

THE WIM LINE



Where can I make a difference?



**Shopping Tips
To Save \$\$\$\$**

It has been a beautiful Fall as the warm days have yet to completely change the colors and the light winds have spared the leaves on the trees! At least so far! I hope that you have taken the time to



smell the apple cider and enjoy the apple donuts from the apple orchard. I know I did a few too many times! With the change of the calendar, comes the reality that our holidays are soon to arrive and with that comes the great family traditions right behind. It is my hope that each of you takes the time to recognize the blessings that you have in your life, which includes your family, friends and your health!

**Make sure you RSVP
for upcoming WIM
events to**

jeanl@

klaasfinancial.com

- Our **OCTOBER EVENTS** included the following:
- Our **WIM CONNECT Breakfast** at Magpies in October was quite delicious! So glad to visit a newer place with wonderful food! We always enjoy these Saturday morning breakfasts over hashbrowns and coffee!
- This month (Saturday, November 12th) WIM CONNECT will enjoy **Frescos at Anderson Gardens** at 7:30am. Please consider joining us and bringing along a friend.
- Our **WIM EXPERIENCE** for October saw many of our Wimmers attending LUNAFEST 2016 at Tebala Shrine. The event was a success raising dollars for Breast Cancer research and providing a wonderful event with some inspiring short movies made by women from around the world. Good food, nice wine and lots of WIMMERS enjoying the evening.

MONTHLY FEATURES

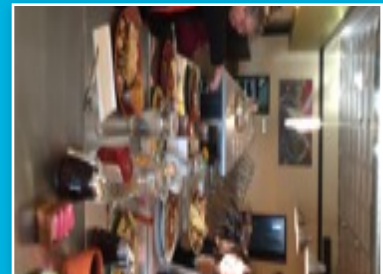
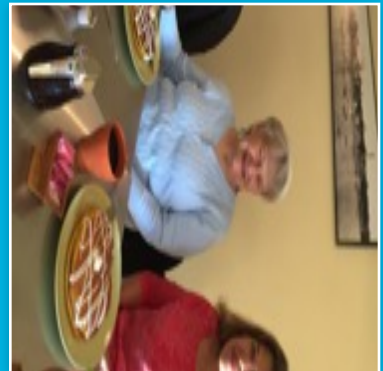
TRAVEL TIPS FOR WIMMERS

Airline Winter Travel Tips

Can you feel your teeth grinding as you imagine flying to your destination? If you're traveling a great distance over the holidays, the last thing you need is a stressful airport experience to start your vacation on the wrong foot. Consider some of the simplest airline travel tips that can alleviate your worries.

Plan ahead for your own sanity. Waiting to the last minute always leaves a great deal of your trip up to happenstance. Of all of the top winter travel tips you may find, this is the one piece of advice that will be well worth spending the extra time and effort. Contact your travel agent to book your vacation in advance as soon as you can manage. Then, you'll be able to avoid peak travel dates, get lower airfare, fly direct (or minimize your connections) and fly early or late in the day to avoid the bigger crowds.

• *WIM Experience #4- LunaFest 2016 at Tebala Shrine*



- *Approximately 300 women came together for a wonderful evening of wine, appetizers and great short films at Luna Fest 2016.*
- *Our November breakfast at Magpies with the WIMMERS!*

Leave at least an extra hour earlier. As you prepare for your winter vacation, give yourself more time than usual in order to anticipate the peripheral delays that could occur. Remember to bring some reading material while you wait in the security line or at your departure gate. In cities with snow or ice, arrival delays can exceed two to three hours and de-icing procedures can take an hour before takeoff.

Pack as light as possible for your holiday travel. Since more airlines are getting stricter on baggage limits and weight allowances, packing less and lighter suitcases could save you money and time. If you're planning holiday travel to be with your family and friends, consider shopping online and having your gifts shipped to your destination. This strategy will help cut down on luggage and minimize the risk of losing any special gifts.

Steer clear of influenza. Winter travel can be a frequent contributor to the cold and flu time of year, adding a miserable element to your winter or holiday travel stress. Before you leave, visit your doctor's office to get the flu shot or nasal spray flu vaccine, which is only available for ages 5-49. Most germs will spread by contact, so wash your hands or use a hand sanitizer constantly.

Stretch your legs often. If you find yourself in cramped quarters or passing time on long flights, there's the possibility you could develop Deep Vein Thrombosis (DVT), leading to blood clotting in your legs. So, remember this essential airline travel tip on your next flight — take some time to walk around and stretch your arms and legs once every hour. For more travel tips visit www.travelsense.org

Volunteer Ideas!

If the holidays are a time for giving, why do we always expect something in return? With so many people needing help, we cannot afford to sit back and do nothing.

Here are **20 selfless things** to do this holiday season:

1. Volunteer: Volunteering is one of the single greatest things you can do this holiday season and the rest of the year. No matter what you volunteer your time and efforts toward, volunteering is a selfless act that betters the community and brings joy to all players involved.

2. Donate: Donating is another selfless act that you can participate in this holiday season. Donating is easy to do and it makes a big difference. You can donate money to a charity, donate clothes to a homeless shelter or donate food or toys to needy families this holiday season.

- 3. Fundraising:** Fundraising is another selfless way to help others this holiday season. Fundraising is the key to raising big bucks for organizations and raising awareness for cause that matters to you.
- 4. Adopt a family for the holidays:** Give a family in need a Christmas they'll never forget, by participating in an adopt-a-family program this holiday season. For each family you adopt, you'll supply them with food certificates, toys for the children, as well as clothing or hygiene products for older kids and adults.
- 5. Cook a meal for others:** Treat a family to a home-cooked meal this holiday season. It will mean the world to a family to have a hot meal on a cold winter night.
- 6. Pay it forward:** Make someone's day by paying for their order in a drive-thru line or at a restaurant. They may not get a chance to thank you, but you can be assured they'll be elated by the thoughtful gesture.
- 7. Listen:** Taking the time to listen to a coworker who's having a bad day or a complete stranger who needs to vent will be much appreciated. Not interjecting with advice or sharing your opinion can be hard to do at times, but simply listening is much easier and just as effective.
- 8. Give blood:** Donating blood is one of the single most selfless things you can do for others this holiday season and the rest of the year. Just one pint of blood can save up to three lives. Not everyone is eligible to give blood, so check with your local blood center to see if you can give this generous gift.
- 9. Help for free:** Help a neighbor put up their Christmas lights, assist an elderly person when crossing the street or carry a stranger's grocery bags to their car, all for free. These simple acts of kindness go a long way and will be much appreciated.
- 10. Adopt a pet:** Give a dog or cat a home this holiday season by adopting them from a shelter or rescue service. You'll get satisfaction from having a new cuddly companion, and your pet will have a second chance at life. Everyone wins here.
- 11. Participate in a food drive:** Food drives of all kinds help feed families in your community during the holidays
- 12. Write letters of appreciation:** This holiday season, take the time to write letters of appreciation to people you truly appreciate and make a difference in your day.
- 13. Serve food to the homeless:** Serving food to the homeless is a kind thing to do during the holidays. It will make a homeless person's day to have a hot meal during the frigid winter months, especially when you serve them with a big smile.

14. Visit a nursing home: Some residents never have visitors and often spend the holidays alone. You can make these senior citizens feel loved by visiting them during the holidays, or sending them cards or gifts.

Financial Tips for the Holidays

Holiday shopping can be such a whirlwind that many forget to take the time to stop and think before they shop. Having a set budget and knowing the ins and outs of holiday shopping can be your best defense from a holiday financial hangover.

The most helpful step in planning your holiday shopping adventures is to **establish a realistic budget** based on your current cash flow and financial obligations. You will need to identify your current monthly income and expenses, which will help guide your spending for the holiday season. It is important that **once you create a budget you stick to it.**

Here are a few helpful steps for creating your holiday budget:

- * Start with **making a list** of who you really want to give gifts.
- * **Determine your current monthly income and expenses**, in order to recognize how much money you will have left over to put towards the holidays. Remember, if you travel for the holidays, or host any parties, these costs should be included in your expenses.
- * Be an educated shopper and compare prices. You might be able to save money comparing items online or at another store. Investing time into shopping, may save \$\$ in your wallet.
- * Do *not* go into the stores unprepared and fall into the trap of impulse buying.
- * Plan your shopping trip and gift buying in advance and stick to your plan
- * Shop carefully, and make use of sales, coupons, and internet sites and certainly free shipping.

*HAPPY BIRTHDAY to
THESE SPECIAL WIMMERS
in NOVEMBER!*



*Deb Ganzel 11.19
Judie Coenen 11.22*



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

Saturday, December 10th- Stockholm Inn



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 #4

PMS NIGHT- 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

ANNUAL CHRISTMAS PARTY!!!

6-9:30pm- Party at Prime Quarter Steak House (Janesville, WI)

\$28 per person/RSVP by Nov. 15th to jeanl@klaasfinancial.com)

Christmas present exchange and white elephant gifts!

the WIM Experience #6

Thursday, January 19th- Painting w/ the Wimmers @ 317 Studio & Gallery, Rockford Date TBA- private painting party for our WIM members, with food & wine

Approximate cost, \$35 per person plus your beverages, register online.

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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