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# ***THE WIM LINE***

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## ***What a pair!!***

Our annual Christmas WIM Party did not disappoint as we enjoyed a wonderful dinner with about 25 Wimmers at Olive Garden in December. It was so nice to see everyone right before the holidays. We did NOT have a holiday sweater contest....but if we had, these two would have won the best dressed Christmas Twin Award! Chris Aupperle and Cheryl Rice looked beautiful in their Christmas Trees! We had a few new ladies in attendance, and we missed a few of our regulars. Hoping to see everyone later this month at our upcoming activities.

**Plan to join us!**

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**WIM CONNECT  
BREAKFAST on  
Saturday, January 14th  
7:30am at I-HOP near  
Best Buy**

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Every month in the WIM LINE we look at volunteering, travel, and financial ideas to help you find happiness in your life!

## TOP 10 REASONS to VOLUNTEER!

### #10: It's good for you.

Volunteering provides physical and mental rewards. It:

**Reduces stress:** Experts report that when you focus on someone other than yourself, it interrupts usual tension-producing patterns.

**Makes you healthier:** Moods and emotions, like optimism, joy, and control over one's fate, strengthen the immune system.



### #9: It saves resources.

Volunteering provides valuable community services so more money can be spent on local improvements.

The estimated value of a volunteer's time in Illinois is about \$23 per hour.

### #8: Volunteers gain professional experience.

You can test out a career.

### #7: It brings people together.

As a volunteer you assist in:

Uniting people from diverse backgrounds to work toward a common goal

Our Jean Lopez is all lit up for the holidays!

Just look at her glow!!

Building camaraderie and teamwork

**#6: It promotes personal growth and self esteem.**

Understanding community needs helps foster empathy and self-efficacy.

**#5: Volunteering strengthens your community.**

As a volunteer you help:

Support families (daycare and eldercare)

Improve schools (tutoring, literacy)

Support youth (mentoring and after-school programs)

Beautify the community (beach and park cleanups)

**#4: You learn a lot.**

Volunteers learn things like these:

**Self:** Volunteers discover hidden talents that may change your view on your self worth.

**Government:** Through working with local non-profit agencies, volunteers learn about the functions and operation of our government.

**Community:** Volunteers gain knowledge of local resources available to solve community needs.

**#3: You get a chance to give back.**

People like to support community resources that they use themselves or that benefit people they care about.

**#2: Volunteering encourages civic responsibility.**

Community service and volunteerism are an investment in our community and the people who live in it.

**#1: You make a difference.**

Every person counts!

## ***FINANCIAL TIPS for the NEW YEAR***

Getting your financial life in order this year....one month at a time....

Is your financial life a little out of shape? Do you want to make it strong, fit, and healthy in the next year? This type of makeover doesn't happen overnight, but you can get started right away.

Think of improving your financial life as a staircase with many flights.

### **January – Create a Budget**

Great financial fitness starts with creating and sticking to a budget. Think about your financial goals for this year, next year, and ten years from now. With those goals clearly in your mind, create a budget that will allow you to afford a comfortable life today while keeping enough in reserve to save for tomorrow.

### **February – Talk Money with Your Sweetheart**

Love is in the air in February, but that love can quickly turn to frustration and regret if you and your sweetheart aren't on the same page when it comes to money! This month, sit down and talk money so you can keep the love alive.

### **March – Prepare for Tax Time**

Yes, the least wonderful time of the year is quickly approaching – Tax Time which will be April 17th this year! Don't wait until the last minute to do your taxes. A mad scramble may lead to mistakes or missed deductions. Make it a goal this month to prepare and submit your taxes ahead of the deadline. You'll get your refund earlier and save yourself a lot of stress!

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**April – Re-evaluate Your 401k Plan**

If your employer offers a 401k plan, we hope that you are already invested. If not, now is the time to jump in and start saving for a happy and financially comfortable retirement. If you are already invested in a 401k, take some time this month to re-evaluate. Can you put a little more away each month this year? Has your risk tolerance changed? Make sure you are in the best 401k plan for your retirement goals.

## TRAVEL TALK

### VACATIONS & BUDGETS!

Do these words even go together? Well, according to American Express, the average vacation expense per person in the United States is \$1,145. It really does make sense to put a vacation into your home budget.

While some of you will spend more and others less, what is important to remember is that taking a vacation WILL DO YOU GOOD!

1. It will reduce your stress, which helps your health.
2. It will improve your productivity.
3. You become more creative afterwards.
4. You become happier.
5. You are open to new perspectives

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## UPCOMING EVENTS & CHANGES

**WIM CONNECT BREAKFAST-** 7:30am IHOP on State, for JANUARY 14th

(note: Maleeah will not be there, but please still enjoy)

RSVP to [Jeanl@klaasfinancial.com](mailto:Jeanl@klaasfinancial.com)

**WIM EXPERIENCE #6-** January 19th/Painting at 317 Studio & Gallery- **Cxld due to low registration**

**WIM EXPERIENCE #7 ICE HOGS GAME-** Cxld due to low interest,

**Instead of Ice Hogs Game, there will be a**

**WIM MEETING-** February 16th @ Klaas Financial in Loves Park from 6-9pm

I need 3 people to bring a small appetizer, and 3 to bring a dessert.

Please RSVP your attendance to [Jeanl@klaasfinancial.com](mailto:Jeanl@klaasfinancial.com) and indicate if you are able to come and if you are able to bring something. Also remember to bring a friend if you are able!

**TOPICS- for FEB WIM Meeting**

- 1) SAFETY & SECURITY and what can you do about it?
- 2) Looking at minimalism ideas for 2017 and what really makes us happy!

# JANUARY BIRTHDAY!!!

Happy Happy Birthday!!!!

KAREN NELSON- January 8th

& a belated Happy Birthday

to

Traci Anderson 12.21!

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