

Plymouth

Monday, October 4, 2010

4:00 PM – 5:00 PM

For Women Only – Why Women Need Financial Intimacy

Sponsored by: McKenzie Financial

More Information: 90% of women will be alone at some point in life. Women need to have financial intimacy in their relationships to protect themselves from financial harm caused by unexpected events such as death, separation or divorce. Learn how to have good financial planning conversations with Pam Otten, the Financial Mom.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Pam Otten (920) 892-4510 Email: pamela.otten@lpl.com

4:00 PM – 5:00 PM

Meet Penny the Pig

Sponsored by: Consumer Credit Counseling Service

More Information: Penny is a unique piggy bank that will help teach your children about spending and saving money. The program is for parents and their children from ages 3-10. All children attending with a parent will receive Penny the Pig banks.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

4:00 PM – 5:00 PM

Getting Ready to Retire

Sponsored by: Jean Ann Blanke, Personal Financial Counselor

More Information: A checklist of things to consider as you plan your countdown to retirement.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207
Jean Ann Blanke, EA, ChFC (920) 893-3212 Email: jablanke@excel.net

4:00 PM – 5:00 PM

Reverse Mortgages for Seniors

Sponsored by: Wells Fargo Home Mortgage

More Information: Money to help finance your retirement is locked up in the equity of your home. You can find out how to get it when you need it the most.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209
James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

5:00 PM – 6:00 PM

How to be an Intelligent Investor

Sponsored by: McKenzie Financial

More Information: How are you making your investment decisions? How do you know you are choosing the right investments for you, even your 401K? How do you know if your investments are doing well? Learn how to be an intelligent investor with Pam Otten, the Financial Mom.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Pam Otten (920) 892-4510 Email: pamela.otten@lpl.com

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Beating the Financial Squeeze

Sponsored by: Consumer Credit Counseling Service

More Information: Learn the basic tools to develop and implement a successful spending plan to help you take control of your financial matters.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

5:00 PM – 6:00 PM

Protecting Your Assets

Sponsored by: Veritas Financial Services LLC

More Information: We work a lifetime to provide for our families, to build savings and to create a legacy. But, even the best laid plans can be destroyed by unforeseen events. Learn how to protect yourself and your family from life's unforeseen happenings.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207
Jeremy Burri (920) 893-5262 Email: jburri@veritasinvesting.com

5:00 PM – 6:00 PM

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Where: Plymouth High School, 125 Highland, Plymouth, Room B209
James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

6:00 PM – 7:00 PM

Who Wants to be a Millionaire

Sponsored by: McKenzie Financial

More Information: Is it possible for you to become a millionaire? Do you even want to be a millionaire? Learn the characteristics and habits of new middle-class millionaires and what it takes. Make the choice if it's for you, with Pam Otten, the Financial Mom.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Pam Otten (920) 892-4510 Email: pamela.otten@lpl.com

6:00 PM – 7:00 PM

Stretching Your Food Dollar

Sponsored by: Consumer Credit Counseling Service

More Information: Learn basic concepts of getting more for less in your grocery shopping. Discover how to save 10% or more on your grocery bill every month. What could you do with that extra money?

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

6:00 PM – 7:00 PM

Creating a "Tax Free" Retirement

Sponsored by: Veritas Financial Services LLC

More Information: While you may think of retirement as a time for relaxation and fun, Uncle Sam sees the dollar signs by the way of higher tax bills. Learn what you can do now to reduce your tax bill in retirement, and also why NOW may be the time to make changes as tax law prepares to change.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207
Jeremy Burri (920) 893-5262 Email: jburri@veritasinvesting.com

6:00 PM – 7:00 PM

Tax Strategies for 2010 and Beyond

Sponsored by: Van De Kreeke & Associates, S.C.

More Information: Get some income tax basics, tax planning strategies and information on what is taxable and what is not. What is deductible and what is not. Learn about tax credits and new tax laws.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209
Gerry Van De Kreeke, CPA (920) 458-4351 Email: gvandekreeke@vdk.com

7:00 PM – 8:00 PM

You and Your Credit Report

Sponsored by: Consumer Credit Counseling Service

More Information: Learn what a credit report contains and how this information is used by creditors to determine whether or not you will be considered for a loan. Find out who the three major credit bureaus are and how to obtain a FREE copy of your credit report.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

7:00 PM – 8:00 PM

Taxes: You Ask – I Answer (A Live Question and Answer Session)

Sponsored by: Van De Kreeke & Associates, S.C.

More Information: A town hall session where you and others can get your income tax questions answered. Bring your questions about Federal and State income taxes.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209

Gerry Van De Kreeke, CPA (920) 458-4351 Email: gvandekreeke@vdk.com

Tuesday, October 5, 2010

4:00 PM – 5:00 PM

As One Task Force

Sponsored by: Consumer Credit Counseling Service

More Information: In this struggling economy, you may have found yourself among many in the community facing the loss of a job, reduced hours, and/or financial trouble. This session is intended to help you answer the question "Now what?" Many organizations in the Sheboygan County area exist to help you, whether it's managing your finances, discount or free health services, food, clothing, shelter, or other services.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

4:00 PM – 5:00 PM

Budgeting Techniques that Actually Work

Sponsored by: Matt Wegner Financial Coaching

More Information: Surprisingly simple techniques for creating a working spending plan (and sticking to it).

Where: Plymouth High School, 125 Highland, Plymouth, Room B207

Matt Wegner (920) 331-0941 Email: info@mattwegnercoaching.com

5:00 PM – 6:00 PM

Don't Forget Your Home Inspection

Sponsored by: 4 Square Home Inspections, LLC

More Information: Important information you should know "before" buying or selling your home.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201

Greg Leibig, Certified Home Inspector (920) 451-4646 Email: greg@4squarehi.com

5:00 PM – 6:00 PM

Facing Mortgage Issues

Sponsored by: Consumer Credit Counseling Service

More Information: Having trouble making a house payment? Heading for or currently in foreclosure? This class will answer questions about your options and give you information about how to avoid or stop foreclosure.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Lisa Arneson (920) 458-3784 Email: lisaccsweb@yahoo.com

5:00 PM – 6:00 PM

What You Don't Know is Costing You \$Millions!

Sponsored by: Matt Wegner Financial Coaching

More Information: The truth behind common myths of the financial industry and how believing them is costing you \$Millions.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207

Matt Wegner (920) 331-0941 Email: info@mattwegnercoaching.com

5:00 PM – 6:00 PM

Health Savings Accounts – What You Should Know

Sponsored by: Community Bank & Trust

More Information: What is a Health Savings Account? How does it work? Who is eligible for a Health Savings Account? Learn the answers to these questions and more during this one hour session.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209

Dawn Lauer, HSA Specialist (920) 467-9596 Email: dawnl@communitybankandtrust.com

6:00 PM – 7:00 PM

For Women Only – Why Women Need Financial Intimacy

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More Information: 90% of women will be alone at some point in life. Women need to have financial intimacy in their relationships to protect themselves from financial harm caused by unexpected events such as death, separation or divorce. Learn how to have good financial planning conversations with Pam Otten, the Financial Mom.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201

Pam Otten (920) 892-4510 Email: pamel.a.otten@lpl.com

6:00 PM – 7:00 PM

Buying a Vehicle – What You Think You Know Might Hurt You

Sponsored by: Kohler Credit Union

More Information: Learn about common myths and mistakes related to buying a car today. Learn how buying a car in the past will not work today and avoid common mistakes and traps.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Scott Presutti, Automotive Resource Manager (920) 459-2595 Email: spresutti@kohlercu.com

6:00 PM – 7:00 PM

The Impact of Money on Our Relationships

Sponsored by: Matt Wegner Financial Coaching

More Information: How to communicate with your spouse about money, teaching your children about money, common pitfalls to avoid with family and money.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207

Matt Wegner (920) 331-0941 Email: info@mattwegnercoaching.com

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James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

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How to be an Intelligent Investor

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More Information: How are you making your investment decisions? How do you know you are choosing the right investments for you, even your 401K? How do you know if your investments are doing well? Learn how to be an intelligent investor with Pam Otten, the Financial Mom.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Pam Otten (920) 892-4510 Email: pamela.otten@lpl.com

7:00 PM – 8:00 PM

Starting a Business – Accounting and Tax Considerations

Sponsored by: Van De Kreeke & Associates, S.C.

More Information: What you need to know about starting a business; the type of entity, tax and recordkeeping basics. Find out about depreciation, cash flow and what to expect when you start a business.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Gerry Van De Kreeke, CPA (920) 458-4351 Email: gvandekreeke@vdks.com

7:00 PM – 8:00 PM

Protect Yourself From Identity Theft

Sponsored by: Plymouth Police Department

More Information: Learn how to protect yourself from identity theft and fraud.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207
Chris Ringel, Deputy Chief – Plymouth Police Dept. (920) 893-6541
Email: ringel@wplymouthpd.com

7:00 PM – 8:00 PM

Reverse Mortgages for Seniors

Sponsored by: Wells Fargo Home Mortgage

More Information: Money to help finance your retirement is locked up in the equity of your home. You can find out how to get it when you need it the most.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209
James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

Wednesday, October 6, 2010

4:00 PM – 5:00 PM

What You Need to Know About Identity Theft

Sponsored by: Community Bank & Trust

More Information: Learn what you can do to defend yourself against Identity Theft and what to do if your identity is stolen.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
David Kolar (920) 459-4444 Email: davidk@communitybankandtrust.com

4:00 PM – 5:00 PM

Beating the Financial Squeeze

Sponsored by: Consumer Credit Counseling Service

More Information: Learn the basic tools to develop and implement a successful spending plan to help you take control of your financial matters.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Jeannine Folan (920) 458-3784 Email: jeanninecccs@yahoo.com

5:00 PM – 6:00 PM

Finances for Couples

Sponsored by: Veritas Financial Services LLC

More Information: There are reasons why money is the #1 cause of arguments! This class will help identify your “Money Personality” and explore the seven steps to gaining financial freedom together.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201

Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

5:00 PM – 6:00 PM

Avoiding Holiday Stress

Sponsored by: Consumer Credit Counseling Service

More Information: Learn and understand why the holidays cause stress and how to deal with the financial strains of the holidays.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Jeannine Folan (920) 458-3784 Email: jeanninecccs@yahoo.com

5:00 PM – 6:00 PM

Managing Your Money in Retirement

Sponsored by: Jean Ann Blanke, Personal Financial Counselor

More Information: You did the right thing by saving, but how will you draw on your money over those retirement years? What if you forgot to save?

Where: Plymouth High School, 125 Highland, Plymouth, Room B209

Primary Contact Information: Jean Ann Blanke, EA, ChFC (920) 893-3212

jablanke@excel.net

6:00 PM – 7:00 PM

Your Power Years

Sponsored by: Veritas Financial Services LLC

More Information: Discover how with the proper planning this new chapter of your life can be one of renewal and reinvention, marked by accumulated wisdom, skills and wealth. Retirement is not a time of decline, but the beginning of your “Power Years”.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201

Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

6:00 PM – 7:00 PM

Common Sense Ways to Save

Sponsored by: Consumer Credit Counseling Service

More Information: We all can save money, but why and how are the questions. Learn different ways of approaching savings and how to start a savings habit.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Jeannine Folan (920) 458-3784 Email: jeanninecccs@yahoo.com

6:00 PM – 7:00 PM

The Dark Side of Investing

Sponsored by: Veritas Financial Services LLC

More Information: If your car was leaking oil, how would you tell? There would be an oil spot in your garage, right? But how do you tell if your investment portfolio is leaking? That is a little harder to recognize. This session will go through how to locate the hidden costs of your portfolio and what you can do to reduce or eliminate them.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207

Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

6:00 PM – 7:00 PM

Getting Ready to Retire

Sponsored by: Jean Ann Blanke, Personal Financial Counselor

More Information: A checklist of things to consider as you plan your countdown to retirement.

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7:00 PM – 8:00 PM

You and Your Credit Report

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More Information: Learn what a credit report contains and how this information is used by creditors to determine whether or not you will be considered for a loan. Find out who the three major credit bureaus are and how to obtain a FREE copy of your credit report.

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Jeannine Folan (920) 458-3784 Email: jeanninecccs@yahoo.com

7:00 PM – 8:00 PM

Myths and Truths of Investing

Sponsored by: Veritas Financial Services LLC

More Information: Has your investment experience over the past decade left you feeling confused, anxious or disappointed even if you followed all of the expert advice? Discover the widely held myths of investing and the opposing truths to achieve investing peace of mind.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207

Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

7:00 PM – 8:00 PM

Healthy Living: The Best Way to Control Health Care Costs

Sponsored by: Intun Chiropractic Care

More Information: How what you eat and what you do can eliminate or minimize health care costs.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209

Dr. Renee Stauffacher (920) 451-7077 Email: drstauffacher@intunchirocare.com or rstauffacher@gmail.com

Thursday, October 7, 2010

4:00 PM – 5:00 PM

Estate Planning Essentials

Sponsored by: H.C. Denison Company

More Information: The most important estate planning issues facing families and individuals will be thoroughly addressed in layman terms.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203

Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

4:00 PM – 5:00 PM

The Dark Side of Investing

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More Information: If your car was leaking oil, how would you tell? There would be an oil spot in your garage, right? But how do you tell if your investment portfolio is leaking? That is a little harder to recognize. This session will go through how to locate the hidden costs of your portfolio and what you can do to reduce or eliminate them.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209

Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

5:00 PM – 6:00 PM

Employment Transitions and Your 401K

Sponsored by: New England Financial

More Information: This workshop focuses on helping people experiencing an employment transition to develop a plan to keep their financial house in order, acquire the proper insurance and options for their 401K plan.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

5:00 PM – 6:00 PM

Money in the 21st Century: 30 Tips in 30 Minutes

Sponsored by: H.C. Denison Company

More Information: This fast paced seminar will cover a range of personal financial issues that consumers confront throughout their lives.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

5:00 PM – 6:00 PM

How to Save Money on Your Energy Bills

Sponsored by: Home Depot

More Information: Learn about tips and techniques that will help you save money on your energy bills.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207
Pat Froh (920) 451-0624 Email: kitchendesigner_4924@homedepot.com

5:00 PM – 6:00 PM

Myths and Truths of Investing

Sponsored by: Veritas Financial Services LLC

More Information: Has your investment experience over the past decade left you feeling confused, anxious or disappointed even if you followed all of the expert advice? Discover the widely held myths of investing and the opposing truths to achieve investing peace of mind.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209
Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

6:00 PM – 7:00 PM

The Road to Retirement Security

Sponsored by: New England Financial

More Information: This workshop will offer insight to how annuities can guarantee a 5% income increase in value, no matter what happens in the stock market. Is an annuity right for you?

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

6:00 PM – 7:00 PM

The Economy and Market: What the Media Missed

Sponsored by: H.C. Denison Company

More Information: Get the real story behind the headlines in this eye-opening seminar about the current state and future prospects of the U.S. economy and stock market.

Where: Plymouth High School, 125 Highland, Plymouth, Room B203
Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

6:00 PM – 7:00 PM

Financial Elder Abuse

Sponsored by: Sheboygan County Health & Human Services

More Information: You think that someone is spending an elderly persons' money without their knowledge or understanding of what is happening. How to report abuse and what can be done to help.

Where: Plymouth High School, 125 Highland, Plymouth, Room B207
Christine Freund (920) 467-4120 Email: hinricah@co.sheboygan.wi.us

6:00 PM – 7:00 PM

Finances for Couples

Sponsored by: Veritas Financial Services LLC

More Information: There are reasons why money is the #1 cause of arguments! This class will help identify your "Money Personality" and explore the seven steps to gaining financial freedom together.

Where: Plymouth High School, 125 Highland, Plymouth, Room B209
Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

7:00 PM – 8:00 PM

Are Your Investments Prepared for the Stock Market Volatility

Sponsored by: New England Financial

More Information: The past year has really shaken the confidence of even the most seasoned investor. There is action that you can take today to help yourself get back on track.

Where: Plymouth High School, 125 Highland, Plymouth, Room B201
Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

7:00 PM – 8:00 PM

Managing Your Money in Retirement

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More Information: You did the right thing by saving, but how will you draw on your money over those retirement years? What if you forgot to save?

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Your Power Years

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More Information: Discover how with the proper planning this new chapter of your life can be one of renewal and reinvention, marked by accumulated wisdom, skills and wealth. Retirement is not a time of decline, but the beginning of your "Power Years".

Where: Plymouth High School, 125 Highland, Plymouth, Room B209
Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

Sheboygan

Monday, October 4, 2010

10:30 AM – 11:30 PM

Acquiring a Bankroll of Coupons (Part 1 of a 3 Part Series on Couponing)

Sponsored by: Alderman Julie Kath, the Coupon Queen

More Information: Whether you're couponing for one, family or extreme couponing for local hunger, this workshop is for you. Julie Kath will share her couponing secrets on how to find an inventory of coupons available. Coupons are everywhere, you just need to know where to look. Please bring a non perishable food item for our local pantry.

Where: First United Lutheran Church, 2401 Kohler Memorial Drive, Sheboygan
Alderman Julie Kath (920) 458-0775 Email: msjkath@yahoo.com

4:00 PM – 5:00 PM

The Dark Side of Investing

Sponsored by: Veritas Financial Services LLC

More Information: If your car was leaking oil, how would you tell? There would be an oil spot in your garage, right? But how do you tell if your investment portfolio is leaking? That is a little harder to recognize. This session will go through how to locate the hidden costs of your portfolio and what you can do to reduce or eliminate them.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112
Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

4:00 PM – 5:00 PM

The Economy and Market: What the Media Missed

Sponsored by: H.C. Denison Company

More Information: Get the real story behind the headlines in this eye-opening seminar about the current state and future prospects of the U.S. economy and stock market.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113
Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

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Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

5:00 PM – 6:00 PM

Estate Planning Essentials

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More Information: The most important estate planning issues facing families and individuals will be thoroughly addressed in layman terms.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email:rkuehl@hcdenison.com

5:00 PM – 6:00 PM

Employment Transitions and Your 401K

Sponsored by: New England Financial

More Information: This workshop focuses on helping people experiencing an employment transition to develop a plan to keep their financial house in order, acquire the proper insurance and options for their 401K plan.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

6:00 PM – 7:00 PM

Probate, Trusts, and Securing My Assets

Sponsored by: Wurtz, Roth, Basler & Brock, S.C.

More Information: Do I need a trust to avoid probate? How can I transfer my home and retain my rights? How do I save my assets for my family? Have an Attorney explain it for you.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

Attorney Michael Roth

6:00 PM – 7:00 PM

Healthy Living: The Best Way to Control Health Care Costs

Sponsored by: Intun Chiropractic Care

More Information: How what you eat and what you do can eliminate or minimize health care costs.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Dr. Renee Stauffacher (920) 451-7077 Email: drstauffacher@intunchirocare.com or

rstauffacher@gmail.com

6:00 PM – 7:00 PM

Money in the 21st Century: 30 Tips in 30 Minutes

Sponsored by: H.C. Denison Company

More Information: This fast paced seminar will cover a range of personal financial issues that consumers confront throughout their lives.

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Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email:

rkuehl@hcdenison.com

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Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121

Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

6:00 PM – 7:00 PM

The Road to Retirement Security

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More Information: This workshop will offer insight to how annuities can guarantee a 5% income increase in value, no matter what happens in the stock market. Is an annuity right for you?

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Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

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Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

Tuesday, October 5, 2010

10:30 AM – 11:30 PM

You've Got to Know When to Hold'em and When to Fold'em (Part 2 of a 3 Part Series on Couponing)

Sponsored by: Alderman Julie Kath, the Coupon Queen

More Information: Now that you have an inventory of coupons, now what? In this second workshop, Julie Kath will share her couponing secrets to stay ahead of the game when it comes to organizing your coupons, expiration dates and keeping an eye on daily bargains. Please bring a non-perishable food item for the local food pantry.

Where: First United Lutheran Church, 2401 Kohler Memorial Drive, Sheboygan

Alderman Julie Kath (920) 458-0775 Email: msjkath@yahoo.com

4:00 PM – 5:00 PM

Keys to an Effective Resume

Sponsored by: Great Lakes Training & Development Corp.

More Information: Sets the focus on how to have an effective resume that will allow you to "best market yourself" to any potential employer.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

Paul Stein (920) 783-6619 Email: paul.stein@gotoltc.edu

4:00 PM – 5:00 PM

1st Time Home Buyers

Sponsored by: United One Credit Union

More Information: Buying a home can seem overwhelming, especially when you're experiencing it for the first time. I believe in the dream of homeownership and I will show you how to realize yours.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Linda Serrano (920) 694-3932 Email: lserrano@unitedone.org

4:00 PM – 5:00 PM

Estate Planning Essentials

Sponsored by: H.C. Denison Company

More Information: The most important estate planning issues facing families and individuals will be thoroughly addressed in layman terms.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

4:00 PM – 5:00 PM

Your Power Years

Sponsored by: Veritas Financial Services LLC

More Information: Discover how with the proper planning this new chapter of your life can be one of renewal and reinvention, marked by accumulated wisdom, skills and wealth. Retirement is not a time of decline, but the beginning of your “Power Years”.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121

Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

4:00 PM – 5:00 PM

The Road to Retirement Security

Sponsored by: New England Financial

More Information: This workshop will offer insight to how annuities can guarantee a 5% income increase in value, no matter what happens in the stock market. Is an annuity right for you?

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

4:00 PM – 5:00 PM

What You Need to Know About Identity Theft

Sponsored by: Community Bank & Trust

More Information: Learn what you can do to defend yourself against Identity Theft and what to do if your identity is stolen.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125

David Kolar (920) 459-4444 Email: davidk@communitybankandtrust.com

5:00 PM – 6:00 PM

Building Business Blocks

Sponsored by: Sheboygan County Chamber of Commerce and Lakeshore Technical College

More Information: Learn what a prospective entrepreneur should know and questions they should ask themselves before venturing down the road to potentially opening their own business. If you ever thought of owning your own business, but want to know what to do first, BBB is for you!

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

John Rogers (920) 457-9491 or Kristin Abell (920) 693-1000 Email: rogers@sheboygan.org kristin.abell@gotoltc.edu

5:00 PM – 6:00 PM

Beating the Financial Squeeze

Sponsored by: Consumer Credit Counseling Service

More Information: Learn the basic tools to develop and implement a successful spending plan to help you take control of your financial matters.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Tammy Harris (920) 458-3784 Email: tammy.cccs@yahoo.com

5:00 PM – 6:00 PM

Money in the 21st Century: 30 Tips in 30 Minutes

Sponsored by: H.C. Denison Company

More Information: This fast paced seminar will cover a range of personal financial issues that consumers confront throughout their lives.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email:

rkuehl@hcdenison.com

5:00 PM – 6:00 PM

Finances for Couples

Sponsored by: Veritas Financial Services LLC

More Information: There are reasons why money is the #1 cause of arguments! This class will help identify your "Money Personality" and explore the seven steps to gaining financial freedom together.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121

Dorcas George (920) 893-5262 Email: dorcas.george@veritasinvesting.com

5:00 PM – 6:00 PM

Are Your Investments Prepared for the Stock Market Volatility

Sponsored by: New England Financial

More Information: The past year has really shaken the confidence of even the most seasoned investor. There is action that you can take today to help yourself get back on track.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

6:00 PM – 7:00 PM

Building Business Blocks

Sponsored by: Sheboygan County Chamber of Commerce and Lakeshore Technical College

More Information: Learn what a prospective entrepreneur should know and questions they should ask themselves before venturing down the road to potentially opening their own business. If you ever thought of owning your own business, but want to know what to do first, BBB is for you!

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

John Rogers (920) 457-9491 or Kristin Abell (920) 693-1000 Email: rogers@sheboygan.org

kristin.abell@gotoltc.edu

6:00 PM – 7:00 PM

Scams and Schemes to Get Your Money

Sponsored by: Consumer Credit Counseling Service

More Information: Everyone wants your money! What do you have to do to protect yourself? Learn about various scams and schemes that are used to try to get your money, including telemarketing and mail. Learn some simple prevention habits and precautions to take to protect yourself.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Tammy Harris (920) 458-3784 Email: tammy.cccs@yahoo.com

6:00 PM – 7:00 PM

The Economy and Market: What the Media Missed

Sponsored by: H.C. Denison Company

More Information: Get the real story behind the headlines in this eye-opening seminar about the current state and future prospects of the U.S. economy and stock market.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email:

rkuehl@hcdenison.com

6:00 PM – 7:00 PM

The Dark Side of Investing

Sponsored by: Veritas Financial Services LLC

More Information: If your car was leaking oil, how would you tell? There would be an oil spot in your garage, right? But how do you tell if your investment portfolio is leaking? That is a little harder to recognize. This session will go through how to locate the hidden costs of your portfolio and what you can do to reduce or eliminate them.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121

Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

6:00 PM – 7:00 PM

Employment Transitions and Your 401K

Sponsored by: New England Financial

More Information: This workshop focuses on helping people experiencing an employment transition to develop a plan to keep their financial house in order, acquire the proper insurance and options for their 401K plan.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

7:00 PM – 8:00 PM

Building Business Blocks

Sponsored by: Sheboygan County Chamber of Commerce and Lakeshore Technical College

More Information: Learn what a prospective entrepreneur should know and questions they should ask themselves before venturing down the road to potentially opening their own business. If you ever thought of owning your own business, but want to know what to do first, BBB is for you!

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

John Rogers (920) 457-9491 or Kristin Abell (920) 693-1000 Email: rogers@sheboygan.org

kristin.abell@gotoltc.edu

7:00 PM – 8:00 PM

Facing Mortgage Issues

Sponsored by: Consumer Credit Counseling Service

More Information: Having trouble making a house payment? Heading for or currently in foreclosure? This class will answer questions about your options and give you information about how to avoid or stop foreclosure.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Lisa Arneson (920) 458-3784 Email: lisaccssheb@yahoo.com

7:00 PM – 8:00 PM

Stretching Your Food Dollar

Sponsored by: Consumer Credit Counseling Service

More Information: Learn basic concepts of getting more for less in your grocery shopping. Discover how to save 10% or more on your grocery bill every month. What could you do with that extra money?

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112
Tammy Harris (920) 458-3784 Email: tammy.cccs@yahoo.com

7:00 PM – 8:00 PM

Myths and Truths of Investing

Sponsored by: Veritas Financial Services LLC

More Information: Has your investment experience over the past decade left you feeling confused, anxious or disappointed even if you followed all of the expert advice? Discover the widely held myths of investing and the opposing truths to achieve investing peace of mind.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121
Margaret Wittkopp (920) 893-5262 Email: margaret.wittkopp@veritasinvesting.com

7:00 PM – 8:00 PM

Healthy Living: The Best Way to Control Health Care Costs

Sponsored by: Intun Chiropractic Care

More Information: How what you eat and what you do can eliminate or minimize health care costs.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123
Dr. Renee Stauffacher (920) 451-7077 Email: drstauffacher@intunchirocare.com or rstauffacher@gmail.com

Wednesday, October 6, 2010

4:00 PM – 5:00 PM

Be an Educated Renter

Sponsored by: Sheboygan Housing Authority

More Information: Guide to doing the best job you can when you rent an apartment. Pre-inspection of the apartment and what to look for. How to read and understand the lease agreement, including any and all house rules.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111
Donna Liedtke Email: housing@excel.net

4:00 PM – 5:00 PM

Successful Interviewing

Sponsored by: Great Lakes Training & Development Corp.

More Information: This workshop will prepare a job seeker to market him/her self at the interview session.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112
Paul Stein (920) 783-6619 Email: paul.stein@gotoltc.edu

4:00 PM – 5:00 PM

Money in the 21st Century: 30 Tips in 30 Minutes

Sponsored by: H.C. Denison Company

More Information: This fast paced seminar will cover a range of personal financial issues that consumers confront throughout their lives.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113
Robert Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

4:00 PM – 5:00 PM

Numero ITIN (Presented in Spanish)

Sponsored by: Partners for Community Development

More Information: Que` es y para que sirve el Numero ITIN. Por que es importante aplicar para un numero ITIN. Quen debe de aplicar para obtener el numero ITIN. Informatcion sobre impuestos y como el ITIN podria ayudarle con el proceso migratorio. Presentado en Espanol (Presented in Spanish).

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121
Jose Araujo (920) 459-9880 Email: josea@partners4cd.com

4:00 PM – 5:00 PM

Reverse Mortgages for Seniors

Sponsored by: Wells Fargo Home Mortgage

More Information: Money to help finance your retirement is locked up in the equity of your home. You can find out how to get it when you need it the most.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123
James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

4:00 PM – 5:00 PM

Identity Theft – Strategies for Keeping Your Identity Intact

Sponsored by: Sheboygan Police Department

More Information: This presentation will explore strategies for protecting your identity from potential thieves. It will also cover what to do when you feel your identity has been compromised or stolen. The law enforcement investigative response will also be discussed.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125
Detective Joel Clark, Sheboygan Police Dept (920) 459-3349 Email:
joel.clark@ci.sheboygan.wi.us

5:00 PM – 6:00 PM

Don't Forget Your Home Inspection

Sponsored by: 4 Square Home Inspections, LLC

More Information: Important information you should know "before" buying or selling your home.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111
Greg Leibig, Certified Home Inspector (920) 451-4646 Email: greg@4squarehi.com

5:00 PM – 6:00 PM

As One Task Force

Sponsored by: Consumer Credit Counseling Service

More Information: In this struggling economy, you may have found yourself among many in the community facing the loss of a job, reduced hours, and/or financial trouble. This session is intended to help you answer the question "Now what?" Many organizations in the Sheboygan County area exist to help you, whether it's managing your finances, discount or free health services, food, clothing, shelter, or other services.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112
Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

5:00 PM – 6:00 PM

Estate Planning Essentials

Sponsored by: H.C. Denison Company

More Information: The most important estate planning issues facing families and individuals will be thoroughly addressed in layman terms.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113
Kuehl, CFP & H.C. Denison Vice President (920) 457-9451 Email: rkuehl@hcdenison.com

5:00 PM – 6:00 PM

Buying a Vehicle – What You Think You Know Might Hurt You

Sponsored by: Kohler Credit Union

More Information: Learn about common myths and mistakes related to buying a car today. Learn how buying a car in the past will not work today and avoid common mistakes and traps.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121
Scott Presutti, Automotive Resource Manager (920) 459-2595 Email: spresutti@kohlercu.com

5:00 PM – 6:00 PM

Reverse Mortgages for Seniors

Sponsored by: Wells Fargo Home Mortgage

More Information: Money to help finance your retirement is locked up in the equity of your home. You can find out how to get it when you need it the most.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123
James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

5:00 PM – 6:00 PM

Tax Strategies for 2010 and Beyond

Sponsored by: Van De Kreeke & Associates, S.C.

More Information: Get some income tax basics, tax planning strategies and information on what is taxable and what is not. What is deductible and what is not. Learn about tax credits and new tax laws.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125
Gerry Van De Kreeke, CPA (920) 458-4351 Email: gvandekreeke@vdks.com

5:00 PM – 6:00 PM

How to Save Money on Your Energy Bills

Sponsored by: Home Depot

More Information: Learn about tips and techniques that will help you save money on your energy bills.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 126
Pat Froh (920) 451-0624 Email: kitchendesigner_4924@homedepot.com

6:00 PM – 7:00 PM

The Road to Retirement Security

Sponsored by: New England Financial

More Information: This workshop will offer insight to how annuities can guarantee a 5% income increase in value, no matter what happens in the stock market. Is an annuity right for you?

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111
Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

6:00 PM – 7:00 PM

1st Time Home Buyers

Sponsored by: United One Credit Union

More Information: Buying a home can seem overwhelming, especially when you're experiencing it for the first time. I believe in the dream of homeownership and I will show you how to realize yours.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113
Linda Serrano (920) 694-3932 Email: lserrano@unitedone.org

6:00 PM – 7:00 PM

The Successful Investor

Sponsored by: Community Bank Investments

More Information: This presentation will introduce investing concepts and strategies such as asset allocation, risk vs. reward, compounding, etc.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121
Mary Ryan (920) 459-4444 Email: mary.ryan@primevest.com

6:00 PM – 7:00 PM

Garnishments and Small Claims – Learn Your Rights

Sponsored by: Wurtz, Roth, Basler & Brock, S.C.

More Information: This provides an overview of small claims action and describes your rights, as an individual, under the law. It will also present the basics of a garnishment and outline various solutions.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123
Attorney Shawn Brock

6:00 PM – 7:00 PM

Taxes: You Ask – I Answer (A Live Question and Answer Session)

Sponsored by: Van De Kreeke & Associates, S.C.

More Information: A town hall session where you and others can get your income tax questions answered. Bring your questions about Federal and State income taxes.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125
Gerry Van De Kreeke, CPA (920) 458-4351 Email: gvandekreeke@vdk.com

7:00 PM – 8:00 PM

Employment Transitions and Your 401K

Sponsored by: New England Financial

More Information: This workshop focuses on helping people experiencing an employment transition to develop a plan to keep their financial house in order, acquire the proper insurance and options for their 401K plan.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111
Ken Flannery (262) 717-6078 Email: kflannery@wisconsin.nef.com

7:00 PM – 8:00 PM

Financial Elder Abuse

Sponsored by: Sheboygan County Health & Human Services

More Information: You think that someone is spending an elderly persons' money without their knowledge or understanding of what is happening. How to report abuse and what can be done to help.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112
Christine Freund (920) 467-4120 Email: hinricah@co.sheboygan.wi.us

7:00 PM – 8:00 PM

But What if I Live – The American Retirement Crisis

Sponsored by: Community Bank Investments

More Information: This seminar discusses the seven retirement challenges and the choices you have to plan ahead for.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121
Mary Ryan (920) 459-4444 Email: mary.ryan@primevest.com

7:00 PM – 8:00 PM

Introduction to Personal Bankruptcy – Which Do You Chose and Why

Sponsored by: Wurtz, Roth, Basler & Brock, S.C.

More Information: Provides the basic details about a Chapter 7 and Chapter 13 bankruptcy. It explains a reaffirmation agreement, exemptions and the impact on the individual.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123
Attorney Shawn Brock

7:00 PM – 8:00 PM

Starting a Business – Accounting and Tax Considerations

Sponsored by: Van De Kreeke & Associates, S.C.

More Information: What you need to know about starting a business; the type of entity, tax and recordkeeping basics. Find out about depreciation, cash flow and what to expect when you start a business.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125
Gerry Van De Kreeke, CPA (920) 458-4351 Email: gvandekreeke@vdk.com

Thursday, October 7, 2010

10:30 AM – 11:30 PM

Doubling Down (Part 3 of a 3 Part Series on Couponing)

Sponsored by: Alderman Julie Kath, the Coupon Queen

More Information: Double Daze, Coupon Combining, Price Match? In this last workshop, Julie Kath will share her couponing secrets for you to take full advantage of your coupon knowledge. Whether you're shopping for one, family or extreme couponing; *not all stores are created equal*. Please bring along a non-perishable food item for the local food pantry.

Where: First United Lutheran Church, 2401 Kohler Memorial Drive, Sheboygan
Alderman Julie Kath (920) 458-0775 Email: msjkath@yahoo.com

4:00 PM – 5:00 PM

Meet Penny the Pig

Sponsored by: Consumer Credit Counseling Service

More Information: Penny is a unique piggy bank that will help teach your children about spending and saving money. The program is for parents and their children from ages 3-10. All children attending with a parent will receive Penny the Pig banks.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111
Jeannine Folan (920) 458-3784 Email: jeannineccs@yahoo.com

4:00 PM – 5:00 PM

You and Your Credit Report

Sponsored by: Consumer Credit Counseling Service

More Information: Learn what a credit report contains and how this information is used by creditors to determine whether or not you will be considered for a loan. Find out who the three major credit bureaus are and how to obtain a FREE copy of your credit report.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112
Matt Kautzer (920) 458-3784 Email: mattkautzer.ccs@yahoo.com

4:00 PM – 5:00 PM

The Impact of Money on Our Relationships

Sponsored by: Matt Wegner Financial Coaching

More Information: How to communicate with your spouse about money, teaching your children about money, common pitfalls to avoid with family and money.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Matt Wegner (920) 331-0941 Email: info@mattwegnercoaching.com

4:00 PM – 5:00 PM

Health Savings Accounts – What You Should Know

Sponsored by: Community Bank & Trust

More Information: What is a Health Savings Account? How does it work? Who is eligible for a Health Savings Account? Learn the answers to these questions and more during this one hour session.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 121

Dawn Lauer, HSA Specialist (920) 467-9596 Email: dawnl@communitybankandtrust.com

4:00 PM – 5:00 PM

Creating a “Tax Free” Retirement

Sponsored by: Veritas Financial Services LLC

More Information: While you may think of retirement as a time for relaxation and fun, Uncle Sam sees the dollar signs by the way of higher tax bills. Learn what you can do now to reduce your tax bill in retirement, and also why NOW may be the time to make changes as tax law prepares to change.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

Jeremy Burri (920) 893-5262 Email: jburri@veritasinvesting.com

4:00 PM – 5:00 PM

Who Wants to be a Millionaire

Sponsored by: McKenzie Financial

More Information: Is it possible for you to become a millionaire? Do you even want to be a millionaire? Learn the characteristics and habits of new middle-class millionaires and what it takes. Make the choice if it's for you, with Pam Otten, the Financial Mom.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 126

Pam Otten (920) 892-4510 Email: pamela.otten@lpl.com

5:00 PM – 6:00 PM

Beating the Financial Squeeze

Sponsored by: Consumer Credit Counseling Service

More Information: Learn the basic tools to develop and implement a successful spending plan to help you take control of your financial matters.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

Jeannine Folan (920) 458-3784 Email: jeanninecccs@yahoo.com

5:00 PM – 6:00 PM

Common Sense Ways to Save

Sponsored by: Consumer Credit Counseling Service

More Information: We all can save money, but why and how are the questions. Learn different ways of approaching savings and how to start a savings habit.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Matt Kautzer (920) 458-3784 Email: mattkautzer.ccs@yahoo.com

5:00 PM – 6:00 PM

What You Don't Know is Costing You \$Millions!

Sponsored by: Matt Wegner Financial Coaching

More Information: The truth behind common myths of the financial industry and how believing them is costing you \$Millions.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Matt Wegner (920) 331-0941 Email: info@mattwegnercoaching.com

5:00 PM – 6:00 PM

Protecting Your Assets

Sponsored by: Veritas Financial Services LLC

More Information: We work a lifetime to provide for our families, to build savings and to create a legacy. But, even the best laid plans can be destroyed by unforeseen events. Learn how to protect yourself and your family from life's unforeseen happenings.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

Jeremy Burri (920) 893-5262 Email: jburri@veritasinvesting.com

5:00 PM – 6:00 PM

How to Manage Your Finances (Presented in Spanish)

Sponsored by: Catholic Charities

More Information: This presentation will be a brief and complete teaching interaction in how to manage finances, learn how to stretch our budget and balance a checkbook.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125

Alejandra Klemme (920) 458-5726 Email: aklemme@ccmke.org

5:00 PM – 6:00 PM

For Women Only – Why Women Need Financial Intimacy

Sponsored by: McKenzie Financial

More Information: 90% of women will be alone at some point in life. Women need to have financial intimacy in their relationships to protect themselves from financial harm caused by unexpected events such as death, separation or divorce. Learn how to have good financial planning conversations with Pam Otten, the Financial Mom.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 126

Pam Otten (920) 892-4510 Email: pamel.otten@lpl.com

6:00 PM – 7:00 PM

Living on a Fixed Income

Sponsored by: Consumer Credit Counseling Service

More Information: Discover ways to save money EVERYDAY and how to develop a savings plan.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

6:00 PM – 7:00 PM

Budgeting Techniques that Actually Work

Sponsored by: Matt Wegner Financial Coaching

More Information: Surprisingly simple techniques for creating a working spending plan (and sticking to it).

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Matt Wegner (920) 331-0941 Email: info@mattwegnercoaching.com

6:00 PM – 7:00 PM

Reverse Mortgages for Seniors

Sponsored by: Wells Fargo Home Mortgage

More Information: Money to help finance your retirement is locked up in the equity of your home.

You can find out how to get it when you need it the most.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

6:00 PM – 7:00 PM

How to Manage Your Finances (Presented in English)

Sponsored by: Catholic Charities

More Information: This presentation will be a brief and complete teaching interaction in how to manage finances, learn how to stretch our budget and balance a checkbook.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 125

Alejandra Klemme (920) 458-5726 Email: aklemme@ccmke.org

6:00 PM – 7:00 PM

How to be an Intelligent Investor

Sponsored by: McKenzie Financial

More Information: How are you making your investment decisions? How do you know you are choosing the right investments for you, even your 401K? How do you know if your investments are doing well? Learn how to be an intelligent investor with Pam Otten, the Financial Mom.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 126

Pam Otten (920) 892-4510 Email: pamela.otten@lpl.com

7:00 PM – 8:00 PM

Probate, Trusts, and Securing My Assets

Sponsored by: Wurtz, Roth, Basler & Brock, S.C.

More Information: Do I need a trust to avoid probate? How can I transfer my home and retain my rights? How do I save my assets for my family? Have an Attorney explain it for you.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 111

Attorney Michael Roth

7:00 PM – 8:00 PM

You and Your Credit Report

Sponsored by: Consumer Credit Counseling Service

More Information: Learn what a credit report contains and how this information is used by creditors to determine whether or not you will be considered for a loan. Find out who the three major credit bureaus are and how to obtain a FREE copy of your credit report.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 112

Matt Kautzer (920) 458-3784 Email: mattkautzer.cccs@yahoo.com

7:00 PM – 8:00 PM

Buying a Vehicle – What You Think You Know Might Hurt You

Sponsored by: Kohler Credit Union

More Information: Learn about common myths and mistakes related to buying a car today.

Learn how buying a car in the past will not work today and avoid common mistakes and traps.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 113

Scott Presutti, Automotive Resource Manager (920) 459-2595 Email: spresutti@kohlercu.com

7:00 PM – 8:00 PM

Reverse Mortgages for Seniors

Sponsored by: Wells Fargo Home Mortgage

More Information: Money to help finance your retirement is locked up in the equity of your home. You can find out how to get it when you need it the most.

Where: Horace Mann Middle School, 2820 Union Avenue, Sheboygan, Room 123

James Cullen (920) 432-7985 Email: james.w.cullen@wellsfargo.com

Oostburg

Monday, October 4, 2010

6:30 PM – 7:30 PM

Stretching Your Food Dollar

Sponsored by: Consumer Credit Counseling Service

More Information: Learn basic concepts of getting more for less in your grocery shopping. Discover how to save 10% or more on your grocery bill every month. What could you do with that extra money?

Where: Oostburg Library, 213 N. 8th

Tammy Harris (920) 458-3784 Email: tammy.cccs@yahoo.com

Thursday, October 7, 2010

6:30 PM – 7:30 PM

How to Start Saving for Your Retirement

Sponsored by: Oostburg State Bank

More Information: Steve will give direction and education on various strategies for pre-retirement attendees to “get started” saving for retirement.

Where: Oostburg Library, 213 N. 8th

Steve Klescewski (920) 564-4328 Email: stevek@oostburgbank.com

Saturday, October 9, 2010

10:30 AM – 11:30 AM

Meet Penny the Pig

Sponsored by: Consumer Credit Counseling Service

More Information: Penny is a unique piggy bank that will help teach your children about spending and saving money. The program is for parents and their children from ages 3-10. All children attending with a parent will receive Penny the Pig banks.

Where: Oostburg Library, 213 N. 8th

Lisa Arneson (920) 458-3784 Email: lisaccssheb@yahoo.com

Random Lake

Wednesday, October 6, 2010

6:30 PM – 7:30 PM

Stretching Your Food Dollar

Sponsored by: Consumer Credit Counseling Service

More Information: Learn basic concepts of getting more for less in your grocery shopping. Discover how to save 10% or more on your grocery bill every month. What could you do with that extra money?

Where: Random Lake Lakeview Community Library, 112 Butler Street
Tammy Harris (920) 458-3784 Email: tammy.cccs@yahoo.com

Thursday, October 7, 2010

6:00 PM – 7:00 PM

Meet Penny the Pig

Sponsored by: Consumer Credit Counseling Service

More Information: Penny is a unique piggy bank that will help teach your children about spending and saving money. The program is for parents and their children from ages 3-10. All children attending with a parent will receive Penny the Pig banks.

Where: Random Lake Lakeview Community Library, 112 Butler Street
Lisa Arneson (920) 458-3784 Email: lisaccssheb@yahoo.com

Cedar Grove

Tuesday, October 5, 2010

6:00 PM – 7:00 PM

How to Start Saving for Your Retirement

Sponsored by: Oostburg State Bank

More Information: Steve will give direction and education on various strategies for pre-retirement attendees to “get started” saving for retirement.

Where: Cedar Grove Library, 131 W. Van Altena Ave
Steve Klescewski (920) 564-4328 Email: stevek@oostburgbank.com