALENTINE'S DAY PACKAGE, page 7

North Shore Bank creates "Bank on Kindness" donation program

North Shore Bank today announced a partnership with Mastercard, as part of the bank's community give-back program, "Bank on Kindness," to support local efforts of Wisconsin non-profit organizations.

Now through February 28th, the public can donate to the local, Wisconsin-based, food pantries of their choice through a community-focused website created by North Shore Bank and Mastercard.

North Shore Bank will choose different causes to support throughout the year and related non-profits to feature for donations. The program's online donation portal offers a simple way for the public to donate to any or all of the charities and North Shore Bank will match all donations up to \$500 for each non-profit.

February donations will benefit the following Wisconsin food pantries, with more to be announced:

- Paul's Pantry in Green Bay
- St. Joseph's Food Program in Menasha.
- Food Pantry of Waukesha County in Waukesha
- Shalom Center of Interfaith Network in Kenosha
- Racine County Food Bank in Racine
- Family Sharing of Ozaukee County in Grafton
- Sussex Outreach Services in Sussex

"We hope this effort can help community non-profits realize they can bank on kindness from us and our communities to



help ensure that they can continue to serve those who are struggling or continue their organizations' missions to better our communities," said Susan Doyle, senior vice president of retail banking at North Shore Bank. "We look forward to announcing future non-profit partners but wanted to first address the needs of these food pantries, especially given the current conditions due to the lull in donations following the holidays."

To participate the public can text "Kindness" to 77938 to receive a link to the website via text or visit <https://give.mastercard.com/p/northshorebank>. Individuals do not need to be a North Shore Bank customer or Mastercard card holder to donate.

Scanlan Jewelers



Wendy Knight

I'm Wendy Knight from Scanlan Jewelers. We have been in business for over 100 years providing a family tradition of superior customer service and exquisite pieces and exceptional prices. Our family has nurtured and grown the business from on the road watch repairs in horse and buggy to the fine establishment it is today. We have been in the Green Bay community for over 35 years and moved to Suamico in

Primerica opens office in Howard

Cheryl Tibbs, a Regional Vice President with Primerica, Inc., has relocated her office in the Village of Howard to 2600 Woodale Avenue. Cheryl and her family have been part of the Howard community for over 25 years, and the new office opening comes on her 20 year anniversary with Primerica.

Primerica is the largest independent financial services marketing company in North America. "Our goal is to help families prepare and execute financial plans for their future," said Mrs. Tibbs. "We have already shown many families how to do just that. With our new location we are prepared to grow our community presence by providing clients with sound financial products, as well as a great business opportunity as a Primerica Representative."

In addition to meeting individually with clients and small businesses, Cheryl plans to begin holding in-person and virtual events to



Cheryl Tibbs' Primerica office is located at 2600 Woodale Avenue in Howard. Pictured above standing next to the Primerica sign are Cheryl Tibbs' family. From left to right are Brandon, Owen & Eli, Cheryl and Lance.

teach important financial topics. "Understanding how money works is not an option. It's a necessity. It's my passion to help people learn financial concepts so they are empowered to make good decisions. I now have second and third generation

clients. I love that parents are encouraging their kids to meet with me and learn!" says Cheryl.

People interested in learning more about Primerica are encouraged to call Cheryl's office at (920) 401-4017, or stop by during

regular business hours 9:00 a.m. to 4:30 p.m. Monday through Thursday or Friday 9:00 to noon.

Cheryl Tibbs can also be reached via email at ctibbs.pgk12@primerica.com. After hours appointments are available.

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From the Howard-Suamico School District Board

Unity in our community

This past year our country, our state, and our community have faced some of the greatest challenges of our time. These challenges have affected us each differently, but perhaps the most universal emotion we have collectively experienced is a lack of control. This lack of control is something we have each grappled with, but in many ways it has highlighted the importance of unity in our community.

We use the phrase "It takes a village to raise a child" in recognition of the profound impact a strong community can have on a child's education, development and future success. In the Howard-Suamico School District, we have the benefit of not one, but two villages to aid in raising up the next generation, and that effort starts with each and every member of the community, working together toward common goals.

The work of the local school district is delegated to a handful of elected officials, along with district administrators, but a school district cannot hope for long-term success without the support and input of the broader community. In HSSD, that input can take many forms, such as:

Attending school board meetings, either in person or virtually

Meetings typically take place on Monday evenings, once or twice per month, at 6:00 p.m. in the District Office Training Center. The district website includes details on how to attend virtually or in person, as well as agendas for upcoming meetings and minutes of those in the past. (<https://www.hssdschools.org/district/board-of-education>).

Participating in community surveys

Our two villages have demonstrated an ongoing and significant level of participation in surveys, and these data provide valuable insight to the administration and the board in setting the vision and direction of the district.

Voting

School board elections provide the opportunity to help choose the individuals who will represent you on the HSSD school board. And referendum questions afford the chance to voice support (or not) for future funding needs. In 2021, HSSD residents will choose from 5 candidates running for 2 seats on the board, necessitating a primary election on February 16th, followed by the general election April 6th. Also on the ballot in April are two HSSD referendum questions.

Attending a Community Information Session

Those interested in learning more about the two referendum questions on the April 6, 2021 ballot can attend one of three in person sessions in March, or an online session coming soon. Visit <https://www.hssdschools.org/community/referendum/> for more details.

Being informed

Viewing the District website for the latest updates on the District, schools and community news at www.hssdschools.org.

The people of our two communities represent a broad diversity of backgrounds, heritage, political views, religions and opinions, and in many ways the HSSD school board presents a smaller picture of that diversity. Your seven board members often disagree, and can hold spirited debates on some of the decisions facing us, but one of our most important policies is our Board Member Covenants (GP-9), which states, in part, that board members will "focus on issues, not people or personalities," and "respect decisions of the full Board." In practice, this means that we can disagree on a matter, but once a vote has been cast, we agree to move forward together in support of our goals.

Your school board cannot do its job effectively without the support and input of the community. As we move forward together through this unprecedented time, let us bear in mind the powerful words shared by President Biden on his inauguration as he challenged our nation to "see each other not as adversaries but as neighbors," "treat each other with dignity and respect" and pursue unity as the path forward.

For more information about the Howard-Suamico School District, please visit our website at www.hssdschools.org, or for additional information regarding this article, contact school board member Jason Potts, jaspott@hssdschools.org.

Denmark Bancshares, Inc. announces new board member

The Board of Directors for Denmark Bancshares, Inc. and Denmark State Bank are pleased to announce the appointment of Karen Monfre to the Board of Directors effective January 1, 2021.

Ms. Monfre is a Certified Public Accountant who recently retired from Wipfli, LLP, and brings us over 30 years of experience in accounting, investment banking, audit, and mergers & acquisition consulting to the Board.

"I am honored to serve on the board of Denmark Bancshares and Denmark State Bank and excited to provide oversight to its growth and service to the community. As a community bank that has been around for over a hundred years, it plays an important role to the customers and communities it serves," stated Monfre. Scot Thompson, President and



Karen Monfre

CEO of Denmark Bancshares, Inc. and Denmark State Bank added, "Karen's level of involvement in the community, along with her background and expertise will be a direct complement to our current Board."

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VOLUME XXXVIII—NUMBER 2

CIRCULATION

The next publication of **The Community Bulletin** will be the March 2021 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. 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 March 2021 issue must be received by February 22, 2021. 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	Grayscale	Full Color
Business Card	3.375" w x 2" h	\$47.60	\$61.88
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1/8 Page	5.125" w x 4" h	\$108.00	\$173.16
1/4 Page	5.125" w x 8" h	\$204.00	\$265.20
1/2 Page	10.375" w x 8" h	\$326.40	\$424.32
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Domain name scams: How to recognize & avoid them

submitted by **Bill Koehne, Packerland Websites**



No one likes to be fooled by scammers or questionable advertisements. Domain name notification letters and emails are a good example. A typical subject line is: "This is your final notice for domain listing." Although disguised as legitimate requests for domain name renewal or transfer, these notifications are rarely legitimate. In this article, I explain domain names, how to recognize domain name scams, and how to avoid these scams.

A domain name is referred to as an Internet deed to

online real estate. The domain name is the group of letters that "point" users to a website. For example, our company's domain name is PackerlandWebsites.com.

Every website owner needs a domain name and needs to renew the name at least annually. On a side note, Packerland Websites helps clients choose and secure

domain names that work best for them.

Next, here are some telltale signs of a domain name scams.

Errors in emails — Scammers, especially those operating outside the U.S., often send emails with spelling and grammatical mistakes.

Emails without account numbers — A legitimate domain name expiration notice will include a domain name registry account number.

Emails from unusual senders — The sender's address can be a tip-off, although even reputable

domain registrars like GoDaddy get spoofed by cybercriminals.

Emails with peculiar links — For example, Packerland Websites received a domain name renewal email with a link to a hair salon, not a reputable domain name registrar. That made us suspicious. Never click on a link you don't recognize and trust.

So, how does a company or nonprofit guard against these scams? Essentially, domain name scams rely on people being unfamiliar with their domain name registration. Therefore, the best way to protect yourself is to answer

two questions: Where is my domain name registered? When does my domain name expire?

If you don't know the answer to these questions, visit the website whois.net and type in your domain name. You will find the registrar and expiration date.

Although domain name emails and letters may contain technical terms that sound official, don't be fooled. For more information about domain names or other things related to websites, contact your website developer or Packerland Websites at (920) 826-5901 or team@packerlandwebsites.com.

Howard-Suamico Historical Society 2021 calendar for sale

The Howard-Suamico Historical Society 2021 calendar is for sale now. The calendars include local

historical photos and facts. Calendars are \$8 each and can be purchased at the Suamico Village Hall,



Thornberry Cottage, or by contacting Barb Styczynski at (920) 434-0525 or Tim Rasmussen at (920) 434-

3514. The calendars are also available during the H-S Historical Society Museum hours from 9:00 am to noon

on the second and fourth Tuesday of each month. The museum is located at 605 Maywood Avenue in Howard.

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EXTENDED HOURS ON VALENTINES DAY

Phishing and scams continue, how can you protect yourself?

Join the Howard-Suamico Business & Professional Association on Wednesday, February 10th at noon for important information on how you can protect yourself from a variety of scams.

This month's free Noon, Zoom and Learn will feature Matthew Thomson who is a cybersecurity professional with over 12 years of experience in helping protect organizations from digital crime. This virtual Zoom meeting presentation will last approximately 30 minutes with a question and answer period to follow.

As digital communications — email, messaging apps, SMS/texting, etc. — continue to be more prevalent, criminals will also continue to use these to target us in order to steal our information, money, or both.

As people become

informed of these scams, the criminals will evolve and figure out new and unique ways to convince you to provide your private information to them. Recently numerous individuals have received phone calls from the "IRS" or "Social Security Administration" saying that a person's social security number has been suspended and they wouldn't be able to receive their stimulus check or tax return if they didn't verify their information.

These criminals will often use current events to try to trick you into believing them and letting your guard down for just a few seconds. It is estimated that in 2020, 1.5 million new phishing websites, to be used for malicious purposes, were created every month!

With all this gloom and

doom, what is one to do in order to protect themselves? First, a large dose of skepticism for any message or phone call you receive goes a long way. Second, continually monitoring your financial accounts and personal information to detect any issues as early as possible can help too. There are many other small changes you can make to help keep yourself safe and secure in the digital world.

If you want to learn more about the tactics the criminals use and the small changes you can make to have a fighting chance at protecting yourself join the HSBPA on Wednesday, February 10th at noon for a live virtual Zoom meeting as we discuss some of these scams and additional measures.

Register online at www.hsbpa.org today.

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USPS Loyalty Program tiers bring added value for small businesses

(NAPSI)—The U.S. Postal Service has added tiers to the USPS® Loyalty Program for business customers—a move that helps small businesses improve their bottom line through incentives.

Tiers are based on qualifying shipping totals from the previous calendar year. A higher tier equals a larger benefit—and there is no limit to the amount of credit that can be earned. Going forward, Loyalty Tiers will be allocated at the beginning of each year.

The USPS Loyalty Program is an incentive plan for business customers who use the Click-N-Ship® application to purchase Priority Mail® and Priority Mail Express® labels. All registered business users automatically are included in the program's Base Tier. Once earned,



Mail and Priority Mail Express labels within the shipping cart at checkout.

- Base Tier users earn \$40 of credit for each \$500 spent on purchases up to \$10,000.
- Silver Tier users earn \$50 of credit for each \$500 spent on purchases between \$10,000 and \$20,000.
- Gold Tier status is achieved with at least \$20,000 of qualified purchases in the prior calendar year. Gold Tier users will have access to Commercial Base Pricing, on Priority Mail and Priority Mail Express shipments.

credits are added to their USPS Click-N-Ship account and are available in 30 days. Credits expire 1 year from the date of issuance. The earned credits can be applied to future purchases of Priority

In addition, new USPS business customers using Click-N-Ship are eligible for a one-time \$40 Welcome Bonus credit.

Visit usps.com/loyaltybonus for more information.



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* With 8 gallon gas minimum purchase. Valid only at 2522 Glendale Ave.-Howard. Coupon valid Jan. 30-Feb.12, 2021



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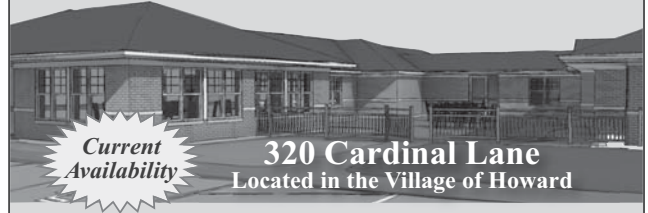
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www.TenderHeartsAssistedLiving.com

With ultra-low rates, should you still invest in bonds?

submitted by Ilya Dayter, Edward Jones Financial Advisor

If you've been investing for many years and you've owned bonds, you've seen some pretty big changes on your financial statements. In 2000, the average yield on a 10-year U.S. Treasury security was about 6%; in 2010, it had dropped to slightly over 3%, and for most of 2020, it was less than 1%. That's an enormous difference, and it may lead you to this question: With yields so low on bonds, why should you even consider them?

Treasury note is an important benchmark, it doesn't represent the returns on any bonds you could purchase. Typically, longer-term bonds, such as those that mature in 20 or 30 years, pay higher rates to account for inflation and to reward you for locking up your money for many years. But the same downward trend can be seen in these longer-term bonds, too - in 2020, the average 30-year Treasury bond yield was only slightly above 1.5%. Among other things, these numbers mean that investors of 10 or 20 years ago could have gotten some reasonably good income from

investment-grade bonds. But today, the picture is different. (Higher-yield bonds, sometimes known as "junk" bonds, can offer more income but carry a higher risk of default.) Nonetheless, while rates are low now, you may be able to employ a strategy that can help you in any interest-rate environment. You can build a bond "ladder" of individual bonds that mature on different dates. When market interest rates are low, you'll still have your longer-term bonds earning higher yields (and long-term yields, while fluctuating, are expected to rise in the future). When

interest rates rise, your maturing bonds can be reinvested at these new, higher levels. Be sure you evaluate whether a bond ladder and the securities held within it are consistent with your investment objectives, risk tolerance and financial circumstances. Furthermore, bonds can provide you with other benefits. For one thing, they can help diversify your portfolio, especially if it's heavily weighted toward stocks. Also, stock and bond prices often (although not always) move in opposite directions, so if the stock market goes through a down

period, the value of your bonds may rise. And bonds are usually less volatile than stocks, so they can have a "calming" effect on your portfolio. Plus, if you hold your bonds until maturity, you will get your entire principal back (providing the bond issuer doesn't default, which is generally unlikely if you own investment-grade bonds), so bond ownership gives you a chance to preserve capital while still investing. But if the primary reason you have owned bonds is because of the income they offer, you may have to look elsewhere during periods of ultra-low interest rates. For

example, you could invest in dividend-paying stocks. Some stocks have long track records of increasing dividends, year after year, giving you a potential source of rising income. (Keep in mind, though, that dividends can be increased, decreased or eliminated at any time.) Be aware, though, that stocks are subject to greater risks and market movements than bonds. Ultimately, while bonds may not provide the income they did a few years ago, they can have a place in a long-term investment strategy. Consider how they might fit into yours.

20th Annual Girls Night Out

The 20th Annual Girls Night Out Gift and Craft Show will take place on Saturday, April 10th from 9:00 a.m. to 3:00 p.m. This annual event will be held at Green Bay Community Church located at 600

Cardinal Lane in the Village of Howard. Vendor space is still available. For information, please contact Michelle at (920) 609-0990 or on facebook at Life Made Simple by Michelle.



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VALENTINE'S DAY PACKAGE / Three area businesses come together.

.....from page 1

strawberries are a Valentine's favorite — call to preorder is recommended. Custom moulded chocolates are another specialty from Easter rabbits to high heel shoes, full-size footballs and semi trucks. Helping you plan a special favor for showers, weddings, birthdays and the everyday treat is what makes us smile. We also have a 50' wall of retro candies to bring back memories for all ages. Contact us at (920) 301-3100.



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special events and everyday giving. We were voted Best Florist in Best of The Bay 2019 and 2020, trust us with your floral needs. Reach us at (920) 634-2377.

Despite pandemic, Port of Green Bay finishes close to goal

After several shipping seasons with strong tonnage totals for the Port of Green Bay, the just-completed 2020 shipping season reflected the impact of the ongoing pandemic.

The shipping season came to an end for the Port last week when the freighter Michigan Great Lakes delivered petroleum products to U.S. Oil.

The 2020 shipping season saw 1,922,608 total tons of cargo move into and out of the Port, a drop of about 15% from the robust 2019 shipping season when cargo shipments reached 2,256,085

tons. The leading cargo categories continued to be limestone, cement and salt.

"Our target each year is to reach or top 2 million tons for the shipping season," said Dean Haen, Port of Green Bay Director. "While we got off to a good start in 2020, the numbers took a hit as the pandemic continued and had an impact on the overall economy. While 2020 was down compared to the last two shipping seasons, it was actually better than 2016 and 2017; an indication of a strong shipping season when you factor in the reduced

business due to the pandemic. This shipping season was about 3% below our 5-year average."

For the year, imports of limestone reached just more than 570,000 tons (down 19% from 2019), while salt imports topped 415,000 tons (up 7%). More than 380,000 tons of cement were also imported through the Port of Green Bay during the just-completed shipping season (up 25%).

On the export side, petroleum products continued to lead the way at 67,000 tons, but it was a decline of nearly 45% from the previous year. Just a few years ago, coal

was the Port's largest inbound commodity. "Many manufacturers and utilities, however, have converted to natural gas," Haen said. "For the first time in decades, coal volume was less than 200,000 tons, compared to more than 400,000 tons in 2019. When considering that change, the Port did very well in 2020. The Port's efforts to diversify import and export commodities are being rewarded and we are cautiously optimistic about the 2021 shipping season."

In the 2020 shipping season, a total of 164 vessels moved through the Port of Green Bay, compared to 177 from the previous year.

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The next issue of The Community Bulletin will be in the mail on Friday, February 26th. The deadline for the upcoming issue is February 22nd. To place an ad or for additional information, please contact Bob Strazishar at (920) 655-8278 or email info@communitybulletin.org.

The Howard Suamico Business Directory

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