

A magazine from WEA Trust Member Benefits

# your\$

FALL 2008

## Women & Retirement

### Why women are falling short

#### your story

One member's story of losing house and home to fire

#### your account

New fee cap makes IRA program even better

#### your kiosk

5 ways to save money & energy this winter

  
WEA TRUST  
MEMBER BENEFITS  
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# {your\$}

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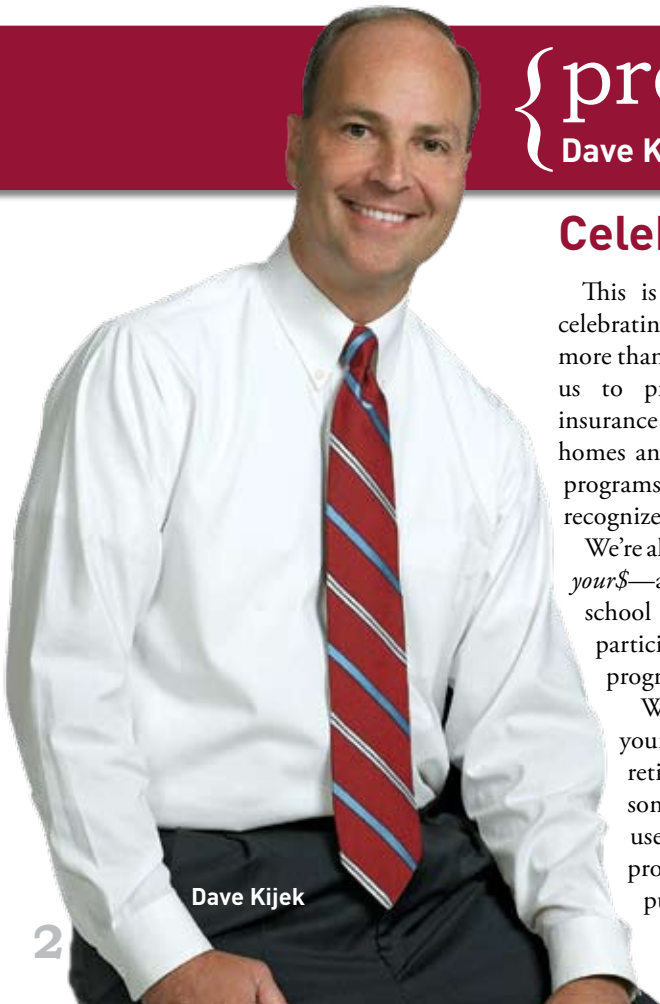
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Dave Kijek

## {president's letter

Dave Kijek, President/CEO, WEAC Trust Member Benefits

### Celebrating 36 years of member benefits

This is a time of celebration. We're celebrating you—our participants. For more than three decades you have allowed us to provide you with exceptional insurance programs to protect your homes and autos and retirement savings programs including our nationally recognized 403(b) program.

We're also celebrating the first edition of *your\$*—a magazine for Wisconsin public school employees like you who are participating in the member benefits programs created by WEAC.

Whether you are just starting your career, nearing or enjoying retirement, this magazine has something for you. You will find useful tips, member stories, and program updates in this—your—publication. It's about how you

build financial security and protect your family and all that you work hard for.

I hope you enjoy the magazine—share it with family, friends, colleagues—and participate by sending us your ideas or personal experiences (see page 9).

And, thank you. It is your continued participation that allows us to expand our offerings and serve more members.

By the way, plan to attend the WEAC convention October 30–31, and make sure to stick around on Friday for the “cherry on top of your convention” (see page 10). See you there.

Sincerely,

# {your account

## Deadline for year-end TSA/IRA withdrawals

TSA/IRA—If you would like to make a withdrawal, transfer, or rollover from your account before the end of 2008, your written request form must be received (not postmarked) by us on or before December 12, 2008. This includes requests for IRA recharacterizations and conversions.

We cannot accept requests via fax. Forms received after December 12 will be processed in January 2009.

TSA and Traditional IRA Minimum Required Distribution (MRD)—If you are age 70½ or older with an MRD request already on file, you do not need to take any further action. All remaining MRDs are scheduled to go out before December 18. If you do not receive your MRD by December 22 or if you have questions, call one of our Member Service Representatives at 1-800-279-4030.

## Postdated IRA checks not accepted

We are not able to accept checks written and received this tax year (2008) for next tax year (2009). Please do not postdate your checks. Postdated checks will be returned.

## Fee cap set in WEAC IRA program

Effective July 1, 2008, the annual administrative fee for WEAC IRA account holders was capped at \$500. That means no matter what the balance is in your IRA account(s), you will not pay more than \$500 per year. The cap kicks in when your account(s) total \$125,000. Until this level is reached, account holders pay one low annual administrative fee of 0.4%.

## Get \$mart!

**October 12–18, 2008**

### Money Smart Week

This statewide program is aimed at helping Wisconsin residents build financial skills and literacy. Financial programs, events, and activities for all ages will be held around the state.



**October 19–25, 2008**

### National Save for Retirement Week

This national program promotes retirement savings among U.S. employers and employees.

## WANT MORE?

**Money Smart Week**  
[moneysmartwi.org](http://moneysmartwi.org)

**National Save for Retirement Week**  
[retirementweek.org](http://retirementweek.org)

# Kids in college?

## Without wheels

If a dependent child is away at school (100 miles or more away from home) without a car, we may be able to adjust the rate for that driver to a lower usage. This lower rate is

based on the idea that the student will only be home during holidays and summertime.

Give us a call. You could save hundreds of dollars.

## With wheels

Is your dependent child away at school with a car? Give us a call. We may need to adjust the policy to reflect that the vehicle is garaged at another location.

## Student stuff covered while away at school

Whether your dependent child is living in a dorm or renting an apartment while attending college, they are covered by your Member Benefits homeowners policy (up to 10% of the personal property limit in your policy—subject to deductibles and coverages

in your policy). So, if you have \$100,000 in personal property coverage, then each student living away from home has the equivalent of \$10,000 worth of coverage.

## Schedule the laptop

Stuff happens. Things get lost, stolen, or doused with a can of soda. For about \$35 a year, you can protect the new laptop your son or daughter has at college against all the possibilities, and deductibles don't apply. Give us a call for a quote.



[weabenefits.com](http://weabenefits.com)



## AUTO POLICY NOW AVAILABLE NEW! FOR INDEPENDENT CHILDREN

Dependents covered by a participant policy may now continue insurance coverage with us on their own. Even if they've recently purchased (within the last six months) a policy with another company, we invite them to get a comparison quote with us. Just give us a call at 1-800-279-4010. Wisconsin residency required.

# Women & Retirement

## Why women are falling short

**M**ary Jo Hannemann is one of the lucky few. A teacher of 33 years, Hannemann retired from the Appleton Area School District in June 2008 at the age of 57. Not only was she able to retire at the age she wanted, Hannemann can also say she feels secure with her retirement savings.

“I feel very secure with my retirement savings, although I’m fortunate things worked out in my favor. Having enough money saved to retire at age 57 doesn’t happen magically.”

When it comes to retirement planning, people often underestimate the importance of saving early. It wasn’t until later in Hannemann’s career that she began paying serious attention to her retirement savings plan.

“I never gave retirement much thought until I entered my 40s. It wasn’t until then that I began attending retirement saving seminars offered through my school district.”

Wanting more personal planning advice, Hannemann decided to seek out the help of a financial advisor. She found it difficult to find a financial advisor who could speak specifics of retirement saving for Wisconsin educators.

“I needed a clear, easy-to-follow plan for retirement. The private sector didn’t seem to understand benefits specific to Wisconsin public school employees, such as Wisconsin Retirement System, our state pension plan.”

Hannemann eventually found the

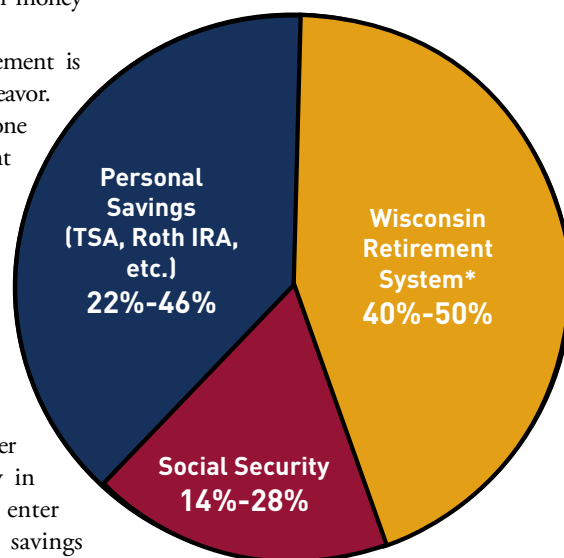
Retirement Income Analysis program offered through WEA Trust Member Benefits. She completed her Analysis in January 2008.

More women are seeking out such retirement financial analysis, for good reason. They can’t afford to retire. Even though they may have a traditional pension or a retirement plan, such as a 403(b) tax-sheltered annuity (TSA) or IRA, women consistently enter retirement with about half as much money as men.

The fact is, a comfortable retirement is a breathtakingly expensive endeavor. Financial planners suggest that one should shoot for an annual retirement income that’s roughly 85% of your preretirement income, depending on your continued fixed expenses into retirement. Translation? Everyone needs to save—a lot. But women, who tend to live on average five years longer than men, should actually be saving *more*.

“Women are at a much higher risk of facing financial uncertainty in retirement and, on average, will enter retirement with considerably less savings

than men,” says Michelle Slawny, a CERTIFIED FINANCIAL PLANNER™ and Senior Retirement Income Consultant at WEA Trust Member Benefits. “Women face unique challenges because they generally spend fewer years in the workforce, earn less income, gravitate toward conservative investments, and have longer life spans than men.”



## Typical Retirement Income Sources for Wisconsin Public School Employees

\*The percentage of salary replaced is tied to how many years one works in state service. The 40%-50% figure assumes 25-30 years in the system.

According to the U.S. Census Bureau, women earn about a third less than men during their working lives. This can translate into smaller contributions to Social Security, pensions, and other retirement accounts.


“It’s extremely important that women start saving for retirement early on in their careers. Contributing to a TSA or IRA the first year in their career can have a significant impact on their retirement savings just 10 years down the line,” Slawny notes.

Women also gravitate toward more conservative investments. Such a strategy usually means lower earnings over the long run. “If you choose a conservative approach, you may need to invest more money to meet your goals. But if there’s a time to be more aggressive, it’s when you’re young. The potential for higher returns is accompanied by greater risk, but if you have a long investment timeline, you are in a better position to take the risk and recover from market fluctuations,” Slawny explains.

**“Don’t wait to save for retirement! Take control of your future. Find a financial mentor who can walk and talk you through the process.”**

**- Mary Jo Hannemann**

Women are also more likely than men to drop out of their careers temporarily to take care of children and aging parents, further cutting into their earnings and pension accumulation. However, Slawny notes that this shouldn’t discourage women from taking time out of their careers.

“The key is to start saving early. The earlier you start saving and the more you contribute, the more time you can comfortably take off from your career,” Slawny says. 



### Early Career

**Find a mentor.** Whether it’s a trusted friend or coworker, finding a mentor who can help answer your financial questions and give you savings advice is key to starting your career on the right financial foot.

**Start saving.** Even if \$20 a paycheck is all you can start with, it’s something! It’s OK to start low, as long as you start.

**Give yourself raises.** Work toward contributing the maximum allowed in your retirement accounts. When you get a raise, give your savings a boost as well.

### Mid Career

**Be a mentor.** Help those new to retirement saving by encouraging them to save and answer questions they may have.

**Retirement over tuition.** Helping your children with college costs is wonderful, but your retirement savings should come first. One-third of those with college bound children put their retirement savings ahead of their offspring’s college funds. Why? There are other ways to finance college (loans, financial aid, grants...).

**Evaluate and rebalance.** As you move into different stages of life, your circumstances change and so may your investment needs. This may be a good time to shift your investments around, rebalance your portfolio, or adjust the risk level of your investments.

### Late Career

**Continue mentoring.** Share your experience and knowledge with those just getting started. It could change someone’s life.

**Sit down with someone.** It’s time to take a serious look at your financial situation to see if you’re on track to retire at your target age. If you are within 10 years of retirement and have questions like, when can I retire or will I have enough money in retirement, consider the Retirement Income Analysis offered by WEA Trust Member Benefits.

**Extra contributions.** Take advantage of opportunities to “catch-up” on retirement savings. If you are age 50 or older or if you have 15 or more years of service with the same employer, you are eligible to beef up your retirement savings with catch-up contributions.

**Saving opportunities now that kids are gone.** Now that the kids are on their own, do you have any extra money each month? Consider socking this extra cash away each month. Remember, every little bit helps when you’re looking to retire within the next few years.

**WANT MORE?**  
Women’s issues  
wiserwomen.org  
Retirement Income  
Analysis see page 11  
TSA or IRA  
weabenefits.com



# UP IN FLAMES!

**At 5:50 a.m. on February 12, 2008, Diane Luedtke told her husband Len she smelled smoke, and by 6:05 the flames were ripping across the roof of their Marshfield home. Here's what happened.**

## **4:45 a.m.**

It started out as a normal Tuesday. The Luedtke's were up at quarter to five as usual.

"I had been reading the paper, riding my exercise bike and watching the news in the family room on the lower level, pretty much like any other day," Len says.

## **5:50 a.m.**

"When I came upstairs, Diane said she smelled smoke. The fireplace was going, but I checked it and it was fine. Then I went to the garage. The lights didn't work, garage door opener didn't work, and there was smoke."

Len opened the service door at the back of the garage but saw no flames. He then attempted to open the garage door manually but couldn't find the release cord. Recognizing the potential danger, Len went back to the house to get Diane.

## **6:05 a.m.**

"Call 911." Len is a former volunteer firefighter, so Diane knew he was serious. She made the call, grabbed her coat and went to the neighbors. "As I was leaving," she says, "I saw flames shoot across the roof. It hurt to watch."

The fire started in the walls. A cordless drill charger plugged into an outlet in the garage overheated and shorted out inside the paneled wall. "Then I think it went into the ceiling," Diane adds, "Just before Len came to get me, I was standing in the bedroom doorway and couldn't see the

bathroom across the hall. The smoke was thick. It happened so quickly."

Len had just enough time to retrieve his coat, boots, and school keys. "It's tempting to go back in for things, but it's not worth it. It's just too dangerous."



## 7:30 a.m.

The fire department was able to knock the fire down by 7:30 a.m., and by 8:00 the Luedtke's were looking for things that could be salvaged. There wasn't much. What wasn't burned had extensive smoke and/or water damage. There was six inches of water in the lower level from the fire hoses. Both of their vehicles, including a prized 1957 Chevy, were totaled, and the red one-speed, wide-tired bike Len was known to ride to school was also lost.

## Picking up the pieces

"I called Member Benefits and they sent an adjustor out right away. He explained the process and then Mike Trudeau, a local builder, came by and the two got together to assess the damage to determine the replacement cost," Len recalls.

At some point someone handed Len an envelope. "I'm not even sure who it was—maybe the Red Cross. I didn't even open it until later in the day. There was some cash and vouchers for two free nights at the AmeriHost hotel," Len says.

Two of their four children drove to Marshfield the day of the fire. They all huddled in the hotel room. "It was cozy," Diane laughs. You can tell it meant a lot to have family close.

Over the next few days all of their children arrived to help them with the inventory.

"The inventory was tough," they agree. The Luedtke's went from room to room listing

## CLOCKWISE FROM OPPOSITE PAGE:

### THE BLAZE

Len and Diane Luedtke were lucky to escape with their lives as fire gutted their home.

### THE DAMAGE

A torched exterior covered in icicles is all that remained after firefighters extinguished the flames.

### THE MEMORIES

The charred living room shows what remains of some of their most treasured belongings.

### THE CLASSIC

Everything in the garage was a total loss, including Len's classic '57 Chevy.

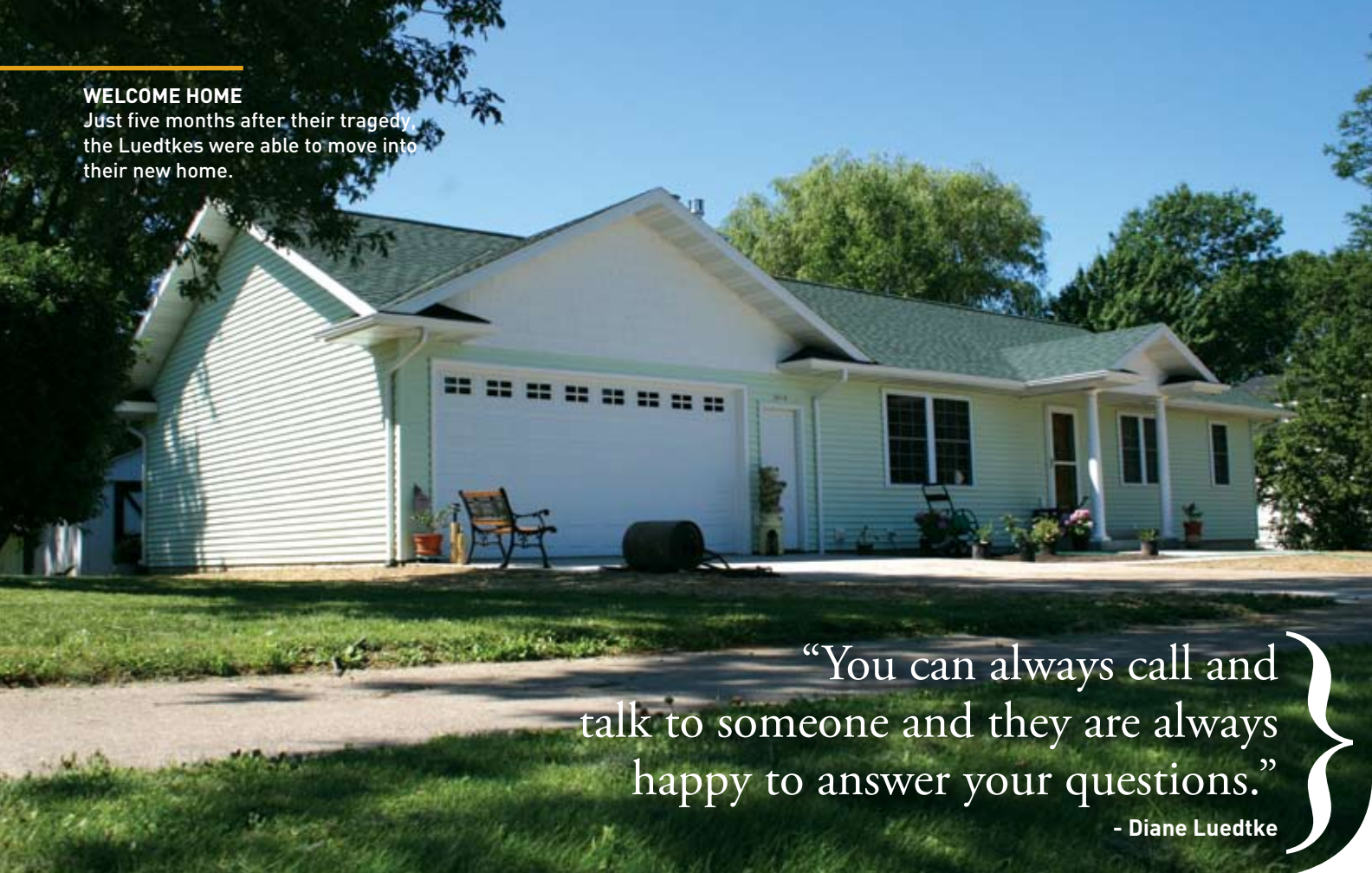
### THE CULPRIT

A cordless drill charger plugged into an outlet in the garage overheated and shorted out inside the paneled wall.



## WELCOME HOME

Just five months after their tragedy the Luedtkes were able to move into their new home.



“You can always call and talk to someone and they are always happy to answer your questions.”

- Diane Luedtke

what was destroyed. While there was little to salvage, some of the rooms were still intact enough to identify items. They had to rely on memory to inventory burned-out areas like the garage.

“I guess we didn’t really lose anything we needed.” Len says pragmatically. What’s missed most are things like the old chore jacket that belonged to Len’s dad, and the football jerseys belonging to Len and his son that hung in the family rec room along with sports trophies, football films... “things that might not mean much to anyone else. I’m sorry they’re gone.”

Keeping an inventory, whether pictures, video, or some kind of written record of your personal property is highly recommended. Len knows this all too well. He took a

break from teaching earlier in his career and sold insurance for American Family. “I told people all the time they needed to keep an inventory. But, I didn’t follow my own advice,” Len admits.

“It’s the most difficult journey I’ve been on. Your whole life is turned upside down, but you just have to move forward. And people have just been amazing,” Diane says, her eyes well up.

Len tells how the assistant football coach from school, Jim McDonald, called with a housing solution the day after the fire. He invited the Luedtke’s to stay at his mom’s house. The house had been vacant since McDonald’s mother passed away. It was for sale and standing empty. Just four days after the fire, Len and Diane were in the house,

furnished with the help of faculty and others from the community.

### About the insurance

The Luedtke’s switched insurance to WEA Trust Member Benefits when their oldest daughter started driving. That was 17 years ago. “It’s really good insurance. When I tell people at school that I have WEA, they often say, ‘but you don’t have an agent in town’. I tell them, I work directly with the Madison office. It isn’t a problem,” Len says. Diane chimes in, “You can always call and talk to someone and they are always happy to answer your questions.”

Bob Manor, Claims manager for Member Benefits, has been the primary contact on



### MEMBER PROFILE

Len and Diane Luedtke have lived in Marshfield for 19 years. Len has been teaching for 25 years. This is his nineteenth year at Marshfield High School where he is the assistant principal (his first year in an administrative role) and head football coach. He also held the position of athletic director and taught math for 11 years. The connection to sports has been steady throughout his career. “I’ve always coached. It keeps me young,” he says.

In the 14 years he’s coached football, the Marshfield Tigers have won three state championships. “It’s been a good run,” he says with obvious pride.

their fire claim. “It has gone really smooth. Bob is practically one of the family at this point,” Diane says.

With larger claims like the Luedtke’s, there’s typically a lot of contact with the insured, especially early in the process, according to Bob. Bob and the Luedtke’s spoke two or three times the first week to get things moving and make sure Diane and Len had what they needed. “After that,” Bob adds, “we stay in touch to coach them through the inventory and other issues that come up.”


In March, Len arranged to meet Bob while in Madison for the girl’s state basketball championship. “I just wanted to meet him and say hello.”

## Rebuilding

About 10 days after the fire, the Luedtke’s received a letter from the city. Their house was condemned. They were going to have to bulldoze it. Up to that point there was a lingering hope that it could be saved. “That was hard. Just the finality of it. You just want to hang on to something—separate yourself from reality,” Diane says sadly.

So the rebuilding started and five months later the Luedtke’s are in their beautiful new home. “We were blessed all along the way,” they acknowledge. “From extensions on highway weight limits so the cement trucks could get through, to the contractors, Member Benefits staff, and friends and family who were there from day one. It made the journey easier.”

True, the Luedtke’s lost a lot—the home where they raised their children and built memories with friends, their personal belongings, and things of sentimental value that can’t be replaced—but they are alive and well and have been reminded many times of the importance of family, friends, and community.

Students even had a fundraiser to replace Len’s red bike. “They presented it at a basketball game during half time. It meant a lot.” 

## WANT MORE?

Personal inventory  
[onlineorganizing.com](http://onlineorganizing.com)

Fire Safety Info  
[firesafety.gov](http://firesafety.gov)

[weabenefits.com](http://weabenefits.com)

## FEEDBACK

Do you have a story to tell? Do you want to tell us what you think about the magazine or suggest an article idea?

Send an e-mail to [memberbenefits@weatrust.com](mailto:memberbenefits@weatrust.com).

Please type “your\$” into the subject line.



## A WORD FROM THE WISE:

The Luedtkes offer 6 pieces of advice.

- 1 Don't leave things plugged in.**  
According to the National Ag Safety Database, two-thirds of all electrical fires begin in plugs or cords. Read the user manual instructions for any rechargeable device including cell phones, remote control toys, tools, cameras, or laptops.
- 2 Keep some kind of inventory.**  
Whether it's in a spreadsheet, photos, or video, compiling an inventory of your personal belongings now can save precious time and frustration later. Keep a copy at another location. Having only one copy in your home won't do you any good if your house is destroyed.
- 3 Make sure you have enough insurance.**  
According to a survey by Marshall & Swift/Boeckh, two-thirds of homeowners do not have enough insurance to replace their home in the event of a total loss. How about you?
- 4 Get the guaranteed replacement cost coverage if available.**  
How does your policy handle replacement cost? WEA Trust Member Benefits guarantees to pay the full cost to repair or replace your home with materials of like kind and quality without the limits imposed by other insurers. (The home must be less than 50 years old at the time the home policy is written.)
- 5 Check out WEA Trust Member Benefits insurance.**  
It's easy to get a comparison quote. Just call 1-800-279-4010 or go to [weabenefits.com](http://weabenefits.com).
- 6 Don't underestimate the power of your friends and family to help you through difficult times.**

## 5 easy ways to save money and energy in your home this winter.

### 1. Energy check your house

High utility bills can often be traced to air leaks in your home. Seal up areas where heat escapes, such as around the sewer vent pipe in the basement, around windows, and in the attic. Keep your fireplace damper closed when not in use.

**Green factor:** By using energy more efficiently at home, you can reduce your emissions and lower your energy bills by more than 30%.

### 2. Clean or replace filters on your furnace

Simple steps like cleaning air filters regularly and having your heating equipment tuned annually by a licensed contractor can save energy, increase comfort at home, and extend the life of your furnace.

**Green factor:** Cleaning a dirty air filter can save 350 pounds of carbon dioxide a year.

### 3. Let the sun in

Open curtains on windows with southern exposure during the day to reduce heating costs. Close curtains at dusk to help keep the heat in.

### 4. Turn down the thermostat

By resetting your programmable thermostat from 72 degrees to 65 degrees for eight hours a day (for instance, while no one is home or while everyone is tucked in bed), you can cut your heating bill by up to 10%.

**Green factor:** Turning down your thermostat by one degree could save about 1,000 pounds of carbon dioxide a year.

### 5. Change a bulb

Energy saving compact fluorescent light bulbs (CFL) use 60% less energy than regular incandescent light bulbs. CFLs cost between \$2 and \$8 and last for 10,000 hours—which is about 10 to 13 times longer than regular bulbs.

**Green factor:** If every family in the U.S. replaced just one light bulb, we'd prevent greenhouse gases equivalent to the emissions of 800,000 cars.



{ WANT  
MORE?

Environmental Protection Agency • [epa.gov](http://epa.gov)

Energy Star • [energystar.gov](http://energystar.gov)

American Council for an Energy Efficient Economy • [aceee.org](http://aceee.org)



## Help us celebrate!

We've been helping Wisconsin public school employees with their personal insurance and retirement savings needs since 1972.

Over the last 36 years, our programs have changed and grown thanks to the continued support of participants like you. Help us celebrate at the WEAC convention on October 31 at the Alliant Energy Center in Madison.

### Laugh! Win! Indulge!

Start with a hilarious presentation from Wavelength, as Jim Winter offers a humorous take on serious issues in education. Stick around for your chance to win one of many fabulous door prizes, including an iPod, digital camera, or laptop computer. Then make your way through the opulent sundae bar.

It's our way of saying thank you. See you there.

## New Fee Cap Makes WEAC IRA Even Better

If you have a WEAC IRA, you'll be happy to know that effective July 1, 2008, the annual administrative fee for WEAC IRA account holders was capped at \$500. That means no matter what the balance is in your IRA account(s), you'll not pay more than \$500. The cap kicks in when your account(s) total \$125,000. Until this level is reached, account holders pay one low annual administrative fee of 0.4%—that's \$4 per \$1,000 invested. No other program fees apply\*—no sales commissions, no transfer fees, no surrender penalties, or withdrawal charges. This type of fee structure is unheard of in the commercial market.

### Rollover with ease

If you or your spouse are paying more for an IRA with another company, consider a rollover into a WEAC IRA. We make it easy to move IRAs invested with other institutions to a WEAC IRA account. We can help you complete your transfer or rollover in a few easy steps. It only takes about 5 minutes with the help of one of our consultants. We accept rollovers from a variety of retirement plans, including 401(k), 403(b), 457, and Simple SEP.

### And that's not all

If you invest in the WEAC IRA Guaranteed Account, you will earn 5.25% for 2008.\*\* That's right, while most certificates of deposits are paying 3–4%, you could be earning 5.25% for 2008, and the rate is guaranteed not to go below 4%. Yield is prior to deduction of administrative fees. Principal and net credited interest are fully guaranteed by Prudential Retirement. Guarantees are based upon the claims paying ability of the issuing company.

## READY. SET. ROLLOVER.

**Great Rate + Fee Cap = More \$ for you**  
5.25%\*\*      you'll not pay more than \$500/yr.      your spouse and other family members may also participate

**And it only takes about 5 minutes!**

**Give us a call today at 1-800-279-4030.**

You must be a WEAC member or employed in a participating *Trust Advantage* district to be eligible for participation in the WEAC IRA program. Spouses, parents, parents-in-law, and dependent children are also eligible for participation. To become a WEAC member, call 1-800-362-8034 for information. Wisconsin residency is required to open an account.

\*Minimum annual fee of \$25 for inactive accounts (no contributions or distributions during the calendar year).

\*\*Interest is compounded daily to produce a 5.25% annual yield prior to the deduction of administrative fees. The Trustee for the WEAC IRA 408(a) Mutual Fund Accounts is First Business Trust and Investment Services.

## Thinking about retirement?

### Consider a Retirement Income Analysis

A Retirement Income Analysis is a highly focused, fee-based retirement planning tool suitable for those within 10 years of retirement.

A retirement income analysis will provide you with:

- Knowledge of whether you are on track to meet your goals.
- Suggested adjustments to meet your goals.
- Your estimated Wisconsin Retirement System projection.
- Your estimated Social Security projection.
- A retirement distribution and cash flow analysis.
- A tax analysis to help you anticipate your future income tax liability.

Call Michelle Slawny, Senior Retirement Income Consultant and CFP® at 1-800-279-4030, Extension 2513, for more details.

Investment advisory services offered through WEA Financial Advisors, Inc.

[weabenefits.com](http://weabenefits.com)

## Ask the expert:

### If I hit a deer with my car, will my insurance cover it?

Your auto insurance will cover a deer hit only if you carry comprehensive coverage on your vehicle. Collision coverage under an auto insurance policy doesn't cover you if you hit a deer. Comprehensive coverage provides financial protection beyond that of collision coverage, including hail, theft, falling objects, and deer hits. Call your insurance company or agent and check your policies to see if you have comprehensive auto coverage.

Deer are the third most commonly struck object in Wisconsin (after auto-auto collisions and fixed-object collisions). According to the Wisconsin Department of Transportation a total of 19,890 deer-vehicle crashes were reported last year.

Be aware of the increased chance of hitting deer in the coming months and take the proper precautions:

- If you see a deer, slow down and blow your horn or flash your headlights to scare the deer away.
- If you see a deer in front of you, brake firmly, don't swerve, and stay in your lane. It is better to hit the deer than to swerve and lose control of your vehicle.
- If you hit a deer, do not leave your vehicle. The injured deer could hurt you. Try to get your car off the road and call the police.
- Be attentive in the early morning and evening hours.
- Pay close attention to deer crossing signs.
- Wear your safety-belt, stay sober, and use your high beams where possible.

### Ask the expert.

Have a question? We'll get you an answer and maybe publish it in our next issue.

Send an e-mail to [memberbenefits@weatrust.com](mailto:memberbenefits@weatrust.com). Please type "your\$ expert" in the subject line.

## CLOSED FOR THE HOLIDAYS

WEA Trust Member Benefits will be closed:

**Thanksgiving**—November 27–28, 2008

**Christmas**—December 24–26, 2008

**New Year's**—January 1, 2009

# I believe...

■ **I BELIEVE EVERY KID DESERVES A GREAT SCHOOL.** 🍁 Wisconsin's public schools are among the very best in the nation because of our state's talented, caring and committed teachers and education support professionals. 🍁 Wisconsin students have their best chance at a successful future with high graduation rates and individualized attention from highly qualified teachers and education support professionals. 🍁 Children reach their potential as students and human beings when they have a well rounded education that includes a wide variety of courses and programs. 🍁 Students learn best with up-to-date learning tools and safe, secure facilities. ■ **I BELIEVE INVESTMENTS IN GREAT SCHOOLS BUILD STRONG COMMUNITIES.** 🍁 Every great school is the result of successful teamwork: students, educators, parents and communities working together for a brighter future. 🍁 Public schools work with parents and communities to instill the character values that help children become lifelong learners, responsible adults, and kind, caring people. 🍁 Public schools build local economies by preparing young people and attracting the jobs of the future to our communities. 🍁 Local public schools are the heart of their communities and provide a place for friends and neighbors to come together. ■ **I BELIEVE WISCONSIN TAKES PRIDE IN GREAT SCHOOLS.** 🍁 The public schools we have today are the result of the investments, ingenuity and commitment of our parents, grandparents and great grandparents. 🍁 We take pride in the quality of our public schools and our Wisconsin way of living: successful students; happy and caring young people; a high quality of life; top graduation rates; the most highly qualified teachers and staff; top scores on the ACT and other tests. 🍁 Elected officials should take the same pride in our public schools that we take. 🍁 Together we can maintain our traditions and keep Wisconsin at the forefront of quality and innovation in public education. ■ **WE BELIEVE GREAT SCHOOLS BENEFIT EVERYONE.**



*Great Schools benefit  
Everyone!*

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