

North Shore Bank
Deferred Comp News
4414 N. Oakland Avenue
Shorewood, WI 53211

Direct: 414-964-3390

Toll-free: 1-800-236-4672

e-mail: dchristoffel@northshorebank.com

“Fishing is always good,
Even when the catching leaves a little to be desired”

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What would begin as a normal day, would have a different ending. The sun was rising brilliantly over Lake Michigan as the fishing trawlers cleared the breakwaters. Dozens of seagulls seemed to be guiding them onto the lake to hopefully fill their nets with prized lake perch. The man’s twin cane pole holder and minnow bucket were sitting in the same place they had been most summer mornings, for the past 35 years. He sat and watched the tips of the pole(s) for the slightest of movement, indicating a bite, and the hook could then be set. Yes, today would be a “very” good day. The perch were really “biting”.

On this day, it would be easy to fill his bucket with enough perch to provide him and his wife, Patti, with Friday fish fries for the rest of the summer. However, everyone on that breakwater was not so lucky. As was often the case, it seemed that the fish had schooled into a very small area and only a few fishermen were having his luck.

Then, with little fanfare and unnoticed by most, the man gave a wink and a nod to a young lady, fishing down the line, whose bucket was still empty. Today, he would give “his” lucky spot to this energetic person with outstanding character. Her selection was not made casually. He remembered when she first began joining him on the breakwater more than 12 years earlier. Whenever he could, he helped her hone her fishing skills. Over the past 35 years, he remembered few to whom he would entrust his special place.

He slowly arose from “his spot” on the breakwater, leaving his prized cane poles in the holder for her to use today and as long as she wished. He smiled, again, as he looked at the plump lake perch in his bucket and began his careful walk toward the end of the breakwater and dry land. He was anxious to get home to show today’s successes to his bride of almost 44 years. His “tomorrows” would soon be filled with spending more time with his wife, mother and father, visiting his son now living in the mountains of Montana and seeing more of his precious daughter who lived a few hours away in Neenah.

As he stepped onto the sandy beach, he glanced back to that spot that had been so good to him for so many years and smiled again. Another smile, when he saw that young lady pull a nice plump perch from the blue waters of Lake Michigan. She was too busy to notice him, now hundreds of yards away, as he gave her a subdued wave goodbye. The man, again, remembered what his father told him over 50 years ago, fishing is “always” good, even when the catching leaves a little to be desired. Not today though, not today.

He walked the shoreline close to where the waves were coming up. The sand there was just the right consistency to leave a clear and distinct footprint with each step he took.

Before leaving the shoreline, he looked back and saw the waves lap the beach, one by one, wiping away his footprints restoring the shoreline to the natural way it had been. Another smile, “perfect, just perfect” he whispered to himself, “all is well, all is well”.

Some of the happiest times of my life, were those days on the north breakwater in Two Rivers, Wisconsin, where I spent hundreds of days as a child. When I was 8 or 9, dad would let me go out and fish alone as long as I wore a life jacket and that is exactly where I spent many early summer mornings. There were so many lessons I learned from those “old” men. They all knew my dad, Buddy Christoffel, so I really needed to behave and show respect. If I did not, I would hear about it later at home. What I would give to have just one of those days back. Maybe, that will happen again. Maybe, just maybe

Yes, I am the “old” man with the lucky fishing spot. My bucket has been filled for more days than I deserve or can now remember. There is a big smile on my face and tears of happiness in my eyes as I turn over my “lucky” spot to Rebecca “Becky” Reinhardt. I mentioned Becky in the January newsletter and in the past 6 months many of you have had the opportunity to meet with her. Thank you for providing me with nothing but great feedback. As Becky and I recently left a meeting in Nekoosa, where I told the staff that if I did not answer the phone when they called they could count on her, the response was, “don’t worry Dennis, we will just call Becky☺, not you”. That was great, just great!

Lynn Strothenke, Martha Muskavitch and Janet Brammer, who has been very responsible for making certain the department functioned efficiently for over 22 years; Becky and our newest addition, Vikki Zuelke have many great ideas to make this department even more personal-service and technologically efficient. I am excited to watch them continue on.

Yes, for you, all is more than well. If you wish for your Plan to be even more personal service responsive, that is what you will see. If you are looking for more technology to assist you in your retirement savings and planning, it’s on the way but not at the expense of *REAL PERSONAL SERVICE*. No pushing 1,2,3 etc., to reach a real person here.

More importantly, Your Plan will continue to provide you with those same quality investments to help build your retirement nest-egg. Between the Nicholas Fund Family investments, Transamerica and North Shore Bank certificate of deposits, it will continue to provide you with some of the very best returns in this industry. *Look over the recent enclosed Performance Sheet and you WILL be more than pleased.*

So, effective May 1, 2015, I will give up my “lucky” spot of the breakwater and begin feasting on the many fish I have caught over the past 35 years. It is rare that a person is permitted to select their successor. I am very fortunate to have been able to do just that and promise you will be well pleased with my selection, “all is well, all is very well”.

Bless you always!

☺ *Dennis Christoffel, Vice President* ☺

Rebecca “Becky” Reinhardt

Janet Brammer

Vikki Zuelke

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