



TRAVEL TIPS FOR WIMMERS



WHERE CAN I VOLUNTEER?



HOW TO PLAN FOR MY RETIREMENT

Happy Fall!

It was a beautiful summer and I hope everyone enjoyed being outside and breathing the beautiful air these past few months. We were so blessed to have such a beautiful night for our Potluck & Walk at Rock Cut this past month. The food, the company and the scenic walk were incredible. Thanks to all of our cooks! Welcome back to some of the faces we have missed (did I say TRACI!) and to some new WIMMERS who have been joining us. Check out our pictures from this WIM Experience in this newsletter! If you are not part of our WIM Facebook Group, please let us know and we will invite you to our group.

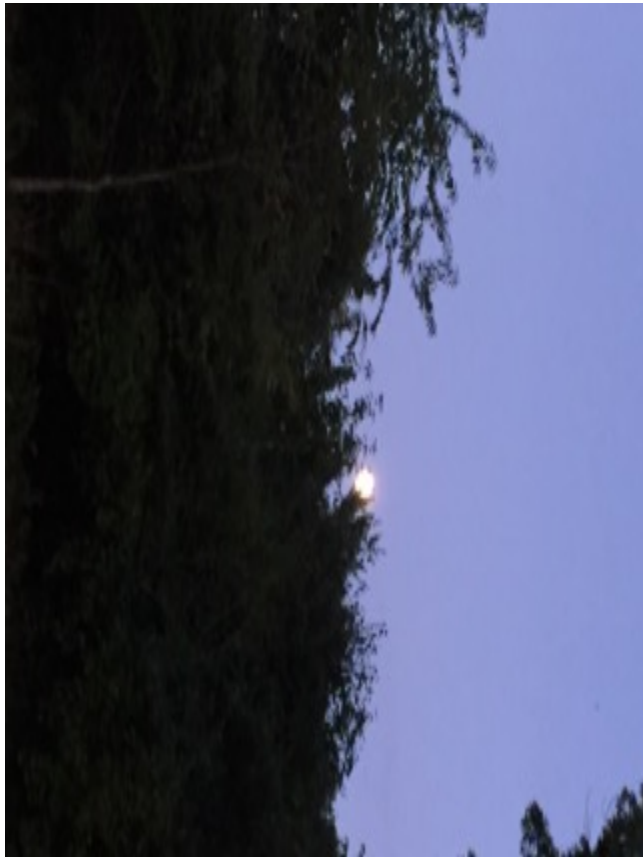
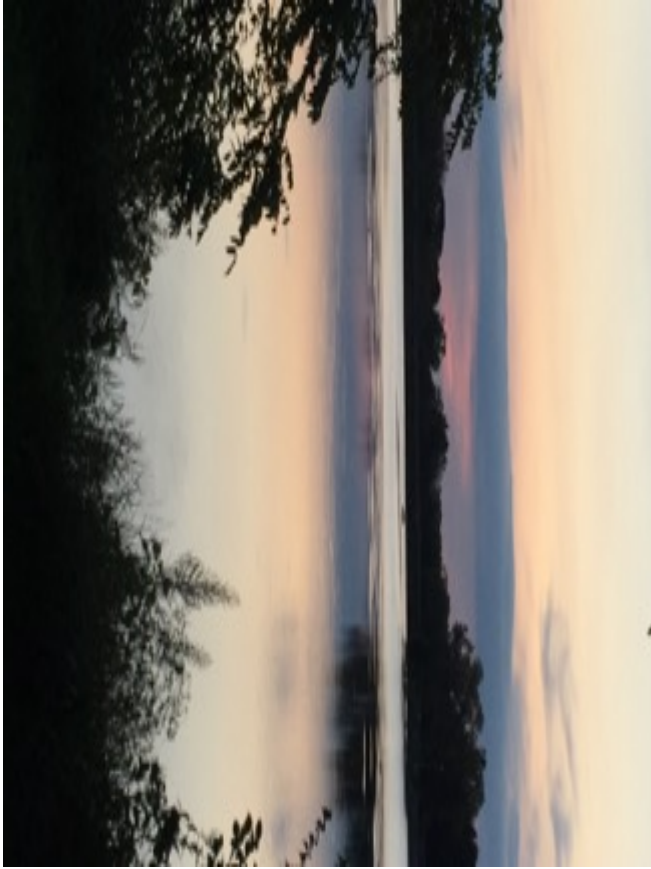
The WIM Line

This is just our second WIM Line, and we are still in the process of making this an interesting way to share some really good information each month. We will always offer travel tips and ideas of where you can spend some special times (we will also solicit from our Wimmers their collective ideas!) We will also be giving ideas of where you can volunteer or places where we can donate items. And finally, we are going to share information on either preparing for retirement, or how BEST to enjoy retirement amongst other things.

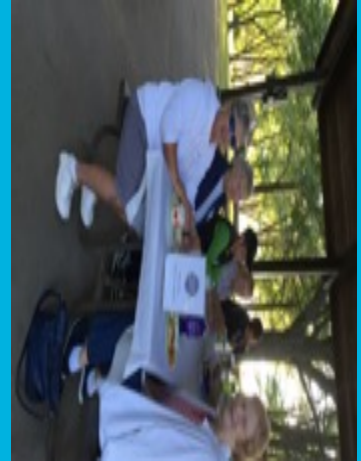
#WIMCONNECTBREAKFASTs

Join us for our monthly #WIMCONNECTBREAKFAST at Magpie's downtown, bright and early on the 8th!!!





Potluck fun and a walk around Rock Cut Park & lake!





WIM experience #3

This is such a great event! Wine, food, women, a great cause and a special evening of short films. Coming soon, October 13th at the Tebala Shrine

Center! Buy tickets ahead of time either online, or at the door!

Last year nearly 300 women attended!



What is the WIM Experience?

...it is a place for women of all ages to come together, educate, encourage and energize one another

...it is a place for women to build new friendships

...it is a place for women to try something new, go someplace different, and perhaps experience a new adventure outside one's comfort zone

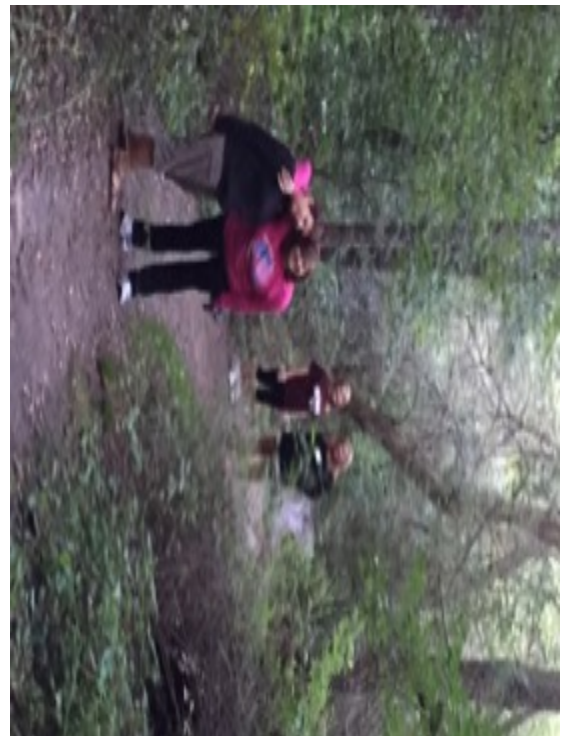
...it is a place which encourages volunteerism

...it is a place which stresses financial literacy



...it is a place which promotes travel throughout the country and the world

...it is a place which believes that everyone has a gift, and everyone has a voice





...it is a place where positive energy and optimism is paramount

...it is a place where differences are encouraged and celebrated.

this is the WIM Experience....

YOU have to try it on to see if it fits YOU!

GIVE ME A FEEL ABOUT WHO IS PART of this experience?



This all-womens group is comprised of WIMMERS who span almost 5 decades of life. Having this great collection of ages allows each of us to connect across generations and understand each other and the world so much better. We always encourage our “WIMMERS” to bring along “positive” minded female friends who would like to connect with other interesting women.

Throughout the year we will meet up monthly for WIM CONNECT breakfasts which are an informal gathering of women who wish to share a breakfast at a revolving list of restaurant spots in

the area. Then at another time of the month, we gather either in the evening to do an activity, or on a weekend to explore somewhere new.

And through all of these events we look towards exploring matters of the mind, body and soul sometimes with interesting outside speakers, as well as learning from the talents from within our group. Our goal at these events is also to offer interesting insights into travel, volunteering, and financial education, not to mention fun, food and laughter! The overall tone of the group is engaging, optimistic and friendly.

Our calendar is booked with activities for most of the year and WIMMERS can choose which activities they would like to attend.

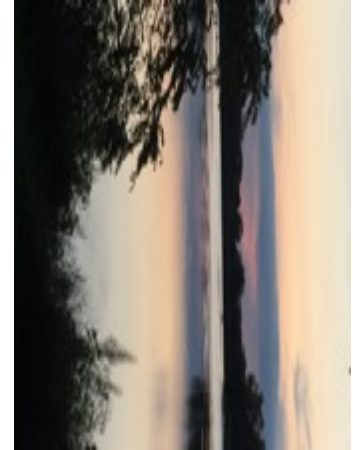
There is no cost to be part of WIM, and members can come whenever they are available. However, there may be costs associated with the various activities that we schedule which will be the responsibility of each member.

Klaas Financial helps to sponsor some of the activities of this group.

MONTHLY FEATURES

TRAVEL TIPS FOR WIMMERS

FALL is upon us.....and the time to travel is probably now with the kids back to school and the prices may be even better! Wisconsin is amazing year-round but autumn is my favorite time of year. From the changing leaves to the start of football season, nothing beats fall in the Badger State! So before the snow starts flying, gear up to take advantage of Wisconsin's top autumn offerings:



Fall Festivals

Put your party shoes on because Wisconsin celebrates fall every year like it's never going to see another! You'll find hundreds of fall celebrations honoring everything from apples and cranberries to wines and lagers. Your only difficulty will be deciding which festivals to attend. Check out one of the following this year: Bayfield Apple Festival, Nekoosa Giant Pumpkin Fest, Oktoberfest in La Crosse, and Warrens Cranberry Festival.

Farmers' Markets

There are some phenomenal farmers' markets all across the state and while many are year-round, I am particularly fond of visiting the market during the fall season. Pick one of the state's 70+ outdoor markets this season and relish all of the fresh food your hungry eyes can handle. But hurry, most of them head indoors for the winter come October.

Recommendations: Dane County Farmers' Market in Madison, Fondy Farmers' Market in Milwaukee, Hillsboro Farmers' Market, and Stevens Point Farmers Market.



Volunteer Ideas!

DO YOU LOVE ANIMALS ...HOW ABOUT LENDING A HAND AT NOAH'S ARK in ROCKFORD?

NOAH'S ARK RUNS ON VOLUNTEERS! MOST OF OUR STAFF BEGAN THAT WAY. ♥

WE ARE ALWAYS LOOKING FOR DEDICATED VOLUNTEERS THAT CAN COMMIT TO A SET NUMBER OF HOURS PER MONTH. THERE IS A LOT OF "BEHIND THE SCENES" WORK TO BE DONE TO KEEP OUR SANCTUARY RUNNING SMOOTHLY. THIS COULD RANGE FROM CLEANING CAGES TO UNFOLDING NEWSPAPERS TO BOTTLE FEEDING INFANT ANIMALS. OUR VOLUNTEERS ARE APPRECIATED BY THE STAFF, ADOPTERS, AND ESPECIALLY THE ANIMALS HERE.

THERE IS A LOT OF WORK TO BE DONE HERE EVERYDAY. PLEASE BE PREPARED TO DO SOME PHYSICAL WORK. YOU MUST BE AT LEAST 17 TO VOLUNTEER ALONE. CHILDREN 9 AND OLDER WHO WANT TO VOLUNTEER CAN BE ACCOMPANIED BY THEIR VOLUNTEER PARENTS, BUT MUST BE SUPERVISED BY THEM AT ALL TIMES.

NOT EVERYONE CAN DO THE HARD WORK, WE UNDERSTAND THAT. THERE ARE A LOT OF OTHER OPPORTUNITIES AS WELL. PLEASE CONSIDER ONE OF OUR NEW PROGRAMS IF YOU'RE UNABLE TO VOLUNTEER FOR A FULL 3 HOUR SHIFT AT THE SANCTUARY

*FOSTERING FOR NOAH'S ARK

*DOG WALKING BRIGADE

*EVENTS & FUNDRAISERS

*OFFICE HELP

NOAH'S ARK IS ALWAYS IN NEED OF DONATIONS, CALL TO FIND OUT OUR CURRENT NEEDS.

CALL TODAY TO LEND A HAND, 815-962-2767

PLANNING FOR YOUR RETIREMENT !

It's Time for a Retirement Progress Checkup!

If you are actively saving for your retirement, That means your ahead of a lot of your peers.

But before you break your arm patting back, how do you know if your retirement track? It's important that you start asking right now, because it will be much harder to you near retirement than if you start making as possible.

The best way to figure out if you are saving retirement is a yearly Retirement Progress

A retirement progress checkup is an uses your current retirement savings habits your retirement savings will look like as you

The result of the checkup can let you know how likely it is that you will be able to achieve the retirement you want. If you are falling behind, you'll have the incentive you need to start saving more or to revise your retirement expectations.



then good job!

yourself on the savings are on that question course correct as changes as soon

enough for checkup.

evaluation that to project what near retirement.

Step 1: Look at what you have already put away towards your retirement savings. This should include your 401(k), IRAs, Roth IRAs, possible pensions, and other investments you'll use to fund your retirement. Then figure out what portion of your total investments are in stocks, stock mutual funds and stock ETFs, and what portion are in bonds, and savings.

Step 2: Time to figure out next what your social security benefit will look like. Start today by setting up your Social Security account on www.ssa.gov.

Step 3: Look at your current debt load (mortgages, home equity loans, college or car loans) and decide what you need to do to eradicate this preferably before you decide to retire.

Step 4: Look at your monthly budget and figure that you are likely to spend about 70-80% of your current monthly income in retirement.

Step 5: Are numbers still not looking like what you were hoping for in retirement? The smartest thing you can do to help put your retirement back on track is to increase the amount you put into your retirement accounts each month. Or, you may also want to consider putting your retirement off by a year or two or even embracing semi-retirement and working part time for a few years to lower the burn rate of your savings.

Step 6: Bottom line, plan and then plan some more. The decision not to plan will likely impede the retirement reality you were hoping for.



*HAPPY BIRTHDAY to THESE SPECIAL WIMMERS in
SEPTEMBER & OCTOBER!!!*

Dina Johnson 9.09

Connie Schlupp 9.16

Sarah Leonard 10.21

Carol Sue Leveque 10.19

Joiya Cyrus 10.26



CALENDAR of EVENTS

WIM CONNECT BREAKFASTS

2nd Saturday of every month, 7:30am-9:00am

(location changes monthly, breakfast is on your own)

These breakfasts are simply a time to connect and re-connect with WIM friends. You are always welcome to bring along other female friends or female family members.

Saturday, October 8th- Magpie (downtown)

Saturday, November 12th- Fresco's (Anderson Gardens)

Saturday, December 10th- Stockholm Inn

Saturday, January 14th- Egg Harbor

Saturday, February 11th- Camp Grant

Saturday, March 11th- Machine Shed

Saturday, April 8th- Perkins

Saturday, May 13th- Stockholm Inn

NO BREAKFASTS in JUNE OR JULY

Please RSVP to jeanl@klaasfinancial.com one week ahead so that we can reserve enough seats each month.



UPCOMING.....WIM Experiences

these are gatherings that hopefully you will get to know someone **new**, learn something you never **knew**, and perhaps experience some fun doing something **you never knew YOU could do!**

(these occur on different days and times depending on the activity)

the WIM Experience #3

Thursday, October 13th - Luna Fest at Tebala Shrine, (film festival sponsored by WOMANSPACE)
(6pm-9:00pm)
\$20 ticket in advance w/group, \$25 at the door

the WIM Experience #4

Thursday, November 17th- Pizza, Movie and Sundae night (movie at Showplace 16 TBD)
5pm - Pizza @ Giordanos
7pm – Movie at Showplace 16
9pm- Ice-cream Sundaes at Dairy Queen (Cherryvale)

the WIM Experience #5

Thursday, December 15th - 6th ANNUAL CHRISTMAS PARTY!!!
6-9:30pm- Party at Prime Quarter Steak House (Janesville, WI)
(approx. cost \$28 per person/RSVP by Nov. 15th to jeanl@klaasfinancial.com)
Christmas present exchange and white elephant gifts!

Exact Dates for January through August 2017 WIM Experiences will be available after November.

NOTE: There will be no scheduled WIM EXPERIENCES in June and July.

the WIM Experience #6

Evening in January- Painting w/ the Wimmers @ 317 Studio & Gallery, Rockford

Date TBA- private painting party for our WIM members, food & wine

Approximate cost, \$35 per person plus your beverages

the WIM Experience #7

February ICE HOGS GAME (Rockford)

the WIM Experience #8

March Play & Lunch (TBD)

the WIM Experience #9

April Fondue & Fun (Schaumburg)

the WIM Experience #10

Saturday in early May- Flight Deck Bar & Grille at the Chicago Skydiving Center (Rochelle)

Lunch & Skydiving watching

No WIM Experiences in June & July

the WIM Experience #11

Mid-August (SATURDAY) Architectural Tour in Chicago & Lunch

\$36-\$50

the WIM Experience #12

Dining on the Patio (place and date TBA)

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MORE info, updates and pictures every month!

