What's the Story?

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Are we a newspaper? No...Are we a magazine? No...Are we a newsletter? Not really any of those. So what are we? We are an information publication in print and online designed to provide information: for fun, for what's happening, for things you might want to see in other publications, but don't. We look for stories that could go viral or, at the very least, are interesting. The point is to "Share It!"

### How many words are read annually if you read 15 minutes a day?

April is National Poetry Month and March was National Read Aloud Month. No matter how you look at it, reading is an important part of every day.

As a Read Aloud campaign partner, LeRue Press wants to "spread the word that reading aloud to a child from birth is the single most effective thing a parent can do to stimulate a child's brain."

For those of you who might be dyslexic and find reading difficult, consider this, according to Dyslexia Awareness "Over 50% of NASA employees are dyslexic. They are deliberately sought after because they have superb problem solving skills and excellent 3D and spatial



Over 50% of NASA employees are dyslexic

awareness." If you check the NASA website, there are a number of openings. And they pay well.

We welcome your comments. Send them to Irp@Irpnv.com or go to our webpage at www.lrpnv.com and hit the contact us button. Oh...and reading 15 minutes a day is 1 million words annually!

Keep reading, writing and please, "Share it!"

-Janice Hermsen janiceh@leruepress.com

Distribution: 2500 copies per month in print. Additional online exposure.

#### Did you see the **Blood Moon?**



Blood Moon: "...two Christian pastors, Mark Blitz and John Hagee, use the term *Blood Moon* to apply to the full moons of the ongoing *tetrad* – four successive total lunar eclipses, with no partial lunar eclipses in between

The last two lunar eclipses in the lunar tetrad occur in 2015: April 4 & September 28\*

\*http://www.washingtonpost.com/ news/acts-of-faith/wp/2015/04/03/ everything-you-need-to-know-aboutthe-blood-moon-apocalypse-debate/

### Small business: Business license taxes may be increasing in Nevada

SB252, a bill to raise business license taxes in Nevada, passed the first step in the Senate in March.

The bill would raise business license taxes from \$400 to \$4 million annually depending on the industry of the business.

Opponents of the bill cite the margin tax that voters rejected 4-1 in the last election as evidence the bill goes against the will of the people.

SB252 is intended to fund K-12 education.

For the full text of the bill, go to http:// www.leg.state.nv.us/ Session/78th2015/Bills/SB/ SB252.pdf

#### Inside this issue:

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### Ken Roberts

### Bullets, barbells and ladders

What do bullets, barbells and ladders have to do with investing? No, it's not some new kind of exercise routine. Bullets, barbells and ladders are all strategies for managing portfolios of individual

If you're a fixed income investor today, you understand how difficult it can be to find good bond yields in this low interest rate environment. If you stretch out too far for yield by buying junk bonds you may be taking on too much credit risk. If you put all of your funds into issues with very long maturities, you may be exposing yourself to interest rate risk.

There are some basic strategies that can be used to help mitigate interest rate risk to some extent.

One strategy is known as the bullet. With the bullet strategy, you purchase your bond allocation all in the intermediate term, typically about seven to 10 years out. All of these bonds are going to mature within the same time frame, and if rates are higher, you can reinvest at the higher rates in the future.

With the barbell strategy, you put about 50 percent of your allocation into short term issues, like t-bills, certificates of deposit and short term corporate bonds. If taxes are a consideration you can use any of these strategies with municipal bonds as well. The other 50 percent of your funds will go into long term bonds which may mature in 20 or even 30 years. As the short term notes mature, they are rolled over into new short term issues.

The ladder strategy consists of buying bonds about one year apart for as long as you want, just like the rungs on a stepladder. The length of the ladder depends on the individual's needs. It could be five years, 10 years or 20 years or more.

The concept is pretty simple. Say you have \$100,000 for your individual bond allocation. If you want a five-year ladder, you'd put about \$20,000 into five bonds with maturities from one to five years. With a 10-year ladder, you'd place \$10,000 into 10 different bonds with maturities from one to 10 years.

And the 20-year ladder? You guessed it; you invest \$5,000 into 20 different bonds with maturities of one to 20 years. The rungs of the ladder don't have to be one year apart, either — you could choose six months, or two years, or any other time frame.

Strategies like these don't eliminate the risks that bond investors are exposed to, but can help insulate your portfolio somewhat from the effects of rising interest rates, while still producing sufficient cash flow for your income needs.

Ken Roberts is the author of "The Tactical Option Investor" and the host of Ken's Bulls and Bears heard on America Matters radio. Ken has been in the securities business for over twenty years and had worked as an investment advisor, branch manager, professional trader and portfolio manager. Over the course of his career he has earned NASD series 3,6,7,9,10,56 and 63 designations and is a CMT Level II candidate. Ken also writes a weekly column in the Sierra Sun newspaper and is a contributing author to Seeking Alpha. He has completed advanced finance courses at the New York Institute of Finance.



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What's the Story? Share it!

### Thank you Lenz Elementary and Hug High

### by Janice Hermsen



Lenz Elementary in Reno, Nevada asked Chuck Bedell, author of *Monte's Lost Colony* to read to students. Fifty to seventy-five children met to hear Bedell read from his children's chapter book with a marmot (what's a marmot?) on the front cover, sitting on a golf course. Monte's Lost Colony is an adventure story. The students seemed to enjoy the story and followed up with handwritten thank you notes to Bedell.

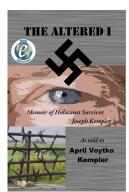
Thanks to Cathy Harrington who

invited Chuck to present and Lenz Elementary.

Hug High also in Reno, Nevada, hosted April Voytko Kempler, author of *The Altered I: Memoir of Holocaust Survivor Joseph Kempler* who, with her father-in-law, Joseph Kempler presented to hundreds of students who asked questions like: "What did you weigh after the war?" and "If Hitler were here, would you forgive him?"

Thank you Sonia Kretschmer who arranged the presentation, Hug High and to the students for their participation.

What a great way to spend part of National Read Aloud Month.



#### Where can you find "What's the Story?"

It is available at Sinbad's in Sparks, Reno Town Mall, A to Zen in Carson City and all around Reno and Sparks at local businesses, restaurants, beauty salons, tire stores and, of course, at LeRue Press (LRP) and online at www.lrpnv.com or www.issuu.com by searching LeRue Press.







### Dennis DuPerault Things to think about

 When the people in Washington DC use the word comprehensive, they either don't know or refuse to answer the question. You know it will cost you money. make sure meet the Service Manager and the service advisor. They can help with you with any maintenance or warranty problems that may occur.

Why couldn't the elephant use the computer? He was afraid
of the mouse.\*

• Remember when go to a dealership to buy any car or truck,

Dennis DuPerault, author of Auto Emotions 101 and co-host on What's the Story?<sup>®</sup> loves to talk about cars. His column will provide tips and tricks and multi-faceted information. He might mix it up a little, but you can ask him anything you want about cars.

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## Eddie Floyd Fried grits, a southern boy's take on "Thangs"

This month, the thang, I am going to talk about is our wild mustangs and the new love and attention they are getting from around

the world.

I was born and raised in Mayport, Florida, the son of a shrimper, so horses and this "Wild West Thang" are all new to me. Closest I ever came to seeing a horse growing up was an occasional alligator crossing the road, going from swamp to swamp. I didn't even see a horse or cow until I was at University of Florida. Beach towns are known for bikini watching and not wrangling.

Now, I live on the Wynema Ranch Wild Horse Sanctuary, www.WynemaRanch.com, where my wife, Shari, and Joe Spotted Bear, an Ogala Sioux from Pine Ridge Reservation, take care of well over 130 horses primarily owned by Hidden Valley Wild Horse Protection Fund, Shannon Windle, President.

"How the hell did that happen?" you ask. Well, Shari went to lunch with country/western singer-star Lacy J. Dalton, who is one of our

nation's best known advocates for the wild horses and burros, and the rest is now history. Shari called me and said, "I want to sell the cattle and save these horses. What do you think?"

"Well Honey," I answered, "we've lost money on raising cattle, mules, quarter and paint horses, but this time, I think you've hit a home run. Finally you have discovered something that can speed up our insolvency better than anything!" She just thanked me. That week, they began delivering over 100 wild Nevada mustangs.

I truly have no clue how she and Joe do it day after day. Joe and I just came in from feeding the horses. I wanted to give Shari one morning off every week or two. I am utterly exhausted and all I did was load the hay trailer and drive the truck.

What amazes me the most is how many people around the world care about these beautiful creatures and their preservation. We even had Martin, Maria & their daughter Mariana Schulte from Germany visit the Wynema Ranch.

More and more people are getting involved with these majestic creatures. Even after working all morning to feed them,

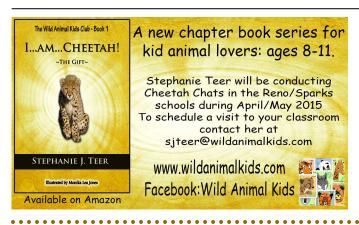
it's worth while to see them running free across the ranch. Check out Lacy's <a href="https://www.letemrun.com">www.letemrun.com</a> or watch this short video to see what I mean: <a href="https://www.youtube.com/watch?">https://www.youtube.com/watch?</a> <a href="https://www.youtube.com/watch?">v=9eafsL5AS8E</a>. Lacy has her personal wild horses at the Wynema Ranch too. Sadly, the various advocacy groups, several of which I am an unpaid lobbyist, cannot keep up with either state agencies or the Bureau of Land Management removing them from our public lands. Some advocates say the round-ups must stop and the horses

deserve to "run free", but I also know that if we are to protect our American Heritage, there must be sanctuaries like the Wynema Ranch and others. If you care about the horses and burros that helped us settle our nation, win wars and provide much needed help to ranches and farms as our nation grew, please visit us at <a href="https://www.WynemaRanch.com">www.WynemaRanch.com</a>. Let us know what you can do to help.

We are in the process of finding work for these horses with "hippo-therapy" for recovering cancer patients, U.S.

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Veterans, special needs children, and even those recovering from addictions of all kinds.

It was Winston Churchill who said, "The outside of a horse is good for the inside of a man!", and since he is lot's smarter than me, I will end with that.

Gotta run now. My wife just yelled to come get a haircut on the porch and if there is one thing southern boys know, it's to never upset a woman holding a sharp instrument.

Next month, I will be talking about the "perfumed parlor snakes taking over Capitol Hill. and disguising themselves as politicians.

Eddie Floyd was born in Jacksonville, Florida and raised in the small fishing village of Mayport, Florida, the son of a shrimper and commercial fisherman. Floyd has owned many companies in the last 35 years and is the Founder of Nevada Matters, Inc., dba America Matters Media with numerous radio talk shows. His show, AM News is known around the world with foreign correspondents in 30 countries and in every state in the United States.

Eddie lives with his wife, Shari, on the Wynema Ranch Wild Horse Sanctuary. He likes to tell his audience that "She runs the ranch, while I run my mouth."

On Shari's birthday, March 31, 2015, Final Breath: a love story was released by LeRue Press. The book, written by Floyd, is "an endearing story of love that touches your soul and your heart." Country singer/songwriter, Lacy J. Dalton wrote the foreword. One hundred percent of the profits from the book will be donated to the Wynema Ranch Wild Horse Sanctuary. To get a copy, go to www.lrpnv.com/FinalBreath.htm





### Brian T. Shirley

There's a little delicacy in the military known as S.O.S or Sh- - on a Shingle. It involves, though some people may debate the ingredients, chipped beef and gravy over toast with a great deal

of pepper. If you feel I'm in error, you can send your own recipes to my contact information below.

This term has been used for the above mentioned feast since about 1935. I did not have the pleasure of tasting these tender vittles as I was in the U.S.A.F.

from 1989-1991. I was a young A1C (Airman First Class) at the time and I really enjoyed my time there. I enjoyed it so much I rarely saw the chow hall before lunch. Getting up early enough to make it to the squadron was enough of a challenge without throwing breakfast in there. Lunch and dinner were the meals for me and my fellow airmen.

We did make fun of the food a lot, but you show me a military person that didn't. Unless you were at the Air Force Academy, the food could get pretty bland. I had the pleasure of

### The chow hall sends an S.O.S.

visiting the USAF Academy in Colorado Springs while I was in Colorado going through Tech school for the B1 Bomber program and I ate at one of the chow halls. WOW, Chef Ramsey would have loved the place. I recently did some gigs for a cruise line and as I ate with the crew, it reminded me a lot of the Air Force days.

Anyway, one of the things I'll never forget was the abundance of rabbits on Dyess Air Force Base out there in Texas. They were all over the place. Sometimes. our chow hall would serve rabbit and I had never eaten that particular critter until my I was stationed at Dyess Air Force Base in Abilene, Texas Dyess Days. I hate to sound common place, but it does taste like chicken. I used to dip it in the little sweet & sour condiments that were available.

> We began to notice though, that when the chow hall did serve rabbit, they seemed to be scarce on the base. Rabbit was not served on a regular basis and we would joke that the on base population needed time to build back up. Either that or wait for the one's that took a wrong turn at Albuquerque.

No rabbits were harmed during the writing of this story, although I did try.

Brian is a comedian and philosopher and has been in the comedy business for over 20 years. He lives in Charleston, South Carolina. Last year, he went to Japan to entertain the U.S. Marine Corp when he opened for headliner Jackie Fabulous, a stand-up comedian herself. He is an author, a radio host and a wonderful comedian.



### Dragons and MBAs. 5 myths about starting your own business Jennifer L. Jacobson, for TrustLeaf.com

Starting a business or bringing a new product to market asking. is no easy task, yet it's a dream that many of us have. Whether you're planning to start a taco truck, create an ecommerce site for hand-knitted alpaca stockings, or open a sports bar, something is holding you back. Here are 5 of the most common reasons you haven't started your small business yet.

#### Myth 1: You Need a Dragon-Sized Pile of Cash

How much money would be "enough" to start creating your new business? Five, or maybe ten thousand dollars? One (raise pinky with evil smile) million dollars? Not only is your answer probably pessimistically high, but it's missing the point.

You don't need to have a pile of money saved up in your basement with a giant dragon lying on it to regulate his or her temperature—in fact, you probably shouldn't—not only are dragons cantankerous when you try and remove their beddingmost mere mortals don't have that kind of cash around the house.

Bank loans aren't usually available this early on, but friends and family loans are. Worried about the awkwardness of asking your IRL friends and family for cash? Worried they'll laugh at your business idea? Worried they'll mention it at Thanksgiving? Good. That's called motivation and accountability. there are lots of books out there. Gather your thoughts, put your plan into writing, and start

#### Myth 2: There's Never Enough Time

This is a lie and you know it. Not only can you start your business with just 5 to 8 hours a week on the side, but that's ideally how you should do it. Ease yourself into your new business venture. This allows for less pressure and more flexibility in developing your ideas. It also helps you gain marketplace traction and interest before you launch. Never underestimate the power of a loyal, early following on social media even before your business is officially a reality.

#### Myth 3: You're Not Business-Savvy Enough

First of all, what does that even mean? You didn't go to business school? Neither did 9 out of 10 of the successful entrepreneurs you could probably name. Many didn't even graduate college (insert obligatory Steve Jobs reference here).

If you need to get a certification to fulfill your dream, then do some research first. If you just "want to know more," there are lots of modern ways to learn about specific fields of interest:

Take a look, it's in a book. From libraries, to Audible,

Find some good blogs or podcasts on the subject, sbscribe, and

Continued on next page

### Take the quiz: Who's who on money in the U.S.

(answers on back page)



- Who is on the penny?
- Who is on the nickel?
- Who is on the dime?
- Who is on the quarter?
- Who is on the fifty cent piece?
- 6. Who is on the dollar?
- 7. Who is on the dollar coin?
- Who is on the five dollar bill?
- 9. Who is on the ten dollar bill?
- 10. Who is on the twenty dollar bill?
- Who is on the fifty dollar bill? 11.

- Who is on the one hundred dollar bill? 12.
- 13. Who is on the five hundred dollar bill?

### Watch for the ABC (Amazing Book Cover) Art Award

We all judge a book by its cover and soon YOU will be the judge. LRP will present an Amazing Book Cover Art Award during Artown. Entries will be accepted soon.

Voting begins July 1, 2015. Details will be posted at www.lrpnv.com

Winners will be announced on July 25th at a celebration at LRP Printing, Publishing & Business Center, 280 Greg Street, #10, Reno, NV, right across from the GSR Driving Range.

Details coming soon!

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consistently follow.

Take an online class at a site like Udemy. (<a href="https://www.udemy.com">https://www.udemy.com</a>)

Use Facebook or LinkedIn to find someone you know who is an expert at it, and buy them coffee.

Still concerned about not having an MBA? Check out The Personal MBA – Master the Art of Business, by Josh Kaufman. http://personalmba.com/

#### Myth 4: You're Not a Technical Sorcerer

How many new entrepreneurs out there actually know HTML? How many small business owners know what CSS stands for? How many of them can conjure beautiful e-commerce websites that automatically update pricing and keywords across categories with integrated checkout that connects to Quickbooks and farts unicorns and rainbows? Not many.

Tech is not a barrier to getting your business started. Nail down your business idea and get your product and service out there. Build your tech as you grow. There are lots of WordPress templates you can use and useful resources for dabbling in things like social media.

Author's Note: My book, 42 Rules of Social Media for Small Business lays out some basic ground rules to get you started. http://amzn.com/1607730146

#### Myth 5: It Has to be Perfect Before You Even Start

When it comes to starting a new business, the best model for success is to launch, test, and pivot. This means being flexible and willing to capitalize on changes in the market. If you open a breakfast bar, but it's busier at lunch, change your hours. If you open a dog walking service, but people also want grooming and training classes, modify your offerings.

Perfection is a fine goal, but no business is perfect, so don't hold yourself to such a fine standard. Sometimes 90% is good enough. Sometimes 80% is good enough. New businesses generally don't have large teams and years of time to "start making money"—they need to launch and test, and launch and test, time after time.



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Don't let perfection stand in your way. Mistakes are nature's way of telling you you tried. Now get out there and be great. No one else is going to build your dream business buy you.

#### **About the Author:**

Jennifer L. Jacobson is a strategic success advisor to startups, small businesses, and nonprofits. She is a teller of stories and an advocator of causes, driving dialogue about ideas that matter. She is also the author of 42 Rules of Social Media for Small Business. In her spare time, Jennifer enjoys traveling with her husband, testing consumer electronics, puppetry, and geeking out over forgotten bits of amusement park history.

#### **About TrustLeaf**

TrustLeaf is an online service that helps self-started businesses and entrepreneurs get starter loans from friends and family, without straining their relationships. Because loaning money to friends and family for new ventures can be tough on relationships, TrustLeaf formalizes personal loan agreements, keeping money far away from affecting relationships, so entrepreneurs can get their business going and friends and family can feel more secure

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"Hard work spotlights the character of people: some turn up their sleeves, some turn up their noses, and some don't turn up at all.

~Sam Ewing

From quotegarden.com



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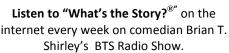
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#### Did you know?

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#### Libraries vs McDonalds and Starbucks?

 According to Emily Badger on citylab.com, there are more public libraries than McDonald's or Starbucks in the United States. In June, 2013, that number was about 17,000 libraries vs. approximately 14,000 McDonald's and 11,000 Starbucks. http://www.citylab.com/tech/2013/06/every-library-andmuseum-america-mapped/5826/

#### Are babies superhuman?

That firm grip of a newborn on a parent's finger is really a
reflex called "the palmar grasp". "The grip is strong enough to
support the baby's entire body weight, a feat few adults can
boast of having" according to Rachelle LaChapelle on
mentalfloss.com. Read more about the super human things
babies can do at http://mentalfloss.com/article/61830/10reasons-babies-are-tiny-superhumans

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