

# Winch Report

## Tithe your time and talent too

Some of the most visible signs of the holidays are the red kettles that greet shoppers at the entrance to most shopping centers. This highly successful fundraising campaign allows busy holiday shoppers to feel good about easily contributing funds to a worthwhile cause, and it also provides an opportunity for those who want to volunteer to ring bells for a short period of time. The campaign is a win/win situation for volunteers and the charity. But it's certainly not the only game in town.

Operation Christmas Child, sponsored by Samaritan's Purse, asks volunteers to fill a shoe box (or comparable container), attach a label and drop it off at a designated site. While the local drop off locations closed November 22 this year, there is still an opportunity to mail the shoe box directly to Samaritan's Purse or to participate online. Addresses for those options are Samaritan's Purse, Operation Christmas Child, 801 Bamboo Road, Boone, NC 28607 or [www.samaritanaspurse.org](http://www.samaritanaspurse.org).

Meals on Wheels is a year-round way to provide nutritious meals and friendly chat to people who

have trouble getting around. You can donate money to this organization, or volunteer to drive meals to people in your area.

Several churches in the area sponsor free holiday meals for people who are struggling financially. In the Fox Valley, these include St. Mary's Menasha, St. John's United Church of Christ in Appleton, Christ the Rock in Menasha, United Methodist in New London and St. Peter and Paul Parish in Hortonville. Contact your local newspaper for holiday meal volunteer opportunities in your area.

The Salvation Army serves meals throughout the year and appreciates volunteers to help serve the noon meal.

Other charities tap into the athletic abilities of its volunteers. Charity runs are available for participation all year. Locally, Pacesetters Running Club lists charity and fun runs on its website at [pacesetters-run.org](http://pacesetters-run.org). The Polar Plunge may be for the hearty (or giddy), but there are also opportunities to raise funds in a nice, warm indoor pool.

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## Thanksgiving

Our office will be closed on Thanksgiving day and open from 8:30 to noon on Friday, November 26.

We will be open for our regular business hours, 8:30—5 p.m. the following week.

Among the many things we'll be celebrating during Thanksgiving here at Winch Financial are our clients, many of whom have been with us since we opened our doors in 1981.

In a fickle business, we appreciate your loyalty and we want to assure you that it is something we never take for granted.

## College student fields success in and out of stadium

**Editor's note:** Kyle Wallin, a senior at UW-Oshkosh, is interning at Winch Financial this semester while balancing a full course load, part-time job and participation as a key member of a nationally ranked soccer team.

Although the college years are commonly stereotyped as a period in which young adults lose all morality and become social dissidents, most would admit that their time at an institution of higher education helped establish the identity and values they would carry for the rest of their lives.

Recognizing how much college has shaped my personal development as a young adult, I consider myself fortunate to have been associated with the UW-Oshkosh Men's Soccer program for the past four years.

Although my collegiate career has not yet concluded, the finish line is rapidly approaching. In a matter of weeks, I will hang up my cleats and *not* begin preparing for an upcoming season. Soccer has always defined who I am, but for the first time since I began playing soccer 16 years ago, what's next in my life doesn't involve competitive athletics. Despite the uncertainty towards what the next stage of my life may entail, I will always feel gratitude towards what I have been able to be a part of at UW-Oshkosh.

Although athletes understand that every season must come to an end, my senior year has been an especially bittersweet



experience.

On the field, my UW-Oshkosh team has been fortunate to experience a high level of success. We are currently ranked fifth nationally, the only NCAA Division III soccer team in the nation to go through the regular season without a loss, and will soon be competing in the Final Four of the NCAA playoffs in San Antonio, Texas as a national semifinalist.

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But despite how mentally engulfing the constant preparation of a season can be at times, I have found it difficult to ignore the looming fear of my career ending.

In the back of my mind, I am dreading the day in which it all comes to a close. I'm not afraid of losing the rush of competition or the thrill of victory, but rather from knowing that the final

whistle that signals the end of my time with my 27 teammates. Although our group will almost certainly remain friends into the future, nothing we experience in our adult lives will rival the common sense of purpose we shared while playing together at Titan Stadium.

We pushed each other to improve every day and persevered by committing fully to the greater cause.

People often comment that I work hard, but associating oneself with an athletic program makes the passion to exceed expectations contagious and second-nature.

Though only in each others lives for a brief segment, the memories we shared and experiences we fought through as a group has created a resilient and lasting bond among us all.

What did you take away from college? What was the most important thing you learned? Perhaps the wisdom of your calculus professor was instilled in you.

Maybe you found your true passion in life. There is no right or wrong answer – everyone's college experience follows a different path.

I found my answer drenched in sweat on a soccer field, looking around at a group of young men who refused to accept anything short of their fullest.

Through their collective impact, I recognized how a group committed to excellence can achieve victory in anything they pursue.

## The Buddy Files: Helping son-in-law launch new business

Unemployment rates in Wisconsin hit a 20-year high in March of 2010. According to the U.S. Department of Labor Statistics, 9.8% of eligible workers filed for unemployment at that time. Since then, the rates have leveled off at 7% but those numbers don't even include Wisconsin workers forced to take scheduled layoffs.

One such worker is Bill Kizewski. Currently employed as an outside customer sales rep,

Kizewski has been forced to take a layoff one week a month and every Friday. The situation left Kizewski, a married father of two, facing a tremendous cut in salary. So, he looked at his options and, with the support of his family, including father-in-law Buddy Patterson, Kizewski launched a side business he's hoping will develop into a fulltime career.

"They were looking at setting up a franchise, which would have been very expensive," said Patterson. "I talked to them about setting up their own business. We got busy and came up with a name and then we found an old truck at a place in Shawano. It was a 1992 Isuzu diesel truck with no brakes. But it had a lift so we bought it and pushed it to a truck garage right next door. Bill put \$6,600 into the truck, including purchase, a break job, a paint job and decaling. It looks great."

Turned down by the bank for a small business loan, Kizewski



*Truck 'N Junk is a junk removal service available to both residential and commercial customers.*

and his wife, Tracy, took out a home equity loan, filed necessary paperwork including liability insurance, and launched the fully bonded Truck 'N Junk, LLC in November.

Truck 'N Junk is a junk removal service available to both residential and commercial customers. The company will provide no obligation estimates for removal of old appliances, furniture, yard debris, and electronic equipment, among other things.

Bill and Buddy celebrated the completion of their first job, removal of a studio couch and computer desk, with a trip to Dairy Queen.

"It's been very exciting," said Buddy. "I've always had a good relationship with my son-in-law. I call him my second son. We're really hoping this works out for him. Rather than sitting around collecting unemployment, he's actually getting out there and trying to build something on his own."

Kizewski recently called Buddy to check out a potential client who wanted to hire Truck 'N Junk to clean out a barn he'd recently purchased. "We drove down to south Oshkosh to check out this barn. Of course, it was pitch black but we went in there with flashlights and gave him an estimate. Now we're anxiously waiting for a call back," Patterson said.

Other clients and potential clients include churches,

schools, apartment buildings, restaurants, storage units and, increasingly, elderly home owners. "We took a call from a lady who wanted us to clean out her basement and haul her junk away," he said.

Patterson, who retired from fulltime employment in 2000, plans to remain as a resource for the company as long as they need him. Meanwhile, on Fridays when he is not working on a job, Kizewski makes cold calls.

"I'm very optimistic that this company will be successful," Patterson said. "Bill is a hard worker and there is a need for a company like this in this area. We're very proud of Bill. He's a good son-in-law with a bright future."

For more information about Truck 'N Junk call 920-858-1455 or visit their website at [www.truck-n-junk.com](http://www.truck-n-junk.com).

## Winch Financial

Founded in Appleton, Wisconsin by Christina Winch more than 30 years ago, Winch Financial has become a nationally recognized, full service financial planning firm.

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## Many organizations seek talent and time

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Swim for MS offers a unique ability for volunteers to set their own time and distance. Contact [support.msassociation.org](http://support.msassociation.org). If knitting is your bag, Newborns in Need is one of several organizations that seeks handcrafted blankets and garments. Contact them at [newbornsinneed.org](http://newbornsinneed.org). Schools also always have a need for volunteers, among their parents, grandparents and retired neighbors. Retired residents can find an excellent opportunity to volunteer within the schools as a guest speaker, a regular participant in a grade school reading program, within the Arts department as a sewer or set designer, and in the ath-



letic department as a concession booth worker or team meal server. Contact your local school for more information.

If you are looking for a way to volunteer this holiday season, or any time during the year, make your way to [VolunteerMatch.org](http://VolunteerMatch.org). If you belong to an organization that is looking for volunteers or support and would like us to spread the word, just let us know.

Have a wonderful Thanksgiving!

## Schwab offers electronic documents and confirmations

Charles Schwab now offers electronic financial statements and trade confirmations. In a few simple steps, Schwab clients can access these items.

### For eConfirms

For eStatements following the following steps:

1. Log into [schwaballiance.com](http://schwaballiance.com) using your customer ID and password.
  2. Go to the 'Account' tab
  3. Click on the "eDocuments" secondary tab
  4. Click on the Delivery Preferences sub-tab
  5. Check eStatements column
  6. Validate the primary email address or enter a new one
  7. Review and agree to Paperless Consent
  8. Click "submit"
1. Go to the Account tab
  2. Click on eDocuments
  3. Click on delivery preferences
  4. Click on the link "Modify your trade confirmation daily preferences"
  5. Check next to accounts you want to enroll in eConfirms
  6. Note: If you also want to get electronic mutual fund prospectuses, select the accounts for Electronic Delivery of Mutual Fund/Shareholder
  7. Review and agree to the Paperless Consent
  8. Click "submit"