



THE WIM LINE

Carol is the lone survivor of our first PMS night! First Pizza, then a great Movie, and then a Sundae (ok, a Root Beer Float!)

Christmas may be on its way, but

let's not forget the fun times that our Wimmers had in November at our Breakfast at **Frescos** at Anderson Gardens (yes, I now know that they don't open till 8am, sorry!). The restaurant is magical as it overlooks Anderson Gardens, and the food is actually outstanding. I recently visited with my family and was amazed. As a result I am looking forward to a special family breakfast there over the holidays. We then enjoyed our first PMS night with the WIMMERS where we enjoyed PIZZA and other items for dinner, and then saw a wonderful MOVIE (Hacksaw Ridge) which I would highly recommend. It was difficult to watch, but riveting. Watch the trailer and I think you will want to watch the movie! And finally our crowd of Wimmers was reduced in size down to myself and Carol for SUNDAES (PMS). Ok, I am hoping that when we do a three event series again, I can get better participation that can

last the whole evening!!! Regardless, it was a very fun time for all! I know some of you were sick that evening and we did miss you.

Other events that many of you came to in November included the **Remedies Ball** that our own Kathy Vigna chairs every year. It was a very beautiful night with a powerful speaker who was the parent of an adult son who lost his life. Thanks to a lot of hard work by Kathy, and generous donors who matched and then doubled donations, the Remedies crew raised over \$80,000 for Remedies which helps women who are escaping domestic abuse, and for those in our city afflicted with addictions. Congrats to Remedies for touching so many that need our help.



Stroll on State 2016!

So before we discuss Christmas, What about Thanksgiving? I hope each of you were able to enjoy your family and re-visit your blessings. I would expect that most of you were still thinking about our winning Cubs!!!, while others were still contemplating what to do POST CUBS and POST ELECTION!!! I don't know what to tell you, except that DECEMBER has arrived, so I am pretty sure that you will find a way to stay busy!!

If you didn't make it to **Stroll on State** this year, put it on your calendar for NEXT year. It is the Saturday after Thanksgiving. This was its fourth year and was a fabulous evening where 75,000 people from Rockford showed up to enjoy Hot Chocolate and Smores, Ice-sculptures, a screening of The Grinch, a parade complete with draft horses and SANTA, the lighting of the Christmas Tree by our Mayor, and INCREDIBLE fireworks off of the State Street Bridge. So many vendors, open stores all the way from the Irish Rose to the other side of the State Street Bridge and just a wonderful time to see what a really beautiful city we have.

Here comes **DECEMBER.....**Are you busy buying presents, decorating the tree or figuring or choosing Christmas cards? Wondering where you can join other **Wimmers for breakfast**, or for **our annual Christmas Dinner**, or where you can sign up for our Artist Night in January? Are you trying to figure out **where to volunteer**, or **how to leave your house behind when some of you SNOWBIRD**, or what **Year-End FINANCIAL TIPS**

you should care about? READ ahead for best ideas on how to handle all of these items and more!



UPCOMING.....WIM Experiences

these are gatherings where you may meet 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 #5

ANNUAL CHRISTMAS GATHERING!

CHRISTMAS PARTY CHANGES:

Due to the small response of RSVP's for the proposed party, we have changed the party to a dinner at Olive Garden on State Street. We will **NOT** be exchanging gifts, because we will not have a designated room, only tables.

If you would like to come you still need to let us know so we can save a space as our numbers have increased to almost 20 now!
PLEASE RSVP to jeanl@klaasfinancial.com

the WIM Experience #6

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

**Please register NOW for
OUR PRIVATE JANUARY WIMMER EVENT
on January 19th from 6pm-9pm at**

We will have an instructor help us paint a beautiful picture of Beattie Park for BEGINNERS! We will bring our own drinks and food to the event. The cost is \$35 per person. Please follow instructions below to register online to pay:

PAYMENTS: There are four convenient ways to pay:

1. Send a check*
317 Studio & Gallery
317 Market Street
Rockford, Illinois 61107
815-315-7000
studio317market@gmail.com
2. Drop off cash
3. Call 815-315-7000 to process a credit card payment
4. Go online to this link, choose drop down menu and choose **Maleeah C** as your private party host:

http://www.317studiogallery.com/store/p172/Private_Party_Payment.html

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)

*HAPPY **DECEMBER** BIRTHDAY to OUR*

SPECIAL WIMMERS!

Kathy V. 12.14 Bonnie O. 12.22

Carol Smith 12.24 Stephanie S. 12.24

Maleeah C. 12.24

MONTHLY FEATURES

Volunteer Opportunities: **Patriots Gateway!**

PATRIOTS GATEWAY COMMUNITY CENTER

www.patriotsgateway.org

The Mission of Patriots' Gateway Center is to provide a neighborhood community center offering life enriching opportunities for those who live, work, play and learn in the near southeast Rockford community and throughout the Rock River Valley, with an emphasis on youth.

VOLUNTEERS NEEDED!!!!

COMMUNITY CENTER

During Patriots' After School Program, we would love to have volunteers who like to.....

Play board games or cards

Spend time building legos with kids

Organize and teach arts and crafts

Help kids practice their basketball or soccer skills

Organize and help with games

Help with homework

Organize and teach science projects

Read with younger children

Lead dance or cheerleading groups

Please note: For many of our volunteer projects, especially those working with children, we may require a background check (performed only with your written consent). If you prefer not to have a background check done, it will limit the ways in which you can volunteer. Thank you for your understanding!

Please contact Patriots Gateway at

www.patriotsgateway.org to lend your special helping hands!!

TRAVEL TIPS of the MONTH for SNOWBIRDS!!!

This list is long but very detailed, even if you are only gone a couple of weeks, it should come in handy!

1. Arrange for a mail hold, or mail forwarding, depending on how long you will be away. The USPS will also gather up your mail and send it on to you for a fee when you will be gone an extended period of time. Financial documents such as bank statements, credit card statements, etc cannot be forwarded. Make arrangements with your financial institution to add a seasonal address.)
2. Have as many bill pays online as possible. Utilities, credit cards, rent, mortgage, whatever you have that you can pay online, do so. This way, if mail goes astray you are still getting an email alert an account is due, and you can pay from your checking account online.
3. Cancel your newspaper delivery. Arrange a start and stop date. If you want to keep up on local news, see if your local newspaper has an electronic edition.
4. Cancel your trash service if necessary.
5. Arrange for a part time caretaker for your property. Friend, relative, or paid service, someone needs to check on your house weekly or every other week. Leave a phone number with a neighbor for emergency purposes (assuming you have a cordial relationship with a neighbor). Make sure they go through the whole house. If someone isn't there every day they won't catch everything that could happen in your house, but footprints in the snow, even on occasion, will help deter a thief. You can also check with your local police department if they have a "vacation check program", and if so, what it entails.
6. Get a plow service. Make certain they shovel the walkways too. This not only will help you avoid a ticket in many municipalities, but it also doesn't scream "no one is home!" to a would be robber.
7. Put your telephone, cable and/or internet on vacation hold. Not all companies offer this service, so call your local utilities and ask. You will pay a monthly fee that is significantly less than if you were paying for regular service.
8. Empty the refrigerator. We use this as an opportunity to clean out the fridge. It is funny how those condiments you opened "last week" were actually opened up months or years ago, and are now expired. If you are unplugging your refrigerator, and it is a refrigerator/freezer unit, make certain you have emptied the freezer too. Note: if you DO unplug the unit(s), you will need to leave the door open to prevent mold and foul odors.

9. Empty your dishwasher. Leave the door open. This prevents mold and foul odors.
10. Open up the washing machine lid. If you have a fuel efficient machine that has an outside detergent load, open that too. This will prevent mold as well as foul odors.
11. Take out ALL the trash. You don't want anything left in the house to stink.
12. Shut off the water in your northern home. Open all the drains to let the water flow out, and leave open the lowest drain. Yes, I understand you will still have the heat on low, but believe me, there are enough stories of pipes bursting that it just isn't worth keeping the water on and undrained while you are away for an extended period of time. This will also help prevent water from sitting in pipes and stinking up the place if you are gone for a long time.
13. Drain the Hot Water Heater.
14. Close the fireplace flue. This way heat doesn't escape, and you won't have any "friends" finding their way down the vent.
15. Set the heat to low. Like low-low. The last thing you want to do is pay to heat the house to 72° when you aren't home. These days, you can get set up with a phone or the internet so you can track your house settings (with the correct thermostat).
16. Store your valuables in a safe. While you probably have things you regularly store in a fire-proof safe, you may want to add any jewelry you won't be taking down south, important documents, guns, etc. "Just in case" there is a fire or burglary while you are gone.
17. Unplug unnecessary lights and appliances. Even when running, plugged in fixtures can draw electricity. No sense paying for something no one uses.
18. Leave a few lights on inside your house. Set timers, and have different settings for different days of the week.
19. Make sure all your windows are locked. Adjust your curtains so that some of the lights you have going on will be seen from outside. Total darkness isn't something you want.
20. Set the house alarm. We have an alarm system at our house.
21. Lock your gate if you have one to the backyard to deter trespassers.
22. You may want to consider having a doctor down south and up north.
23. Make sure your prescriptions are with a pharmacy that is easily accessible in both states.
24. Have a vet for your pets in both states.
25. If you have houseplants plants give them away if you plan on being gone for months on end, or make certain your caretaker is taking care of the foliage too.

YEAR END FINANCIAL TIPS !!

1. Consider donating to a **favorite charity**. Dec. 31 is the deadline for charitable contributions you plan to deduct from your 2016 tax return.
2. **Max out your retirement contributions. In your 403b or 401k** you can add as much as \$18,000 if you are under 50, and add an additional catch-up of \$6,000 if you are over 50.
3. You have until April 17, 2017 **to contribute to your individual retirement account (IRA)**, you can add up to \$5500 if you are under 50 (of earned income) and \$6500 (of earned income) if you are over 50 (with an extra \$1,000 catch-up contribution option for those ages 50 and older).
4. **Use up FSA money.** If you still have money set aside in a flexible spending account for health care expenses, see if you can order new glasses or schedule that dental work you've been putting off. Some companies offer a grace period into the spring or a \$500 FSA carry-over from one year to the next but you should check with your company's plan. If your employer doesn't offer these provisions, then you'll lose any unused funds once we ring in the new year.
5. **Check your beneficiaries.** You can check the beneficiaries on your retirement accounts or insurance policies at any time, but it's a good idea to do this at least annually.

Here are some additional steps that only apply in certain circumstances:

6. Take your **required minimum distributions (RMD's)**. In the year following the year you reach age 70 ½, you must take required minimum distributions from your IRA by April 1. The penalty for failing to take RMD is a 50 percent tax on what should have been withdrawn! Ouch!
7. **Maximize your gift allowance.** Those who are likely to leave an estate large enough to incur estate taxes might consider maxing out their gift allowance, which is \$14,000 per person per year (meaning a couple can gift up to \$28,000 per year to as many people as they want).
8. **Adjust your tax withholding for next year** (if necessary) if you find that your earnings and tax bill is higher than expected.
9. **Save more** into your retirement accounts in the upcoming year.
10. **Schedule a meeting** with your financial planner or accountant to review your year in review and your upcoming year to make necessary changes if necessary



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.

December WIM CONNECT Breakfast!

Please join us at Stockholm Inn at 7:30am on Saturday, December 10th, 2016 for breakfast. Please RSVP to jeanl@klaasfinancial.com.

Don't wish to be contacted or connected with WIM anymore.....we understand. Life gets busy...drop us a line and we will remove your name from our roster....BUT please pass our name on to another friend who is not as busy as you! Thanks for being part of WIM!

Please email your request to maleeahc@klaasfinancial.com to be taken off, added or to change your contact information.

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