

LAKESHORE APARTMENT ASSOCIATION  
PO BOX 1312  
SHEBOYGAN, WI 53082

ADDRESS CORRECTION REQUESTED

## LAKESHORE APARTMENT ASSOCIATION NEWSLETTER



The Lakeshore Apartment Association publishes this newsletter for its members. Information included was obtained from sources deemed to be reliable and accurate. No warranty or representation is made as to the

accuracy thereof and is subject to correction. Members are invited to submit articles and ideas for publication. Items are to be submitted by the 30th of each month prior to publication.

Place your rental Ads on our website as a free service with your membership:

[www.SheboyganAreaRentals.com](http://www.SheboyganAreaRentals.com)

### INSIDE THE MARCH ISSUE

#### PAGES:

- 2 PRESIDENT'S LETTER
- 3 MEMBER DATES AND BENEFITS
- 4 MEMBER PROFILES
- 7 FAIR HOUSING COUNCIL
- 9 WAYS TO SURVIVE (AND THRIVE) DURING THE NEXT MARKET CRASH
- 12 5 TIPS TO HANDLE (& PREVENT) TENANTS FROM HELL

<http://laa.rentals/>

## PRESIDENT'S LETTER

Hello All,

We had a great seminar presented by Fair Housing. Just think learning one item here is worth the lifetime of dues of our great organization! Having the knowledge and or knowing where to look for that knowledge and then how to use it is true wisdom.

Next month as we get closer to spring our workload will be increasing as we get into our busy season. Therefore having the city planning and code enforcement as guest speakers is perfect timing. You can hear directly from them what they are looking for and what areas of the city will be their targets. This will let us be ahead of the game with our properties and protecting/improving our businesses.

April will be another exciting month of guest speakers with the chief of police and the county Sherriff. There is a level of respect amongst all of these department when they find out you or I are a part of the LAA. They know we promote using the correct legal blank forms, follow the landlord tenant laws and take pride in our properties as a valued role in the community. I'm told they don't always see this outside of our group. You heard my latest squatter story from last month. Things changed when landlord training and the LAA where talked about. I'm just saying there is more power to us joining together than a discount at a paint store. Now don't get me wrong that is great and I use it all the time.

We have so many reasons to be a part of this wonderful organization. We keep on bringing in new members and maintaining the old. One is like silver the other is like gold!

Look forward to seeing you soon.

Receive a door prize for each guest you bring to our monthly meetings.

Your calls, texts and/or e-mails are always welcome.

920-452-7051

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Respectfully yours,

Jim Longo

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#### Past President

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#### General Meeting Date:

March 21<sup>st</sup> – Lakeshore Lanes – 7pm

#### Board Meeting Date:

March 28<sup>th</sup> Klemme's Wagon Wheel  
at 6:30pm

## LAKESHORE APARTMENT ASSOCIATION IMPORTANT DATES

Monthly Meetings started October 18th  
Mark your Third Thursdays for LAA!

7pm at the Lakeshore Lanes  
Invite a Real Estate Investor friend!

MARCH 21<sup>ST</sup>

CITY PLANNING AND CODE  
ENFORCEMENT

BRING YOUR QUESTIONS

APRIL 18<sup>TH</sup> 7PM

CHIEF OF POLICE – CHRISTOPHER  
DOMAGALSKI

AND SHERIFF CORY ROESLER

## FEATURED MEMBER BENEFITS:

- LAA has a private **Facebook** page called “**Landlord Connections**”. Get access by sending a Friend request to **David Humbracht** and asking him for “Landlord Connections.” This is a great way to communicate with other members between our meetings. Ask for help or reply to another post! The power of Facebook! - David Humbracht
- LAA is a member of the **Sheboygan Chamber of Commerce**, which means you are too! They have orientation meetings on their calendar that you will to attend one time to unleash the full benefits of the Chamber. Directions: Go to <https://sheboygan.org/> =look at the top bar:



1. Explains why you should consider using the Chamber
  2. **Calendar**... Chamber Calendar -click here to find the next **Member Orientation** event and register
- **LAA advertisers**... new ads for 2019! Many of our advertisers are offering **members-only discounts**... see last page for details!! -more to come

## MEMBER PROFILES

I would like to include Member Profiles in every newsletter to help facilitate with networking. Getting to know other investors / landlords in the area can greatly benefit all of us. A while back I wrote a "Letter from the Editor" to introduce myself... and my hope is that all Members will write a quick biography on their investing experience and what they hope to get from our organization. I'm including two Profiles in February's edition of the Newsletter. Please take 5 minutes to write an introduction on yourself that would like other Members to know. A photo is very helpful! Send both to dlemerson@hotmail.com



**Hi! My name is Mike Pelzel. My wife Martha and I became landlords in May of 2017. We currently own 2 duplex's in Sheboygan & a condo in Ft. Myers Beach, FL. which we also rent out for vacationers.**

**We have found a certain satisfaction in providing clean, well maintained properties to renters and so far have been fortunate with good tenants. Our goal is to help fund our retirement and provide Mike with more odd jobs to take care of. (He likes to stay busy).**

**We are looking forward to getting to know more landlords and**

**learning ins & outs of being landlords.**

**P.S. Mike knows a few members, as he is co-owner of Four Seasons Comfort, here in Sheboygan.**



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**Member of the United States Naval Reserve (23+years). Actively served from October, 2006 to February, 2008 in support of Operation Enduring Freedom in Djibouti, Africa.**

**Retired Navy Chief Petty Officer August 2009.**

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**CALL ROGER @ 920-207-4321 OR EMAIL roger@movesre.com FOR ALL YOUR REAL ESTATE NEEDS IN SHEBOYGAN AND MANITOWOC COUNTIES.**

## FAIR HOUSING COUNCIL WEBSITE

The following information is from <http://www.fairhousingwisconsin.com/aboutus.html> ...I'm including just the "about us" page of their website to inspire everyone to visit the website and call them with questions in regards to fair housing and recommended landlord practices. Enjoy:



## Our Mission

The purpose of MMFHC is to promote fair housing throughout the State of Wisconsin by combating illegal housing discrimination and by creating and maintaining racially and economically integrated housing patterns.

## Our History

Prompted by prevailing patterns of racial and economic segregation, widespread discrimination in the housing market and an inadequate number of fair housing enforcement agencies, 40 citizens organized the Metropolitan Milwaukee Fair Housing Council (MMFHC) in 1977. A private, non-profit, membership-based organization, MMFHC is comprised of men and women who share a desire to create open and inclusive communities throughout Wisconsin.



In 1983 and 1984, a statewide investigation revealed prevalent discrimination statewide, and MMFHC responded by helping create a network of independent affiliate organizations in other parts of Wisconsin. Over subsequent years, however, locally-based fair housing organizations proved financially unsustainable. Because the need for fair housing services still exists throughout the state, MMFHC opened two satellite offices. The Fair Housing Center of Greater Madison opened its doors in 1998, and the Fair Housing Center of Northeast Wisconsin began its work in 2002.

MMFHC clients experience high levels of success when seeking a legal remedy to discrimination they've faced. Of the thousands of complainants we've assisted, approximately 600 have chosen to file lawsuits. *Of those 600, our clients have prevailed in all but 8 cases.*

For four decades, MMFHC has established an impressive record of accomplishments and assumed a leadership role in the struggle for equal opportunity in housing. MMFHC staff provide technical assistance, training, and consultation services to the US Department of Housing and Urban Development, the US Department of Justice, the Federal Reserve Bank of Chicago, the National Fair Housing Alliance and private fair housing agencies throughout the United States, and other local, state and federal organizations. MMFHC has recently received two Best Practices Awards from the US Department of Housing and Urban Development. In addition, MMFHC was honored with a Trail Blazer Award by the Milwaukee Awards in Neighborhood Development Innovation program for its activities to address predatory lending practices.




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

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# 9 WAYS TO SURVIVE (AND THRIVE) DURING THE NEXT MARKET CRASH

BY [MARK HENTEMANN](#) | [BIGGERPOCKETS.COM](#)

By [Mark Hentemann](#) updated January 16, 2019 [Market Trends, News & Commentary](#)

Interest rates have been rising. Single family residence prices are softening. Does that mean we're headed for a downturn?

Well, sure—at some point.

Recessions have been around forever—they're an unavoidable part of the investing landscape. But you don't need to fear them. You can prepare for, and even *thrive*, during a recession if you have the right tools and strategies.

This is the story of my first recession. As recessions go, it was a doozy.

## GETTING STARTED

Throughout the 2000s, I was pumping every dollar I earned into value-add multifamilies in up-and-coming neighborhoods in Los Angeles, like Koreatown and Hollywood. I loved it. I was a multifamily evangelist.

But by 2006, nothing seemed to make sense, and, like a lot of investors, I was anticipating a downturn.

That's right—the correction didn't come out of the blue. The warning signs were everywhere. Reckless lending practices combined with the irrational exuberance of the market had most sensible investors covering for what was to come.

I stopped buying in 2006, waiting for the inevitable correction. I'd be ready to jump in, lock in discounted "correction pricing" before values once again reverted to their upward, long-term trajectory.



## TIMING THE MARKET

It came in early 2008. Prices slid 10%, then started to tick back upward. This was my chance, and I jumped in. I found a C+ class multifamily property with cashflow and value-add. The sellers were suing each other and were motivated to sell. It was a great deal.

And pretty sweet market timing on my part. Right?

Not exactly. It turned out that this 10% decline wasn't the *end* of the correction, it was just the *beginning*. That tick back upwards in values? It was caused by investors like me, waiting on the sidelines to jump in after a correction. We all jumped in, and it caused an uptick.

But we were still at the top of the waterfall.

## A SEDUCTIVE TEMPTRESS

I've read that this is a common occurrence during recessions. There's a portion of investors anticipating a downturn, who wait on the sidelines, ready to jump in once prices correct. After a 5-10% decline, the first wave of side-liners jumps in to lock in the discount. This wave of buyers results in a slight uptick in the market. The uptick is misinterpreted by the rest of the sideline investors as the correction being over, and they rush in so as not to miss it! But the reality is that the crash has just begun. And they all go over the waterfall.

They call it the seductive temptress of a market crash. It takes down the foolish investors, but seduces otherwise smart ones as well. Cruel—but kinda funny, right?

I was one of those idiots.

To make matters worse, I'd convinced some work colleagues to invest with me. We bought with confidence, feeling good about our price. But then Lehman Brothers collapsed—and along with it, our entire economy and real estate market. We entered the worst real estate crash in the last 50 years.

It was Armageddon.

My greatest dread was losing my colleagues' money. (I would much rather lose my own money than to have people trust me, then blow it.)

## A RESILIENT ASSET CLASS

As real estate news got more and more grim—mass foreclosures, investors walking away from properties—something strange was happening at our C+ class building. Rents were actually inching upward.

Renters in higher-end properties were facing layoffs and salary cuts, causing them to move into more affordable, mid-tier units, like ours. And former homeowners were becoming renters. During the recession, demand for this asset class actually increased.



The recession was nerve-racking, but fortunately, we survived. I was able to deliver my work colleagues triple their money (crushing the stock market returns during the same period). I felt more relief than triumph.

## 9 TAKEAWAYS FROM THE GREAT RECESSION

The experience taught me a lot about recession-resilient investing. I'd completely mistimed the market, but was saved by other factors—some that were part of my strategy, others accidental.

Here are strategies I now use to invest with confidence in any market:

### 1. STICK WITH B AND C-CLASS PROPERTIES.

I have no problem buying A-class buildings at the beginning of a recovery—when I can buy them cheap. In late stages of a real estate boom, they're overpriced and I avoid them like the plague. I also avoid turnkey. The high end of the market is the first to get slaughtered in a bad downturn. I aim squarely for mid-tier properties I can improve!

### 2. MULTIFAMILY IS RESILIENT.



Recessions tend to create renters, so multifamily tends to be resilient during downturns. From 2008-2012, 8 million single-family homes went into foreclosure. During the same time, multifamily default rates were less than 1%.

### 3. BUY AS CHEAPLY AS POSSIBLE.

The saying goes, "You make your money when you buy." If you want to overpay, do so at the beginning of a market recovery. But not now. Prices are high, but deals still exist. Be patient. Make sure you've got that cushion that will allow you to absorb declines in value that could wreck other investors. Learn how to negotiate. Battle for the best price possible.

### 4. CASH FLOW IS A MUST.

Late in a real estate cycle, positive cash flow is a must. I make sure the buildings I buy generate income from day one. An added benefit of this is that you get a better loan-to-value. Bonus! An adjunct to this is: Don't over-leverage. Only borrow what the property's cashflow will cover.

## 5. BUY IN AN UP-AND-COMING NEIGHBORHOOD.

Even during a downturn, submarkets are evolving. Some evolve in response to the downturn—renters move out of pricier areas into nearby, more affordable neighborhoods and then make them cool! This led to the birth of neighborhoods like Silver Lake, in LA, a neighborhood that is downright posh now. Catch neighborhoods on the rise.

## 6. BEWARE OF OVERSUPPLY.

Another saying goes, “Most real estate booms die from oversupply.” Keep this in mind. Supply and demand is a basic fundamental of investing. Overbuilding is a growing concern in several markets, especially at the high end of the market. Track your metro’s supply/demand stats, absorption rates, etc., so you don’t get caught.

## 7. ADD VALUE.

This is a must for me in any economy. If you can reduce expenses or increasing cashflow with strategic renovations, you are increasing the value regardless of the economy. So you don’t really need to worry about it. It’s another layer of cushion.



## 8. HAVE CASH RESERVES.

This is basic common sense and key during any stage of a market cycle. The reality is your expense projections will usually be too low. Be prepared with reserves.

## 9. DON'T TRY TO TIME IT.

I tried to time the market and failed. Market cycles are predictable, but the timing of them is not. Our economy is too complex to know the event that will trigger the investor fear and cause a recession.

## About Author

### [Mark Hentemann](#)

Mark is a real estate investor and syndicator in Los Angeles. He bought his first duplex in 2000 as a hedge against the uncertainties of an entertainment career. After 18 years, he's grown his RE side-hustle into Quantum Capital, a company with \$55m in Los Angeles multifamily assets. He's also an Emmy-nominated writer/producer, creating shows for Fox and MTV, and writing for David Letterman and 'Family Guy' (former showrunner). His mission is to help people achieve financial stability and freedom through real estate investing so they don't have to become television writers.

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# 5 TIPS TO HANDLE (& PREVENT) TENANTS FROM HELL

BY [ENGELO RUMORA](#) | [BIGGERPOCKETS.COM](#)



By [Engelo Rumora](#) updated January 25, 2019 [Landlording and Rental Properties](#)

Look, as a real estate investor, you have to prepare for the worst.

One of those unexpected things is coming across an absolute nightmare, disaster, shocking tenant. Look, it happens to all of us no matter how much we pre-qualify them. I own a property management company, and I think we do a fantastic job. But before I even had the full operation set up, I had an absolute tenant from hell. They would constantly complain about certain repair items, they called the division of real estate on us, and they called out the fire brigade because an external light, which they installed, exploded. Then they were complaining they got carbon dioxide or monoxide poisoning from the external light of the house. Figure that one out. But the funny thing is, when we sent out a couple contractors to do the repairs, she allegedly revealed herself to our contractors. What I'm saying is, you're going to come across a variety of people.

## 1. HIRE A PROPERTY MANAGER.

I encourage all of you to do is hire a property manager because you do not want to be directly exposed to your tenants. I was exposed back in the day to my tenants and this

particular individual, and because I got close, they thought they had the power to do whatever they wanted. It probably took us over a year to resolve the situation. That's how bad it was. So first of all, hire a property manager because they are going to have the experience to know what to do and how to do it just in case a tenant from hell pops up.

## 2. PRE-QUALIFY YOUR TENANTS.

Another important step is to pre-qualify these individuals. Three things we look for before we place a tenant in a property include:

1. **Income:** This is the first thing we look at, and it should be at least three times the monthly rent. This is very important because you need to make sure the tenants can actually afford that rent.
2. **Eviction history:** This is kind of an automatic fail. If you have any dent or a prior eviction on your history, this means the landlord or property management company had to file for eviction after multiple attempts to collect the rent. So it's pretty much an automatic disqualification for us.
3. **Background check:** You want to do a thorough background search to see if any criminal activity comes up. A lot of times, we have found specific lawsuits where a tenant was a professional scammer. So you need to conduct your due diligence in that way.

The tenant from hell that we had when I first started in real estate was a professional scammer. Only later did we find out that they had two lawsuits against the city, and one of them was for falling off a footpath. How the hell can you fall off a footpath? A footpath is built for you to walk on and not to fall off. As I said, guys, it's a funny story. Still, do your best to pre-qualify these individuals.

## 3. DRAFT UP A BULLETPROOF LEASE.

Now, these people are going to live in your property and so they going to sign a lease. Over the years, we have developed a lease the size of an encyclopedia. I pretty much want you to

sign over the rights to your first born, second born and 17th born. Over the years, you learn from your mistakes and you start adding specific things. Make sure that your property management company understands what some of the pitfalls are when it comes to leasing properties so that they have all the clauses. Maybe even get a real estate attorney to review the lease so it's as bulletproof as possible.

#### 4. STAY PROFESSIONAL AND ORGANIZED.

Let's say your tenant from hell is in your property right now. What do you do? You have to stay professional. You also have to stay very detailed with a timeline of events. At the first little glimpse of someone being problematic, disgruntled, or a potential threat, keep a timeline of events. You want when they called, when they emailed, when they texted, what they said, and what your response was. Judges love to see this and that you are organized and professional.

#### 5. LOOK FOR LOOPHOLES IN THE LEASE.

In Ohio, rent is due on the first and it's late on the third. Now, the standard procedure is to send the tenant a three-day notice to pay or quit. This means they have to move out of the property, and we do not give them an option to pay. Then, of course, we file for an eviction, go to court, and ideally the problematic tenant gets evicted. If all goes as planned, we're done with the tenant from hell at that point.

Having a detailed lease may help you rid yourself of a horrendous tenant. That's because the only way that you can find a loophole in the lease is if it's really detailed and has all the mumbo jumbos in there, including clauses that stipulate that you can't run a business from your place of residence, you can't consume any drugs on the premises, you can't smoke in the property, and you can't have more than one pet. We have so many of these little things in the lease because they protect us in case we get another tenant from hell. That way, we can show proof that they are breaking that lease and we can file an eviction and a three-day notice to pay or quit.

Of course every state, every company, and every landlord has their own way of doing these things. This is just my way. I'm not an attorney, so be sure to check the legality surrounding

Fair Housing laws and eviction processes in your market to stay on the correct side of the law. Ultimately, treat your tenants with respect, be patient, be lenient, fix their repairs, and communicate—but when you get that tenant from hell, you have to evict them at all costs. Just make sure to do it in a legal way with respect to the laws in your state.

**About Author**



[Engelo Rumora](#), the Real Estate Dingo and your favorite Australian, quit school at the age of 14 and played professional soccer at the age of 18. From there, he began to invest in real estate. He now owns real estate all over the world and has bought, renovated, and sold over 500 properties. He is currently in the process of launching an ICO that will "[Decentralize The Real Estate Industry.](#)" He's also known for giving houses away to people in need and his crazy videos on YouTube. His life's mission is to be remembered as someone who gave it his all and gave it all away.

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