



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!"

March, 2015

What's the story: Launch from LeRue Press (LRP)

In 2008, LeRue Press launched The LeRue Review, a magazine that focused on books, music, movies and art. "What's the Story?" has a different focus.

The world tumbled into a difficult time in 2007 and 2008. The last six to seven years have not been easy, especially for many businesses in northern Nevada and many states across the United States of America.

We are information focused in this publication. We intend for businesses and individuals to find value in the information we provide.

Our advertising is inexpensive (some say, "It's downright cheap"). We'll keep it that way as long as we can. This publication is designed to be shared, to be a vehicle to get information to you, about you (if you are a business) and to be thought provoking.



You don't have to whisper...just share it!

We'll keep it brief if there's not much to say or lengthy if we think it has value and is not being shared somewhere else.

"What's the Story?" invites you to share your story and let us know what is important to you so we can share it too.

We welcome your comments. Send them to lrp@lrpvn.com or go to our webpage at www.lrpvn.com and hit the contact us button.

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

-Janice Hermsen
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2015 will have an extra second, so humanity doesn't lose track of its place in the universe



On June 30, 2015, the second hand of the clock will essentially strike midnight twice.*

*<http://www.fastcoexist.com/3040533/2015-will-have-an-extra-second-so-humanity-doesnt-lose-track-of-its-place-in-the-universe>

Small business: Do you know what your state legislature is doing?

-Janice Hermsen

Small business owners are often affected by legislation enacted without any feedback from them. Many owners are too busy working their day to day business and find it difficult to fit in "one more thing."

In some states,

legislators are only in session every two years. Those legislators that meet annually are often only in session for a brief portion of the year. This year, many states were affected by the new minimum wage law that went into effect as a result of last year's

activity in some states. Is your state one of them? Those that did not pass laws, may be considering them.

For more info check out examiner.com; search Janice Hermsen National Small Business Examiner

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"There are no secrets to success. It is the result of preparation, hard work, and learning from failure."

-Colin Powell

From BrainyQuotes.com



Ken Roberts The Importance of Dividends

Cash dividends can be a good source of income and also make a substantial contribution to the total return of stock investments. With these record low interest rates, many income oriented investors have been shifting funds into dividend paying stocks instead of bonds.

As I write this, (January, 2015) the dividend yield on the S&P 500 Index is higher than the yield on the benchmark 10 year US Treasury bond. The S&P 500 Index has a current yield of about 2.2% and the ten year Treasury is yielding about 1.85%. Historically, it has been a good sign for stocks when the yield on the index is higher than the yield on ten year Treasuries, but please remember that past performance is no guarantee of future results.

To calculate the total return on an investment you add the price appreciation (or depreciation) to the dividend yield and obtain the total return. Over long time frames, dividends have been responsible for more than 40% of the total returns on some of the major stock indexes. Dividend paying stocks have also historically been good performers.

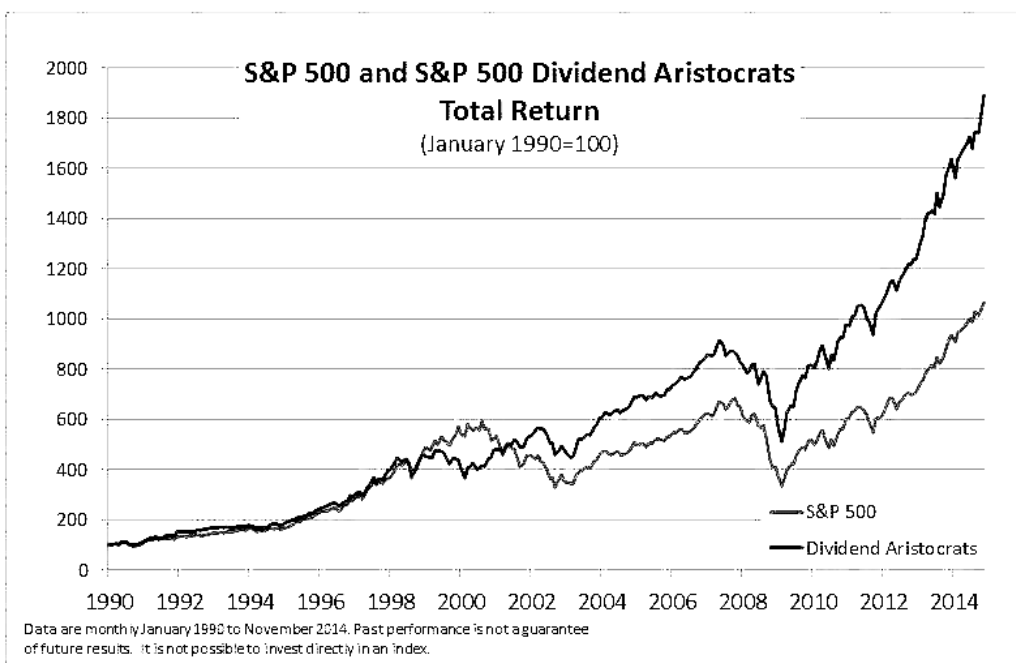
Standard and Poor's has an index of dividend stocks known as the Dividend Aristocrats. What they do is study the market to find the companies that have the best history of paying and raising their dividends.

Right now there are fifty-three stocks in the Dividend Aristocrats and their long term performance has been quite impressive. Many of the stocks in the Dividend Aristocrats are familiar household names like McDonald's, Clorox, Coca-Cola and Chevron.

As of January 20th, 2015, the Dividend Aristocrats have beaten the S&P 500 over one, three five and ten year time frames. The following table shows the difference in performance.

	One Year	Three Years	Five Years	Ten Years
S&P 500	12.27%	17.91%	14.57%	7.81%
Aristocrats	15.78%	19.75%	17.48%	10.65%

Below is a chart that illustrates how well the Dividend Aristocrats have performed since 1990 relative to the S&P 500.



Dividend paying stocks have performed very well recently and there is an income strategy that long term investors should be aware of known as the Dividend Growth Strategy. The way it works is fairly straightforward. Long term investors purchase stocks that have a history of paying and increasing their dividends with the expectation that they will continue to raise their dividends regularly. Today the dividend yield on the S&P 500 is about 2.2%, but by buying a fund that mirrors the index today and holding it long term an investor could have a fairly high yield relative to their initial investment. One simple example is by looking at the Dow Jones Industrial Average.

It's not possible to invest directly in the index, so we'll consider the ETF that represents the Dow, The Diamond, whose symbol is DIA. Assume that you purchased one share of DIA on January 20th, 1998 for \$77.81. At the end of 1999, your first full year owning

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the fund, you'd have collected \$1.53 in dividends for a realized yield of 1.98%.

As of December 26th, 2014, over a period of about seventeen years, you would have collected \$40.96 in dividends, which means that over 50% of your initial investment would have been returned to you in cash payments. For the calendar year 2014, you would have collected \$3.45 in dividends. So, your realized dividend yield for 2014 based on your original investment of \$77.81 would have been 4.44%.

The important concept here is that in your 17 year holding period, while the price of the fund has more than doubled, so has your dividend yield. Your dividend yield has increased from less than 2% to more than 4%.

Let's take a look at what would have happened had you invested in the Dividend Aristocrats a long time ago. Assume that you had purchased one share of each of the S&P Dividend Aristocrats on the first trading day of January 1990. Your total cost at that time would have been just over \$2,500 without considering commissions. As of January 15th, 2015 the total value of your stocks would be over \$33,000. Last year, in 2014, your realized cash dividends would have been over \$650, which is a yield to cost of 26%. Five of the 53 stocks had a yield to cost of over 60% last year in 2014.

Investing in dividend paying stocks has produced some very good results, but remember that past performance is no guarantee of future results. Corporations can cut their dividends at any time. They can be reduced or eliminated completely. While dividend paying stocks have been very good for producing income, they should not be considered a substitute for Treasury bonds for risk adverse investors. Stocks can and will go through periods of volatility. Please consult your advisor before making investment decisions. If you have questions about stock income strategies feel free to call me anytime.

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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Dennis DuPerault

Following are a few things that crossed my mind and I thought I'd share.

- When a politician uses the word "investigation", this means he or she

does not want to indict themselves, **but you can bet it will cost you money!**

Things to Think About

- From my book *Auto Emotions 101*, "Specifications and technical information sometimes cloud the emotions during the purchase of a vehicle."
- **Q.** Why couldn't the strings ever win?
A. They could only tie.
- "Worth is only what someone is willing to pay."

Dennis DuPerault, author of *Auto Emotions 101* and co-host on *The Book Hound Show* 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.

What's the story? Share it!

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Printing Tips

LeRue Press (LRP)

Whether you are a business or an individual printing a marketing piece or invitations to a wedding, presenting a "professional" image in print takes more than just a decent design and well-written copy. The process of building your "credibility" and building a brand is more than just putting ink or toner on paper. Following are a few tips to remember when you have a job printed:

Tip Be sure to get a printed copy of the project you are submitting. Too often, you look at the project on your screen and what you see is not what you get in print. The commercial printer you choose should work with you and review your files to ensure your design will look as good as you expect, when you expect it. The choice of paper stock, whether your job is printed digitally or on an offset press have an effect on the final outcome of your print piece.

Tip Be sure you know what the turn time will be. Printers work on a production schedule. Even though you may have a small project, your printer may have a number of jobs in the queue already, so make sure you know how long before your job will be ready.

Tip Check your printer's return and guarantee policy to understand how they deal with errors or returns.

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