



### PROBLEM SOLVING... *it's all about taking action*



Karen J. Ellenbecker, President  
**ELLENBECKER INVESTMENT  
GROUP, INC.**

This has been a very difficult quarter for the world and for me personally. I suffered a knee injury in early June and then on August 29th we witnessed the gulf coast states experience the largest natural disaster in United State's history. The two events are opposite in magnitude, however, it forced me to reflect on hurricane Katrina's devastation, what I could learn from this horrible event and how I could apply it to my life. We watch as outsiders and ask, how could this happen? We are stunned, but we don't recognize different risks that could cause similar devastation in our own lives. It seemed to me that with better planning or forward thinking a big percentage of the outcome from Katrina could have been prevented or at least minimized. I found myself wanting to blame the State and Federal officials for taking so long to figure out what was going on in New Orleans, Michael Brown for accepting a job he may not have been qualified for, the engineers for an inadequate levy system, the looters for taking advantage of the situation and we the people of this great nation for not being informed.

My urge to blame all of these people and to point a finger is a natural human impulse. Cathryn Bond Doyle, a communications counselor in Medford, N.J. says "*Often we blame because we lack the skills to problem-solve. Blame is about the past, and about words. Problem-solving focuses on the future and is about actions.*" It is easy to stand in the background and wonder why New Orleans wasn't more prepared. This wasn't the first hurricane to threaten their state, basically they were on notice that given the right situation their lives as they knew them could be destroyed.

Aren't we all on that same notice...we will all die someday, yet according to the *Journal of Financial Planning* only 30% of Americans

have an estate plan. Generally we function on the idea that "it will never happen to me" or "it will all work out." People plan for a variety of reasons, to save their family thousands of dollars, to distribute their assets the way they want, to designate who will raise their children, to avoid conflicts among their family members, to keep children from inappropriately spending their inheritance, to protect against creditors, to provide for a disabled dependant or to keep inheritances classified as individual property in the event of a divorce. But when all is said and done, the majority of people do estate planning to make things easier for the ones they love. The politicians that were responsible for protecting New Orleans made a huge error. They believed it could never happen to them, just as many of Americans believe that personal tragedy will not happen to them. How many of us put our faith in the wrong individuals never questioning if they have expertise or our best interest at heart?

A recent article in *The Wall Street Journal* stated that only 25% of the individuals that lost their homes in the hurricane have insurance to cover their losses. In addition, according to the Life and Health Insurance Foundation for Education, only one out of eight American adults has adequate life insurance coverage. We can't imagine that someone would not have their house insured especially in a flood plain. Yet the majority of individuals do not have adequate insurance to protect their families. Death is not the only risk we face. Disability, long term illness, inadequate savings, bankruptcy, creditors, even waiting too long to apply for insurance only to discover they are uninsurable. Can homes be rebuilt and independence re-established, maybe, but at what financial and personal cost? If you are not insured properly what financial disaster could your family experience?

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*(continued from page 1)*

My heart goes out to the homeowners who refused at all cost to vacate. They became prisoners in their own homes driven by fear and the unknown. It brings me back to the early 2000s when the stock market sold off and the majority of investors stuck their heads in the sand hoping that "things would work out." The worse the market got the more "in fear" they became. Many investors refused to open their statements and conversations with their advisors were inadequate as they watched their asset base decline. They were frozen and unable to take action. In the recent hurricane situation, it was incomprehensible that the homeowners would even want to stay in their homes when the drinking water was contaminated and threats of disease and devastation were all around them. How many people do you know that remain in a situation that is devastating to their financial or personal health, receive poor investment advice, hold portfolios with below average returns or silently watch a

friend or family member live beyond their means? Fear of the unknown is just as devastating as knowing that something is wrong and not taking action. It is easy to blame others, the government, the stock market, our parents, brokers, physicians or employers, but remember, "*Blame is about the past, and about words. Problem-solving focuses on the future and is about actions.*"

My mother always said "everything happens for a reason." With my recently injured knee, I procrastinated over going to see a doctor. When I finally sought medical attention I found myself second guessing the diagnosis. I got caught just like so many others in not wanting to hurt someone's feelings when I knew inside that the advice I was getting was not in my best interest. So just like the homeowners down South, I stubbornly stayed put, believing "it will all work out." When I finally got a second opinion I had further damaged my knee and required surgery. Now four months into this I am left with a nagging feeling that I should have gotten a second opinion sooner because my intuition was telling me "something is wrong." Will my knee ever be the same? I don't know, just like in New Orleans, it took me awhile to get

the right people in place, but I believe now I have a solid plan and a team that will help me heal and reach my goal.

I learned from my experience that we all face situations we cannot control. It wasn't just about my knee, my whole life was affected. I got inadequate sleep, my concentration was shortened and I had difficulty driving. I spent most of my time managing my pain and I was definitely cranky. I also learned that we are all human and sometimes we can't see the forest through the trees, that bad things happen to good people, and sometimes we have to put aside our pride and ask for help.

Our hearts and prayers go out to the victims and refugees of Hurricane Katrina. We know it will be a long time before their lives return to normal. Hopefully the nation has learned from this tragedy and that we can all move forward from a problem-solving perspective, taking actions that will prevent a tragedy like Katrina from ever occurring again.

*Jingle Bells! Jingle Bells!*



*Thank you in advance for helping us reach our goal of bringing holiday happiness to over 500 families this year.*

Our 2005 holiday project for Kagel Elementary School is well under way. This year is a big milestone for us because we have decided to treat every child in the "entire" school to a new pair of mittens and a hat. In the past we only gave to the kindergarten and first graders. We also want to provide the students with a gift bag full of goodies and give the teachers gifts as well. This means that we need help to treat 382 kids to a wonderful holiday season.

*Please consider donating something to this wonderful event...  
together we all can make a huge difference.*

### W I S H L I S T • W I S H L I S T

- 122 pairs of boy's mittens/gloves \$63...can provide every child in the school with an ocean life stamper.
  - 109 boy's hats
  - 100 girl's mittens/gloves
  - 90 girl's hats \$40...can provide every child in the school a bouncing ball.
  - Wrapping paper
  - Coloring books \$34 ...can provide every classroom with a roll of 100 stickers.
  - Markers, pens, pencils
  - Stickers and toy trinkets \$100 ...can provide cookies and juice to every classroom.
  - Candy/treats
  - Folders, glue sticks and erasers
  - Stamper markers
  - Cash
- The smile and pleasure on 382 faces... *priceless.*



# Ellenbecker Investment Group, Inc. named FINALIST for prestigious award



Ellenbecker Investment Group, Inc. is excited to announce that we have been selected as a finalist for the prestigious Better Business Bureau's (BBB) 2005 Torch Award for Business Ethics and Integrity.

The Torch Award honors businesses that demonstrate ethical business practices, exemplify outstanding customer service relations, embody truth in advertising, and help foster ethics within their industry and community.

Our entry for the Torch Award was a successful team-building process for our entire staff. We reflected on the last nine years as Ellenbecker Investment Group, Inc. and enjoyed reminiscing together.

If we are presented with the 2005 Torch Award it will be the first time a financial or investment firm has ever been chosen in Wisconsin. This would be a wonderful recognition as well as meet our company goal of changing the perception of the financial services industry as a whole.

As you can imagine, we are very excited and look forward to the upcoming awards luncheon on Wednesday, October 19, 2005 at the Italian Conference Center from 11:30 am to 1:30 pm. If you would like to attend the luncheon the cost is \$40 for a BBB member, \$45 for a non-member or \$400 for a corporate table of eight. Register online at [www.wisconsin.bbb.org/events.html](http://www.wisconsin.bbb.org/events.html) or contact Carole at (414) 847-6064.

**Thank you** to all of our clients and business associates who have supported us throughout the last nine years as we have evolved into a company whose Code of Ethics reflects our commitment to help our clients achieve their life goals.



## OUR MISSION STATEMENT

We will maintain a competitive edge. This will require that we build a level of trust competing ethically, aggressively and profitably. As financial advisors our job is to coach our clients on all aspects of their investment portfolios building strong foundations so that our clients feel they can take responsibility for their own lives. Our clients are looking for powerful relationships, the type of relationships in which they can mutually consider not just how to manage their money, but how to make life choices for their children, their parents, their businesses and themselves.

*Est. 1998*

## OUR VISION STATEMENT

Our vision is to support a productive, sharing community honoring each other and fostering trust, creativity and freedom in a spiritually, physically and financially balanced environment.

*Est. 2002*

# HOMEOWNER'S Insurance



Jeff Hansen  
Jeff Hansen Agency  
AMERICAN FAMILY INSURANCE

*In the wake of the central Wisconsin tornados last month and hurricane Katrina's devastation of the southern United States, it is a good time to review your Homeowner's Insurance coverage. Following is some information from the Jeff Hansen Agency with American Family Insurance. Feel free to contact us if you would like help reviewing your homeowner's coverage.*

## Get to Know Your Homeowner's Policy

Homeowner's insurance protects your home in the event of sudden and accidental damage, subject to the terms of the policy. Different policies provide different types of coverage so it's important to review your options. As you would expect, policies with broader coverages generally have a higher premium than policies where coverage is more limited. The deductibles and endorsements you select, and the physical characteristics of your home, all play a role in the amount of premium you pay.

Most homeowner's policies have two parts. Section I insures your home and its contents against a variety of causes, or perils, such as fire, hail, wind, lightning, theft and vandalism. Section II provides liability protection for situations when a third party suffers an injury on your property, and you're found to have some degree of fault.

A common misperception is that homeowner's insurance provides coverage up to the market value of the home. That's not true. You are covered up to the amount it takes to *rebuild* your home or the limit designated in your policy – whichever is less. Remember, the amount of coverage you select will determine the maximum amount of money you can receive from your insurance company.

## Make Sure Your Home is Fully Protected

How much would it take to rebuild your home? It's a question all homeowners should ask — and answer — to make sure they have adequate homeowner's insurance. Homeowner's insurance policies vary. Some provide coverage for damages up to the maximum amount designated in the policy, no more than that. Others provide additional coverage, although it's often capped at a certain percentage of the policy limit, such as 120 percent. That's why insuring your home to its *current value* is so important. If your home is seriously damaged or destroyed, the last thing you need to worry about is whether you can afford to repair or rebuild it.

One national firm estimates that nearly seven out of 10 American homes are underinsured by an average of 35 percent. There are a number of reasons for this, including unreported home improvements, rising construction costs and the growing trend of in-home businesses.

The amount of coverage you select should be based on what it will take to rebuild the home on the same site – not the market value of your home. Many times, rebuilding a home that's been destroyed can actually cost more than building a new home in an undeveloped subdivision. Removal of debris from the old home, site preparation and limited access to the property due to large trees are just three factors that can lead to higher costs.

## Make an Inventory of Your Home, Just in Case

How much do you stand to lose if your home is damaged or burglarized? While the memories attached to the items in your home cannot be replaced, the actual contents of your household can be protected if you have homeowner's insurance.

Creating and safely storing an inventory of your personal belongings can help you determine what was exactly damaged or stolen if such an event occurs. This will simplify the claim process and help ensure your settlement amount is appropriate.

A simple way to complete an inventory is to record the items of each room by category, noting the quantity, serial number, make and model, approximate date purchased and the purchase price. It's helpful to supplement the inventory with photos or a videotape of entire rooms or close-ups of individual items.

Once you have recorded all of your belongings, add up the value of the contents of each room. Then store the completed inventory in a fireproof container or a place away from your home, such as a safe deposit box.

*If your property sustains damage, take the following steps:*

- ◆ Report the claim to your insurance agent as soon as possible. Some insurers also have a 24-hour phone number that policyholders can use to report their claims.
- ◆ If the claim involves a theft, report the incident to your police department.
- ◆ Prepare a list of the damaged or stolen articles. Include a brief description of each item, including its age, current value, make, model and serial number if you have it. Make a copy of the list for your adjuster.
- ◆ Protect your property immediately against further damage or theft. For example, use plywood or tarps to cover broken windows and damaged rooftops.
- ◆ If your home is uninhabitable, make sure your agent and adjuster know where you can be reached. If you change locations, provide them with your new phone numbers.



## NEW for Upcoming Tax Year

Susan M. Tews, CPA

**Mileage Rate Increase:** The standard mileage rate has been increased to 48.5 cents per mile up from 40.5 cents, effective September 1, 2005 through December 31, 2005. However, the rate to be in effect for 2006 is yet to be determined.

**Gift-Tax Exclusion:** The Wall Street Journal reported on September 21, 2005 that the annual gift-tax exclusion for 2006 is likely to rise to \$12,000, after having remained stuck at \$11,000 from 2002 through this year. Generally, this represents the maximum amount you can give away to another individual without having to worry about tax considerations.

**Roth 401(k) Plan Contributions:** Starting in 2006 tax law will allow employers to accept after tax Roth contributions in 401(k) and

403(b) plans. Through 2005, Roth benefits are only available in IRAs. Roth contributions in 401(k) and 403(b) plans will not be subject to some of the restrictions of Roth IRAs. Employers can now amend their 401(k) and 403(b) plans to accept after tax Roth contributions starting in 2006. As an employee who participates in a 401(k) or 403(b) plan, you will not be prevented from making Roth contributions due to your income level. The amount you can contribute to a 401(k) plan won't be limited to the \$4,000 available in 2006 for Roth IRAs (\$5,000 if you are 50 or older). Instead, the limit on any combination of pre-tax 401(k) contributions and after tax Roth contributions in 2006 will be \$15,000 (\$20,000 if you are 50 or older) **Be mindful that additional paperwork is required.** As an employer, additional record-keeping requirements will pertain to tracking both regular (pre-tax) and Roth (after-tax) contributions for employees, which may be more complicated and costly than the current 401(k) or 403(b) plan. As an employee, choosing between pre-tax and after-tax Roth contributions may require additional assistance from your tax advisor and financial planner.

**Roth IRA Conversion Limit Calculation Changes:** Beginning in 2005, the \$100,000 limit that determines eligibility to convert a traditional IRA to a Roth IRA will no longer include any required minimum distribution from an IRA. Required distributions from other retirement plans, however, will still be used in this conversion calculation.

**IRS Eases Up on Cafeteria Plans:** The IRS has announced that employers may amend their Cafeteria Plans to allow for a two and one half month grace period following the end of the plan year, giving employees more time to use any remaining balances. Amending calendar year end plans before December 31, 2005 can make the election apply for 2005 benefits.

**Energy Tax Incentives Act of 2005:** This energy bill has finally become law. Americans will be affected by this law mainly through tax incentives that will encourage the design and improvement of energy efficient homes and vehicles. This law impacts four major areas: conservation, alternative energy, energy infrastructure and domestic energy production. The new law includes tax credits for energy efficient new homes, energy efficient improvements to existing homes, energy efficient commercial property, alternative technology vehicles and energy efficient appliance credit. These tax credits will be available from January 1, 2006 through December 31, 2007 and will range from \$400 to \$2,400. Since these tax credits do not take effect until January 1, 2006 you may want to weigh the financial options of making an energy efficient purchase prior to that time. If you would like any additional information feel free to call our office at (262) 938-9060.

## DO'S & DON'TS for Travelers Abroad in Europe



Carolyn Krech

**DO** call your credit card companies, before you leave, and tell them you will be abroad. Ask for an international number in case of emergency.

**DO** make sure your debit/ATM card pin # is only 4 digits. If it is more you won't be able to withdraw money.

**DO** be careful of pick pocketing. It is the number one crime in Western Europe. Crowded areas (*busses, metros and high tourist traffic areas*) are easy places to be a victim.

**DO** keep copies of your credit cards and passport in a different location than the originals. This is very important!

**DO** know the phone number of the U.S. Consulate/Embassy in the city you are in. If there isn't one, find where the closest one is.

**DO** know local/ country laws. Ex: it is a law that you have a photo ID on you at all times.

**DO** get an International Student Identity Card (ISIC), if you are a student, from your college study abroad office. This card entitles you to discounts at certain places like museums, hostels and some restaurants. It also doubles as an ID.

**DO** bring a couple of padlocks along (*at least one big one and some smaller ones to lock your bags with*). These are very valuable when you are riding on trains or walking with your bags on the street.

**DO** keep some emergency money in a safe place always. (*continued on page 8*)



Carolyn at a fountain in Munich

## MORTGAGE NEWS— Home Equity Line of Credit



Nick MacCudden  
MAJESTY MORTGAGE

*Majesty Mortgage, Inc.*

*In many cases we recommend you establish a line of credit shortly after you close on a new house or refinance a current mortgage, to help minimize some of the expenses involved. Then the process is already complete in anticipation of an upcoming expense or to use as an emergency fund. It makes sense to have a home equity line of credit while you are currently employed because if that status changes it may be more difficult to establish. Following is commentary taken from Majesty Mortgage's most recent newsletter. If you would like to evaluate the suitability for your own situation please feel free to call our office at (262) 938-9060.*

Many of you over the last couple of years have taken advantage of a home equity line of credit (HELOC). Over the last three or four years this particular product has been very popular for a couple of reasons. First of all, almost all HELOCS are tied to the prime rate, which has been extremely low. Secondly, they allow great flexibility, typically interest only payments plus the ability to pay down and reuse the line while only paying interest on the portion that has been used. Lastly, they provided a way to eliminate private mortgage insurance when purchasing a home by combining a five, ten or fifteen percent down payment with a corresponding HELOC for the remaining down payment to make twenty percent and avoid PMI.

Given all of the advantages of HELOCS, there are some disadvantages, namely the fact that they can and do adjust when the prime rate changes. Unfortunately, that has happened ten times in the last year and a half (each time raising a quarter of a point) and probably will continue to do so.

I guess the important question to ask is what, if anything, can be done to protect yourself against the rising interest rates of HELOCS? One option would be to convert your existing HELOC to a fixed rate line of credit. Depending on the amount of equity you have in the home, your credit history and the amount you owe that may or may not be a good option. Even though the rate would be locked in, it is typically quite a bit higher than what most fixed rate first mortgages are currently at.

Another, perhaps more advantageous option, would be to combine your first and second mortgages to a new loan. Many homes in the area have appreciated nicely over the last couple of years, which may allow combining the two mortgages and still avoiding private mortgage insurance. In addition, fixed rate mortgages are still relatively low. While they have moved up slightly from the all-time lows we have seen in recent years, they still remain historically very attractive.

## GET MOVING: Seven Exercise Motivators

Let's face it, we all know we need to exercise. How many books, videos, gadgets and gym memberships do you own? But you're not doing it! Why? Well the problem isn't lack of knowledge. It's lack of motivation. What can you do? Focus less on the perfect fix, and more on staying motivated. Here are seven reasons for getting and staying motivated.



- 1 FIND YOUR "WHY"**  
What is important to you? What do you value in life? Answer these questions, then see how a regular exercise program can support your values.
- 2 MAKE A COMMITMENT**  
Once you find your "why" it is time to make a commitment. The definition of commitment is: the ability to carry out a worthy decision, even when the excitement of making that decision has passed.
- 3 SET DAILY, MEASURABLE and REALISTIC GOALS**  
Set goals that allow you to feel successful every day.

**4 KEEP TRACK OF YOUR PROGRESS**  
Seeing measurable progress on paper will keep you motivated while you work toward bigger goals you have set for yourself.

**5 AVOID THE "ALL OR NOTHING" MENTALITY**  
Allow flexibility in your exercise plans and know one missed day is not a setback.

**6 BE ACCOUNTABLE**  
Working with someone like a personal trainer, coach, friend or mentor will give you the support you need. Work together to identify barriers to keeping your commitment and develop strategies to overcome these obstacles.

**7 TRY EVERYTHING AND FIND SOMETHING YOU LIKE TO DO**  
It is much easier to make a habit of things you enjoy. Plus...variety adds interest and challenges your body in new ways.



# THE MARKET SO FAR... Market Commentary 3rd Quarter 2005



Jeff Kanne  
KPH | INVEST, INC

The stock market is "almost" where it was six months ago. The market has been in a narrow trading range. During the period, the fundamentals have not changed. Economic growth remains strong, inflation is stable and earnings growth has been good. Below is a list of the key indicators. Oil prices are higher, and the P/E has moved lower on continued earnings growth.

	Start of 2005	Start of 2nd Half
Real GDP Growth	(Q4)3.8%	(Q1)3.8%
CPI	3.3%	2.8%
Core CPI	2.2%	2.2%
10-Year Yield	4.22%	4.03%
Fed Funds Rate	2.25%	3.25%
Oil	\$43.45	\$58.75
Gold	\$438.00	\$429.00
Dollar / euro	1.365	1.195
TTM Earnings on the S&P	\$67.68	\$71.05
P/E on the S&P 500	17.6	16.8

Source: **Briefing, Inc.**

**The economy:** Real GDP in the first quarter was at a very strong 3.8% pace.\* It is expected to come in near 3.5% in the second quarter. These growth rates are about what was expected as the year began. **Inflation:** The inflation measures have barely budged. The increase in the core rate of CPI on a year-over-year basis is at 2.2%.\* This is exactly where it was through December of last year. There has been little change in the inflation outlook. **Interest rates:** The Fed has continued to raise the fed funds rate target. That was fully expected as the year began. The 10-year note yield has surprised just about everyone by declining rather than increasing. This is better than expected for the stock market. **Earnings:** Operating earnings in the first quarter rose 13%.\* Second quarter earnings are expected to be up 7%.\* Those two increases have produced an increase in the trailing twelve months earnings on the S&P 500 of about 5%.\* **Valuation:** This is the critical issue. Earnings are up. The market hasn't budged. That has pushed valuation measures down. The P/E on operating earnings on the S&P 500\*\* has dropped from

17.8 to 16.8.\* This is a very reasonable valuation considering the current level of interest rates. **Commodities:** Oil is a concern. The continued rise in oil prices has probably been a major factor in holding the stock market back. Gold, however, is near an 18-year high, and the dollar has strengthened significantly. Neither was expected. **The Outlook.** The economic, inflation, and interest rate outlooks have not greatly changed from six months ago. The economy is expected grow at a 3% to 3-1/2% rate over the coming six months.\* Inflation is perceived as well contained. Some modest pick-up over the next six months might occur, but bond yields suggest little long-term concern. Earnings growth is expected to be moderate. That would match first half growth. The outlook for the coming six months is about as it was six months ago.

All else equal, earnings growth will over time lead to higher stock prices. For the first half of the year just about everything remained equal while earnings continued to grow. There are always risks in the stock market. The biggest risk is oil prices that continue to rise and undermine economic growth. There are also concerns that there is a housing bubble that might burst or that the nearly flat yield curve signals imminent economic weakness. There is also potential reward. Earnings growth has slowed, but remains solid. The earnings growth in the first half of the year has driven the P/E for the S&P down to just 16.8.\* This makes stocks very reasonably priced. If earnings continue to grow and the fundamentals do not change the higher earnings will eventually provide a lift. If that is the case, equities will be the place to be.

*This opinion is based upon the judgment of KPH | Invest, Inc. Any recommendation contained in this opinion must not be considered as a guarantee of future returns or as a representation that losses will not occur. KPH | Invest, Inc., its clients, officers and employees may own shares of the securities being recommended in this opinion.*

\*Market data courtesy of Briefing, Inc.

Disclosures:

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\*\*The S&P Index is an unmanaged index generally representative of the U.S. stock market. It is not possible to invest directly in an index. Past performance is no guarantee of future results.

CLIENT FEATURE

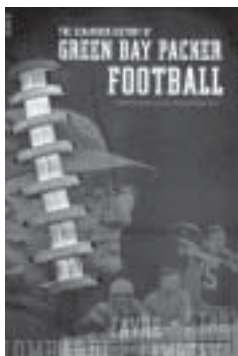
## THE SCRAPBOOK HISTORY of the Green Bay Packers



Dave Zimmerman



Steve Zimmerman



David Zimmerman has spent the last 50 years as a true Packer fan. He and his son, Stephen, are both die-hard Packer fans and they share the same passion. David has made his mark both as an entrepreneur and an author. He was chairman and CEO of his own consulting and publishing company and is the author of 17 diverse books, including his most recent effort, a novel, *The Attic*. His two previous books *In Search of a Hero*, *The Life and Times of Tony Canadeo* and *Lambeau, the Man Behind the Mystique*, have sold over 3,500 and 8,500 copies, respectively as of January 30, 2005. David is also a popular lecturer known nationwide. He is quoted regularly in a wide variety of publications, magazines and newspapers and has been interviewed numerous times on television and radio. Stephen Zimmerman, David's son, is presently managing editor of a popular monthly publication, *A Packer Scrapbook*. A passionate Packer fan as long as he can remember, Stephen has written numerous articles about the Packers for publication.

The *Scrapbook History of Green Bay Packer Football* is one of their latest masterpieces. It is filled with 170 pages of Green Bay Packer nostalgia and includes over 160 photos. This new, one-of-a-kind book on the history of the Packers is just what every Packer fan wants – pictures and stories of the 80-plus years of the Packers. Now readers can turn back the pages of time and visit the legendary Green Bay Packers of the 1920's, '30s, '40s, '50s

and right up to the Superbowl teams of the mid-1990's. This unique scrapbook captures some of the historic moments that have led to the making of a legacy.

If you order now and mention that you heard about the book from Ellenbecker Investment Group, Inc. you will receive a 25% discount off of the cover price of only \$29.95. That is a savings of almost \$7.50. Call Zimmerman Sports Network at (414) 425-2370 to reserve your copy (or copies) of *The Scrapbook History of Green Bay Packer Football*. It is sure to make a great holiday gift.

Also available is a monthly subscription to *A Packer Scrapbook, Featuring Packer Players, Teams and Games from the Past*. This is a wonderful gift that will keep on giving the whole year through. A 12-month subscription is available for \$39.95 a year and newsletters can be purchased individually for \$4 each. Go Pack!



## DO'S & DON'TS for Travelers Abroad in Europe

Carolyn Krech

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**DO** validate all metro and train tickets before boarding. Train stations generally have big yellow boxes mounted on the walls at the beginning of each track. Insert your ticket and wait for a clicking noise. On most busses you validate your ticket right after you get on the bus. Officials will randomly board

public transportation systems and ask for your ticket, so never throw it out until you are done with your ride.

**DO** learn the basics of the language of the country. (*Please, thank you, yes, no, etc.*) The word TAXI is universal in all languages.

**DO** write down the address of the place that you are staying to show the Taxi drivers. Also, always keep it with you in case you get lost.

**DO** know the currency values and credit card commission charges for using a credit card.

**DO** know that exchange rates are better when you use a credit card. (*You get the best rate of the day.*)

**DO** pack light because you will have to carry your bags everywhere!

**DO** get an international driver's license from a place like AAA if you are planning on renting a car or driving while abroad.

**DON'T** count on 1-800 numbers because they do not work from abroad.

**DON'T** buy calling cards in the U.S. because most don't work. Calling cards are cheap and easy to find abroad. Almost all tobacco shops and large newsstands sell them.

**DON'T** carry more than one or two credit cards at a time.

**DON'T** count on being able to use travelers' checks. They are out of date and most places don't take them anymore. They are also hard to cash.

**DO HAVE A WONDERFUL TIME AND  
TAKE LOTS OF PICTURES!**