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INVESTMENT CHOICES

OPTIONS	MIN.	MATURITY	COMMENTS
Bond Funds	Varies	None	Medium risk, professionally managed, value of bond will change inversely with interest rates, diversified across numerous bond issues, shares may be easily traded, sales charge
Certificates of Deposit	\$500	7 days to several years	Low risk, longer maturity carries higher interest rate, penalty for early withdrawal, federally insured, no sales charge
Common Stock	None	None	Medium to high risk, potential for dividends and long term capital gains, entitled to vote in company elections, greater risk and potential for gain than Preferred Stock, easily traded, sales charge
Corporate Bonds	\$1,000	10 to 30 years	Medium risk, value of bond will change inversely with interest rates and directly with the company's credit rating, will suffer significant losses in the event of bankruptcy, sales charge
Derivatives	None	None	High risk, securities (stock options and futures) that have a value based on the value of an underlying security. Advanced investors may purchase or sell derivatives for several reasons including to manage the risk associated with the underlying security, protect against fluctuations in value, or to profit from periods of inactivity or decline. Not recommended for beginners
Futures Contracts	Varies	Varies	Very high risk, highly speculative commitment to buy or sell a specified amount of a commodity at a specific future date and price, potential for significant profit, significant loss, only for knowledgeable investors, broker fees
Junk Bonds	Varies	Varies	High risk, high interest rate, default rate much higher than other bonds, may be issued by companies of little financial strength, sales charge
Money Market Funds	Varies	None	Low risk, higher interest than savings accounts and short term CDs, no early withdrawal penalty, checks may be written, not federally insured, no sales charge
Municipal Bonds	Varies	Varies	Medium risk, yields are fixed for the term of the investment, backed by the issuing municipality, federal and state income tax exempt, sale charge
Mutual Funds	Varies	None	Medium risk, Professionally managed, diversified over a variety of instruments like stocks, bonds and government securities as determined by the funds objectives, easily traded, sales charge
Preferred Stock	None	None	Medium risk, fixed dividend which is paid before Common Stock dividends are paid, no voting rights, lower risk than Common Stock, sales charge
Stock Funds	Varies	None	Medium risk, professionally managed, diversified across numerous stocks, no interest yield, shares may be easily traded, sales charge
Tax-Exempt Bond Funds	Varies	None	Medium risk, value of bond will change inversely with interest rates, interest income is exempt from federal taxes and generally from state taxes in the state where issued, shares may be easily traded, sales charge
Treasury Bills	\$10,000	6 months	Low risk, interest rate is keyed to variable market interest rates, easily sold, not subject to state and local income tax, sales charge
U.S. Savings Bonds EE Series	\$25	8 to 12 years	Low risk, interest rate is keyed to variable market interest rates, penalized with a lower interest rate if cashed before 5 years, interest income is exempt from state and local taxes and may be exempt from federal tax if used for college expenses, no sales charge
U.S. Savings Bonds HH Series	\$500	10 years	Low risk, acquired by trading a minimum of \$500 EE bonds - cannot be purchased with cash, interest is paid semi annually to bondholder, interest income is exempt from state and local taxes and may be exempt from federal tax if used for college expenses, no sales charge
Zero-Coupon Bonds	\$1,000	6 months to 10 years	Low risk, yields fixed for the term of the investment, backed by U.S. securities and are sold at a deep discount, no interest is received until note matures and is redeemed at face value, sales charge

Investing, like most other things, requires that you have a standard by which you compare or measure things so that you can develop repeatable processes and avoid careless errors.

FUNDAMENTAL ANALYSIS - BUYING A BUSINESS (VALUE, GROWTH, INCOME, GARP, QUALITY)

When you buy a share of stock you are buying a proportional share in a business. As a consequence, to figure out how much the stock is worth, you should determine how much the business is worth. Investors generally do this by assessing the company's financials in terms of per-share values in order to calculate how much the proportional share of the business is worth. This is known as "fundamental analysis" and the primary concern is always the underlying business, focusing on things like management's expertise, the competitive environment, the market potential for new products, and so forth. Although analyzing a business might seem like a straightforward activity, there are several approaches to fundamental analysis. Investors often create definitions and subcategories that are specific to their particular investing philosophy. Most investors evolve an approach that is a hybrid of a number of different approaches. The following descriptions are focused on what most investors mean when they use these labels, although you should always double-check what someone using them really means.

VALUE

The goal of the value investor is to purchase companies at a large discount to their intrinsic value - what the business would be worth if it was sold tomorrow. Value investors are primarily focused on the liquidation value of a company, or what it might be worth if all of its assets were sold tomorrow. Value can be a very confusing term as there are aspects of value that cannot be expressed in terms of dollars for the sake of liquidation. Not all who use the word "value" mean the same thing. Value investors tend to have very strict rules governing how they purchase a company's stock. These rules are usually based on relationships between the current market price of the company and certain business fundamentals such as price/earnings ratio, dividend yields, book value and sales relative to market capitalization.

GROWTH

Growth investing is the idea that you should buy stock in companies whose potential for growth in sales and earnings is good. Growth investors tend to focus more on the company's value as an ongoing concern. Many plan to hold these stocks for long periods of time. Growth investors look at the underlying quality of the business and the rate at which it is growing in order to analyze whether to buy it. Attracted to new companies, new industries, and new markets, growth investors normally buy companies that they believe are capable of increasing sales, earnings, and other important business metrics by a minimum amount each year.

INCOME

Although today common stocks are widely purchased by people who expect the shares to increase in value, there are still many people who buy stocks primarily because of the stream of dividends they generate. Income investors will often entirely forego companies whose shares have the possibility of capital appreciation for high-yielding dividend-paying companies in slow-growth industries like utilities and real estate investment trusts (REITs). Many times they may invest in companies undergoing significant business problems whose share prices have sunk so low that the dividend yield is consequently very high.

GARP

GARP is an acronym for 'growth at a reasonable price.' GARP investors combine the value and growth approaches with a numerical slant. Practitioners look for companies with solid growth prospects and current share prices that do not reflect the full intrinsic value of the business, getting a "double play" as earnings increase and the price/earnings (P/E) ratios at which those earnings are valued increase as well. One of the most common GARP approaches is to buy stocks when the P/E ratio is lower than the rate at which earnings per share can grow in the future. As the company's earnings per share grow, the P/E of the company will fall if the share price remains constant. Since fast-growing companies normally can sustain high P/Es, the GARP investor is buying a company that will be cheap tomorrow if the growth occurs as expected.

ANALYZING STOCKS

QUALITY

Many investors today use a hybrid of value, growth, and GARP approaches. These investors are looking for high-quality businesses selling for “reasonable” prices. Although they do not have any shorthand rules for what kind of numerical relationships there should be between the share price and business fundamentals, they do share a similar philosophy of looking at the company's valuation and at the inherent quality of the company as measured both quantitatively by concepts like return on equity (ROE) and qualitatively by the strength of management. Many of them describe themselves as value investors, although they concentrate much more on the value of the company as an ongoing concern rather than on liquidation value.

QUANTITATIVE ANALYSIS - BUYING THE NUMBERS (COMPANY SIZE, SCREEN-BASED INVESTING, MOMENTUM, CANSLIM)

Pure quantitative analysts look only at numbers with almost no regard for the underlying business. Fundamental analysis focuses on the underlying business, things like management's expertise, the competitive environment, the market potential for new products, etc. Quantitative analysts focus on the indisputable objective data that can be analyzed. Many quantitative analysts pay no attention to the actual business or the current valuation and will only buy and sell companies on purely quantitative data, like a stock's relative strength, which is a measure of how well the stock has performed relative to the market as a whole.

COMPANY SIZE

Some investors purposefully narrow their range of investments to only companies of a certain size, measured either by market capitalization or by revenues. The most common way to do this is to break up companies by their capital investment and call them micro-caps, small-caps, mid-caps, and large-caps. Different-size companies have shown different returns over time. The general rule has been that the returns for smaller companies being higher. Others believe that revenues are a much better way to categorize companies. There is no set breakdown used by all investors, but the majority of publicly traded companies fall in the micro or small categories.

SCREEN-BASED INVESTING

Many quantitative analysts use “screens” to select their investments, meaning that they use a select set of quantitative criteria and examine only the companies that meet these criteria. With the advent of computers, this approach has grown in popularity because it is easy to do. Screens can look at any number of factors about a company's business or its stock over many time periods. Some investors use screens to locate companies and then apply fundamental analysis to assess those companies, others buy and sell solely on what the screens show. The argument for screens is that it removes emotions from the investing process. The argument against screens is that they remove most of the intelligence from the process.

MOMENTUM

Momentum investors look for companies that are on a roll, doing extremely well. These are companies that are exceeding expectations relative to all public companies as a whole. Momentum companies often routinely beat analyst projections for earnings per share or revenues, or have high quarterly earnings and sales growth relative to all other companies. These companies are considered to be very healthy. High relative strength is often a category used by screen-based investors.

CANSLIM

CANSLIM is a rather complex hybrid of quantitative analysis and technical analysis. The “C” and “A” of the CANSLIM formula tell investors to look for companies with accelerating Current and Annual earnings. The “N” stands for New, as in new products, new markets, or new management. “S” stands for Small capitalization and big volume demand. “L” tells investors to figure out whether the company is a Leader or Laggard. “I” has them look for Institutional sponsorship, and “M” concentrates on the direction of the Market. O'Neil originally created Investor's Business Daily to be a tool that investors could use to practice CANSLIM, although it has become a very widely read business publication by all types of investors. CANSLIM also includes components of the next type of analysis - technical analysis.

TECHNICAL ANALYSIS - BUYING THE CHART

What would you do if you truly believed that all information about publicly traded companies was efficiently distributed and that nobody could get an edge on anyone else by either understanding the business or analyzing the numbers? You might consider simply giving up on beating the market's returns by buying an index fund. Some investors have taken an alternate route, attempting to create a set of tools that might tell them what other investors thought about a stock at any given time, particularly looking for the footprints of large institutional investors that tend to cause the most extreme price changes. Investors who focus on this kind of psychological information call themselves technical analysts and believe that charts can sometimes provide insight into the psychology surrounding a stock. Although there are plenty of pure chartists, some investors just use charts to time investments after looking at them from a fundamental or quantitative perspective. There is no set of clearly defined approaches to technical analysis, but there are a number of different tools. The most important indicators seem to be specific chart formations that show certain price movements at times when trading volume is at a certain level. The most common kinds of charts include point and figure charts, logarithmic charts, and Japanese candlesticks, to name a few.

THE ANNUAL REPORT

As you look through a company's financial statements, the masses of numbers can be bewildering and often intimidating. On the other hand if you know what to look for, these financial statements can be a gold mine of information. The Annual Report is a corporation's annual statement of financial operations, usually a glossy and colorful publication. Annual reports are required by law and include a balance sheet, income statement, statement of cash flows, auditor's report along with a somewhat detailed description of the company's operations and prospects for the upcoming year. The 10-K contains all that much more detailed financial information than many annual reports.

The information in an annual report is typically presented in this order:

- Summary of the previous year.
- Information about the company in general, their history, products and line of business.
- Letter to shareholders from the President or CEO.
- An in-depth discussion about the financial results and other factors within the business.
- The complete set of financial statements (balance sheet, income statement, statement of retained earnings, and cash flow statement) including the notes.
- Auditor's report telling you that the results are accurate.
- Other information on the companies management, officers, offices, new locations, etc.

THE BALANCE SHEET

The balance sheet provides a listing of company assets, its liabilities and debts and the difference between the two which is the owners equity. $Assets = Liabilities + Equity$, thus the name balance sheet, these two figures must always equal each other.

THE INCOME STATEMENT

The income statement is generally the first financial statement you'll encounter in an annual report or SEC filing. It also contains the information you'll most often see mentioned when a company announces its results for the year or a quarter. The income statement includes figures such as revenue, earnings, and earnings per share, or EPS. In essence, an income statement tells you how much money a company brought in (its revenues), how much it spent (its expenses), and the difference between the two (its profit) over a specified time. The exact information presented in an income statement depends partly on the type of business the company is in, and no company's income statement will likely contain each and every term or in this order for that matter.

THE CASH FLOW STATEMENT

The cash-flow statement is fairly new to the financial statements that companies report, in fact it has only been a requirement since 1988. Cash flow is somewhat similar to the income statement in that it records a company's performance over a specified period of time, usually over the quarter or year. But whereas the income statement takes into account some abstract items (such as depreciation), the cash-flow statement strips away all these and tells you how much actual cash the company has generated. Many of the items on this statement are also found on either the income statement or the balance sheet, but here they're arranged to highlight the cash generated and how it relates to reported earnings. The cash-flow statement is divided into three parts: cash flows from operating activities, from investing activities, and from financing activities.

TIPS FOR READING ANNUAL REPORTS

WHAT'S CRITICALLY RELEVANT FOR INVESTORS?

How you read an annual report depends upon your purpose. As an Investor, your purpose may be to assess: profitability, survivability, growth, stability, dividends (if any), learn of problems, risks and other factors which may affect your investment in that company. Reviewing a company yearly is the minimum diligence required. The Annual Report provides a convenient way to do this - if you own shares you should receive a copy in the mail.

There are nine identifiable sections in most Annual Reports. Not all reports will have all the sections or the same type and level of information. Here are the sections and what to look for in each:

1. CHAIRMAN OF THE BOARD LETTER

Should cover changing conditions, goals to achieve or achieved or missed, actions taken or not to be taken. Is it well written? Reading between the lines - what is being apologized for?

2. SALES AND MARKETING

Should cover what the company sells, how, where and when. Is it clear where it makes most of its money? Is it understandable? Are the scope of lines, divisions and operations clear and understandable?

3. 10 YEAR SUMMARY OF FINANCIAL FIGURES

Is this included? What's the growth of profits and operating income?

4. MANAGEMENT DISCUSSION AND ANALYSIS

Is it a clear discussion of significant financial trends over past two years? How candid and accurate is it?

5. CPA OPINION LETTER

Written by the CPA firm as an opinion on the company's financials. The important thing to look for here is what the qualifications are.

6. FINANCIAL STATEMENTS

Check sales, profits, R&D spending, inventory and debt levels over time. Read the footnotes to ferret out other information.

7. SUBSIDIARIES, BRANDS AND ADDRESSES

Where is the headquarters? Is it clear what lines and brand names the company has and what their overseas distribution network is?

8. LIST OF DIRECTORS AND OFFICERS

How many outside vs. inside directors? Are the directors well known and respected? Are there less than 5 or more than 12 directors?

9. STOCK PRICE HISTORY

General trend of price over time: up or down? In which exchange is company traded/listed? Stock symbol? Bonus/dividend history?

GENERAL CONSIDERATIONS:

1. Is the report well written, clear, concise and succinct?
2. Are photos modeled or live? Do they relate well to the text of the report?
3. How much discussion is there of competition? How clear are product plans?
4. Could the report be made more interesting, understandable or eye-appealing?
5. How does it compare with others in the same industry?

SOME BASIC FUNDAMENTAL ANALYSIS RATIOS

This section presents some of the basic fundamental analysis ratios. The ratios are presented in a simplified manner to make them easier to understand. This is intended to give you an understanding of the basic premises and reasons for fundamental analysis.

AVERAGE INTEREST RATE

$$\text{AIR} = \frac{\text{INTEREST EXPENSE} - \text{ACCOUNTS PAYABLE}}{\text{LIABILITIES}}$$

Indicates the average interest rate that a company borrows at.

Things to remember

- this is a rough estimate, the ratio does not account for everything
- using the before tax or after tax interest expense will produce different results
- found on the balance sheet

Interest Rate Analysis: There are several versions of this ratio, some people prefer to just use interest bearing liabilities such as the bonds and other short term loans. This formula won't give you the exact interest rate they are paying, but it is useful in an interest rate sensitive environment. And if you compare it to previous years then you are able to tell what rate the company had to take on more debt.

BOOK VALUE PER SHARE

$$\text{BV} = \frac{\text{STOCKHOLDERS EQUITY} - \text{PREFERRED STOCK}}{\text{AVERAGE OUTSTANDING SHARES}}$$

Somewhat similar to the EPS, but it relates the stockholder's equity to the number of shares, giving the shares a raw value.

Things to remember

- comparing the market value to the book value can indicate whether or not the stock is overvalued or undervalued
- during bull markets the stock price is more likely to trade much higher than book value, and in a bear market the two values may be close to equal
- found on the balance sheet

Book Value Analysis: For the most part the Book Value really doesn't tell us a whole lot. BV is considered to be the accounting value of each share, drastically different than what the market is valuing the stocks at. And the truth is that Market and Book Values have nothing in common. Market value is what the investment community's expectations are and book value is based on costs and retained earnings. One situation where BV can be useful is if the market value is trading below the book value, this rarely happens, but if it does it could mean that the company is undervalued and might be an attractive buy.

CASH FLOW TO ASSETS

$$\text{CF} = \frac{\text{CASH FROM OPERATIONS}}{\text{TOTAL ASSETS}}$$

This ratio indicates the cash a company can generate in relation to its size.

Things to remember

- comparing previous years is important, if the company's ratio is decreasing then they may eventually run into cash problems
- Found on both the balance sheet and the statement of cash flow

Cash Flow to Assets Analysis: Cash flow is often overlooked when people analyze a company. You can be a profitable company but if you don't have cash moving around to pay bills then you are really in trouble. It relates a company's ability to generate cash compared to its asset size.

DIVIDEND PAYOUT RATIO

$$\text{DPR} = \frac{\text{YEARLY DIVIDEND PER SHARE}}{\text{EARNINGS PER SHARE}}$$

Indicates the proportion of earnings that are used to pay dividends to shareholders.

Things to remember

- a reduction in dividends paid is looked poorly upon by investors, and the stock price usually depreciates as investors seek other dividend paying stocks
- a stable dividend payout ratio indicates a solid dividend policy by the company's board of directors.
- found on income statement

Dividend Payout Analysis: In many cases the payout ratio is zero, in other words they do not pay a dividend to its shareholders. This is the case for most high growth firms, their profits are better spent by reinvesting in the firms activities rather than a cash payout to shareholders.

SOME BASIC FUNDAMENTAL ANALYSIS RATIOS

EARNINGS PER SHARE

$$\text{EPS} = \frac{\text{NET INCOME} - \text{DIVIDENDS ON PREFERRED STOCK}}{\text{AVERAGE OUTSTANDING SHARES}}$$

The most widely used ratio, it tells how much profit was generated on a per share basis.

Things to remember

- diluted EPS means that the outstanding shares include any convertibles or warrants outstanding
- if the company issues more shares then EPS are much harder to compare to previous years
- found on both the balance sheet and the income statement

EPS Analysis: The earnings per share ratio is only useful for companies with publicly traded shares. Most companies will quote the earnings per share in their financial statements saving you from having to calculate it yourself. By itself, EPS doesn't really tell you a whole lot. But if you compare it to the EPS from a previous quarter or year it indicates the rate of growth a companies earnings are growing on a per share basis.

GROSS PROFIT MARGIN

$$\text{GPM} = \frac{\text{REVENUE} - \text{COST OF GOODS SOLD}}{\text{REVENUE}}$$

Indicates what the company's pricing policy is and what the true mark-up margins are.

Things to remember

- the results may skew if the company has a very large range of products
- this is very useful when comparing against the margins of previous years
- a 33% gross margin means products are marked up 50% and so on
- found on the income statement

Gross Profit Margin Analysis: The gross profit margin is not an exact estimate of the company's pricing strategy but it does give a good indication of financial health. Without an adequate gross margin, a company will be unable to pay its operating and other expenses and build for the future. Moe's Brewery's is 65% therefore their mark-up is over 100% of the cost. In general, a company's gross profit margin should be stable. It should not fluctuate much from one period to another, unless the industry it is in is undergoing drastic changes which will affect the costs of goods sold or your pricing policies.

PRICE TO EARNINGS RATIO

$$\text{P/E RATIO} = \frac{\text{MARKET VALUE PER SHARE}}{\text{EARNINGS PER SHARE}}$$

One of the most widely used ratios, it compares the current price with earnings to see if a stock is over or under valued.

Things to remember

- generally a high P/E ratio means that investors are anticipating higher growth in the future
- the average market P/E ratio is 20-25 times earnings
- the p/e ratio can use estimated earnings to get the forward looking P/E ratio
- companies that are losing money do not have a P/E ratio
- found on the income statement

Price-Earnings Analysis: Sometimes referred to as the multiple, the idea behind the P/E ratio is that it is a prediction or more likely an expectation of the company's performance in the future. The P/E ratio for the overall market averages around 20. One thing to remember is that if a company has a low P/E ratio it doesn't necessarily mean that it is undervalued. The P/E doesn't dictate the stock price, in fact a low P/E could mean that the company's earnings are flat or slowing, they could be in financial trouble. And in fact the P/E ratio doesn't tell a whole lot, but it's useful to compare the P/E ratios of other companies in the same industry, or to the market in general, or against the company's own historical P/E ratios.

PROFIT MARGIN

$$\text{PM} = \frac{\text{NET INCOME}}{\text{REVENUE}}$$

Indicates what portion of sales contribute to the income of a company.

Things to remember

- this ratio is not useful for companies losing money, since they have no profit
- a low profit margin can indicate pricing strategy and/or the impact competition has on margins
- found on the income statement

Profit Margin Analysis: A profit margin of x% means that for each dollar of sales a company generates it is contributing x cents to its bottom line (net income). Cutthroat pricing industries such as retail and gasoline you would expect the profit margin much lower because of the heavy competition. We can interpret a high profit margin either has exceptional products which customers are willing to pay a substantial premium for, or they really doesn't have much competition therefore they can charge what they wish.



PERSONAL INFORMATION

GENERAL

Name _____

Address _____

Phone _____ Fax _____ Other _____

Company Name _____

Address _____

Phone _____ Fax _____ Other _____

IN CASE OF EMERGENCY

Name _____ Relationship _____

Phone _____ Work _____ Other _____

Address _____

Name _____ Relationship _____

Phone _____ Work _____ Other _____

Address _____

MEDICAL

Physician _____ Phone _____

Insurance/HMO _____ Policy# _____

Medic Alert# _____ Blood Type _____

AUTOMOBILE

Insurance Co. _____ Policy# _____

Agent _____ Phone _____

Drivers License# _____ Exp. Date _____

Plate# _____ Exp. Date _____

LOST OR STOLEN CREDIT CARD

Card _____ Phone _____

Card _____ Phone _____

3 YEAR REFERENCE CALENDAR

January 2003

S	M	T	W	T	F	S
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2003

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March 2003

S	M	T	W	T	F	S
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23	24	25	26	27	28	29
30	31					

April 2003

S	M	T	W	T	F	S
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May 2003

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

June 2003

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22	23	24	25	26	27	28
29	30					

July 2003

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27	28	29	30	31		

August 2003

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31						

September 2003

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28	29	30				

October 2003

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November 2003

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December 2003

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26	27	28	29	30	31	

January 2004

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25	26	27	28	29	30	31

February 2004

S	M	T	W	T	F	S
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29						

March 2004

S	M	T	W	T	F	S
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12	13	14	15	16	17	18
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26	27	28	29	30	31	

April 2004

S	M	T	W	T	F	S
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17	18	19	20	21	22	23
24	25	26	27	28	29	30

May 2004

S	M	T	W	T	F	S
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June 2004

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July 2004

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August 2004

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

September 2004

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October 2004

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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

November 2004

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13	14	15	16	17	18	19
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27	28	29	30			

December 2004

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24	25	26	27	28	29	30
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January 2005

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23	24	25	26	27	28	29
30	31					

February 2005

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

March 2005

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

April 2005

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17	18	19	20	21	22	23
24	25	26	27	28	29	30

May 2005

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4	5	6	7	8	9	10
11	12	13	14	15	16	17

HOLIDAY	2003	2004	2005	2006
New Year's	Wed/Jan 1	Thu/Jan 1	Sat/Jan 1	Sun/Jan 1
Martin Luther King, Jr.'s Birthday	Wed/Jan 15	Thu/Jan 15	Sat/Jan 15	Sun/Jan 15
Martin Luther King, Jr. Day	Mon/Jan 20	Mon/Jan 19	Mon/Jan 17	Mon/Jan 16
Lincoln's Birthday	Wed/Feb 12	Thu/Feb 12	Sat/Feb 12	Sun/Feb 12
Valentine's Day	Fri/Feb 14	Sat/Feb 14	Mon/Feb 14	Tue/Feb 14
Presidents' Day	Mon/Feb 17	Mon/Feb 16	Mon/Feb 21	Mon/Feb 20
Washington's Birthday	Sat/Feb 22	Sun/Feb 22	Tue/Feb 22	Wed/Feb 22
Ash Wednesday	Wed/Mar 5	Wed/Feb 25	Wed/Feb 9	Wed/Mar 1
St. Patrick's Day	Mon/Mar 17	Wed/Mar 17	Thu/Mar 17	Fri/Mar 17
Daylight Saving Time begins	Sun/Apr 6	Sun/Apr 4	Sun/Apr 3	Sun/Apr 2
Palm Sunday	Sun/Apr 13	Sun/Apr 4	Sun/Mar 20	Sun/Apr 9
Passover*	Thu/Apr 17	Tue/Apr 6	Sun/Apr 24	Thu/Apr 13
Good Friday	Fri/Apr 18	Fri/Apr 9	Fri/Mar 25	Fri/Apr 14
Easter	Sun/Apr 20	Sun/Apr 11	Sun/Mar 27	Sun/Apr 16
Administrative Professionals Day	Wed/Apr 23	Wed/Apr 21	Wed/Apr 27	Wed/Apr 26
Mother's Day	Sun/May 11	Sun/May 9	Sun/May 8	Sun/May 14
Armed Forces Day	Sat/May 17	Sat/May 15	Sat/May 21	Sat/May 20
Victoria Day (Canada)	Mon/May 19	Mon/May 24	Mon/May 23	Mon/May 22
Memorial Day, Observed	Mon/May 26	Mon/May 31	Mon/May 30	Mon/May 29
Memorial Day	Fri/May 30	Sun/May 30	Mon/May 30	Tue/May 30
Flag Day	Sat/June 14	Mon/June 14	Tue/June 14	Wed/June 14
Father's Day	Sun/June 15	Sun/June 20	Sun/June 19	Sun/June 18
St. Jean Baptiste (Québec)	Tue/June 24	Thu/June 24	Fri/June 24	Sat/June 24
Canada Day	Tue/July 1	Thu/July 1	Fri/July 1	Sat/July 1
Independence Day	Fri/July 4	Sun/July 4	Mon/July 4	Tue/July 4
Labor Day	Mon/Sep 1	Mon/Sep 6	Mon/Sep 5	Mon/Sep 4
Rosh Hashanah*	Sat/Sep 27	Thu/Sep 16	Tue/Oct 4	Sat/Sep 23
Yom Kippur*	Mon/Oct 6	Sat/Sep 25	Thu/Oct 13	Mon/Oct 2
Columbus Day	Sun/Oct 12	Tue/Oct 12	Wed/Oct 12	Thu/Oct 12
Columbus Day, Observed	Mon/Oct 13	Mon/Oct 11	Mon/Oct 10	Mon/Oct 9
Thanksgiving (Canada)	Mon/Oct 13	Mon/Oct 11	Mon/Oct 10	Mon/Oct 9
National Boss Day	Thu/Oct 16	Sat/Oct 16	Sun/Oct 16	Mon/Oct 16
United Nations Day	Fri/Oct 24	Sun/Oct 24	Mon/Oct 24	Tue/Oct 24
Daylight Saving Time ends	Sun/Oct 26	Sun/Oct 31	Sun/Oct 30	Sun/Oct 29
Halloween	Fri/Oct 31	Sun/Oct 31	Mon/Oct 31	Tue/Oct 31
Election Day	Tue/Nov 4	Tue/Nov 2	Tue/Nov 8	Tue/Nov 7
Veterans' Day	Tue/Nov 11	Thu/Nov 11	Fri/Nov 11	Sat/Nov 11
Remembrance Day (Canada)	Tue/Nov 11	Thu/Nov 11	Fri/Nov 11	Sat/Nov 11
Thanksgiving	Thu/Nov 27	Thu/Nov 25	Thu/Nov 24	Thu/Nov 23
Hanukkah*	Sat/Dec 20	Wed/Dec 8	Mon/Dec 26	Sat/Dec 16
Christmas	Thu/Dec 25	Sat/Dec 25	Sun/Dec 25	Mon/Dec 25
Boxing Day (Canada)	Fri/Dec 26	Sun/Dec 26	Mon/Dec 26	Tue/Dec 26

* All Jewish holidays begin at sundown the day before they are listed

JANUARY

December 2002

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2003

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February 2003

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March 2003

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April 2003

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May 2003

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

June 2003

S	M	T	W	T	F	S
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

SUNDAY

MONDAY

TUESDAY

NOTES

5 005/360
WEEK 2

6 006/359

7 007/358

12 012/353
WEEK 3

13 013/352

14 014/351

19 019/346
WEEK 4

20 020/345
Martin Luther King, Jr. Day

21 021/344

26 026/339
WEEK 5

27 027/338

28 028/337

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

001/364
WEEK 1

1

002/363

2

003/362

3

New Year's

004/361

4

008/357

8

009/356

9

010/355

10

011/354

11

015/350

15

016/349

16

017/348

17

018/347

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022/343

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023/342

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024/341

24

025/340

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029/336

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030/335

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031/334

31

ADVANCED PLANNING 2004

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 New Year's 1 JANUARY	2 2	3 3
JANUARY	4 4	5 5	6 6	7 7	8 8	9 9	10 10
	11 11	12 12	13 13	14 14	15 15	16 16	17 17
	18 18	19 Martin L. King, Jr. Day 19	20 20	21 21	22 22	23 23	24 24
	25 25	26 26	27 27	28 28	29 29	30 30	31 31
FEBRUARY	1 32 FEBRUARY	2 33	3 34	4 35	5 36	6 37	7 38
	8 39	9 40	10 41	11 42	12 Lincoln's Birthday 43	13 44	14 Valentine's Day 45
	15 46	16 Presidents' Day 47	17 48	18 49	19 50	20 51	21 52
	22 Washington's Birthday 53	23 54	24 55	25 Ash Wednesday 56	26 57	27 58	28 59
	29 60	1 61 MARCH	2 62	3 63	4 64	5 65	6 66
MARCH	7 67	8 68	9 69	10 70	11 71	12 72	13 73
	14 74	15 75	16 76	17 St. Patrick's Day 77	18 78	19 79	20 80
	21 81	22 82	23 83	24 84	25 85	26 86	27 87
	28 88	29 89	30 90	31 91	1 92 APRIL	2 93	3 94
APRIL	4 Palm Sunday 95 Daylight Saving Time begins	5 Passover begins at sundown 96	6 Passover 97	7 98	8 99	9 Good Friday 100	10 101
	11 Easter 102	12 103	13 104	14 105	15 106	16 107	17 108
	18 109	19 110	20 111	21 Administrative Professionals Day 112	22 113	23 114	24 115
	25 116	26 117	27 118	28 119	29 120	30 121	1 122 MAY
	2 123	3 124	4 125	5 126	6 127	7 128	8 129
MAY	9 Mother's Day 130	10 131	11 132	12 133	13 134	14 135	15 Armed Forces Day 136
	16 137	17 138	18 139	19 140	20 141	21 142	22 143
	23 144	24 Victoria Day (Canada) 145	25 146	26 147	27 148	28 149	29 150
	30 151	31 Memorial Day, Observed 152	1 153 JUNE	2 154	3 155	4 156	5 157
	6 158	7 159	8 160	9 161	10 162	11 163	12 164
JUNE	13 165	14 Flag Day 166	15 167	16 168	17 169	18 170	19 171
	20 Father's Day 172	21 173	22 174	23 175	24 St. Jean Baptiste (Québec) 176	25 177	26 178
	27 179	28 180	29 181	30 182			
	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

ADVANCED PLANNING 2004

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 Canada Day 183 JULY	2 184	3 185
4 Independence Day 186	5 187	6 188	7 189	8 190	9 191	10 192
11 193	12 194	13 195	14 196	15 197	16 198	17 199
18 200	19 201	20 202	21 203	22 204	23 205	24 206
25 207	26 208	27 209	28 210	29 211	30 212	31 213
1 214 AUGUST	2 215	3 216	4 217	5 218	6 219	7 220
8 221	9 222	10 223	11 224	12 225	13 226	14 227
15 228	16 229	17 230	18 231	19 232	20 233	21 234
22 235	23 236	24 237	25 238	26 239	27 240	28 241
29 242	30 243	31 244	1 245 SEPTEMBER	2 246	3 247	4 248
5 249	6 Labor Day 250	7 251	8 252	9 253	10 254	11 255
12 256	13 257	14 258	15 Rosh Hashanah begins at sundown 259	16 Rosh Hashanah 260	17 261	18 262
19 263	20 264	21 265	22 266	23 267	24 Yom Kippur begins at sundown 268	25 Yom Kippur 269
26 270	27 271	28 272	29 273	30 274	1 275 OCTOBER	2 276
3 277	4 278	5 279	6 280	7 281	8 282	9 283
10 284	11 Columbus Day, Observed Thanksgiving (Canada) 285	12 286	13 287	14 288	15 289	16 National Boss Day 290
17 291	18 292	19 293	20 294	21 295	22 296	23 297
24 United Nations Day 298	25 299	26 300	27 301	28 302	29 303	30 304
31 Daylight Saving Time ends Halloween 305	1 306 NOVEMBER	2 Election Day 307	3 308	4 309	5 310	6 311
7 312	8 313	9 314	10 315	11 Veterans' Day Remembrance Day (Canada) 316	12 317	13 318
14 319	15 320	16 321	17 322	18 323	19 324	20 325
21 326	22 327	23 328	24 329	25 Thanksgiving 330	26 331	27 332
28 333	29 334	30 335	1 336 DECEMBER	2 337	3 338	4 339
5 340	6 341	7 Hanukkah begins at sundown 342	8 Hanukkah 343	9 344	10 345	11 346
12 347	13 348	14 349	15 350	16 351	17 352	18 353
19 354	20 355	21 356	22 357	23 358	24 359	25 Christmas 360
26 Boxing Day (Canada) 361	27 362	28 363	29 364	30 365	31 366	
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

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METRIC CONVERSION

LENGTH MEASURE

1 inch	=	25.4 mm (millimeters) 2.54 cm (centimeters)
1 foot	=	0.3048 m (meter)
1 yard	=	0.9144 m
1 mile	≈	1.609 km (kilometers)

AREA MEASURE

1 square inch	≈	6.452 cm ² (square centimeters)
1 square foot	≈	9.29 dm ² (square decimeters)
1 square yard	≈	0.836 m ² (square meter)
1 acre	≈	0.4047 ha (hectare)
1 square mile	≈	2.59 km ² (square kilometers)

VOLUME MEASURE

1 ounce, fluid	≈	29.57 ml (milliliters) 29.57 cm ³ (cubic centimeters)
1 quart, liquid	≈	0.9464 L (liter)
1 quart, dry	≈	1.101 L
1 gallon	≈	3.785 L
1 Canadian gallon	≈	4.5461 L
1 bushel	≈	35.24 dm ³ (cubic decimeters)
1 cubic inch	≈	16.39 cm ³
1 cubic foot	≈	28.32 dm ³
1 cubic yard	≈	0.7646 m ³ (cubic meter)

MASS MEASURE

1 grain	≈	64.8 mg (milligrams)
1 ounce, advp.	≈	28.35 g (grams)
1 pound, advp.	≈	0.4536 kg (kilogram)
1 ton, short	≈	0.907 t (tonne, metric ton)

≈ indicates approximate value

To convert from an inch-pound to a metric unit, multiply by the conversion factor.

To convert from a metric to an inch-pound unit, divide by the conversion factor.

SPECIAL INFORMATION

BIRTHSTONES & FLOWERS

MONTH	STONES (MEANING)	FLOWERS
January	Garnet (Constancy)	Carnation, Snowdrop
February	Amethyst (Sincerity)	Violet, Primrose
March	Bloodstone, Aquamarine (Courage)	Jonquil, Daffodil
April	Diamond (Innocence)	Sweet Pea, Daisy
May	Emerald (Love, Success)	Lily of the Valley, Hawthorn
June	Pearl, Moonstone, Alexandrite (Health & Longevity)	Rose, Honeysuckle
July	Ruby (Contentment)	Larkspur, Water Lily
August	Sardonyx, Peridot (Married Happiness)	Poppy, Gladiolus
September	Sapphire (Clear Thinking)	Aster, Morning Glory
October	Opal, Tourmaline (Hope)	Calendula, Cosmos
November	Topaz (Fidelity)	Chrysanthemum
December	Turquoise, Zircon (Prosperity)	Narcissus, Holly

WEDDING ANNIVERSARY GIFTS

TRADITIONAL (MODERN)	
1st--Paper (Clocks)	13th--Lace (Textiles, Furs)
2nd--Cotton (China)	14th--Ivory (Gold Jewelry)
3rd--Leather (Crystal, Glass)	15th--Crystal (Watches)
4th--Linen, Silk (Electrical Appliances)	20th--China (Platinum)
5th--Wood (Silverware)	25th--Silver (Sterling Silver)
6th--Iron (Wood)	30th--Pearl (Diamond)
7th--Wool, Copper (Desk Sets/ Pen & Pencil Sets)	35th--Coral (Jade)
8th--Bronze (Linens, Laces)	40th--Ruby (Ruby)
9th--Pottery, China (Leather)	45th--Sapphire (Sapphire)
10th--Tin, Aluminum (Diamond Jewelry)	50th--Gold (Gold)
11th--Steel (Fashion Jewelry, Accessories)	55th--Emerald (Emerald)
12th--Silk (Pearls, Colored Gems)	60th--Diamond (Diamond)

CONSERVATION & RECYCLING INFORMATION



RECYCLE
GLASS



OZONE
FRIENDLY



RECYCLABLE



RECYCLE
CORRUGATED



RECYCLE
PLASTIC



RECYCLED

DID YOU KNOW?

- 7,500 trees are used for the Sunday edition of the New York Times each week
- Recycling aluminum uses 96% less energy than it takes to produce the same amount of aluminum from raw materials
- Recycling paper uses 60% less energy than manufacturing paper from virgin timber
- Recycling 1 glass jar saves enough energy to light a 100w light bulb for 4 hours

WHAT YOU CAN DO AT HOME

- Recycle everything you can; newspapers, cans, glass, aluminum, motor oil, scrap metal, etc.
- Look for recycled and environmentally safe products and packaging wherever you shop
- Use reusable containers to store food
- Install a water saving shower head
- Have your water heater insulated free of charge by your utility company
- Burn only seasoned wood in your woodstove or fireplace
- Try to use phosphate -free laundry detergent & soap
- Avoid the use of household pesticides
- Write to companies that send unwanted junk mail...have them take you off their mailing list
- Increase your awareness of conservation issues, share them with your family

WHAT YOU CAN DO AT THE OFFICE

- Use scrap paper for informal notes or messages
- Print things on recycled paper
- Re-use copier or printer paper when possible
- Re-use manila envelopes & folders
- Post memos & communications or route a single copy instead of making multiple copies
- Start an office recycling program for paper, cardboard, aluminum, etc.
- Car pool, take public transportation, or ride a bike to work

U.S. ROAD MILEAGE

	ATLANTA, GA	BOSTON, MA	CHICAGO, IL	CINCINNATI, OH	CLEVELAND, OH	DALLAS, TX	DENVER, CO	DES MOINES, IA	DETROIT, MI	HOUSTON, TX	INDIANAPOLIS, IN	KANSAS CITY, MO	LOS ANGELES, CA	LOUISVILLE, KY	MEMPHIS, TN	MILWAUKEE, WI	MINNEAPOLIS, MN	NEW ORLEANS, LA	NEW YORK, NY	OMAHA, NE	PHILADELPHIA, PA	PITTSBURGH, PA	PORTLAND, OR	ST. LOUIS, MO	SALT LAKE CITY, UT	SAN FRANCISCO, CA	SEATTLE, WA	TOLEDO, OH	TULSA, OK	WASHINGTON, D.C.
ATLANTA, GA	—	1,037	674	440	672	795	1,398	870	699	789	493	798	2,182	382	371	761	1,068	479	841	986	741	687	2,601	541	1,878	2,496	2,618	640	772	608
BALTIMORE, MD	669	399	687	494	351	1,458	1,701	1,025	511	1,449	580	1,099	2,695	604	947	776	1,097	1,638	187	1,163	97	230	2,816	817	2,118	2,876	2,748	454	1,219	39
BOSTON, MA	1,037	—	963	840	628	1,748	1,949	1,280	695	1,804	906	1,391	2,979	941	1,296	1,050	1,368	1,507	206	1,412	296	561	3,046	1,141	2,343	3,095	2,976	739	1,537	429
BUFFALO, NY	877	449	529	430	186	1,373	1,543	865	252	1,470	495	1,010	2,606	571	909	618	939	1,253	445	1,011	365	217	2,639	802	1,958	2,716	2,590	296	1,204	359
CHICAGO, IL	674	963	—	287	335	917	996	327	266	1,067	181	499	2,054	292	530	87	405	912	802	459	738	452	2,083	289	1,390	2,142	2,013	232	683	671
CINCINNATI, OH	440	840	287	—	244	920	1,164	571	259	1,029	106	591	2,179	101	468	374	692	786	647	693	567	287	2,333	340	1,610	2,362	2,300	200	736	481
CLEVELAND, OH	672	628	335	244	—	1,159	1,321	652	170	1,273	294	779	2,367	345	712	422	740	1,030	473	784	413	129	2,418	529	1,715	2,467	2,348	111	925	346
DALLAS, TX	795	1,748	917	920	1,159	—	781	684	1,143	243	865	489	1,387	819	452	991	936	496	1,552	644	1,452	1,204	2,009	630	1,242	1,753	2,078	1,084	257	1,319
DENVER, CO	1,398	1,949	996	1,164	1,321	781	—	669	1,253	1,019	1,058	600	1,059	1,120	1,040	1,029	841	1,273	1,771	537	1,691	1,411	1,238	857	504	1,235	1,307	1,218	681	1,616
DETROIT, MI	699	695	266	259	170	1,143	1,253	584	—	1,265	278	743	2,311	360	713	353	671	1,045	637	716	576	287	2,349	513	1,647	2,399	2,279	59	909	506
HOUSTON, TX	789	1,804	1,067	1,029	1,273	243	1,019	905	1,265	—	987	710	1,538	928	561	1,142	1,157	356	1,608	865	1,508	1,313	2,205	779	1,438	1,912	2,274	1,206	478	1,375
INDIANAPOLIS, IN	493	906	181	106	294	865	1,058	465	278	987	—	485	2,073	111	435	268	586	796	713	587	633	353	2,227	235	1,504	2,256	2,194	219	631	558
KANSAS CITY, MO	798	1,391	499	591	779	489	600	195	743	710	485	—	1,589	520	451	537	447	806	1,198	201	1,118	838	1,809	257	1,086	1,835	1,839	687	248	1,043
LOS ANGELES, CA	2,182	2,979	2,054	2,179	2,367	1,387	1,059	1,727	2,311	1,538	2,073	1,589	—	2,108	1,817	2,087	1,889	1,883	2,786	1,595	2,706	2,426	959	1,845	715	379	1,131	2,276	1,452	2,631
MEMPHIS, TN	371	1,296	530	468	712	452	1,040	599	713	561	435	451	1,817	367	—	612	826	390	1,100	652	1,000	752	2,259	285	1,535	2,125	2,290	654	401	867
MILWAUKEE, WI	761	1,050	87	374	422	991	1,029	361	353	1,142	268	537	2,087	379	612	—	332	994	889	493	825	539	2,010	363	1,423	2,175	1,940	319	757	758
MINNEAPOLIS, MN	1,068	1,368	405	692	740	936	841	252	671	1,157	586	447	1,889	697	826	332	—	1,214	1,207	357	1,143	857	1,678	552	1,186	1,940	1,608	637	695	1,076
NASHVILLE, TN	256	1,165	451	290	533	686	1,158	638	555	783	294	554	2,058	180	222	540	861	530	949	756	868	559	2,398	302	1,670	2,410	2,512	497	634	686
NEW ORLEANS, LA	479	1,507	912	786	1,030	496	1,273	978	1,045	356	796	806	1,883	685	390	994	1,214	—	1,311	1,007	1,211	1,070	2,505	673	1,738	2,249	2,574	986	647	1,078
NEW YORK, NY	841	206	802	647	473	1,552	1,771	1,119	637	1,608	713	1,198	2,786	748	1,100	889	1,207	1,311	—	1,251	100	368	2,885	948	2,182	2,934	2,815	578	1,344	233
OMAHA, NE	986	1,412	459	693	784	644	537	132	716	865	587	201	1,595	687	652	493	357	1,007	1,251	—	1,183	895	1,654	449	931	1,683	1,638	681	387	1,116
PHILADELPHIA, PA	741	296	738	567	413	1,452	1,691	1,051	573	1,508	633	1,118	2,706	668	1,000	825	1,143	1,211	100	1,183	—	288	2,821	868	2,114	2,866	2,751	514	1,264	133
PHOENIX, AZ	1,810	2,682	1,722	1,816	2,050	1,005	818	1,430	1,977	1,155	1,710	1,226	398	1,757	1,466	1,806	1,630	1,503	2,459	1,335	2,464	2,163	1,366	1,478	653	800	1,541	1,943	1,091	2,274
PITTSBURGH, PA	687	561	452	287	129	1,204	1,411	763	287	1,313	353	838	2,426	388	752	539	857	1,070	368	895	288	—	2,535	588	1,826	2,578	2,465	288	984	221
PORTLAND, OR	2,601	3,046	2,083	2,333	2,418	2,009	1,238	1,786	2,349	2,205	1,227	1,809	959	2,320	2,259	2,010	1,678	2,505	2,885	1,654	2,821	2,535	—	2,060	767	636	172	2,315	1,913	2,754
ST. LOUIS, MO	541	1,141	289	340	529	630	857	333	513	779	235	257	1,845	263	285	363	552	673	948	449	868	588	2,060	—	1,337	2,089	2,081	454	396	793
SAN FRANCISCO, CA	2,496	3,095	2,142	2,362	2,467	1,753	1,235	1,815	2,399	1,912	2,256	1,835	379	2,349	2,125	2,175	1,940	2,249	2,934	1,683	2,866	2,578	636	2,089	752	—	808	2,364	1,760	2,799
SEATTLE, WA	2,618	2,976	2,013	2,300	2,348	2,078	1,307	1,749	2,279	2,274	2,194	1,839	1,131	2,305	2,290	1,940	1,608	2,574	2,815	1,638	2,751	2,465	172	2,081	836	808	—	2,245	1,982	2,684
TULSA, OK	772	1,537	683	736	925	257	681	443	909	478	631	248	1,452	659	401	757	695	647	1,344	387	1,264	984	1,913	396	1,172	1,760	1,982	850	—	1,189
WASHINGTON, D.C.	608	429	671	481	346	1,319	1,616	984	506	1,375	558	1,043	2,631	582	867	758	1,076	1,078	233	1,116	133	221	2,754	793	2,047	2,799	2,684	447	1,189	—

WORLD CITIES TIME STANDARDS

When it is 12 p.m. in New York (Eastern Standard Time), the standard time in other cities is as follows:

Addis Ababa.....	8:00 p.m.	Lima.....	12:00 p.m.
Alexandria.....	7:00 p.m.	Lisbon.....	5:00 p.m.
Amsterdam.....	6:00 p.m.	Liverpool.....	5:00 p.m.
Anchorage.....	8:00 a.m.	London.....	5:00 p.m.
Athens.....	7:00 p.m.	Los Angeles.....	9:00 a.m.
Auckland.....	5:00 a.m.*	Madrid.....	6:00 p.m.
Baghdad.....	8:00 p.m.	Manila.....	1:00 a.m.*
Bangkok.....	12:00 a.m.	Mecca (Saudi Arabia).....	8:00 p.m.
Barcelona.....	6:00 p.m.	Melbourne.....	3:00 a.m.*
Beijing.....	1:00 a.m.*	Mexico City.....	11:00 a.m.
Belfast.....	5:00 p.m.	Miami.....	12:00 p.m.
Berlin.....	6:00 p.m.	Montevideo.....	2:00 p.m.
Bogotá.....	12:00 p.m.	Moscow.....	8:00 p.m.
Bombay.....	10:30 p.m.	Nagasaki.....	2:00 a.m.*
Boston.....	12:00 p.m.	New Orleans.....	11:00 a.m.
Bremen.....	6:00 p.m.	Nome.....	8:00 a.m.
Brussels.....	6:00 p.m.	Oslo.....	6:00 p.m.
Bucharest.....	7:00 p.m.	Paris.....	6:00 p.m.
Budapest.....	6:00 p.m.	Phoenix.....	10:00 a.m.
Buenos Aires.....	2:00 p.m.	Portland.....	9:00 a.m.
Cairo.....	7:00 p.m.	Prague.....	6:00 p.m.
Calcutta.....	10:30 p.m.	Rio de Janeiro.....	2:00 p.m.
Cape Town.....	7:00 p.m.	Rome.....	6:00 p.m.
Caracas.....	1:00 p.m.	Salt Lake City.....	10:00 a.m.
Casablanca.....	5:00 p.m.	San Francisco.....	9:00 a.m.
Chicago.....	11:00 a.m.	San Juan.....	1:00 p.m.
Copenhagen.....	6:00 p.m.	Santiago (Chile).....	1:00 p.m.
Dallas.....	11:00 a.m.	Seattle.....	9:00 a.m.
Delhi.....	10:30 p.m.	Seoul.....	2:00 a.m.*
Denver.....	10:00 a.m.	Shanghai.....	1:00 a.m.*
Dhaka.....	11:00 p.m.	Singapore.....	1:00 a.m.*
Dublin.....	5:00 p.m.	St. Petersburg.....	8:00 p.m.
Fairbanks.....	8:00 a.m.	Stockholm.....	6:00 p.m.
Frobisher Bay.....	1:00 p.m.	Sydney.....	3:00 a.m.*
Gdansk.....	6:00 p.m.	Tashkent.....	11:00 p.m.
Geneva.....	6:00 p.m.	Tehran.....	8:30 p.m.
Halifax.....	1:00 p.m.	Tel Aviv.....	7:00 p.m.
Havana.....	12:00 p.m.	Tokyo.....	2:00 a.m.*
Helsinki.....	7:00 p.m.	Tucson.....	10:00 a.m.
Ho Chi Minh City.....	12:00 a.m.	Valparaiso.....	1:00 p.m.
Hong Kong.....	1:00 a.m.*	Vancouver.....	9:00 a.m.
Honolulu.....	7:00 a.m.	Vienna.....	6:00 p.m.
Houston.....	11:00 a.m.	Vladivostok.....	3:00 a.m.*
Istanbul.....	7:00 p.m.	Warsaw.....	6:00 p.m.
Jakarta.....	12:00 a.m.	Washington, D.C.....	12:00 p.m.
Jerusalem.....	7:00 p.m.	Wellington.....	5:00 a.m.*
Johannesburg.....	7:00 p.m.	Whitehorse.....	9:00 a.m.
Juneau.....	8:00 a.m.	Yangon (Rangoon).....	11:30 p.m.
Karachi.....	10:00 p.m.	Yokohama.....	2:00 a.m.*
Le Havre.....	6:00 p.m.	Zürich.....	6:00 p.m.

* - following day

AIR DISTANCES

BETWEEN MAJOR WORLD CITIES (in miles)

	BEIJING	BERLIN	BOMBAY	BUENOS AIRES	CAIRO	CALCUTTA	CARACAS	CHICAGO	COPENHAGEN	DARWIN	HONG KONG	HONOLULU	JOHANNESBURG
BEIJING	---	4860	2956	11972	4688	2031	8947	6588	4475	3735	1220	5070	7276
BERLIN	4860	---	3907	7400	1795	4370	5241	4402	222	8044	5440	7310	5511
BOMBAY	2956	3907	---	9275	2706	1034	9024	8048	3990	4510	2883	8024	4334
BUENOS AIRES	11972	7400	9275	---	7341	10268	3167	5599	7498	9130	11481	7558	5025
CAIRO	4688	1795	2706	7341	---	3541	6340	6127	1992	7216	5064	8838	3894
CALCUTTA	2031	4370	1034	10268	3541	---	9609	7978	4395	3758	1653	7048	5256
CARACAS	8947	5241	9024	3167	6340	9609	---	2502	5215	11221	10166	6009	6847
CHICAGO	6588	4402	8048	5599	6127	7978	2502	---	4250	9361	7783	4247	8689
COPENHAGEN	4475	222	3990	7498	1992	4395	5215	4250	---	8017	5388	7088	5732
DARWIN	3735	8044	4510	9130	7216	3758	11221	9361	8017	---	2654	5369	6611
HONG KONG	1220	5440	2883	11481	5064	1653	10166	7783	5388	2654	---	5543	6669
HONOLULU	5070	7310	8024	7558	8838	7048	6009	4247	7088	5369	5543	---	11934
JOHANNESBURG	7276	5511	4334	5025	3894	5256	6847	8689	5732	6611	6669	11934	---
LAGOS	7119	3230	4730	4919	2432	5727	4810	5973	3436	8837	7360	10133	2799
LISBON	6007	1436	4982	5964	2358	5639	4044	3992	1540	9391	6853	7821	6089
LONDON	5057	557	4487	6917	2180	4946	4664	3949	592	8605	5980	7228	5637
LOS ANGELES	6251	5785	8700	6122	7580	8152	3612	1742	6594	7888	7232	2558	10362
MEXICO CITY	7742	6047	9728	4591	7687	9494	2228	1694	5912	9091	8775	3781	9063
MOSCOW	3600	1000	3126	8374	1803	3438	6175	4971	970	7053	4439	7036	5692
NAIROBI	5727	3958	2816	6463	2197	3839	7173	8005	4167	6472	5453	10739	1818
NEW YORK	6828	3967	7793	5298	5605	7921	2131	711	3845	9971	8047	4958	7979
PARIS	5106	545	4356	6867	1994	4883	4738	4132	638	8582	5984	7437	5426
REYKJAVIK	4897	1482	5179	7106	3272	5398	4297	2956	1306	8632	6015	6081	6797
RIO DE JANEIRO	10773	6230	8332	1214	6149	9366	2825	5311	6345	9948	11001	8290	4420
ROME	5049	734	3837	6929	1325	4486	5196	4809	951	8243	5769	8026	4811
SINGAPORE	2783	6179	2432	9867	5137	1800	11407	9369	6195	2081	1615	6721	5381
SYDNEY	5561	10002	6313	7332	8959	5678	9534	9243	9968	1957	4582	5075	6860
TOKYO	1304	5545	4189	11410	5947	3195	8801	6299	5403	3375	1786	3854	8418
TORONTO	6557	4037	7760	5650	5737	7805	2406	435	3892	9630	7810	4638	8310
WASHINGTON D.C.	6941	4177	8000	5176	5824	8100	2051	598	4050	9939	8187	4835	8092
WELLINGTON	6700	11272	7686	6202	10268	7055	8154	8368	11160	3309	5857	4669	7308

BETWEEN MAJOR WORLD CITIES
(in miles)

LAGOS	LISBON	LONDON	LOS ANGELES	MEXICO CITY	MOSCOW	NAIROBI	NEW YORK	PARIS	REYKJAVIK	RIO DE JANEIRO	ROME	SINGAPORE	SYDNEY	TOKYO	TORONTO	WASHINGTON D.C.	WELLINGTON
7119	6007	5057	6251	7742	3600	5727	6828	5106	4897	10773	5049	2783	5561	1304	6557	6941	6700
3230	1436	557	5785	6047	1000	3958	3967	545	1482	6230	734	6179	10002	5545	4037	4177	11272
4730	4982	4487	8700	9728	3126	2816	7793	4356	5179	8332	3837	2432	6313	4189	7760	8000	7686
4919	5964	6917	6122	4591	8374	6463	5298	6867	7106	1214	6929	9867	7332	11410	5650	5176	6202
2432	2358	2180	7580	7687	1803	2197	5605	1994	3272	6149	1325	5137	8959	5947	5737	5824	10268
5727	5639	4946	8152	9494	3438	3839	7921	4883	5398	9366	4486	1800	5678	3195	7805	8100	7055
4810	4044	4664	3612	2228	6175	7173	2131	4738	4297	2825	5196	11407	9534	8801	2406	2051	8154
5973	3992	3949	1742	1694	4971	8005	711	4132	2956	5311	4809	9369	9243	6299	435	598	8368
3436	1540	592	5594	5912	970	4167	3845	638	1306	6345	951	6195	9968	5403	3892	4050	11160
8837	9391	8605	7888	9091	7053	6472	9971	8582	8632	9948	8243	2081	1957	3375	9630	9939	3309
7360	6853	5980	7232	8775	4439	5453	8047	5984	6015	11001	5769	1615	4582	1786	7810	8187	5857
10133	7821	7228	2558	3781	7036	10739	4958	7437	6081	8290	8026	6721	5075	3854	4638	4835	4669
2799	6089	5637	10362	9063	5692	1818	7979	5426	6797	4420	4811	5381	6860	8418	8310	8092	7308
----	2360	3118	7713	6879	3886	2366	5268	2929	4175	3750	2510	6925	9643	8376	5560	5402	9973
2360	----	987	5668	5391	2427	4015	3369	903	1832	4805	1157	7385	11295	6928	3565	3576	12163
3118	987	----	5442	5552	1552	4237	3463	212	1172	6778	889	6743	10558	5942	3545	3674	11691
7713	5668	5442	----	1549	6070	9659	2446	5645	4310	6310	6331	8776	7502	5475	2170	2308	6719
6879	5391	5552	1549	----	6664	9207	2090	5717	4635	4780	6365	10321	8058	7024	2018	1882	6897
3886	2427	1552	6070	6664	----	3942	4666	1545	2053	7184	1477	5237	9008	4651	4637	4873	10283
2366	4015	4237	9659	9207	3942	----	7358	4029	5395	5548	3350	4635	7552	6996	7570	7548	8490
5268	3369	3463	2446	2090	4666	7358	----	3626	2613	4832	4280	9531	9935	6741	356	204	8951
2929	903	212	5645	5717	1545	4029	3626	----	1384	5708	687	6671	10539	6038	3738	3839	11798
4175	1832	1172	4310	4635	2053	5395	2613	1384	----	6135	2048	7155	10325	5469	2600	2811	10725
3750	4805	6778	6310	4780	7184	5548	4832	5708	6135	----	5725	9763	8389	11551	5180	4769	7367
2510	1157	889	6331	6365	1477	3350	4280	687	2048	5725	----	6229	10143	6127	4399	4501	11523
6925	7385	6743	8776	10321	5237	4635	9531	6671	7155	9763	6229	----	3915	3306	9350	9659	5298
9643	11295	10558	7502	8058	9008	7552	9935	10539	10325	8389	10143	3915	----	4861	9800	9760	1383
8376	6928	5942	5475	7024	4651	6996	6741	6038	5469	11551	6127	3306	4861	----	6410	6790	5762
5560	3565	3545	2170	2018	4637	7570	356	3738	2600	5180	4399	9350	9800	6410	----	351	8820
5402	3576	3674	2308	1882	4873	7548	204	3839	2811	4769	4501	9659	9760	6790	351	----	8746
9973	12163	11691	6719	6897	10283	8490	8951	11798	10725	7367	11523	5298	1383	5762	8820	8820	----

U. S. CUSTOMS HINTS

Your exemption is \$400 (retail value) on articles acquired abroad if:

Articles are for personal use or gifts and are not restricted or prohibited; Articles accompany you; You have been out of the country at least 48 hours. (Mexico and the U.S. Virgin Islands are exempt from the 48 hour limitation); You have not claimed the exemption within the preceding 30 days

You may include in this duty free exemption:

100 cigars and 200 cigarettes. Products of Cuba tobacco may be brought in only if acquired in Cuba and such products do not exceed \$100 US dollars.

One liter (33.8 fl. oz.) wine, beer, or liquor if 21 years of age or older. Most states have restrictions on the amount of liquor or tobacco which may be brought in.

Your exemption is \$600 if returning from any one of the 24 Caribbean Basin Countries and may include 5 liters (169 fl. oz.) of alcoholic beverages. Articles acquired in these islands need not accompany you but may be sent to the U.S. and claimed under your duty free personal exemption if properly declared. However, shipping of alcoholic beverages by mail is prohibited by United States Postal laws.

Your exemption is \$25 (retail value) if you cannot claim the \$400 or \$600 exemption because of the 30 day or 48 hour minimum limitation. You may include 50 cigarettes, 10 cigars, 150 milliliters (5.1 fl. oz.) of alcoholic beverages, 150 ml. of perfume containing alcohol, or proportionate amounts of each.

Gift packages may be sent to friends and relatives and received free of duty if the value does not exceed \$100 (retail) or \$200 if sent from an insular possession.

Other articles purchased abroad and sent to the U.S. are dutiable when received in this country. Duty cannot be prepaid. Do not list these items on your declaration when you return, except as indicated for the U.S. insular possessions.

Certain articles made in designated developing countries and territories are admitted duty free under the Generalized System of Preferences and the Caribbean Basin Recovery Act but must be declared to Customs.

You must declare, at the price paid, everything acquired abroad that you bring home, including gifts given to you and articles worn or used. If you fail to declare or understate value, penalties can be severe.

If you take out of or bring into the U.S. more than \$10,000 of currency or negotiable instruments, you must file a report (Customs Form 4790) with U.S. Customs.

It is wise to register foreign made serially numbered articles (eg. cameras, watches) with Customs before you leave or take with you proof of prior possession (eg. sales slip). All firearms should be registered whether made in the U.S. or abroad.

Articles purchased in "duty free" shops in foreign countries are subject to U.S. Customs duty and restrictions but may be included in your personal exemption. Articles purchased in U.S. "duty free" shops are subject to U.S. Customs duty and I.R.S. tax if reentered into the U.S.

Restricted or Prohibited Articles

Products we want to keep out of the U.S. are those that would injure community health, public safety, American workers, children, or domestic plant and animal life, or those that would defeat our national political interests.

1. Cultural Artifacts and Cultural Property

If you think you may be purchasing anything that falls under this heading, contact the following website: <http://e.usia.gov/education/culprop/>, before you leave to find out more.

2. Absinthe

This and any other liquors or liqueurs that contain an excess of artemisia absinthium is prohibited.

3. Firearms

For information on importing weapons call 202-927-8320 or visit the website at <http://www.atf.treas.gov/core/firearms/information/laws/laws.htm>.

4. Fish and Wildlife

Please contact the U.S. Fish & Wildlife Service if you plan on importing or exporting any of the following:

- wild birds, land or marine mammals, reptiles, fish, shellfish, mollusks, or invertebrates
- any product or part of the above, such as skins, tusks, bones, feathers or eggs
- products or articles manufactured from wildlife or fish

For more information call 800-358-2104 or visit <http://www.fws.gov>. Also contact this if bringing game or hunting trophies into the U.S.

5. Food Products, Fruits, Vegetables and Plants

Contact the website: <http://www.aphis.usda.gov/travel> for a list of acceptable food products. It is best not to bring in fruits, vegetables and plants but if you have questions contact the website for more information.

CUSTOMS DECLARATION HINTS

You will receive a Customs Declaration on board your plane or vessel as you return to the United States. Before you enter the U.S. you must fill out the identification portion. Families returning together may prepare a joint declaration, with children claiming the same exemption as adults (except liquor). Children born abroad, who have never lived in the U.S. are considered non-residents for Customs purposes.

You must complete a written declaration and include the total value of all goods acquired that are accompanying you if you arrive in the United States by aircraft or ocean vessel.

If you exceed the \$1,400 per person (\$400 tax free exemption plus \$1,000 dutiable at a flat 10% duty rate), you must list in writing all the articles acquired outside the United States and the price paid for each in U.S. currency or its equivalent in the country of acquisition. Repairs or alterations to articles taken abroad and returned must be declared whether paid for or provided free of charge. State the fair retail value of acquisitions not purchased.

You must also list in writing your acquisitions when:

- You have exceeded the personal liquor or tobacco exemptions.
- You bring in items for business purposes or for someone else.
- You send home items acquired in the insular possession or 24 Caribbean Basin countries.
- You are asked to do so by the Customs Inspector.

HINTS ON TRAVEL ADVISORIES

The Department of State tries to alert American travelers to adverse conditions abroad through the travel advisory program. Our embassies and consulates overseas, various bureaus of the Department of State, and the Office of Overseas Citizens Services in the Bureau of Consular Affairs issue travel advisories about conditions in specific countries. Advisories do not pertain to isolated international terrorist incidents. Most of the advisories deal with short term or temporary difficulties, such as conditions of political or civil unrest which Americans may encounter when they go abroad.

Information on current travel advisories is available through:

- Any of the fourteen regional U.S. passport agencies
- The U.S. Embassies and consulates abroad
- Travel associations
- Airlines
- Visit the website: <http://www.customs.gov/travel>

HINTS BEFORE YOUR TRIP

Learn about the places you plan to visit. Familiarize yourself with local laws and customs in those areas. Consult your library, a travel agent, airline or the tourist bureaus of the specific countries you plan to visit.

Don't take anything you would hate to lose. Leave at home all unnecessary credit cards, expensive jewelry or irreplaceable family objects.

Pack an extra set of eyeglasses. Carry these and any medicines you need in your carry on luggage. Take along a copy of the prescription for necessary medicines and the generic name of the drug. Keep medicines in their original labeled container to make customs processing easier. If any medications contain narcotics, carry a letter from your doctor attesting to your need for them.

Lock all your luggage, and put your name and address inside each piece.

Make photocopies of your airline ticket, passport identification page, driver's license, and the credit cards you are taking. Leave one set at home and keep another set with you, in a separate place.

Leave a copy of the serial numbers of your travelers checks at home and take another copy with you separate from the checks. Keep a tally of the unredeemed checks.

Leave a copy of your medical and dental records with your family or contact person.

Leave a copy of an updated will, insurance documents and a power of attorney with your family. Consider guardianship arrangements for your children.

Leave a copy of your itinerary with family or friends to contact you in case of emergency.

Be informed about your credit card balances and limits. In some countries, exceeding your limit may be cause for arrest.

Be familiar with your property and medical insurance. Are you covered for loss or theft abroad or in case of accident or illness?

COMMON SENSE HINTS FOR TRAVELING ABROAD

Carry travelers checks instead of cash. Exchange checks for local currency before you leave or upon arrival. Don't flash large amounts of money when paying a bill. Countersign travelers checks in the presence of the person who will cash them. Be sure your credit card is returned to you after each transaction.

Obtain a claim check for each piece of luggage you check.

Conceal your money, airline tickets, passport, and other valuables in several places to prevent easy theft. Keep them in hand luggage, on your person, or in a hotel safety deposit box. Do not leave them in your room while you are out.

Don't leave your bags unattended in public areas.

Carry handbags in a secure manner to prevent snatch and run thievery. Keep wallets in inside jacket pockets. Walk on the inside of sidewalks and carry purses on the side away from the street to guard against thieves on motorcycles.

Be wary of con artists.

Keep hotel and car keys on your person.

Be alert for street gangs operating in large cities.

If any of your possessions are lost or stolen, report the loss immediately to the police and other appropriate authorities. Keep a copy of the police report for insurance claims. Also, report the loss of travelers checks to the nearest office of the issuing company or its agent; the loss of airline tickets to the airline company or travel agent and the loss of your passport to the nearest U.S. Embassy or consulate.

TRAVEL HOTLINES

OFFICE OF CONSUMER AFFAIRS
1-800-364-9687
Takes complaints, lists on-time performance.

AMERICAN SOCIETY OF TRAVEL AGENTS
(703) 739-2782
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AREA CODES

ALABAMA	
Birmingham.....	205
Huntsville.....	256
Mobile.....	251
Montgomery.....	334

ALASKA	
All points.....	907

ARIZONA	
Flagstaff.....	928
Glendale.....	623
Phoenix.....	602
Tempe.....	480
Tucson.....	520

ARKANSAS	
Little Rock.....	501
Texarkana.....	870

CALIFORNIA	
Anaheim.....	657, 714
Bakersfield.....	661
Beverly Hills.....	310
Burbank (L.A. County).....	818
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Escondido.....	442
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Hollywood.....	323
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Monterey.....	831
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Palo Alto.....	650
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Santa Barbara.....	805
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Michigan City.....	219
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South Bend.....	219

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Cedar Rapids.....	319
Council Bluffs.....	712
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Des Moines.....	515
Mason City.....	641

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Commack631
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Hempstead516
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Huntington631
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Bradford814
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Columbia717
Du Bois814
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(Indiana Co.)814
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West Chester484, 610, 835
Wilkes-Barre570
Williamsport570

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Columbia803
Greenville864

SOUTH DAKOTA

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Clarksville931
Jackson731
Knoxville865
Memphis901
Nashville615

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Spokane509
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Prince George250
Vancouver778

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Antigua268
Bahamas242
Barbados246
Barbuda268
Bermuda441
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Dominica767
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NEWFOUNDLAND

All points709

NOVA SCOTIA

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ONTARIO

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North Bay705
Ottawa613
Toronto416, 647
Thunder Bay807
Windsor519

QUEBEC

Montreal514
Quebec418
Sherbrooke819
St-Jean450

SASKATCHEWAN

All points306

YUKON & NW TERRITORIES

All points867

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Aer Lingus	800-223-6537
Aerolineas Argentinas	800-333-0276
Aeromexico	800-237-6639
Air Aruba	800-882-7822
Air Canada	800-630-3299
Air France	800-237-2747
Air India	800-223-7776
Air Jamaica	800-523-5585
Air New Zealand	800-262-1234
Alaska Airlines	800-426-0333
Alitalia	800-223-5730
All Nippon Airways	800-235-9262
America West Airlines	800-235-9292
American Airlines	800-433-7300
Avianca	800-284-2622
Aviateca	888-477-8222
Bahamas Air	800-222-4262
British Airways	800-247-9297
Canadian Air Intl.	800-426-7000
China Airlines	800-227-5118
Comair	800-354-9822
Continental Airlines	800-525-0280
Delta Air Lines	800-221-1212
Egyptair	800-334-6787
El Al Israel Airlines	800-223-6700
Finnair	800-950-5000
Garuda Indonesia	800-342-7832
Hawaiian Airlines	800-367-5320
Iberia	800-772-4642
Japan Airlines	800-525-3663
KLM	800-374-7747
Korean Air	800-438-5000
Kuwait Airways	800-458-9248
LanChile Airlines	800-735-5526
Lufthansa	800-645-3880
Mexicana	800-531-7921
Northwest Airlines	800-225-2525
Olympic Airways	800-223-1226
Pan Am	800-359-7262
Philippine Airlines	800-435-9725
Qantas Airways	800-227-4500
Sabena	800-955-2000
SAS Scandinavian Airlines	800-221-2350
Saudia Arabian Airlines	800-472-8342
Singapore Airlines	800-742-3333
Southwest Airlines	800-435-9792
Swissair	800-221-4750
TACA Airlines	800-535-8780
TAP Air Portugal	800-221-7370
Thai Air	800-426-5204
TWA	800-221-2000
United Airlines	800-241-6522
US Airways	800-428-4322
Varig	800-468-2744
World Airways	800-967-5350

AUTOMOBILE RENTALS

Alamo Rent-A-Car	800-327-9633
American Intl. Rental Car	800-831-4118
Avis Rent-A-Car (domestic)	800-331-1212
Bargain Car & Truck Rentals	800-874-1074
Budget Car & Truck Rental	800-527-0700
Courtesy Auto Rental	800-222-6741
Dollar Rent-A-Car	800-800-4000
Enterprise Rent-A-Car	800-325-8007
Hertz Rent-A-Car	800-654-3131
National Car Rental Reservations	800-328-4567
Payless Car Rental	800-729-5377
Practical Rent A Car	800-233-1663
Rent-A-Wreck	800-535-1391
Sears Rent-A-Car	800-527-0770
Thrifty Car Rental	800-367-2277
U-Save Auto Rental of America Inc.	800-438-2300

HOTELS & MOTELS

Baymont Inn & Suites	800-428-3438
Best Western	800-528-1234
Choice Hotels	800-221-2222
Clarion Hotels	800-252-7466
Comfort Inns	800-228-5150
Days Inns	800-329-7466
Doubletree Hotels	800-222-8733
Econo Lodges	800-553-2666
Embassy Suites	800-362-2779
Four Seasons Hotels	800-332-3442
Friendship Inns	800-453-4511
Hampton Inns	800-426-7866
Hilton	800-445-8667
Holiday Inn	800-465-4329
Howard Johnson	800-654-2000
Inns of America	800-826-0778
Hyatt Hotels	800-233-1234
Knights Inn	800-843-5644
La Quinta Motor Inns	800-531-5900
Marriott Hotels	800-228-9290
Omni Hotels	800-843-6664
Quality Inns	800-228-5151
Radisson Hotels	800-333-3333
Ramada	800-228-2828
Red Carpet Inns	800-251-1962
Red Lion Inns	800-547-8010
Red Roof Inns	800-843-7663
Renaissance	800-468-3571
Resort Quest International	877-588-5800
Rodeway Inns	800-228-2000
Sheraton Hotels	800-325-3535
Super 8	800-800-8000
Travelodge	800-578-7878
Westin Hotels	800-228-3000
Wyndham Hotels & Resorts	800-822-4200
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