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The Marathon County Historical Society presents Vintage Game Night

FOR MMC

The Marathon County Historical Society Vintage Game Night returns Friday, February 7th. Our game night is the First Friday of each month from 5:30-8:30 pm at the Woodson History Center (410 McIndoe St. Wausau). We have 100's of vintage games (past and present) to choose from and people can come and go as they please. You can even bring your own game to play. Hungry Hungry Hippos, Monopoly, Uno, Clue, card games, team games, children's games and even the popular Chicken Nugget game! We've got something for everyone.

Upcoming dates are February 7th, March 7th, April 4th, May 2nd and June 6th. Vintage Video Game Night returns in April co-sponsored by the Wisconsin Computer Club. We still pull out vintage board/card games, so people have that option too. Always free popcorn. Please join us for Vintage Game Night and have a good old time.

For more information, please contact the Marathon County Historical Society at 715-842-5750, email us at info@marathoncountyhistory.org, visit our website at www.marathoncountyhistory.org or check out our Facebook page <https://www.facebook.com/MarathonCountyHistory>.

VINTAGE GAME NIGHT

5:30 pm to 8:30 pm Fridays, February 7th,
March 7th, April 4th, May 2nd and June 6th
Woodson History Center

410 McIndoe Street, Wausau, Wisconsin
www.marathoncountyhistory.org

MCHS is located in the Woodson History Center at 410 McIndoe Street, Wausau, Wisconsin. Exhibit and office hours are Tuesday – Friday 9 am to 4:30 pm and Saturday and Sunday 1 pm to 4:30 pm. Admission is free. The Research Library is open from 9 am to 3:30 pm Tuesday – Friday. Tours of the Yawkey House Museum are available Tuesday – Sunday. Call for times and prices.

The mission of MCHS is to collect, preserve, and exhibit materials related to the history of Marathon County, and to use these materials to help people learn about North Central Wisconsin, connect with their roots, and explore their own historical connections.

The Marathon County Historical Society is supported in part by City of Wausau Room Tax Funding. Additional support provided through the B.A. & Esther Greenheck Foundation.

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Cold Weather Increases Risk of Heart Attacks: Aspirus Cardiologist Urges Caution

ASPIRUS HEALTH

As temperatures drop, the risk of heart-related health issues, particularly heart attacks, rises significantly. Research has highlighted the connection between cold weather and cardiovascular events, raising concern for individuals in colder

climates or facing sudden temperature changes.

Cold weather poses unique challenges for the body. "When temperatures fall, our bodies respond by constricting blood vessels to conserve heat, which can raise blood pressure," said Dr. Daniel Krause, an Aspirus

Heart Care cardiologist. "This added strain on the heart can be especially dangerous for individuals with preexisting heart conditions or those at risk of cardiovascular disease."

Why Cold Weather Increases Risk

Cold weather impacts the

cardiovascular system in several ways:

- Vasoconstriction: The narrowing of blood vessels increases blood pressure, forcing the heart to work harder.

- Increased Blood Clotting: Cold temperatures

See RISK page 2

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PUBLISHER'S LETTER

Looking Past; Looking Forward

Dear Reader,

When the love of your life dies, the impact is profound and life-altering. The grief can feel as though it will never subside, and the absence of that person—your partner in all things—casts a shadow over even the smallest moments of your day. The process of losing them, from illness or sudden tragedy to the final goodbye, is one of life's greatest challenges.



will naturally continue, and you may find yourself needing to rebuild parts of your own. Consider joining a grief support group where others who've experienced similar losses can share their insights and struggles. Knowing you're not alone in your feelings can be deeply reassuring.

Over time you can find new meaning and purpose. Though it feels impossible at first, try to slowly re-engage with the world. Take up an activity or explore something you've always been curious about. Join a class in art, writing, or history. Volunteer with an organization that aligns with your values. If you're physically able, activities like yoga, gardening, or walking in nature can offer both physical and emotional relief.

You may find some healing in honoring your loved one's memory. Create a ritual or space where you can remember and celebrate your spouse. It might be a small garden, a photo album, or even a weekly moment of reflection. This helps keep them present in your life in a way that feels healthy and comforting, rather than overwhelming.

But don't remain in a constant state of sorrow. Your loved one wouldn't want that. While they may no longer be physically by your side, their love and influence live on in you. Embracing life doesn't mean forgetting them; it means carrying their memory with you as you find joy again.

Take heart, dear reader. Though the journey of loss is painful, it's also a testament to the love you shared. Grief is a long and winding road, but it does not mean your own story is over. It's a new chapter—one you didn't ask for, but one in which you can still find meaning, connection, and even hope.

PATRICK J. WOOD
Publisher

Author of "Reflections" a new book now available on Amazon.

After the funeral is over, the loneliness often sets in deeply. Friends and family may surround you for a time, offering kindness and support, but eventually, their lives pull them back to their routines. And there you are, left to grapple with the silence.

Many who experience such a loss have shared how the grief feels inescapable. The memories you shared with your spouse linger everywhere—in your home, your daily habits, and even in the way you think about the world. The ache is particularly acute when something good or bad happens, and you instinctively want to share it with them.

There is no one-size-fits-all answer to coping with such loss. Each person's grief is unique, shaped by the depth of the relationship and the individual personality of the one left behind. However, here are some thoughts that may offer comfort and guidance as you navigate this painful journey.

First, take it one day at a time. It's simple advice, but it holds profound wisdom. In the early days, just getting out of bed and facing the world can feel like a monumental task. Allow yourself to move at your own pace. Don't rush the grieving process or feel pressured to "move on" too quickly. Healing is not linear, and it's okay to have days when the sorrow feels overwhelming.

It's important to lean on others—but also seek to rebuild. Family and friends can provide crucial support, but their lives

Wisconsin Joins \$106 Million Multi-State Settlement with Vanguard over Big Tax Bills, Remediation to Investors

FOR MMC



The Wisconsin Department of Financial Institutions (DFI), a member of the North American Securities Administrators Association (NASAA), today announced Wisconsin has joined a taskforce of state securities regulators and the United States Securities and Exchange Commission (SEC) in a \$106 million settlement with Vanguard Marketing Corporation (VMC) and The Vanguard Group, Inc. (Vanguard) for failing to supervise certain registered persons and failing to disclose potential tax consequences to investors following a change in investment minimums for certain target date retirement funds.

The settlement stems from a three-year multi-state task force investigation coordinated through NASAA's Enforcement Section Committee, to conduct a comprehensive investigation, parallel to a concurrent investigation by the SEC.

The investigation revealed that in 2020, Vanguard lowered the

investment minimums for its Institutional Target Retirement Funds (TRFs). As a result of the lowered investment minimums, a large number of retirement plan investors redeemed their Investor TRF shares to purchase Institutional TRF shares. The large number of redemptions caused Vanguard to sell highly appreciated assets in the Investor TRF, which triggered significant capital gains taxes for hundreds of thousands of retail investors who remained invested in the Investor TRF. Vanguard did not disclose the potential capital gains and tax implications to Investor TRF shareholders which was a consequence of the migration of shareholders from the Investor TRF to the Institutional TRF.

"This joint investigative effort underscores the crucial role our members play in investor protection," said NASAA President and DFI Securities Administrator Leslie Van Buskirk. "This settlement shows the value of state and federal authorities working together to benefit investors."

The Vanguard Group, Inc. is the parent company of Vanguard Marketing Corporation, a FINRA- and state-registered broker-dealer. Vanguard markets and sells target retirement funds to investors who

hold shares in qualified accounts that offer special tax treatment, including deferred taxes, as well as to investors who hold shares in taxable accounts. Historically, the amount of capital gains distributions and resulting tax liability for shareholders in Investor TRFs has been modest. The SEC will notify the investors that were impacted by this action and will administer the remediation payments, through its Fair Fund program, to compensate investors for the capital gains taxes.

"As demonstrated by this enforcement action, we are working collaboratively to protect Wisconsin investors and the integrity of our financial markets," said DFI Secretary Cheryl Olson-Collins. "This settlement is an important reminder to every firm and financial professional to comply with our securities laws."

Wisconsin residents who have questions or concerns about this settlement, their investments, or financial professional, should contact the DFI's Division of Securities by calling (608) 266-2139 or emailing DFISecurities@dfi.wisconsin.gov. Residents can also visit BrokerCheck® to research the background and experience of financial brokers, advisers, and firms.

Reflections by Patrick Wood is Now Available at Janke Book Store, Wausau

| OUT & ABOUT |

MORE OUT & ABOUT ADS ON PAGE 4

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RISK from page 1

can cause blood to thicken, which may elevate the risk of clot formation.

- Elevated Heart Rate: Activities like shoveling snow or outdoor exercise can strain the heart, especially for those unaccustomed to such exertion.
- Decreased Oxygen Supply: Cold air can irritate the lungs, reducing oxygen

levels and increasing cardiac strain.

Who Is Most at Risk?

Certain groups are more vulnerable to cold-weather-related heart issues, including:

- Older adults
- Individuals with existing cardiovascular disease
- Smokers
- Those with high blood pressure or diabetes
- People engaging in

sudden, strenuous outdoor activities

Recognizing the Warning Signs

Recognizing the signs of a heart attack is crucial. Symptoms to watch for include:

- Chest pain or discomfort
- Shortness of breath
- Pain radiating to the arm, neck, or jaw
- Cold sweats or lightheadedness

"If you or someone you're with experiences these symptoms, call 911 immediately," Dr. Krause emphasized. "Quick action can save lives."

Aspirus encourages the community to take simple precautions to protect their heart health, such as dressing warmly, avoiding sudden physical exertion outdoors, and staying hydrated. For more information or to connect with an Aspirus cardiologist, visit Aspirus.org.



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CIRCULATION AUDIT BY CIRCULATION VERIFICATION COUNCIL

Rondele Ranch to Hold Groundbreaking for New Event Center

The project will create a new multi-use event and entertainment space

FOR MMC

Rondele Ranch will host a groundbreaking ceremony at their event grounds on Thursday, January 23, 2025 at 11:30 a.m. to mark the start of construction, by design/build partner Keller Inc., on an event and entertainment space on their main grounds (8959 County Highway K).

"Once completed, the new event center will be able to accommodate large private events (weddings, dinners, dances, etc.), as

well as host various public events for the enjoyment of residents and visitors of all ages," shared Owner Robert Chadwell. "The new space will be better suited for large year-round gatherings and performances over our smaller venues. This new space will be the first of its kind in the area, will create numerous local job opportunities and will be a great asset to the north woods of Wisconsin."

Keller is proud to announce its selection

as the Design/Build Contractor for an exciting new facility. The project features a 14,750-square-foot main building and an additional 4,072 square feet of canopies, constructed with durable wood framing, a comprehensive fire protection system, and a maintenance-free exterior. Highlights include a covered drive-through entrance, a well-lit parking lot, and stunning "Modern Northwoods" design elements, developed

in collaboration with A.design, LLC.

The facility will offer a range of thoughtfully designed spaces, including a full bar, a catering kitchen, a bride's lounge, a ceremony

area, a reception hall, and outdoor patios. Large custom windows, intricate casework, and elegant interior features will ensure a welcoming and stylish experience for guests. The

project is funded by Rondele Ranch and construction is being done by Keller, Inc. of Wausau, Wisconsin. No traffic impacts are expected as a result of the estimated year-long construction.



Conceptual Image of Rondele Ranch provided by Keller, Inc. In-House Architect

Money Smart Wisconsin Scholarship Contest Now Open

DFI

The Wisconsin Department of Financial Institutions (DFI), in partnership with Edvest 529, Wisconsin's direct-sold 529 college savings plan, and the Wisconsin Coalition on Student Debt (the Coalition), today announced the 2025 Money Smart Wisconsin Scholarship Contest is now accepting essay submissions from graduating Wisconsin high school seniors until midnight on March 7, 2025.

"We are very excited to once again invite our Wisconsin high school seniors to submit an essay explaining how they plan to fund their college education and career training for a chance to receive an Edvest 529 scholarship," said DFI Secretary Cheryll Olson-Collins. "This contest not only supports students in achieving their academic dreams but also promotes financial literacy, helping them build essential skills for future success."

All Wisconsin high school seniors, who are graduating from high school this

spring and planning to attend a Wisconsin college or university this fall, are encouraged to participate in the scholarship contest. Students must complete an application and write an essay answering this year's money smart questions for a chance to receive a scholarship, in the form of a \$1,000 contribution to a new or existing Edvest 529 account.

"We are eager to learn how students are planning to finance their college education and career training," said Carole Trone, interim executive director for the Coalition. "Through their essays, we are looking for students to demonstrate their ability to think critically, plan realistically, and show how they are preparing for the financial responsibilities of college and beyond."

Members of the Coalition will review and score the students' essay submissions based on how well the students have estimated their higher education costs, identified

funding sources for paying for those costs, including explaining how the financial aid process works, and formulated plans for managing their finances, schoolwork, and any job responsibilities while staying focused on their academic and career goals.

Scholarship recipients will be notified during Money Smart Wisconsin Week, a financial literacy awareness and education campaign, taking place April 5-12, 2025.

Sponsors of the scholarship contest include: Ascendium Education Group, the Coalition, the DFI, Educators Credit Union, Edvest 529, SecureFutures, Summit Credit Union, and UW Credit Union.

For more information, review the 2025 Money Smart Wisconsin Scholarship Contest webpage or send an email to MoneySmart@debtsmarts.org.

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New IRS Direct File Program Is Available to Wisconsin Taxpayers

STATE OF WI DEPT OF REVENUE

The Wisconsin Department of Revenue (DOR) is excited to share

that Direct File, the new free option for filing federal taxes is available for Wisconsin

See IRS page 4

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“A fascinating TALE”

of dedication that will inspire fans and readers alike. If you love football, community and tales of grit, this book is a must-read. ”

The story of the beginning of the Green Bay Packers and the life of Earl Louis “Curly” Lambeau are so intertwined that it is hard to imagine one without the other.

From the streets of Green Bay, Lambeau developed a passion for football and grew that yearning into a football team that would exist long past his lifetime.

Like the Packers, Lambeau's story is a tale of adversity and challenge, but also a story of triumph and perseverance. While his personal life and professional career were wrought with challenge, his legacy continues to resonate in the Green Bay community, including a massive structure along Lombardi Avenue that shines a light on his contribution to the professional team.

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Wisconsin Joins \$80 Million Enforcement Action Against Block, Inc., Cash App for Bank Secrecy Act & Anti-Money Laundering Violations

DFI

The Wisconsin Department of Financial Institutions (DFI) today announced Wisconsin and 47 other state financial regulatory agencies have taken coordinated action against Block, Inc., for violations of Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) laws that safeguard the financial system from illicit use.

More than 50 million consumers in the United States use Cash App, Block's mobile payment service, to spend, send, store, and invest money.

In the multistate settlement signed this week, Block agreed to pay an \$80 million penalty to the state agencies, hire an independent consultant to review the comprehensiveness and effectiveness of its BSA/AML program, and submit a report to the states within nine months. Block then will have 12 months to correct any deficiencies found in the review after the report is filed.

"This multistate enforcement action and settlement is a testament to how states can work together and effectively

protect consumers," said DFI Secretary Cheryll Olson-Collins. "Compliance with the Bank Secrecy Act and Anti-Money Laundering laws is extremely important in the fight against criminal activity. The passage of the Money Transmission Modernization Act in Wisconsin and the coordination among states enabled us to participate in this swift, effective action."

State regulators in Arkansas, California, Massachusetts, Florida, Maine, Texas, and Washington State led the multistate enforcement effort. Block cooperated with the states in the settlement.

Under BSA/AML rules, financial services firms are required to perform due diligence on customers, including verifying customer identities, reporting suspicious activity, and applying appropriate controls for high-risk accounts. State regulators found Block was not in compliance with certain requirements, creating the potential that its services could be used to support money laundering, terrorism financing, or other illegal activities.

Through a strong, nationwide regulatory framework, state financial regulators license and serve as the primary supervisor of money transmitters. States license more than 700 money transmitters, and 99% of transmission activity through those firms is governed by the state-developed Money Transmission Modernization Act. To protect consumers and enforce safety and soundness requirements, state regulators regularly coordinate supervision of multistate firms and, when necessary, initiate enforcement actions. This coordination - Networked Supervision - supports consistency and collaboration, while preserving the authority of individual states to take direct action. Additional information on the state regulatory framework for money transmission can be found in this Conference of State Bank Supervisors (CSBS) article.

Wisconsin residents who have questions about this enforcement action should contact the DFI's Licensed Financial Services Bureau by calling (608) 261-7578 or emailing DFI_LFS@dfi.wisconsin.gov. Residents can also visit NMLS.com Consumer Access to verify that a company is licensed to do business in Wisconsin, and they may also view past enforcement actions.

State financial regulators license and supervise more than 34,000 nonbank financial services companies through the Nationwide Multistate Licensing System (NMLS), including mortgage companies, money services businesses, consumer finance providers, and debt collectors.

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IRS from page 3

taxpayers. The individual income tax filing season begins on January 27, 2025.

Direct File is a free IRS program that offers a safe and secure way for eligible Wisconsin taxpayers to file their federal income tax returns electronically. Direct File integrates seamlessly with WisTax, DOR's free online tax preparation software for filing Wisconsin state taxes. Both platforms are fast, secure, easy to use and mobile-friendly. Direct File automatically imports the verified information from your federal return to WisTax, eliminating the need to complete W-2s, 1099s and additional forms twice. Not only does this save time; it reduces the likelihood of errors, making it among the fastest refund options available.

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Volunteer Opportunities for the Week of January 20, 2025



United Way of Marathon County

Find More Donation + Volunteer Opportunities! Go to the United Way Volunteer Connection website at unitedwaymc.galaxydigital.com.

Friendly Faces Wanted! Help us welcome our friends and neighbors who need food assistance. Volunteers at the Community Center of Hope pantry check clients in by entering or updating their information into our database and offer information on other local assistance when appropriate. Shifts on Tuesdays and Thursdays. Computer/tablet experience a plus; ages 18+. Please contact Amy at (715) 907-2576 or director@cchope.net to get started.

Are You Into Local History? Marathon County Historical Society would love you to join the Curator of Education to prepare and present historical programs for students and the community. Hours and tasks will vary, but preparation is generally Tuesday-Friday afternoons. Contact Sheryl at (715) 842-5750, ext. 312, or info@marathoncountyhistory.org to join the team.

Night Owls Needed! The Red Cross is looking for individuals to work the overnight shifts (10pm-2am/2am-6am) for Disaster Dispatch, the vital link between the Red Cross and local first responders.

Working remotely from home, volunteers collect the necessary information and activate the Red Cross response. Contact Lee at lee.borofka@redcross.org for more information.

Volunteer Short- or Long-Term! United Way of Marathon County's Community Closet serves families by providing clothing and shoes at no cost. They are currently looking for Guest Experience Volunteers to ensure that all guests receive friendly, generous service and can shop without judgment. Shifts are Thursdays from 2-4pm. Go to unitedwaymc.org/volunteer or email Katy at kbailey@unitedwaymc.org to sign up.

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ITEMS NEEDED
More Donation + Volunteer Opportunities! Go to the United Way Volunteer Connection website at unitedwaymc.galaxydigital.com.

Office Supplies Needed! The Marathon County Historical Society would appreciate donations of any office supplies, specifically copy paper, mailing labels, small removable stickers, poster board, manilla folders, standard white mail envelopes. Please contact Sheryl at (715) 842-5750 or sheryl@marathoncountyhistory.org to arrange drop off and thank you for your help.

New Hygiene Items Needed! The Women's

Community is in need of sanitary pads as well as new underwear for men, women (sizes 5/6,12/14,

16/18), boys (sizes 6-16), and girls (sizes 8-14). Donations can be dropped off at 3200 Hilltop Ave. in Wausau

during business hours, or contact Allie at allie@womenscommunity.org or (715) 842-5663 with questions.

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STORAGE UNIT FOR AUCTION: Kaci Kalbes, storage unit 177 and 608 for auction. Located at 2610 N 14th Avenue, Wausau, WI. Auctions will be held online at www.storageauctions.com concluding on 02/06/2025 at 1PM. Pleasant Valley 715-226-6200

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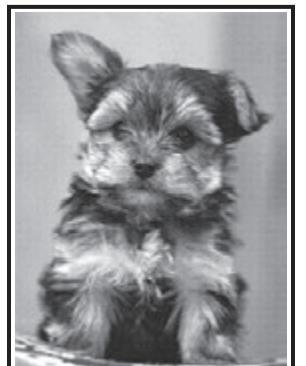
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432729

High Sodium Levels Found in Wisconsin Public Wells Raise Health Concerns

Over-salting can lead to chloride buildup in lakes, streams and groundwater.

NATASHA WINKLER

More than one-third of public wells in Wisconsin tested for sodium over the past decade exceeded the recommended limit for individuals on low-sodium diets, according to newly analyzed data from the Wisconsin Department of Natural Resources (DNR). The findings highlight a potential health risk in a state where more than a million adults live with high blood pressure, a condition closely linked to excessive sodium intake.

Between 2014 and 2024, the DNR tested 1,762 public wells, including those serving cities, towns, apartment buildings, and other shared water systems. Of those, 626 wells—or 36%—had sodium levels above 20 milligrams per liter (mg/L), the threshold recommended by the Wisconsin Department

of Health Services for people following low-sodium diets. While sodium is an essential mineral for human health, consuming it in excess can elevate blood pressure and exacerbate conditions like kidney disease or heart problems.

Sources of Sodium in Water

Sodium can enter drinking water from various sources, including naturally occurring rock formations, water softeners, and road salt. While the data does not pinpoint the specific contribution of each source, DNR experts believe road salt plays a significant role.

Carla Romano, the DNR's groundwater section manager, noted that road salt is a controllable contributor to sodium in water. Road salt, widely used in Wisconsin's snowy winters, poses risks not only

to human health but also to freshwater ecosystems.

Each year, Lake Michigan receives an estimated 2.2 billion pounds of chloride, a component of road salt. Chloride concentrations in the upper Mississippi River rose by 35% between 1989 and 2018, and smaller waterways like Milwaukee's Kinnickinnic River have experienced chloride levels toxic to aquatic life. Unlike other pollutants, chloride does not break down over time, leading to long-term environmental impacts.

Addressing Over-Salting Practices

In efforts to prevent slippery pavements, many people unknowingly use excessive amounts of road salt. However, experts recommend just a coffee mug's worth of salt for 10 sidewalk squares or a 20-foot driveway. Salt becomes

ineffective at melting ice when temperatures fall below 15°F.

While public awareness of road salt's environmental impact has grown, DNR stormwater section manager Shannon Haydin remains concerned that the potential health consequences are less understood.

Next Steps

The DNR plans to conduct further analysis to determine which areas of the state have disproportionately high sodium levels in their drinking water. Investigations will also focus on wells that have repeatedly tested above the recommended limit and identify sources contributing to elevated sodium levels.

Wisconsin State Senator André Jacque, who previously introduced legislation to reduce over-salting on private

property, described the findings as alarming. "Even unconsciously, people are seeing the effects of salt as a contaminant—not just in terms of taste, but in its broader impacts," Jacque said.

Recommendations for Residents

Individuals on low-sodium diets who are concerned about their drinking water quality should consult with their doctor, contact their local water utility, or test their private wells if applicable. The issue underscores the need for ongoing efforts to balance winter safety with public health and environmental protection.

The Wisconsin Department of Natural Resources (DNR) and Wisconsin Salt Wise invite the public to learn more about the impacts of road

salt on drinking water and freshwater ecosystems during Winter Salt Awareness Week, running Jan. 27-31.

Winter Salt Awareness Week will include a series of YouTube livestreams featuring speakers and topics focused on the true impacts of salt and ways to be a freshwater advocate.

Speakers include Abby Hileman (Izaak Walton League of America), Jess Hua (University of Wisconsin-Madison), public works professionals from across the country, and a panel of experts providing salting policy perspectives from New Hampshire, Ohio, and Minnesota.

Register in advance at <https://wintersaltweek.org/register/> or watch afterward on the Wisconsin Salt Wise YouTube Channel @wisaltwise1739

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