THRILLOGY

www.XCThrillogy.com



Kenosha Running Company

P.O. Box 126, 1706 - 22nd Avenue -- Kenosha, WI 53140 (262) 925-0300 -- Fax: (262) 652-1388 www.kenosharunningcompany.com -- briant@kenosharunningcompany.com

Issue #44 · November 2018



Event alerts

- Night Run Open House Tuesday, Oct. 30 1706 - 22nd Avenue Kenosha WI
- Bristol Woods Trail Run November 3 – Bristol, WI
- Wolf Pack Trail Run & Relay November 11 – Kenosha, WI
- Trail Dog Distance Classic November 11 – Kenosha, WI
- Hateya Trail Run December 8 – Kenosha, WI
- Schneeflocke Trail Adventure December 29 – Bristol, WI
- im Schnee festsitzen January 19 – Bristol, WI
- Boreas Trail Adventure
 February 17 Bristol, WI
- Hills Are Alive March 16 – Lake Geneva, WI

Interesting how life evolves...

the choices we make lead to other choices... and the cycle continues...

Five years ago I decided to host a trail event, which lead to another one and then seven and now we are planning 2019 and we have thirteen trail events, expanding into Walworth County (think Lake Geneva), just opened the only Run Specialty & CaniCross location in the Midwest... perhaps in the country. We have scheduled weekly runs/walks, now having running programs and have personal coaching programs. This is not my accomplishment... this is an outcome of your support and encouragement (and an understanding & supportive wife). Just let me say thank you in simple terms, but from the deepest part of my heart.

We have lots of fun planned over the next few weeks and hope you will be joining us... details in this newsletter. We also have a surprise trail event on Sunday, November 25th, near Wilmot, WI. This event will be held on some private property and I will be limiting the numbers to 60, a special email will go out in the next week to share the details.

CaniCross update ... did you know we have an exclusive Canicross website? http://www.traildogrunners.com/ and a FB page https://www.facebook.com/ KenoshaTrailsandCaniCross/. I have also recently founded/started Canicross USA ... here is the link to our first newsletter http://nebula.wsimg.com/02d28f344e78f8d60bd59ead-dd5c219f?AccessKeyId=28292B-965FA84342D8F2&disposition=0&al-loworigin=1

If you would like to become more involved in our Trail and Canicross Events, please let me know.

Have an amazing November and hope to see you soon.

Running it is just a way of life, Brian

Our next XCThrillogy event



Wolf Pack Trail Run & Relay

Sunday, Nov. 11, 2018 Bong State Recreation Area Kenosha (Kansasville), WI

Register Today!!

ARE YOU READY TO GET BONGED?

The Third Annual Wolf Trail Run and Relay is a few months, but for those planning an ultra distance or perhaps putting a relay team together... the timing is perfect!

New for this is the 50 mile distance to go along with our unique distances of 43.5 miles, 29 miles, 14.5 miles and 4.5 miles. You are welcome to walk up to the 29 mile distance. As with all of our events there are no cut off times.

Location is the Bong State Recreation Area in Kenosha County, WI and our odd shaped figure eight course has a 4.5 mile loop and a 10 mile loop. The 10 mile loop is mostly run on the horse trails that are mostly flat, scenic and at times a little challenging. The 4.5 mile loop is around the Vern Wolfe, which is wooded, a couple challenging kick ass hills and very scenic. Each loop intersects at our main aid station and your home base. For more information on Bong, visit http://dnr.wi.gov/topic/parks/name/richardbong/

The <u>Trail Dog Distance Classic</u> begins at 2:30 p.m. and the Distances are 4.5 miles or 9 miles.

For additional information about the Wolf Pack Trail Run and Relay or any of the other XCThrillogy Events, please call 262-925-0300 or e-mail <u>briant@kenosharunningcompany.com</u>.

A look at the 2018 Medallion Swag

Show off your accomplishment of this ULTRA EVENT... available for purchase at the event!!



Upcoming XCThrillogy event



Trail Dog Distance Classic

Sunday, Nov. 11, 2018 • 2:30 p.m. Bong State Recreation Area Kenosha (Kansasville), WI

Register Today!!

Purchase a pair of Altra or Salomon Trail Running Shoes from Kenosha Running Company and you will receive a FREE Entry.

FALL LEAVES, GROOMED TRAILS, CRISP AIR, AND YOUR FOUR LEGGED FRIEND? THE TRAIL DOG DISTANCE CLASSIC EVENT IS THE PERFECT WAY TO SPEND A NOVEMBER AFTERNOON!

4.5M and 9M distances.

This CaniCross event will give you the opportunity to test your and Rover's fitness against other like minded, pet loving runners/walkers while enjoying the beauty of Bong! Whether you have a mid distance or a distance dog, there is an event for you!

If you're wondering what CaniCross is then you're not alone. This is one of the fastest growing sports that one can do with their dog. It derives from the sport of dog mushing but you are working as a team with Rover. It's very much a team effort. While you can certainly participate and just run with your dog the idea behind CaniCross is that the dog is actually pulling you while you are running. This sport has gained a lot of popularity across Europe and is gaining popularity here in United States and Canada. The only thing required is a dog harness, gangline, and CaniCross belt. To get a better idea of what CaniCross is about watch this video!

We will be serving food, beer, and soda throughout the day and it is included in your entry fee.

We want this to be a fun experience for both you and your pet so we encourage you to come out and try out this sport. While it can be competitive we just want everyone to have fun, no matter what level you or your pup are. CaniCross equipment is not required. You may run with your dog on a leash.



Special, exciting announcement

Stop in and check us out!!!

We are excited to meet you and show you around our new digs.

https://www.youtube.com/watch?v=E5p0kkzWfIU&feature=youtu.be

1706 - 22nd Ave. Kenosha, WI (262) 925-0300

www.kenosharunningcompany.com



Upcoming XC Thrillogy events

Hateya Tail Run

Saturday, December 8, 2018
NEW LOCATION!!

Lake Geneva Canopy Tours Lake Geneva, WI

Register Today!!





Sneak peak at our 2018 traditional... Hateya Christmas Ornament

... guaranteed to the 1st 120 runners.

<u>Register today</u> to assure you get yours.

Schneeflocke

Schneeflocke Trail Adventure

Saturday, Dec. 29, 2018 5:30 p.m. Bristol Woods Park, Pringle Nature Center Bristol, WI

Register Today!!

<u>im Schnee festsitzen</u> Trail Run

Saturday, Jan. 19, 2019 Bristol Woods Park Pringle Nature Center Bristol, WI

Click here for more information...





Boreas Trail Adventure

Sunday, Jan. 17, 2019 Bristol Woods Park Pringle Nature Center Bristol, WI

Click here for more information...

Product partners...



















Kenosha Running Company exciting events



Kenosha Running Company exciting events





Buy any regularly priced shoes and receive a FREE Race Entry into Kenosha Mayor's Turkey Trot

(www.kenosharunningclub.org)





1706 - 22nd Avenue, Kenosha, WI 53140

(262) 925-0300

www.kenosharunningcompany.com

e-mail: briant@kenoharunningcompany.com

HOURS: Mon.-Fri. 8:30am-7:00pm • Sat. 9:00am-3:00pm • Sun. closed SPECIAL EVENTS: RSVP for groups, clubs, etc. to use grounds and for fundraising shoe events.

Upcoming area events









GET YOUR INITIAL EXAMINATION AND REPORT OF FINDINGS FREE!

(Spread over 2 days)

This offer includes a consultation with Dr. Binder, orthopedic and neurological testing, thermography nerve scans, state of the art digital x-rays (if needed), insurance verification, and treatment plan outline. (\$250 value)

NOW through Thanksgiving. We're collecting for a local food drive.

CALL 262-764-5390 FOR AN APPOINTMENT

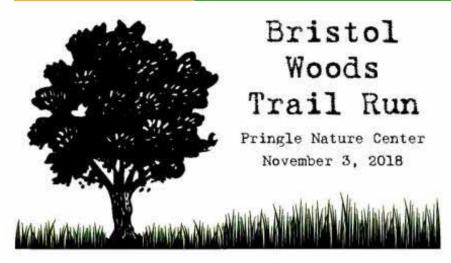
(Medicare and Medicaid excluded by law)



www.chiropractickenosha.com

10715 75th Street Kenosha, WI 53142

Upcoming area events



SATURDAY, NOV. 3rd 10:00 a.m.

Bristol Woods County Park County MB (1/2 mile south of County Road C) Bristol, WI

REGISTRATION OPTIONS:

- Online registration
- In person at the Pringle Nature Center, Tuesday through Sunday from 9:00 a.m. to 4:00 p.m.
- On race day from 8:00 a.m. to 9:45 a.m.

REGISTRATION FEE:

\$15.00; please make checks payable to Pringle Nature Center

COURSE AND DISTANCE:

5K Run & 2 Mile Hike. Trails through prairie and woodland ecosystems with numerous rolling hills. Course map here.

REFRESHMENTS/T-SHIRTS:

All race participants receive post race refreshments. T-shirts available race day as supplies last.

AWARDS:

Unique awards to the first finisher in each age group (19 & under, 20-29, 30-39, 40-49, 50-59, 60 & Better). Medals to first place overall male and female. One award per finisher.

40th John Jantz Memorial 5-mile race

Saturday, January 5, 2019 at 2:30 p.m.

8:00 AM – Online race registration closes. (Reminder; this event is online registration only.)
12:30 PM – Bib pickup opens at the Forum Convention Center Room. Non-runners can purchase wristbands starting at this time.

2:30 PM – 5 mile race starts just outside the Forum Room. (Start and finish are in same area this year.)

3:00 PM or by the time you finish running – Food, drinks, awards, music, fun. (yep, the party gets underway).

Join us for the best party race of the season! This five-mile event, hosted by Racine Area Running Club, held at the luxurious four-diamond Grand Geneva Resort & Spa, is the perfect weekend getaway for you and your running pals! The competition is stiff, the awards numerous, and the party rocks!



- Course: 5 mile out and back on country roads and around the resort.
- The 2019 post race party theme is a costume party.
- Location: Grand Geneva Resort & Spa, Forum Convention Center, 7036 Grand Geneva Way, Lake Geneva, WI 53147
- Entry Fee: Online registration only: \$37.00 each, (plus online processing fee added at checkout). Non-runners can join the party for \$25.00 each by purchasing a wristband at the door (no online or advance purchase option for non-runners). Non-runners are not eligible for door prizes.

Upcoming area events



THANKSGIVING TO NEW YEAR'S.... IT'S A WEIGHT GAIN NIGHTMARE, BUT IT DOESN'T HAVE TO BE! JOIN THE HOLIDAY MILE!

Run or Walk 1 Mile a day for 40 days, Thanksgiving to New Years.

CHALLENGE: Stay fit and motivated during the calorie-filled holiday season by pledging to run, walk, bike or swim at least one mile every day, from Thanksgiving until New Year's Day... and then your New Year's resolutions take over! We call this The Holiday Mile. Each participant receives a T-shirt, Finishers Medal and is eligible for some BIG prizes!

SPECIAL TEAM / COMPANY AWARDS! The Holiday Challenge is designed to encourage and maintain healthy life styles and reward individuals for doing so. You can take it a step further by making it a charitable fundraiser or simply a corporate challenge. Organizations that adopt this challenge will discover they will increase morale, create a healthy work environment and help alleviate some holiday stress. In addition, your team members are eligible for some BIG prizes from us and we'll donate \$25 gift cards to your organization to use as prizes. (One gift card per 10 people registered on your team).

DONT STOP THERE: Create incentives for your team with your own unique awards. Make it your own local charitable fundraiser. Consider donating food to local food shelters, collect pledges for every mile run or walked during the 40 Days and donate it to a non-profit.

CELEBRATE: Hand out medals at the end of the event to recognize the people with the greatest weight loss. Perhaps you will recognize those who have run the most miles or committed every day to keeping the pledge! The sky's the limit! Keep us posted, let us know how well it works for your organization via our Facebook page at https://www.facebook.com/holidaymile/

WHAT WE PROVIDE:

- Form a team of 10 or more people and we will donate a \$25.00 gift card for you to raffle off to your team members (One gift card for every 10 people signed up under your team name).
- Each registered person gets an event T-shirt and Finisher Medal
- Participants will be assigned a unique web page to collect and track pledges for charities* (Optional)
- Register 25 or more under your team and the team captain gets a dry fit hoodie!
- All Medals and T-shirts will be shipped to the Team Captain for distribution. (Teams Only)

VISIT WWW.HOLIDAYMILE.COM TO ACCEPT THE CHALLENGE!

Contact us at **877.570.4434** to learn more about collecting pledges for your own unique charities or causes... or if you have additional questions.

XC Thrillogy event review

Trails Are Alive Night Adventure **REVIEW**

Not only were the trails all alive, but only the brave of heart welcomed in the cold and strong winds that defined the day.

This is the second trail event at KD County Park this year, but our first night event there and by all accounts it was a perfect setting for a night event. We had several first time XC Thrillogy trail runners, thank you for joining and



welcoming our style of events. Those that are XC Thrillogy veterans, you are the best and your support is appreciated more than you realize.

For the first time, I decided to wait on top of a beast of a hill and call out to runners as they cussed at me the whole way up! Ok, no one cussed, but it does add to the story! It was fun to watch head lamps on the trails and jealous I was not out there with you.

Thank you to Stephanie and my wife Tammy for their assistance in making this event possible and making it more enjoyable for everyone.

Hope to see you all at **Bong on November 11th**. Brian

FREE entry into an event!!!!!



Kenosha Running Company is the trail shoe running headquarters of Southeast Wisconsin. You are welcome to take our shoes for a run on our over 2+ acres to make sure you get a great fit.

When you purchase a pair of regularly-priced trail shoes, you will receive a **FREE Entry** into one of our upcoming events (excludes the WolfPack Trail Run)





XC Thrillogy event review

A look back...



















Click to see more photos...

Plan your 2018-2019 CaniCross events







CANICROSS USA

Check out the new CaniCross dedicated newsletter...

CLICK HERE

We are in our third year of hosting CaniXC events and we are loving it! CaniCross is one of the fastest growing sports that one can do with their dog. It derives from the sport of dog mushing/sledding but you are working as a team with Fido. It's very much a team effort. While you can certainly participate and just run with your dog the idea behind CaniCross is that the dog is actually pulling you while you are running. You are welcome to run or walk with your dog either on a leash or with the dog harnessed and attached to your running belt. We can also properly fit you and your dog with harness, lead line and running belt, stop by our new location for your and your dog's fitting (1706 - 22nd Ave., Kenosha, WI). We are proud partners with Howling Dog Alaska, Non-Stop Dog Wear and Kurgo.

We want this to be a fun experience for both you and your dog, so we encourage you to come and try out this sport. We have two exclusive CaniXC events and five CaniXC events associated with our trail events. We will also have a number of additional dog friendly events.

im Schnee festsitzen CaniCross

Saturday January 19, 2019 Bristol Woods County Park Bristol, WI

Boreas Trail Adventure CaniCross

Sunday February 17, 2019 Bristol Woods County Park Bristol, WI

Hills Are Alive Trail CaniCross

Saturday March 16, 2019 Lake Geneva Canopy Tours Lake Geneva, WI



Sunday, April 7, 2019 Bong State Recreation Area, Kanasasville, WI

This all-day event will be highlighted with 1.75m, 3.1m, 6.2m. We will have open and masters age groups and subcategories based on the weight of the dog.

This event is open to all abilities and walkers.

The course offers wide trails, challenging hills and great scenic views of this hill-n-dale course.



Pike River Trail CaniCross

Sunday September 29, 2019 Petrifying Springs Park Kenosha, WI



Trail Dog Distance Classic

Sun., Nov. 11, 2018 2:30 p.m. (4.5m & 9m) Bong State Recreation Area Kansasville, WI

Hateya Trail CaniCross

Saturday, Dec. 8, 2018 10:15 a.m. (3.5m & 7m) Lake Geneva Canopy Tours Lake Geneva, WI

Beyond our physical fitness

Using your home's equity to SOUTHERN LAKES style your perfect home



By: Shelly Floreani

The Dream

Imagine that you are a homeowner and have owned your home for a number of years. You have kept up with general maintenance like cleaning the gutters, taking care of chipping paint, tightening loose door knobs, etc. You are proud of your home and have kept it in tip-top shape. You love your home, but you would like to do more to make your home look its best. You have dreams of replacing the kitchen cabinets or getting granite countertops. Maybe your dream is new landscaping, or transitioning your deck into a 3 season room to have extra space to play with your children. You finally decide to move forward with your dream and obtain a few quotes from various contactors. When you get the quote back and you feel like your dream has been crushed. "How am I going to afford this?" you ask. "I do not have forty thousand dollars!" Not to worry. You do not have to give up on your goal of having your dream kitchen, new landscaping, or extra space. Since you have been living in your home, keeping up with maintenance, and making regular payments, there is a possibility that you can borrow against your home's equity.



What is equity?

Home equity is an asset that comes from your investment in your home. The equity in your home grows in two ways. One way is by paying down your loan balance. The other way is by your home appreciating in value over time. Generally, these two happen at the same time which helps your equity grow faster. To estimate how much equity you have in your home you can take your home's market value and subtract the amount you owe. For example, if your home could sell in today's market for \$200,000 and you owe \$110,000 the equity you have in your home is \$90,000.

How do I access my home's equity?

There are three ways you can access your home's equity. You can either take out a 2nd mortgage, a home equity line of credit (HELOC), or refinance your 1st mortgage. The amount of equity that you will be able to access will vary on certain factors such as your debt to income ratio (total of your monthly debt payments divided by your monthly income), the amount of equity you have in your home, and your credit history.

A second mortgage is similar to a first mortgage. Second refers to the position in which the lien is placed. This is important to lenders because it means that if anything were to happen and the home went into foreclosure then the first lien would get paid first and then, if there were any assets left over then the second lien would be paid. Because the lien is in second position the lender is taking on more risk which is typically why the interest rate on a second mortgage (which is typically fixed) will be higher than the interest rate on a first mortgage. When you have closed on your second mortgage the disbursement happens all at once and you receive a lump sum of money.

Home Equity Line of Credit (HELOC)

A HELOC is a line of credit that is usually in second lien position. For example, if you were approved for a \$40,000 line of credit, you can advance all of it or just some of it. The more you take out the less you have available. Depending on your financial institution, the amount owed after an advance may be an interest-only payment. If your payment is interest-only your minimum payment will not reduce your principal balance. If you want to reduce your principal balance to have more credit available, you will need to pay more than the minimum payment. Once the HELOC's draw period ends the loan will go into a repayment period. Be sure you are fully aware of your HELOC's repayment terms and what happens at the end of the draw period. Know what your interest rate is, when any promotional rate will expire, how long your draw period is, and what happens once the draw expires.

First Mortgage

When you refinance your first mortgage, you have the option of paying off the principal balance of your loan or taking a "cash out" option along with paying off the principal balance. The advantage to refinancing your first mortgage over taking out a second mortgage is that the interest rate may be better. Because the lien is in first position the loan is considered less risky by investors and thus qualifies for a better interest rate than a second mortgage. Also, if you shorten your term (the amount of time you select to pay back the loan) you could save thousands of dollars in interest.

Which one do I choose?

The type of loan that you choose to complete your home improvement projects depends on your goals and specific financial situation. Typically a HELOC is a good product to choose if you plan on doing a lot of work over several years and want to be able to have the option to draw multiple times. A second mortgage is a good idea if you have a great rate on your first mortgage and do not want to refinance your whole mortgage. Refinancing your first mortgage can be a very good idea for consolidating debt into one payment with lower interest or completing a large renovation project.

Shelly Floreani is the Mortgage Loan Officer at Southern Lakes Credit Union in Kenosha, WI. She has been with Southern Lakes for 3 years and brings to her job a servant's heart and deep commitment to our credit union's mission Southern Lakes Credit Union serves people who live or work in Kenosha, Racine, Walworth, Milwaukee, Rock, and Waukesha counties in Wisconsin along with Lake and McHenry counties in Illinois.

Special offers



SPECIAL OFFER: Buy a pair of shoes, and you get to participate in one of our events for FREE!!!!

(Excludes the Hot Hilly Hairy, Hilloopy and WolfPack Trail Run events.)

To purchase online, click here...

Introducing the Altra Escalante

Introducing the Limited Edition EscalanteTM, this Altra EgoTM -equipped runner is our popular Escalante but in a limited release color. It features an engineered knit magenta/gray upper for a sleek, sock-like fit and flexibility. Built on Altra's PFS performance last with a responsive Altra EgoTM midsole and decoupled heel, the Escalante is designed for a fast ride with energetic rebound and minimal ground contact. Take a run and unleash your alter ego with the all-new Altra EgoTM experience. You can't have too many Escalantes, right?! Right, so grab yourself a pair before they are gone.

Questions, concerns and to place your order, e-mail briant@kenosharunningcompany.com anytime or call 262-925-0300.





361-SPIRE 3

To purchase online, click here...

Run for FREE!!!

Purchase of all new shoes...
receive 1 of our select trail running
ryents FREE!!

We also have special discounts for the 361° shoes at all of our events.



361-MERAKI















XC Thrillogy product & gear

store

Kenosha Running Company is on the grow! Check it out...

Kenosha Running Company Online Store (https://www.kenosharunningcompanystore.com/) or visit our New Specialty Destination located at

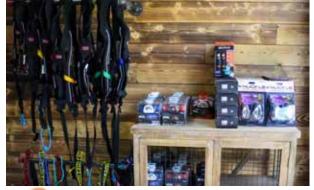
1706 - 22nd Avenue, Kenosha, WI.

XC Thrillogy **Swag for Sale**

String Bag	\$8.00
Large Red Duffel Bag	\$20.00
Frisbee	\$3.00
HooRag	\$8.00
Stainless Steel Water Bottle	\$8.00
Hats	\$15.00
Beach Towel	\$15.00
Gloves	\$5.00
Stadium Blanket	\$20.00
Trail Toes Anti-Blister Cream.	\$12.00
Trail Toes Foot & Body Crean	n. \$13.00
Trail Toes Foot & Body Crean	n. \$22.00

Cash, checks or credit cards accepted. Checks payable to: Kenosha Running Company

Call: 262-925-0300





















XC Thrillogy calendar (www.XCThrillogy.com)



Saturday Jan. 19, 2019

Bristol Woods County Park Bristol, WI



Sunday eb. 17, 2019

Bristol Woods County Park Bristol, WI



Saturday

VEN Warch 16, 2019

Lake Geneva Canopy Tours Lake Geneva, WI



Saturday
June 8, 2019

Petrifying Springs Park Kenosha, WI



Sunday June 30, 2019 Kenosha, WI



Thursday July 4, 2019

Somers Post Office Somers, WI



Saturday July 27, 2019

UW-Parkside Cross Country Course Kenosha, WI



Saturday
July 27, 2019

UW-Parkside Cross Country Course Kenosha, WI



Special Olympics
State Cross Country
Meet

UW-Parkside Cross Country Course Kenosha, WI



Saturday August 10, 2019

Silver Lake County Park Salem Lakes, WI



Sunday September 29, 2019

Location: TBD



Sunday Oct. 20, 2019

Lake Geneva Canopy Tours Lake Geneva, WI



Sunday Nov. 11, 2018

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> Richard Bong State Recreation Area Kansasville, WI



Saturday Dec. 8, 2018

Lake Geneva Canopy Tours Lake Geneva, WI



Saturday
Dec. 29, 2018
KD Park
Burlington, WI

Check out

www.XCThrillogy.com

for more details.