THE PRIME TIMES



Summer 2025

CALENDAR OF EVENTS

AUGUST 5 – Appreciation Concert 19-21 – Summer Mystery Tour - *Sold out!*

SEPTEMBER 9 – The Healthy Brain

and Aging 18 – Medicare and Social Security Seminar

SEPTEMBER - OCTOBER 30-7 – Colorado Rails and Rockies - *Sold out!*

OCTOBER

22 - Fall Colors Winery Tour

NOVEMBER

13 – Oregon and Northern California Trip Preview

24 – Wreath Making - *Save the date!*

DECEMBER 4 – Chicago Your Way-*Save the date!*

JANUARY 2026 19-28 – Pura Vida Costa Rica - *Sold out!*

FEBRUARY - MARCH 2026 23-4 – Pura Vida Costa Rica - *Sold out!*

APRIL - MAY 2026 28-10 – French River Cruise -Call to inquire!

FALL COLORS WINERY TOUR

Wednesday, October 22, 2025

Enjoy a perfect day filled with stunning autumn views, exceptional wines, and unforgettable experiences. We invite you to join us on our Fall Colors Winery Tour on Wednesday, October 22, 2025. This unforgettable day will take us to three of southern Wisconsin's finest wineries, where we'll enjoy stunning autumn views and exceptional wines.

Our journey will begin at **Bailey's Run Vineyard** in New Glarus, known for its scenery and outstanding selection of wines. You'll be welcomed with a tasting of their sparkling wines, where you'll have



the opportunity to sip and savor while taking in the beautiful colors of the fall landscape. Whether you're a wine connoisseur or a casual wine lover, Bailey's Run Winery will surely delight with its rich flavors and picturesque setting.

- Article continued on page 7

BEST OF OREGON AND NORTHERN CALIFORNIA TRIP PREVIEW

Thursday, November 13, 2025, from 5:30 -7:00 p.m.

PLEASE NOTE: Preview location will be announced in our next newsletter.



This is your invitation to join Prime Time Plus Club in **August 2026** on an extraordinary journey through Oregon and Northern California—where every turn brings a new adventure, and every stop is picture-postcard perfect.

Our adventure begins in Portland and quickly moves into Oregon's most iconic landscapes. We'll travel into the Cascade Mountains along the Mt. Hood Scenic

Byway, stop at the iconic Timberline Lodge, and follow the historic Columbia River Highway to Multnomah Falls. Then it's off to the Oregon Coast—where charming Cannon Beach and dramatic Highway 101 set the stage for incredible coastal views. In Newport, enjoy the fresh sea air before heading south to visit

MESSAGE FROM THE PRESIDENT

Paul Hoffmann - President



Fellow Prime Time Plus Club Members:

I am so happy our bank's Prime Time Plus Club (PTPC) continues to grow as this means more

of our clients are benefiting from the variety of programs and benefits this club provides. The feedback we have received from our recent Kenya trips has been phenomenal and I encourage everyone to check out the travel opportunities our club will be offering in the coming year.

While we know our members enjoy our travel excursions, please remember that these trips are not the only benefit we offer our Prime Time Plus Club membership. In fact, the main reason we work so hard to provide PTPC members with so many opportunities for community building and learning is to thank you for banking with Lake Ridge Bank. In fact, we want to be more than just your bank. We want to be part of your community and thank you for being loyal clients of the bank.

One way we thank members for choosing our bank is our popular summer concert. If you have not done so already, please reserve your spots now for this free Client Appreciation Concert on August 5th in Verona. This year's concert will feature the Vegasstyle vocal talents of **LUDY and his LADY** and their iconic "Crooners and Divas Tribute Show." We hope you will join us for some incredible music and entertainment.

As always, thank you for choosing Lake Ridge Bank as your financial partner.

- Paul Hoffmann, President

Free Member Appreciation Concert THE CROONERS & DIVAS SHOW – A TRIBUTE TO VEGAS HEADLINERS PERFORMED BY LUDY AND HIS LADY

Tuesday, August 5, 2025 – Showtimes at 1:00 p.m. or 6:00 p.m. Verona High School Performing Arts Center, 234 Wildcat Way, Verona, WI

Don't miss the Prime Time Plus Club's free 2025 Appreciation Concert, featuring the incredible LUDY and his LADY. Their "Crooners and Divas Tribute Show" promises to take you on a musical journey, celebrating over 11 decades of legendary Las Vegas performers with hits from *Frank Sinatra, Dean Martin, Elvis, Aretha Franklin*, and *Tom Jones*, all the way to *Michael Bublé, Adele* and much, much more!



Tickets are limited and assigned on a first-come, first-serve basis. Register now to reserve your spot for this unforgettable night of music and entertainment! Tickets for registrations received by Wednesday, July 16, 2025 will be mailed in late July. Tickets for registrations received after that day will be available the day of the concert at Will Call. Be sure to include your complete mailing address on the sign-up sheet.

RSVP by Wednesday, July 16, 2025. To register, please complete the form included in this newsletter. All reservations are taken in date and time order.

THE HEALTHY BRAIN AND AGING!

Tuesday, September 9, 2025, from 10:00 a.m. – 11:00 a.m. Lake Ridge Bank Verona – 108 N Main St., Verona, WI (enter thru back door by drive-up)

As we age, it's natural to wonder how we can maintain and even improve our cognitive health. Did you know that lifestyle and health choices play a significant role in reducing the risk of dementia? We are excited to invite you to a special session with Ellen Taylor, Dementia Care Specialist at the

Aging & Disability Resource Center of Dane County (ADRC). Ellen will guide us through the essential steps to support brain health as we grow older.

We will learn what happens to our brains as we age and provide valuable insights into how we can reduce the risk of dementia. This session will focus on key factors



that contribute to cognitive health, including:

- Healthy Eating: How the food we eat affects our brain function.
- **Exercise:** The importance of physical activity for maintaining brain health.
- Mental Stimulation: Keeping your brain active through lifelong learning and engaging activities.



- **Social Connections:** The role of relationships and social interaction in protecting cognitive function.
- **Sleep:** Understanding the crucial link between quality sleep and cognitive well-being.

This program is based on the Administration for Community Living's guide to healthy aging and is designed to help you make informed decisions about your brain health.

Don't miss this opportunity to learn practical tips for aging well and supporting your cognitive health. Coffee and pastries will be served beginning at 9:45 a.m. followed by a presentation at 10:00 a.m.

RSVP by Tuesday, August 26, 2025. To register, please complete the form included in this newsletter. All reservations are taken in date and time order.

NEW AND NOTEWORTHY



MAKE A MERRY WREATH

Monday, November 24, 2025

Get crafty with us! Join us to design a festive wreath and leave with your very own creation to spread some Holiday cheer!



CHICAGO YOUR WAY

Thursday, December 4, 2025

Hop on board and leave the driving to us! Join us for a fun-filled day in downtown Chicago, where you're free to shop, explore, dine, or do whatever you love — your day, your way... we'll just get you there in style!

Please indicate your interest on the form included in this newsletter. These events will NOT be available for official registration until our Fall 2025 newsletter. **Save the date to join in the fun!**

PLANNING AHEAD: MEDICARE, SUPPLEMENTS, AND SOCIAL SECURITY ESSENTIALS

Thursday, September 18, 2025, from 5:00 – 6:00 p.m. Lake Ridge Bank Verona – 108 N Main St., Verona, WI (enter thru back door by drive-up)



Francis Friend Associate Advisor

As you approach the age of 65, navigating the complexities of Medicare, Social Security, and how they intersect with your retirement plans can feel overwhelming. Whether you're preparing to retire soon or planning to work past 65, understanding your healthcare options and how they fit into your broader financial strategy is critical. If you're between the ages of 55 and 65, this seminar is

designed to give you the essential insights you need to confidently make decisions for your future.

Join us for a comprehensive discussion on Medicare options, Social Security, and how these elements impact your retirement planning. We'll cover the A, B, C, and D of Medicare such as when you must enroll, whether you can delay Medicare if you're still working, the differences between Advantage and Supplement plans, as well as the potential gaps in coverage and how you can plan for them. We will also discuss Social Security benefits, strategies on when to apply for it, and how ongoing employment could affect your benefits.

Our featured speaker for the event, **Francis**



Friend, is an Associate Advisor in the Wealth Management Department at Lake Ridge Bank, specializing in Medicare, Life Insurance, Long-Term Care, and Annuities. Francis has more than 15 years of experience helping clients understand their options and build secure, thoughtful plans.

RSVP by Thursday, September 4, 2025. To register, please complete the form included in this newsletter. All reservations are taken in date and time order.

OREGON AND NORTHERN CALIFORNIA TRIP PREVIEW Continued

Oregon's tallest lighthouse and take an exhilarating dune buggy ride through the vast Oregon Dunes.

Our inland route brings us to the crystal-clear waters of Crater Lake, one of the most aweinspiring natural wonders in the U.S., before continuing into Northern California's legendary redwood forests. Walk among the world's tallest trees, glide above the canopy on a gondola ride, and explore the Avenue of the Giants, a drive unlike any other.

To top it all off, we'll visit Napa Valley for a delightful day of wine country indulgence. Enjoy a gourmet picnic lunch at a familyowned winery, followed by a tour and wine tasting. Then it's on to San Francisco for a two-night



stay right in the heart of the city's Fisherman's Wharf. We'll have a guided tour of the city's most iconic landmarks, including the Golden Gate Bridge, Chinatown, and the Presidio. In the afternoon, you'll have free time to explore whether it's walking the Golden Gate Bridge, riding a cable car, or visiting Alcatraz. Full details will be available at the preview presentation by Cruises and Tours Worldwide on Thursday, November 13, 2025. **Doors will open at 5:15 p.m.** for a light meal and check-in. **The presentation will begin at 5:30 p.m.** Trip dates will be communicated as soon as they have been confirmed.

Please note: Registrations cannot be accepted until after the presentation. Prime Time Plus Tours can sell quickly. If this trip sounds like a tour you might enjoy, we encourage you to attend our preview.

RSVP by Thursday, October 30, 2025. To register, please complete the form included in this newsletter. All reservations are taken in date and time order.

FALL COLORS WINERY TOUR Continued

Next, we'll head to **Cambridge Winery** in Cambridge where we'll enjoy a delicious lunch paired with a guided tasting presentation. The expert staff will walk us through the unique flavors of their wines. Afterward, we'll take a leisurely walk through the vineyard, learning about the grapes and the process that goes into creating the wines we'll be tasting.

Our final stop of the day will be **Drumlin Ridge Winery** in Waunakee, a charming spot known for its rich, local wines. Here, we'll wind down our tour with a final tasting, offering a great opportunity to compare notes and reflect on the day's experiences. The welcoming atmosphere and the breathtaking views from Drumlin Ridge Winery will provide the perfect close to an incredible day.

This Fall Colors Winery Tour is a chance to embrace the beauty of fall, indulge in exquisite local wines, and explore some of Wisconsin's picturesque wineries.

The cost for this event is \$130 for members and \$140 for non-members, which includes tastings at each winery, lunch, round trip transportation from pick-up locations and gratuities. Full payment is due with registration.

RSVP by Wednesday, September 24, 2025. To register, please complete the form included in this newsletter. All reservations are taken in date and time order.

Prime Time Plus Club members can now join our Members-Only Facebook page!



Simply scan the QR code to request access and stay connected!

DIRECTOR'S MESSAGE

Katie Magyera - PTP Club Director



Dear Prime Time Plus Club Members,

As the Prime Time Plus Club continues to grow, we're always looking for ways to make your experience even better! That's why we're excited to announce a new, more convenient way to register for

events – Prime Time is going online!

Here is what you need to know:

• What does this mean?

- You'll now be able to browse upcoming events, register, and even pay online through our new member portal. After registering for an event, you'll receive a confirmation email with all the event details. Prefer to pay by check? You're still welcome to drop one off at any one of our offices. But don't forget, full payment is required to reserve your spot!
- How do I get started?
 - Simply email us at **primetime@lakeridge**. **bank** to let us know you're interested. We'll send you a link to set up your personal username and password.
- What can I register for online?
 - Day trips, local events, seminars, and more are now available at your fingertips!
 - Please note: Registrations for new extended tours will be taken at our trip previews.
 For extended tours currently accepting registrations, just give us a call at (608) 767-4752 or email us directly at primetime@lakeridge.bank.
- Can I still use the paper registration form?
 - Absolutely! The online portal is simply an additional option for members who prefer the convenience of registering from home.

Once your account is set up, joining Prime Time events will be easier than ever! We're excited to offer this new way to stay involved, and as always, we're here if you need help getting started.



Go Far. Go Together.

Prime Time Plus Club 5515 Monona Drive Monona, WI 53716

Client Support: 608-223-3000

TELEBANK 24: 608-798-4636 or 1-800-315-4636

Card Services: 608-798-5214

Wealth Management Department: 608-826-3570

Web Site: www.lakeridge.bank

Prime Time Advisors:

Belleville: Stacey McPhail Bridge Road: Jackson Cardoni Cottage Grove: John Kirschner Cross Plains: Carrie Houghton Evansville: Shelley Meredith Mt. Horeb: Dorothy Esser New Glarus: Michael Adler Parmenter: Irene Gelfand Sauk Prairie: Deb Treinen University: Nate Krien Verona: Phyllis Marx Waunakee: Deanne Duane

Advisors Available by Phone:

Card Services: Tonia Gilbertson ITM Support: Andrea Springman



PRIME TIME PLUS CLUB DIRECTORS:

Katie Magyera or Jenny Gutzmer at (608) 767-4752 or by email at primetime@lakeridge.bank

We hope you will stop in to see us soon at any of our Lake Ridge Bank locations!

ATWOOD AVE. BELLEVILLE BLACK EARTH BROOKLYN COTTAGE GROVE CROSS PLAINS

CROSS PLAINS MOTOR PLUS	
EVANSVILLE	MONONA DR
EVANSVILLE DRIVE-UP	BRIDGE ROAI
JANESVILLE	MOUNT HORI
MIDDLETON PARMENTER	NEW GLARUS

OREGON ERSITY AVE. ONA DR. GE ROAD NT HOREB GLARUS

PRIME TIME PLUS CLUB UPDATES:

Visit our **Prime Time Plus Club Resource Page** at: **www.lakeridge.bank/prime-timeplus-club/member-resources** to find the latest recordings of our presentations.

The Prime Times is published quarterly by Lake Ridge Bank Prime Time Plus Club. Send address changes and comments to editor, Katie Magyera, 6430 Bridge Road, Monona, WI 53716. This publication is written for the benefit of the Prime Time Plus Club members of the Lake Ridge Bank.