

## Why Should I Advertise in Orangevale Country Journal?

According to surveys and other research conducted over a 50-year period:

Generally, the cost of advertising in a local weekly newspaper is lower than a metropolitan daily.

There is less competition for an advertiser's attention.

A bi-weekly newspaper—especially one with a listing of community activities—is likely to remain in the readers home until the next issue and is likely to be read by most of the family members (statistics report a pass-along readership of 2.47 readers per issue).

For most small- and medium-sized business located in suburban

locations, the majority (90%+) of their customers come from an area within five miles of their front door. This is becoming increasingly the case in light of the high cost of driving.

Within the identified "primary" trade area, the most effective form is found in weekly community newspapers. They usually provide the readers with information which they see as more relevant to their daily lives and interests. They are also the most likely source of information on upcoming local events.

Newspapers circulated by direct mail are cited as having the

*Continued on page 3*

## What if?

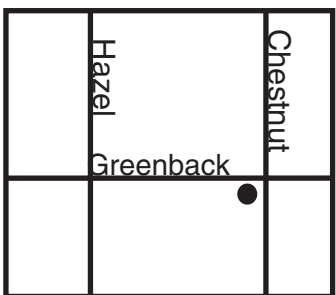
In this week's Insurance Talk With Ken Ruth, I would like to cover Life Insurance. I have written about this subject in the past but a recent event in my own life has left me with a lot more conviction about selling and buying life insurance. On August 12, 2008 my younger brother was killed in a tragic auto accident up in Grass Valley and that is why you did not see my insurance talk article in the last few issues. Russel was a 36 year old husband and father of three. His sudden death affects a lot of people, most especially his wife and children who were left to pick up the pieces. How does a family survive the trauma of losing a loved one, then the financial change with the loss of income? As an Agent I sold my little brother a life insurance policy that is going to change the way his family will

deal with their loss. Life insurance provides the family with the opportunity to grieve their loss without the stress of immediate financial strife. This will be the hardest check I will ever deliver. As Russel's brother I am glad I was able to convince him to look out for his family in the event of his untimely death. What if tragedy suddenly struck your family? You never know what tomorrow will bring. What kind of financial difficulties would they be faced with? Folks, if you don't have the income or savings to run the family on one income, please look at buying life insurance. Buy what you can afford and just buy enough life insurance to keep a family from being torn apart.

*Until next issue,  
Ken Ruth*

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## Be Aware of "Variables" When Creating Investment Strategy

In almost any endeavor you can think of, your success depends on a number of different factors. And the same is true of investing. You can create a strategy to help you achieve your long-term goals, such as a comfortable retirement, but your results will depend a great deal on how you adjust some key "variables."

What are some of these variables? Consider the following:

- Retirement age — Clearly, the age at which you plan to retire can have a big impact on your savings and investment strategies. If you want to retire early, you will likely need to accumulate more financial resources than if you were to work well into your sixties. To build these additional resources, you might have to invest more aggressively — that is, include more "growth" vehicles in your portfolio — during your working years.
- Lifestyle — We all have different thoughts on the "ideal" retirement and these differences affect our investment strategies. For example, if you plan on spending your retirement traveling around the world, you'll likely need to accumulate more money than your neighbors, who plan on sticking close to home and pursuing inexpensive hobbies. Therefore, you may need to achieve more growth from your investments than your neighbors need from theirs.
- Inflation — If you're trying to calculate type of performance you might need from your investments to reach your goals, you should consider your "real" rate of return — that is, the return you get after inflation. If we experienced an annual inflation rate of three percent, you would lose about half of your purchasing power after 25 years. To stay ahead of inflation, you'll need to include some growth-oriented investments in your portfolio.
- Life expectancy — Obviously, you can't say exactly

how long you're going to live. Still, if you consider your family's history of longevity and your own level of health, you can probably make an educated guess. If you think it's entirely possible that you could spend two or three decades in retirement, as many people do, then you'll need to plan carefully so that you don't outlive your resources. This may mean that, dur-

ing your retirement years, you'll need to structure your investment portfolio to provide you with both growth and income opportunities.

- Taxes — Many people assume that their tax burden will decrease significantly when they retire, but that's not always the case. Income from a variety of sources, such as retirement plans and individual investments, is going to be taxable when you retire, so you'll need to have the money available to pay these taxes.

- Health care — Health care costs continue to rise. When you retire, you become eligible for Medicare, but this won't cover all your costs. So, as you save and invest for the future, you may want to factor in the need to have sufficient liquid resources to cover your doctors' visits, prescriptions and other health care expenses.

As you move ahead with your investment strategies, you may want to consult with a financial advisor — someone who can look at these factors and help you create a "big picture" solution that's right for your needs. But no matter how you proceed, don't wait too long to get started — because life, with all its variables, has a way of moving quickly.

*Submitted by Kirk Camuneez  
Edward Jones*

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**Seating is limited, so reserve your place today.**

Refreshments and light snacks will be served.

**Date**..... Tuesday, September 23, 2008

**Time**..... 6:00 - 8:00 PM

**Location**..... Orangevale Community Center

**Kirk Camuneez**  
Financial Advisor

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