

EDWARD JONES FINANCIAL FOCUS

In the investment world, there aren't many certainties, but here's one of them: prices will always go up and down. As an individual investor, you can't do anything about this volatility. But the way you respond to it could make a big difference in your long-term investment success.



Lori Hoffman
Edward Jones Financial Representative

Many investors think they can "beat" volatility by trying to time the market —

Systematic Investing Can Smooth "Bumps in the Road"

In other words, by buying when prices are low and selling when prices are high. In theory, this is an excellent strategy, but in reality, it's pretty much impossible to follow — because no one can really predict, with any accuracy, market highs and lows.

So instead of attempting to time the market, you're much better off by following a time-tested strategy known as systematic investing.

To systematically invest, you simply put the same amount of money into the same investments at regular intervals. To illustrate, you could put \$100, \$500, \$1000 or more into Investment X on the first of every month. To make it even easier on yourself, you could automatically transfer those dollars from your bank account directly into the investment you've chosen.

In all likelihood, your

contribution will buy a different amount of shares of Investment X each month. For example, if Investment X sells for \$100 per share in January, a \$500 investment will buy five shares. In February, if the price has fallen to \$50 per share, your \$500 will buy 10 shares.

In other words, when you systematically invest, you'll automatically buy more shares when the price is low and fewer shares when the price is higher — and that's a great way to cope with market volatility. But systematic investing also offers some other advantages, including the following:

- *Efficient share building — The more shares you own of an investment, the

bigger your cumulative gains whenever the price of that investment rises. Consequently, increasing your shares should be a prime objective — and systematic investing is one way of building your share ownership.

- *Investment discipline — Most people realize the value of investing for their retirement and other long-term goals, but they often put it off each month and find other things to do with the money — and by then, there's often nothing left to invest. But by setting up a bank authorization to invest systematically each month, you'll "pay yourself first."

- *Lower cost of investing — Through systematic

investing, your cost per share likely will be lower than if you made sporadic lump sum investments. And by lowering the cost of investing, you will, in effect have the potential to boost your returns.

While systematic investing is typically a good way to fight the effects of volatility, it can't guarantee a profit or prevent a loss in declining markets. And keep in mind that you need to have the financial wherewithal to keep investing through up and down markets.

But if you have that ability, consider putting systematic investing to work for you. It may not be glitzy or glamorous, but it may work for you.

Checking out familiar "sayings" seems to be turning into a game of "Who really said that?"

We researched four phrases that are familiar to almost everyone, and discovered that only one was original. In another, someone gained fame by repeating what other people were already saying. And two people credited with saying really famous things had stolen the phrases from others.



Don Kingery
Special to The Chronicle-News

First, the one who created her own lines.

"Laugh, and the world

'Go west, young man' and other things

laughs with you; Weep, and you weep alone." — Poet Ella Wheeler said it in 1883, in the first line of a poem titled "Solitude" published in the New York Sun.

Miss Wheeler said the inspiration for the poem came when she was on a train on her way to attend a governor's inaugural ball in Madison, Wisconsin, and noticed a young woman dressed in black seated across the aisle, crying. Miss Wheeler sat next to the new widow, trying to comfort her, but failed.

Later, preparing for the ball, Miss Wheeler saw her own untroubled face in a mirror, recalled the widow

crying alone, and wrote the first line of Solitude: "Laugh, and the world laughs with you; Weep, and you weep alone."

Now for someone who gained fame by repeating a line many other people were already using.

"I'm from Missouri; You've got to show me." — Willard Duncan Vandiver said it in 1899, but he didn't invent it.

In the late 1800s, Westerners jokingly referred to Missouri as the "Show Me State," meaning

that Missourians were not very bright and had to see something to understand it. Missourians turned the definition around and said, "Show Me," meant they were alert, shrewd, and not easily fooled.

The phrase got national attention in 1899 when Vandiver, a member of Congress from Missouri, visited Philadelphia and said in a speech, "I'm from Missouri; You've got to show me!" Vandiver and the phrase became famous, and Missouri became the "Show me" state.

And, two men who became famous by stealing lines written by others.

"Absence makes the heart grow fonder." — Francis Davison said it in 1602, in a book titled Poetical Rhapsody. However, the phrase was

credited instead to Thomas Haynes Bayly, an English writer. A poem titled Isle of Beauty in Bayly's 1884 two-volume Songs, Ballads, and Other Poems contained the lines:

"What would not I give to wander

Where my old companions dwell?"

Absence makes the heart grow fonder:

Isle of Beauty, fare thee well!"

Bayly later admitted he stole the line from Davison. But Davison didn't create it, either. Davison said he had also stolen the line, from an untitled book without an author's name.

So, "Absence makes the heart grow fonder," wasn't created by Bayly, the man who gets the credit for it. And it wasn't created by Davison, the man Bayly thought he stole it from. Instead, it was created by an unknown person, and we'll never know he was.

"Go west, young man." — John Babsone Soule said it in 1851. However, Horace Greely is credited with telling an ambitious young man who wanted to succeed, "Go west, young man."

Greely admitted later that he didn't invent the line. Greely said he stole it from an article written in 1851 by John Babsone Soule in the Indiana newspaper Terre Haute Express.

There was more. After Greely got credit for telling the young man, "Go west, young man," Greely admitted that he had actually told the young man he should go only as far west as Erie County, Pennsylvania, to seek his fortune.

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Raton thanks returning National Guard soldiers

By **TIM KELLER**
The Chronicle-News

It might have been a Norman Rockwell painting: small-town America, a high school gym on a Friday afternoon, children of all ages, American flags, hometown soldiers returning from war, appreciative citizens standing to cheer from bleachers more accustomed to hosting basketball games.

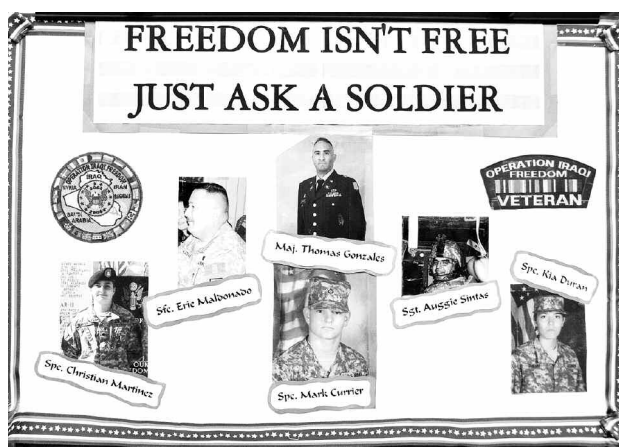
Raton turned out in force Friday afternoon to honor, thank, and welcome home its returning soldiers from New Mexico National Guard Units 720 and 1115. The units, based in Las Vegas and Taos, respectively, combined last year to form a convoy security company in Iraq.

The hour-long ceremony in the Raton High School gym featured speeches by dignitaries and officials honoring especially those soldiers who were Raton's own. Returning soldiers honored Friday included Maj. Thomas Gonzales, Sgt.



Photos by Tim Keller

Major Thomas Gonzales commanded New Mexico's convoy security company in Iraq.



Raton's National Guard soldiers returned uninjured from their tour of duty in Iraq.

the soldiers' commander, Raton's own Major Thomas Gonzales, who received a warm homecoming after Springer read a long list of Gonzales' impressive and distinguished service and awards.

Gonzales gave a detailed summary of his convoy security company's formation, training, and service. With soldiers from throughout New Mexico, his company served through a chal-

lenging time of transition in the American mission in Iraq. Gonzales cited 12 major incidents of his company coming under attack by mortar fire, small-arms fire, and improvised explosive devices. He was especially pleased to report that none of his troops was injured or killed.

And then Gonzales closed, saying, "I am proud to report our mission accomplished."



Longfellow students hold the American flag as they sing for the crowd.

port while she and her fellow soldiers were in Iraq.

State Representative Thomas Garcia recalled his own duty in Iraq when he enlisted in order to join his two brothers in Operation Desert Storm. Garcia cited the seven Core Values of the Military - loyalty, duty, respect, selfless service, honesty, integrity, and personal courage - and thanked the soldiers for exemplifying those values.

In an emotional highlight earning a huge ovation, Longfellow Elementary School After-School Program students filled long rows of risers to sing "God Bless the U.S.A." while unfurling and waving an outsized American flag.

Like Springer, State Sen. Clint Harden had to pause for tears. He said, "There are a lot of us in this room who have come home (from duty). We hope someday there will be a generation that doesn't have to." Harden asked to especially recognize a man holding a flag, white on black, reminding Americans to remember their prisoners of war and missing in action.

Hardin closed by saying, "I always believe that veterans stand a little taller,

stand a little straighter, when our flag is displayed. These symbols take on more meaning for us."

The keynote speaker was

SAVE THE DATE

2010
SMALL BUSINESS
OUTREACH EVENT

WEDNESDAY, 5 MAY
2010
1:30 TO 4:00 P.M.
TSJC LEONE LOUNGE

PROCUREMENT & TECHNICAL ASSISTANCE TRAINING

The core of our procurement assistance program is counseling and education. Colorado PTAC counselors provide assistance in such areas as:

- Identifying preference eligibility
- Assisting in completing registrations
- Assist in completing applicable certifications
- Providing information on government database identifying opportunities
- Researching contract award histories
- Understanding solicitation requirements and terminology
- Reviewing Bids and Proposals
- Locating specifications and standards



GOVERNMENT CONTRACT ASSISTANCE
The purpose of the Colorado PTAC is to generate employment and improve the general economic condition of the state by assisting all Colorado companies including those eligible for preferential consideration in obtaining and performing under local, state and federal government contracts.

