

Country Journal Phasing Over to Subscription Circulation

There is no Microeconomics Editorial for this issue. Instead I am going to write about us—Orangevale Country Journal—and some changes we plan on implementing, starting with the next edition. We are going to move toward having at least 50% of our mailed circulation to subscribers only. This will not influence our commercial drops, except that we may add more of them. The paper will also be available at the newspaper office.

There are several reasons for this, but one of the primary is that we intend to acquire adjudication—the process which allows newspapers to print legal advertising as part of its regular program. This requires an unbroken record of circulation for within a specific time frame and that the newspaper has a certain minimum percentage of paid circulation.

Another reason is that this allows us to expand our circulation into several of the areas which surround Orangevale—thus

expanding the opportunity for our advertisers to reach into these areas and expand their market.

Implementation of the change in mailed circulation will be accomplished by mailing approximately one-fourth of our current distribution area on a rotating basis. This notice will be repeated in each successive edition for two cycles (through the end of the year).

Some of the other changes we are planning is active expansion of local news coverage. For part of this, we still need to rely on our readers to give us advance notice of upcoming events for inclusion into Community Calendar as well as significant personal life events—marriages, births, “happy times,” and deaths—that are all part of Orangevale’s Living History. We especially want to be able to report on positive youth sports and positive recognition for their other achievements.

We need to hear from you about what you like (or don’t like) about the paper—after all, it is your paper! You are the reason we are here. Our entire purpose is to report on the positive

and uplifting things about which you want to know. We cover the things you won’t see on the 5:00 News or read about in the larger papers.

We want to provide other things as well—articles on living, education, cooking, local restaurants, locals who are having a world-wide impact and bringing positive recognition to our community.

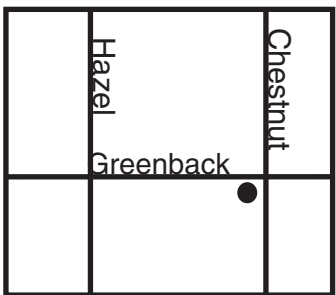
And, of course, we need your support in the form of subscriptions. They serve many purposes other than just delivering the paper. They tell us you are reading Orangevale Country Journal and you like what you are reading. They tell our advertisers that you appreciate receiving their messages—and are interested in keeping your business close to home (especially in these tough times).

If you have any questions, we will be in the office from 8:30 until 5:00 Monday and are available, by appointment, to meet with you at other times and places. We can be reached on the Internet, at editor@orangevalejournal.com, or by phone at (916) 990-9988.

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Is Your Money Working As Hard as You?

It’s Labor Day, which, ironically enough, means that many people are taking the day off work. But if you’re like most people, you spend most of your days working hard. And if you’re going to achieve your long-term goals, such as a comfortable retirement, you’ll want your money to work hard for you, too.

What can you do to keep your money gainfully employed? Here are a few ideas:

- Invest for growth. Many people make the mistake of investing too conservatively. Of course, the stock market will always fluctuate, and some price drops can seem frightening. Yet if you try to “play it safe” by investing strictly in conservative investments, such as bonds and certificates of deposit (CDs), you could be taking another type of risk: the risk of losing purchasing power. That’s because fixed-income investments may not provide a return that keeps up with inflation. To really have your money work for you, then, you should include at least some growth-oriented investments, such as stocks, in your portfolio. You can’t eliminate the risk of losing principal, but you may be able to reduce it by purchasing quality stocks and holding them for the long term.
- Don’t take “vacations” from investing. If you want your money to continually work hard, don’t give it a vacation. Yet that’s just what many people do, especially following an event that is commonly perceived as detrimental to

the financial markets, such as a war, a corporate or political scandal or a spike in oil prices. But in the past, the markets have always rallied, even after the most disturbing news. And while it’s true that past performance is not a guarantee of future results, it’s also true that investors who stop

investing for a while, as they wait for “things to get better,” generally earn poorer returns than those who have stayed invested, through good times and bad.

- Take the emotion out of investment decisions. It’s been said that fear and greed drive the markets. In other words, investors sell stocks when their prices are down because they are afraid of further drops, and they buy more stocks when the prices are high in the hope of earning even more profits. In other words, their emotions cause them to do the opposite of the most famous piece of investment advice: Buy low and sell high. Don’t make these mistakes. Your money will work harder for you if you invest it in a careful manner, based on your individual needs, goals and risk tolerance.
- Review your portfolio regularly. To make sure your money is, in fact, working hard, you’ll need to check on it from time to time. That’s why it’s a good idea to have regular portfolio reviews, preferably with an experienced financial advisor. Over time, your needs may change, or your investments themselves may evolve in a way you hadn’t anticipated. If these things happen, you may need to make some changes to your portfolio so that you can take advantage of new opportunities.

By following these suggestions, you can help your money work for you in the years and decades ahead. And, as is often the case in life, hard work can bring good results.

*Submitted by Kirk Camunez
Edward Jones*



TO OUR TROOPS, WE’D LIKE TO SAY
“THANKS.”

Kirk Camunez
Financial Advisor

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