



Ellenbecker
Investment Group

In Touch

Since 1996

3rd Quarter 2017

Managing Risk

Are you feeling confident that the stock market is going to continue to grow? Are you certain your financial plan is positioned to weather any market cycle? Have you repositioned your portfolio to increase downside protection if the market corrects? If you answered “no” to any of these questions, then it is time to meet with your financial advisor and develop a strategy you are comfortable with.

There are many variables in the financial world we cannot control. We do not have a firm idea of how the new administration is going to affect businesses, taxes and the economy. We cannot control inflation, and even though we hear on the news inflation is at zero percent, everything seems more expensive these days. We cannot control taxes no matter how meticulous our tax advisor is or who is serving in government. We cannot control rising health care costs or insurance premiums. We have no control over market volatility or investment performance. In a profession where we are focused and rewarded on planning, you can imagine having so many variables to contend with can be tricky. What can we do? It is simple: we can identify, assess and prioritize your overall risk.

Imagine a large picture window in your living room that is easy to see out of and free of cracks and fingerprints. It is beautiful and allows you to see everything in the open view. But now imagine one of your neighbor’s children hits a baseball right through the middle of it causing it to shatter and fall to the ground. After the initial shock of the shattered glass you realize you must replace the entire window. Instead, imagine a beautiful window with panes dividing the glass in twelve segments. Now, if a ball smashes through the window you might only need to replace one or two of the panes. I am not suggesting you replace your beautiful front picture window with a paned glass display but I am suggesting that if you wanted to control the replacement risk a little, you could. This analogy is a bit of a stretch but I suggest you think of your investment portfolio as a large picture window. Are you comfortable being completely exposed and vulnerable or do you prefer some cushion between your risks?

The best tool for reducing risk in your investment portfolio is diversification. Ellenbecker Investment Group (EIG) believes fundamentally in asset allocation. This diversification strategy minimizes losses and has been proven over time.

We are confident it meets the results we hope to achieve for you. Remembering the window analogy, in asset allocation, if one asset class has a sharp reduction or volatile cycle, the rest of the portfolio is insulated from that particular risk. It would be irresponsible and inaccurate to suggest that being well diversified makes you completely immune to market volatility, but a well-diversified asset allocation model will prove effective in minimizing overall investment risk. The asset allocation model portfolio that is right for you is determined by evaluating your personal goals, risk tolerance and time horizon. There is no “one shoe fits all” approach to asset allocation.

A well-developed asset allocation is only the first step to successfully using diversification as an investment model. Equally important is your advisor’s method for monitoring and adjusting when necessary. A buy-and-hold strategy works only if the investments’ grade is continuously high, performance is always good and nothing ever changes in your goals, risk tolerance, age or time horizon. Clearly, none of those situations are realistic. Our lives and emotions around money are always changing. It is important to commit time to communicate with your advisor and be willing to make any necessary adjustments to better align your portfolio with your current goals and objectives.

When asset allocation is implemented effectively and continuously monitored, it can create a resilient investment portfolio with both downside protection and upside potential. ■



Julie Ellenbecker-Lipsky, CFP®
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The "Why not?" Mentality

Do you remember the age when you stopped counting half-birthdays or when the annual birthday celebration wasn't quite as anticipated?

It is difficult for me to pinpoint the year when I lost track of my numerical age. I remember monumental birthdays such as when I turned eighteen or twenty-one. I also remember each of my children's birthdays. I will never forget my surprise 50th birthday party, but beyond that birthdays have become somewhat of a blur. Although a lot of my birthdays have come and gone... my life and memories are certainly not a blur.

With another monumental birthday creeping up, I have taken time to pause and think about how I want to celebrate 70 years of wonderful memories, challenges and successes. I feel somewhat blindsided by the fact that I am nearing age 70, although I know I am not alone. Interestingly, 76.6 million babies were born between the years 1946 and 1964. This means over 10,000 individuals are crossing over that magical threshold of age 70 each day for the next ten years. I am certainly in good company.

Statistically, baby boomers feel nine years younger than their chronological age. Personally, I even feel younger than that and I have taken on the mantra of "why not?"

- Why not continue working?
- Why not keep moving and traveling?
- Why not keep learning, contributing and making new friends?
- Why not dress up and enjoy life?
- Why not embrace growing older?

I know growing old is inevitable but aging is a choice and I am choosing to keep moving forward.

The baby boomer generation has left a significant imprint on history and will continue to do so as time moves forward. With masses of people retiring, it would be unthinkable to imagine life will stand still. We are living longer than past generations and many of us will choose to work longer. Some Baby Boomers will choose to keep working and others will have to. It is estimated that in 2022 nearly a quarter of the people between the ages of 70-74 will still be working; which is twice the amount of people in that age group who were working in 1992. This generation displays more energy than previous generations and maybe for the first time in human history there is a sense this generation has the potential to reimagine and reshape traditional retirement values.



Karen J. Ellenbecker
Founder & Sr. Wealth Advisor
Ellenbecker Investment Group

There are many financial considerations to be aware of when turning 70 ½ :

- You are required to take a minimum distribution (RMD) from your IRAs and other tax deferred investments. Failure to do so results in a 50% penalty.
- Generally, it makes sense to avoid two RMD distributions in one year.
- Consider consolidating your IRAs because you are required to take the RMD amount on the total of your tax deferred accounts.
- Consider using your IRAs to make your qualified charitable contributions to minimize the tax implications of a distribution.
- Review your beneficiary designations on all retirement accounts, life insurance and annuities
- Start to consolidate your bank accounts and investment accounts. Make sure they are titled correctly to coordinate with your estate plan.
- If you are married, make sure your spouse understands your financial plan and feels safe with your current advisor.

In preparation of the third act of life, I encourage you all to review your professional relationships and ask yourself if those current advisors are exceeding your expectations and if they are referable?

Reach out today and schedule a time to meet with your Ellenbecker Investment Group advisor to make sure all your important life milestones are being addressed. Start remembering your birthdays each year by scheduling your annual review and celebrate with us! ■

For Richer or Poorer

Marriage... when you and your spouse took your vows, did you ever think about what “for richer or poorer” really meant?

I know when I was married at the ripe young age of 22, I never even talked about money with my future husband because there was no money to talk about. We were both just starting our careers. That said our roles evolved over time. Early in our marriage, my husband, Carl, prepared our income taxes and paid our bills. To no surprise, those responsibilities shifted to me just because of my expertise and experience of working with investments and taxes. Did we experience “speed bumps” along the way... sure. But, we made sure the speed bumps never turned into “road blocks.” How did we do that?

Communication is Key – Honest conversations around financial goals, values, money habits and expectations don’t have to be difficult. Don’t delay conversations as that leads to added anxiety and stress. Communication should start before the wedding plans begin. As people are getting married later in life, significant wealth can accumulate prior to marriage resulting in more prenuptial agreements.

Delegate and Define Roles – I’m guessing there is one person who may be better at managing finances and actually enjoys it. Perfect – just keep the other person updated on financial successes as well as challenges. Remember, it’s okay for one person to handle a larger portion of the finances, but it is not okay for either person to be unaware of their financial situation.

Share your Money Vision – You may not always agree with your partner’s spending; however, it’s important to understand their spending. Ultimately, the goal is to create a relationship that respects and honors each other’s spending decisions.

Open Book – Don’t keep any secrets about your financial past. Those embarrassing financial missteps can be an opportunity for open communication, trust and empathy. The loss of trust can be harder to overcome than the loss of money.

Fun Money – Jointly decide how much each person can set aside to spend as they wish, only after all financial priorities are met.

Source: <http://couplesmoney.com/>



Jean Range, CFP®
Wealth Advisor
Ellenbecker Investment Group

Consider 7 things financially harmonious couples do:

1. They have a mutually agreed upon financial segregation system that works for them.
2. They share a dream and are committed to creating that reality.
3. They utilize each other’s strengths to work toward their goals together.
4. They have fun, yet take their finances seriously and treat household finances as a business.
5. They see money as THEIRS regardless of the direct source.
6. They hold each other accountable and maintain a positive attitude toward money.
7. They generously give to charitable organizations when they can, and are giving of their time for the benefit of others.

I close with a quote from Henny Youngman, comedian.

***“My wife lost all her credit cards,
but I’m not going to report it. Whoever
found them spends less than she does!”***



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you deserve
advisors
who *listen*®

Music and Aging

As we age, we are encouraged to try new things to keep our mind engaged and active. I am happy to report I have finally found something I enjoy doing that is good for me! Recently I started playing the ukulele and now am a proud member of The Ukuladies. We are a group of women who play the ukulele and sing. Learning something new is quite a challenge. Although I did play piano and clarinet until college I hadn't done anything musical since then. Fortunately, the group is welcoming and non-judgmental!



Now that I have reconnected with music, I have become more aware of the articles and studies about the positive effects of music on aging. According to an article on hopkinsmedicine.org, "If you want to keep your brain engaged throughout the aging process, listening to or playing music is a great tool. Research has shown that listening to

music can reduce anxiety, blood pressure, and pain as well as improve sleep quality, mood, mental alertness, and memory."

I continue to see the line-ups for performances by the "over-60" set, like Rod Stewart, The Beatles, Steely Dan, Tony Bennett (he's 90!), Hall & Oates and Boz Scaggs. For those of us non-professional musicians, you can participate and perform with local groups like community bands or choruses. If you are a grandma and want to reconnect with your inner dancer/pompom self, there is the Milwaukee Dancing Grannies who frequently perform in parades around the city. One of my new ukulele friends taught her mom to play and her mom now plays with friends at Cedar Communities. They call themselves, "Grateful but not Dead!"

Music can be a good way to connect with your kids and grandkids. "No matter your age, experiencing music with other generations can keep your mind stimulated and keep you young," per Amy Goyer in her article "Music Across the Generations." You may have memories of your grandparents singing to you or listening to your parents' favorite music on the hi-fi or stereo!

So loosen up the vocal cords, dust off the old instrument, get dancing or make plans to see a musical performance – keep your brain young with music!

***"If you never did, you should.
These things are fun and fun is good." Dr. Seuss***

Links to interesting articles or videos:

hopkinsmedicine.org | myseniorhealthplan.com | aarp.org | rd.com



Diane Byrne, CFP®, AIF®
Wealth Advisor
Ellenbecker Investment Group

Music as a Legacy

Many of you know my dad died some years ago. He was a Dixieland Jazz clarinetist in a group called Six Friars and a Monk. As a memorial to him we started a scholarship through Jazz Unlimited. After my mom died we added her name as well. For seven years, the Douglas M. and Eleanor M. Gmoser \$1,000 scholarship has been awarded to a deserving high school musician. This year the award went to a 15-year old baritone saxophone player from Reagan College Preparatory High School in Milwaukee. My dad and mom would be so proud to know their legacy continues through music, especially through jazz.



Insurance Planning for Small Business Owners

As a business owner, you face unique planning considerations. Much of your financial future depends upon the success of your business and a plan to address the different challenges that you face through every phase of your business life cycle. In addition, to ensure a successful retirement, you must create a strategy to coordinate your personal finances with your business finances.

It is important to work with your financial planner, accountant, legal counsel and insurance advisor to set yourself up to succeed and avoid costly mistakes. You and your advisory team should regularly revisit the plan to continue to meet changing needs, goals and circumstances.

A key person life insurance policy and disability policy can protect the business if there is a death or disability of an owner or key employee. In addition, the policy can pay off business debt to protect your family's financial future.

A properly drafted buy-sell agreement is critical to address what happens upon the death, disability or voluntary

exit of a business partner. Life insurance and disability buy-out insurance are great tools to fulfill the terms of the agreement. Without the insurance policies, the remaining partners may not have sufficient resources available to meet their buyout obligations and maintain business operations.

As your business grows and becomes more stable and profitable, cash value life insurance and long term care insurance may be utilized to protect your interests, as well as to recruit, retain and reward key employees.

As you near retirement, and your transition plan is finalized, life insurance can protect both your and the new owners' interests.

We are here to help you prioritize your planning concerns and understand available tools to confidently address those concerns, wherever you are in your business life cycle. ■

Visit moneysenseradio.com to listen to the Money Sense radio show with Diane Gastrow.



Diane Gastrow
Insurance Advisor
Ellenbecker Investment Group

The Importance of Financial Planning for Millennials

Most people believe the only investors who can afford financial advisors are the affluent or soon-to-be retirees. This could not be further from the truth, and developing a financial plan should be paramount as soon as one graduates from college and is in the workforce.

Decisions, Decisions, Decisions...

Stepping into the real world after leaving college life is a daunting experience. It is typically the first time in your life when you are completely on your own; off of the parents' payroll and forced to fend for yourself away from the nest. There are a lot of crucial decisions that need to be made when you start your first job out of college: buying versus renting, how much should you contribute to your 401(k), how should you invest your 401(k), can you afford to

have brunch with your friends after a night out (the short answer to this is yes, never turn down a brunch opportunity with friends!); the list is exhaustive and it can be overwhelming. These are all decisions that require a substantial amount of consideration and professional guidance can be of great help.

Seeking Guidance

I strongly believe any millennial can benefit from just one meeting with a financial advisor. It is an opportunity to get unbiased advice from a professional who has dealt with clients in a variety of circumstances. Even if you do not decide to work with that particular advisor on an investment management basis, they will be able to shed light on the financial decisions that you are facing and steer you in the right direction. The financial choices that you make early in your career set the foundation for your finances for years to come, so make sure you take the opportunity to make fully informed decisions. ■

Visit moneysenseradio.com to listen to the Money Sense radio show with Erin Lowry, author of *Broke Millennial*.



Derek Van Calligan, CFP®, RICP®
Wealth Advisor Associate
Ellenbecker Investment Group

Workplace Wellness: A Great Investment for the Employer, the Employees and the Company's Investors!

Workplace wellness programs have been shown to dramatically reduce costs such as absenteeism and insurance claims as well as increase the quality and amount of production. Many companies recognize the importance of having ongoing programs that address the physical and psychological wellness that comes from making workplaces safe, reducing job stress, raising employee morale, recognizing employee accomplishments, etc.

However, HR professionals pleading the case for bringing such wellness programs to their companies often fall on deaf ears because those holding the purse strings look at these programs as "soft" and not affecting their bottom line.

Finally, the Proof that Wellness Programs Greatly Impact the Bottom Line

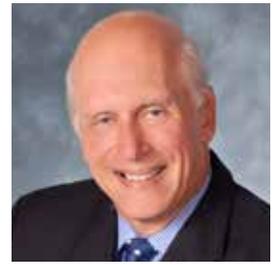
In three separate studies published by the *Journal of Occupational and Environmental Medicine*, it has been shown that companies that emphasize employee wellness are fiscally healthier, as well.

All three studies looked for publically traded companies with robust, comprehensive workplace wellness programs. These publicly traded companies either won awards for their wellness programs or satisfied rigorous criteria for programs that promote employee health.

Hypothetical portfolios of these companies were created, with the researchers making a simulated investment. In the three separate studies, each of the companies had to meet separate criteria for healthy wellness employee programs, and the simulated portfolios were followed for 14, 14, and 6 years, respectively.

In all three studies, the portfolio of employee wellness-oriented companies significantly outperformed the S&P!

One group of companies outperformed the S&P by an average of 13% per year, a second group averaged 15% superiority per year, and the third group averaged 8% superior performance per year.



Jack Singer, Ph.D

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Powerful Benefits for Companies

Obviously, when corporations embrace the core values of promoting employee health and well-being, the benefits go far beyond the health and well-being of their workforces. I call this enhancing the "Mental Wealth" of their employees.

For example, my "Mental Wealth," workplace wellness programs include such subjects as "How Stress Can Kick the Health Out of You," "Resiliency Skills for Uncertain Times," and "Powerful Prescriptions for Inoculating Yourself Against Any Stressor."

How does your company embrace employee wellness?

Dr. Jack Singer is a professional psychologist, speaker, workplace wellness workshop provider, and a Success Acceleration Mentor for professional sales teams, entrepreneurs, doctors and lawyers.

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Corporate Financial Wellness

When your employees dream about retirement, what takes their breath away? The adventures they will soon be planning or the lifelong retirement benefit decisions they will soon be making? Retirement Plans are an integral part of a total compensation package and companies dedicate a significant amount of resources to develop a competitive retirement benefit package for their employees. The financial impact of these plans can be significant.

Ellenbecker Investment Group can develop customized Financial Plan Workshops and Annual Evaluations to help facilitate an understanding and appreciation of company benefits. Contact Jean Range, CFP® or Diane Byrne, CFP® to learn more. ■

Estate Planning for Young Families

Young families have a lot on their plates. I know from personal experience; I have a three-year-old and a one-year-old who are fun, loving, and incredibly demanding! Estate planning is a difficult thing to think about, and not at the forefront of most young parents' minds. However, it is one of the most important things parents can do for their children.

All young parents should have a Will. In the Will, parents nominate a guardian – the person who raises their children in the event of a tragedy. It is important to think of parenting, educational, religious and financial philosophies. It is also important to talk to the person to ensure it is a task they are willing and able to assume! Having a guardian named in advance puts the decision in your hands instead of a judge, whom you have likely never met. It also will hopefully provide some stability for your children, and alleviate conflict between various family members or friends who may have competing interests in raising them.

It is also typically important to have a revocable trust. Many people have the misconception that trusts are only for the rich. That could not be further from the truth. Even families with nominal assets, but who have a relatively small life insurance policy, have an incentive to create a trust. Minors

cannot inherit outright, and a trust would need to be set up after the fact to manage their assets. Creating a trust allows the parents to dictate the terms of the trust, including who should manage the finances for the benefit of the children, and at what age – if ever – the children should be allowed to manage their own finances. Revocable trusts have the added benefit of privacy; they do not generally become public record.

Finally, all adults – parent or not – should have a durable and health care power of attorney. These documents frequently avoid guardianship. The durable power of attorney authorizes another person to act for you financially. The health care power of attorney authorizes another person to make end of life decisions in the event of incapacity. Spouses are frequently surprised to learn they have no authority to make health care decisions, absent a health care power of attorney.

Comprehensive estate planning should provide peace of mind that you did everything you could to protect your children well after you are gone. ■



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Kids Corner

Praise

"I can live for two months on a good compliment." - Mark Twain

"That's the real award," my daughter said as she led her grandmother on a tour of her room.

She pointed to a crumpled, hand-made, construction-paper-with-Sharpie cut-out with a handwritten "Gold Medal" on it. It looked forlorn on the shelf amongst all of the other shiny medals and trophies.

"Why is that the only real one?" my mother-in-law asked on cue.

"Because I worked hard ALL summer for that one."

She was talking about her athletic "Rover" that she achieved one summer at sleep-away camp. I had found this "award" squished in the corner of her trunk. She had snatched it out of my hands smoothed it out and placed it prominently where it has been ever since.

Truly, this award was different.

It didn't say *anything* about winning... or beating out other kids, or being smart. But, it also wasn't a participation award like some of the other ones on her shelf.

It was achieved for her sustained summer-long **dedication, hard work and** series of **accomplishments** that leading psychologists suggest is precisely the kind of "process praise" that can make your child perform at a high level.

However, Carol Dweck, author of the blockbuster *Mindset: The New Psychology of Success*, wants us to understand that **gold stars are tricky things. When used improperly, their sharp points can harm the very people we are trying to compliment.**

To continue reading, please go to www.lauraclaydesdale.com.



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Tax Planning

Tax planning for 2017 is going to be challenging as we wait for the expected tax reform from the Republican controlled Congress and the Trump administration. Deferring income and accelerating deductions made sense for 2016 and this may prove to be the best approach for 2017 as it is becoming more unlikely that any changes can be passed quickly enough to be effective for 2017.

One of the current reform proposals calls for reducing both the number of tax brackets and the top rate from 39.6% to 35%. Other proposed tax reforms include increasing the standard deduction, eliminating certain itemized deductions, ending the alternative minimum tax and eliminating the 3.8% net investment income tax (NIIT).

So what can you do now given the uncertainty of when tax reform will take place and which proposals will actually be passed? Contributing the maximum to your retirement plans is an effective way to reduce your income. Additionally, if you have a high deductible health plan you can deduct contributions you make to a Health Savings Account. If you

are turning 70 ½ this year you can delay your first required minimum distribution (RMD) from your retirement plans until April 1st, 2018. If it looks like the higher standard deduction may be passed for tax years beginning in 2018 you may want to accelerate some of your deductions into 2017, so you can take advantage of itemizing this year and then claim the higher standard deduction in 2018. Working with your financial advisor regarding the timing of realizing capital gains/losses in your portfolio may also result in some savings if the NIIT is eliminated.

Above all, be organized! If reform happens late in the year you will be ready to move quickly and implement tax saving strategies. ■



Chris Remmers
Controller
Ellenbecker Investment Group

Economic Update

So far this year, the economy is a mixed bag: several reports point to improvement and others, not so much! In addition, a lot of investors have bid up stocks on expectations for the passage of the pro-growth "Trump Agenda", i.e., reduced regulation, better trade agreements, lower taxes, and a general preference for "made in America/made by Americans." The only trouble is that, so far at least, very little of note has been accomplished. A durable acceleration in the economy is dependent on the passage of at least some of these items.

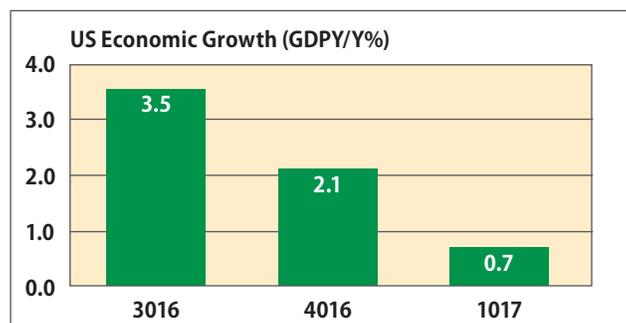
year. (2) Moderate fuel prices. Oil prices collapsed two years ago and have remained in the \$40-60 per barrel range since then. (3) The personal savings rate is rising, now at 5.9%. This is about twice the '05-08 average. All of these items put more money in consumers' pockets and since consumer spending makes up 65% of economic activity, this helps the economy.

On the "Not so much" side of the ledger: (1) Economic growth has been decelerating over the last 3 quarters: 3.5%, 2.1% and 0.7% (in the first qtr., 2017). (2) Wage growth and productivity are stagnant. Inflation-adjusted wages have grown only 1% per year since 2012 and only 0.1% in the last year. Productivity has averaged 0.63% over the past five years vs. 2.46% in the decade of 1999-2009. (3) Inflation is starting to perk up. Currently running at 2.2%, inflation has been rising gradually for 2 ½ years. Productivity measures how much is produced for a given labor cost, so wages will not accelerate unless productivity accelerates. In the meantime, the economy is growing very slowly and inflation, while not a problem at current levels, is starting to rise.

The best thing for the economy would be passage of major tax reform. Until that becomes more likely, the economy will remain the mixed bag that it has been for the past three quarters. ■



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Data Source: FactSet

In the meantime, the Fed continues to signal further interest rate increases this year and is even talking about selling some of the \$3 trillion in bonds it accumulated in its many "Quantitative Easings" over the past decade. Both efforts should push interest rates up and bond prices down.

On the "Improvement" side of the ledger: (1) Solid employment reports. The unemployment rate has fallen to 4.4%, a 10 year low. And, about 2.2 million jobs were created over the past

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More People with Jobs is a Good Thing

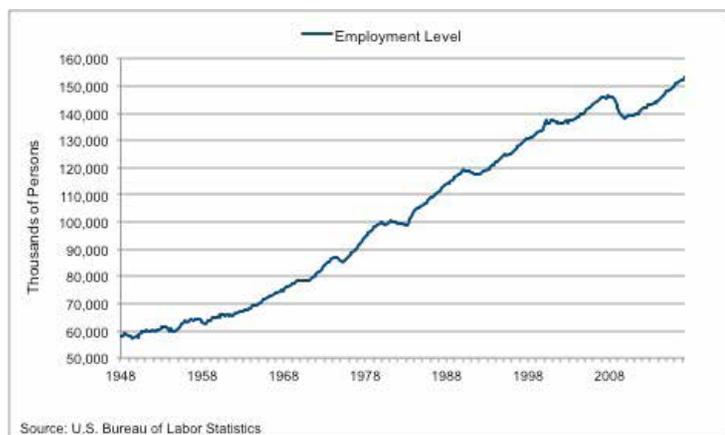


Chart: Civilian Employment Level
1948 to Present

(Source: U.S. Bureau of Labor Statistics and Federal Reserve Bank of St. Louis)

More people are employed in the United States than ever before. According to the U.S. Bureau of Labor Statistics (BLS), 153,156,000 American civilians were employed at the end of April this year, a new all-time high. This figure is 4.6% higher than the pre-recessionary high of 146,378,000 set in January 2008 and 11.0% higher than the December 2009 low of 138,013,000. At the same time, the U.S. Unemployment Rate hit another new low for this cycle when it dropped to 4.4% at the end of April, from a peak of 10.0% in October 2009. Initial unemployment claims also continue to trend down, with a seasonally adjusted advance figure of 232,000 for the week ending May 13, compared to its 4-week moving average of 240,750.



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Despite this tightening in the labor market, the Labor Force Participation Rate, which is comprised of civilians 16 years and older and measures the percentage of the population either working or actively seeking work, continues

to hover at about 63% (Source: BLS). This figure has shown an approximately 0.5% improvement off of its lows reached in late 2015, but is still confoundingly below the highs of around 67% reached in the late 1990's.

The participation rate remains elevated despite the fact 46% of employers report having difficulty filling jobs according to the Manpower 2016/2017 U.S. Talent Shortage Survey. Skilled Trades vacancies were the hardest jobs to fill in the U.S. (for the 7th year running) due primarily to a lack of applicants with the necessary training and ability. To remedy this situation, more employers are finding it necessary to implement training and development programs for existing staff, as well as explore new talent sources. More employers are also finding it necessary to offer higher salary packages and/or additional perks and benefits to win over new recruits. Over time, these initiatives should bring more people into the workforce so that total employment will continue to increase. ■

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EIG Blood Drive

Ellenbecker Investment Group is hosting our first annual blood drive and bone marrow registry with the BloodCenter of Wisconsin!

Save the date for **#GivingTuesday** on **Tuesday, November 28th**.

This is your chance to help save lives in your community by participating in a blood drive. Each pint of blood donated may help as many as three people! This means another cancer patient can look forward to tomorrow or a child can look forward to the future.

Thank you in advance for joining us!



Travel with EIG

Spain Recap

If you had the winter blues you could have traveled with us to Portugal and Spain this past April. The weather was fantastic, the food was amazing and the sights from the Douro River, magnificent. It was such a wonderful trip, old friends and new friends coming together to experience Portugal and Spain both from the river and from land. The Uniworld cruise line did a fantastic job of giving us true cultural experiences. Everything went without even one hitch! You can see pictures of our trip in our Pewaukee lobby.



Traveling without a hitch... is why I have decided to offer traveling opportunities to our clients and their friends. So often a client has said they would like to travel but they do not have anyone to go with or they do not know which travel agency to use. I enjoy traveling and I would like



everyone to have an opportunity to experience different places around the world. My intention is to arrange one international and one domestic trip each year that will be completely arranged for you. In the fall of 2018 I am putting together a trip that will cruise down the Danube River from Budapest to Prague as well as a scenic, domestic rail trip.

I hope you will join me for one or both, watch your email for more details!



New Armchair Travelers Group

Welcome to our new group, Armchair Travelers! We are a curious group of travelers looking to experience other cultures and adventure from the comfort of the EIG Education Center in Pewaukee. Our first meeting in June highlighted

Spain and Portugal, with Karen Ellenbecker sharing her experiences from a recent river cruise to that region. We enjoyed learning about the food, music and architecture.

Whether you're thinking about traveling to our highlighted destination or would just like to learn more without actually going there, this group is sure to inform and entertain! Watch your email for upcoming meeting dates or contact me to learn more (diane@ellenbecker.com). A few of the upcoming locations include Cuba, Alaska and Ireland, to name a few. Friends and family are welcome!

Calendar of Events

To register or learn more about our events, please visit: ellenbecker.com/events.
To receive our weekly emails, please email: info@ellenbecker.com.

July 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT/SUN
					1/2 MoneySense
3 EIG Office Closes Early Closing at 1:00 p.m.	4 EIG Office Closed	5	6	7	8/9 MoneySense
10	11	12	13	14	15/16 MoneySense
17	18	19 WI Widows Connected 5:30-7:00 p.m.	20	21 EIG Charity Casual Dress Day	22/23 MoneySense
24/31	25	26	27 Armchair Travelers - Ireland 3:00-5:00 p.m.	28	29/30 MoneySense

August 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT/SUN
	1	2	3	4	5/6 MoneySense
7	8	9	10 EIG Team Volunteer Outing Hunger Task Force 3:30-7:00 p.m.	11	12/13 MoneySense
14	15	16 WI Widows Connected 5:30-7:00 p.m.	17	18 EIG Charity Casual Dress Day	19/20 MoneySense
21	22 How to Be a Snowbird Seminar 3:00-5:00 p.m.	23 Armchair Travelers - Germany 3:00-5:00 p.m.	24	25	26/27 MoneySense
28	29	30	31		

September 2017

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT/SUN
				1	2/3 MoneySense
4 EIG Office Closed for Labor Day	5	6	7	8	9/10 MoneySense
11	12	13	14 Armchair Travelers - Alaska 3:00-5:00 p.m.	15 EIG Charity Casual Dress Day	16/17 MoneySense
18	19 Generations Book Club 5:30-7:00 p.m.	20 WI Widows Connected 5:30-7:00 p.m.	21	22	23/24 MoneySense
25	26 Medicare Seminar 1:00-3:00 p.m. & 6:00-8:00 p.m.	27	28	29	30 MoneySense

EIG HR Update

Employee of the Month

Congratulations to these employees for going above and beyond and being chosen as EIG's Employee of the Month!

April

Lauren Evans

May

Amy Schaubel

June

Gabby Urquizo

Employee Anniversaries

April

Andrea Carroll - 2 years

May

Diane Byrne - 13 years

Lauren Alles - 3 years

June

Fran Hughes - 4 years

Brett Engelking - 2 years

Kristina Schnuckel - 4 years

Charity Casual Day

We will be collecting donations for the following charities this quarter.

Employees will be sharing their support by wearing jeans on the following days:

- July 21: MACC Fund
- August 18: Shepherds Ministries
- September 15: United Community Center

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