



Rathdrum Weekly News

Providing a voice for the community

January 21, 2015

<http://www.RathdrumWeeklyNews.com>

Welcome to the Rathdrum Wednesday Newsletter!

Rathdrum Area Chamber of Commerce Monthly Luncheon

Adept Business Solutions was the featured business and Christy Markham from the Ray & Joan Kroc Center in Coeur d'Alene was the featured speaker at the Rathdrum Area Chamber of Commerce Monthly Luncheon this past Thursday at the Shepard of the Hills Lutheran Church on Highway 41.

Adept Business Solutions owner Diane Gardner was there to make



Adept Business Solutions Owner Diane Gardner

the presentation. The question Gardner posed to the audience was "What makes you different from your competitors?" According to Gardner, one way you can separate your self from the pack is with the personal relationships you build with your clients. What helps to build instant credibility is to become an author.

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American Legion Chartered New Post #154 in Rathdrum



Today, The American Legion has chartered a new post in Rathdrum, Idaho according to their Commander Dee Sasse.

Mayor Vic Holmes and City Counselor's Fred Meckel, Paula Laws, Debbie Holmes, Mark Worthen and Police Chief Kevin Fuhr signed letters supporting the formation of an American Legion Post in their city.

The Legion is a nonpartisan, not-for-profit organization with great political influence perpetuated by its grass-roots involvement in the legislation process from local districts to Capitol Hill. Legionnaires' sense of obligation to community, state and nation drives an honest advocacy for veterans in Washington DC.



Commander Dee Sasse

Continued on page 7

Timely Tips, January 2015

by Kris Storey HistoryBuffKris@msn.com

People having a stroke will not be able to smile, raise both arms, or speak a simple sentence coherently. If they can't do all three call 911 whether they want you to or not. Better safe than sorry.

Sandy emailed and says she uses Groupon all the time which offers significant discounts on many, many products.

Remove risky items from your wallet like your Social Security card, "cheat sheets" noting PINs or passwords. Make copies, front and back of all your credit and debit cards so in case one should come up missing you will have all the information on the card and where to report the loss.

If you are over 60 start a file for your kids or lawyer that tells of any insurance policies or any accounts where you may have money. A fireproof security box is not very expensive. Store all your important papers, the copies of credit cards, etc you just made, extra car or house keys. Give one key to your lawyer or one of your kids. Keep the box locked. If you don't have a will, get one. Otherwise, the last people you want to have some of your money, the government, will get their cut right off the top.

Email me your favorite tip for consideration in future columns!

F1 for HELP

- We Clean Windows But We Aren't Janitors -

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The Rathdrum Weekly News is an independent, locally owned newsletter published each Wednesday by Joseph Hume, with advertising and editorial offices located at

13785 West Highway 53,
Rathdrum ID 83858.

The Rathdrum Weekly News welcomes unsolicited editorial, article, or photographic contributions for possible publication within its pages, but reserves the right to edit any materials to conform to recognized Associated Press style guidelines. Editorial contributions, article, and advertising copy must be at the Rathdrum Weekly News by noon Friday of the week proceeding Wednesday's publication. Letters to the

Editor and submitted articles are gladly accepted and published as submitted so long as the content is within community standards and addresses a subject generally recognized to be of community interest.

Any Letter to the Editor or submitted article may be rejected outright because of possible libelous content or reduced in length due to space constraints. Some minor editing may occur. All items submitted must be signed and a working telephone number included. The author's name will be withheld if requested.

Advertising submissions also are accepted at the discretion of the publisher and may be rejected without cause.

The Rathdrum Weekly News assumes no obligation for accidental errors in any advertisement, but will gladly republish that portion in which an error has occurred.

The Rathdrum Weekly News expects its advertisers to respect community decency in its messages and that merchandise and/or services being offered are, indeed, available to the general public at the stated price or cost.

Any advertising, political or otherwise, are accepted on a "cash-with-copy" basis. The publisher has the right to deny the sale of advertising space to a delinquent account.

Financing Our Local Economy With Slow Money

Coeur d'Alene, ID (January 4, 2015) - A relatively new organization is working to 'In-Farm-You' about local food systems. The Inland Northwest Food Network comprises a collective of individuals, organizations, businesses and others committed to growing a resilient environmentally responsible and cohesive regional food system. Their vision is to develop a healthy, sustainable, fair and accessible local food system.

Join them on Thursday, January 29th at 11:30 for a luncheon with author, small business owner, and pioneer in the local food and community finance movements, Carol Peppe Hewitt. Carol has taught and coached many small business owners, and learned first hand how hard it for small businesses to access much needed capital. She is now working to change that by empowering ordinary people to help fill this need.



Slow Money author Carole Peppe-Hewitt

She co-founded Slow Money N.C. that works with lenders who make low-interest, micro-loans in their communities to local farmers and other small business "ag-preneurs." To date Peppe-Hewitt has catalyzed over 2 million dollars in local financing to over 125 entrepreneurs in N.C. through low-interest loans, resulting in a resilient and robust local food system.

Carol's book, "Financing Our Foodshed: Growing Local Food With Slow Money," is a collection of compelling, real life stories about these Slow Money entrepreneurs- the people that grow, process, distribute, and sell, local food - and the folks in their community who become their lenders/supporters.

Join the Inland Northwest Food Network for what's sure to be an insightful and informative luncheon.

Thursday, January 29th
11:30 a.m. - 1:00 p.m.
KROC Center

Tickets are \$15, and can be purchased at:

- Pilgrims Market - Coeur d'Alene
- The Art Spirit Gallery - Coeur d'Alene
- Kizuri - Spokane

Special thank you to the following sponsors for helping to make this event possible:

- Sustainable Agriculture Research Education
- University of Idaho Extension
- Rural Roots
- Pilgrim's Market
- Moscow Food Co-Op

For more information, contact Teri McKenzie at 503.307.4505, or at teri@inwfoodnetwork.org

Community Calendar

| | | | |
|------------|---|-----------------------|---|
| Wed Jan 21 | Lakeland Sunrise Rotary Starting at 7:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 | | 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 |
| | | Sat Feb 7 | Daddy - Daughter Dance 6pm to 9pm Location to be announced |
| Fri Jan 23 | Lakeland School District #272 - End of 2 nd Quarter (No School) | Mon Feb 9 | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html |
| Mon Jan 26 | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html | Wed Feb 11 | Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm |
| Wed Jan 28 | Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 | Thu Feb 12 | Out of the Woods Family Theater presents "The Fearsome Pirate Frank" Blanchard Community Center Starting at 7pm |
| Thu Jan 29 | Lakeland School District #272 - K-8 Evening Conferences until 7pm | Sat Feb 14 | Out of the Woods Family Theater presents "The Fearsome Pirate Frank" Blanchard Community Center Starting at 7pm |
| Fri Jan 30 | Lakeland School District #272 - K-8 Conferences 8am - Noon (No School for K-8 Students) | Sun Feb 15 | Out of the Woods Family Theater presents "The Fearsome Pirate Frank" Blanchard Community Center Starting at 3pm |
| Mon Feb 2 | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html | Mon Feb 16 through | Youth Spring Soccer Registration Ages 3 - 14 |
| Wed Feb 4 | Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office | | |

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|------------|--|------------|--|
| Fri Mar 20 | Rathdrum Parks & Rec 208.687.2399 | | For more information please call 208.687.5765 |
| Mon Feb 16 | Presidents' Day (No School) Mother – Son Skating Night 5pm to 8pm Location to be announced | Sat Feb 28 | Annual Scholarship Spaghetti Luncheon fundraiser for the Sarah Jones Memorial Scholarship Fund Blanchard Community Center Starting at 1pm |
| | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html | Mon Mar 2 | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html |
| Wed Feb 18 | Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 | Wed Mar 4 | Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765 |
| Thu Feb 19 | Rathdrum Area Chamber of Commerce Monthly Luncheon Shepard of the Hills Lutheran www.RathdrumChamberOfCommerce.com 12:00pm – 1:00pm | Mon Mar 9 | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html |
| | Lakeland Joint School District #272 Town Hall Meeting John Brown Elementary Starting at 6:30pm | | |
| Mon Feb 23 | Al-Anon Meeting Harvest Church in the Palidash Building 8052 West Main Street Starting at 6:00pm http://www.al-anon-idaho.org/index.html | | |
| Wed Feb 25 | Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum | | |

Be sure to check our community calendar often because events are being added weekly.

There is no cost to get your event posted. To get your event listed send an email with event details such as where, when, what, how long the meeting or event runs, and RSVP or contact information to Editor@RathdrumWeeklyNews.com.



Say you saw it in
The Rathdrum Weekly News

From page 1: Rathdrum Area Chamber of Commerce Monthly Luncheon

Starting with two short books, Gardner co-authored two books, and now has a book coming out on Amazon. Check out the website for Adept Business Solutions at www.AdeptBusiness.biz or stop by her office at 8065 West Main Street, right next to the Rathdrum City Hall.

Christy Markham from the Ray & Joan Kroc Center presented a slide show on the 2014 year in review. This last year the Kroc Center added a 2700 sq ft fitness expansion that included a new weight room. There are currently 99 families in Rathdrum that take advantage of it through a scholarship program. This past April they held a sports camp that players from the Spokane Shock came and visited. Speaking of fitness, did you know at the Kroc Center they have the swimming facilities to teach every third grader how to swim in Kootenai county? That is approximately 1600 kids! They offer a 'Learn to Swim by 3rd Grade' class because, according to statistics, Kootenai county has the 2nd highest drowning rate in Idaho and other studies have shown that if you don't learn to swim by the 3rd grade, you probably won't at any point in your life.



*Kroc Center Development
Director Christy Markham*

The IronMan foundation donated \$10k that helped to sponsor 10 weeks of day camps this past summer. Activities sponsored included a rock wall, swimming, and peewee baseball camp.

One of the items that peaked my curiosity during the presentation was the Muddy Miles competition that they held at the Kootenai County Fair Grounds. From what Markham described, it was a two mile track that ran you over muddy obstacles, a slide, and a HUGE mud pit, and some more mud thrown in for good measure.

Working in conjunction with 9 food banks in 5 northern counties this past Thanksgiving, they helped to donated 563 turkey dinners with all the fixins.

How do they help fund all of this? Through their Red Kettle Campaign. For 5 weeks the bell ringers volunteer at 25 sites in the area. This last year, there was a Mayor's day and at the one site they raised ~\$27k. On the same day in Spokane, they only raised ~\$11k. The Rathdrum Area Chamber of Commerce collected \$200 in front of Stein's IGA.

Some of the events and activities they have on the schedule this coming year are Life Skills classes covering a variety of topics, Triathlon classes that will teach you to train for competition, and a new Kroc RX program were you meet your doctor at the Kroc center for your appointment followed by a workout.

Check out their website at www.KrocCDA.org, give them a call at 208.667.1865, or stop by their building at 1765 West Golf Course Road

Your Advertising could be here

Contact editor@rathdrumweeklynews.com for details

From page 1: American Legion Chartered New Post #154 in Rathdrum

The Legion stands behind the issues most important to the nation's veterans community.

The American Legion is the nation's largest wartime veterans service organization with over 2.4 million members and 14,000 Posts worldwide. It is committed to mentoring youth and the sponsorship of wholesome programs in the communities it serves. It advocates patriotism and honor, promotes strong national security and continued devotion to our fellow service members and veterans.

The Legion has numerous programs that are focused on family & youth, community, and national affairs. It supports recovering wounded warriors and their families through Operation Comfort Warrior.

American Legion Baseball is one of the nation's most successful amateur athletic programs, educating young people about the importance of sportsmanship, citizenship and fitness. The Legion also sponsors scholarships, Boy Scout Troops, oratorical contests, Boys State and many other children and youth programs.

Sixteen legionnaires signed the initial application with many others expressing an interest in joining. Any veteran interested in becoming a Charter Member or who would like to know more about the organization or the specific eligibility requirements is invited to contact the membership chairman, Mike Warren at 208.771.0122.

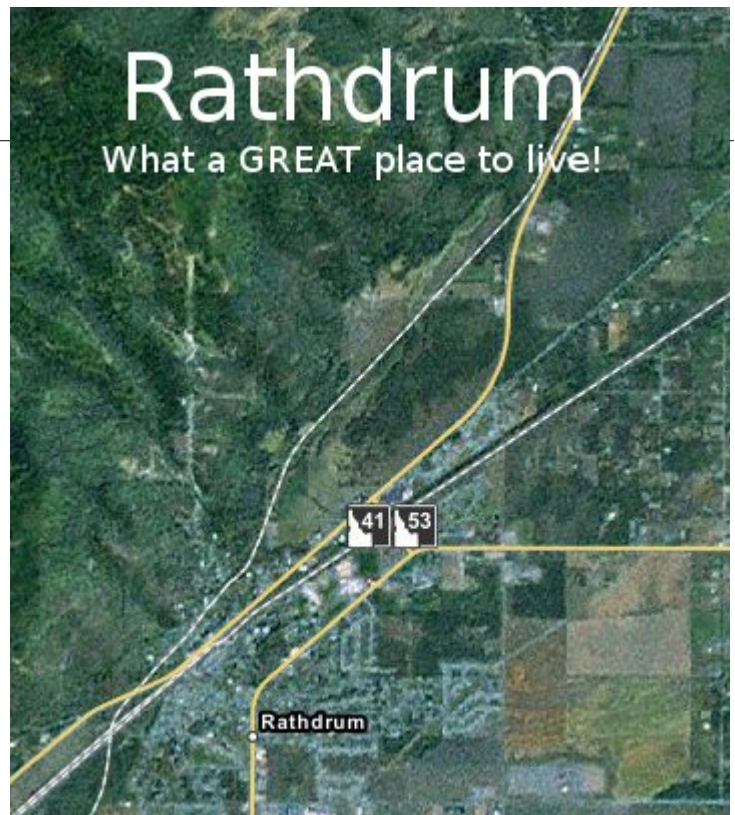
The first meeting for the group will take place on Wednesday January 28th at 6 pm. They are extremely appreciative of the Rathdrum Lions Club for inviting them to use their building for meetings. Future monthly meetings will be held at the same time on the fourth Wednesday of every month thereafter at the Lions Club building on the NE corner of Highway 53 and Meyer Road.

For more information contact Bryan Bledsoe, Adjutant Post 154 Rathdrum, Idaho by Phone 509.990.6739 or Email BryanDBledsoe@gmail.com.

Wanted: Person or persons to help us cover the stories in Rathdrum. Please contact Editor@RathdrumWeeklyNews.com.

Wanted: Advertisers to help us offset our ongoing costs. We can accommodate standard size ads from a 1" square to a full page, and any size in between. At this time, we do require camera ready art-work because we don't have the ability or time to design or re-work an ad. Please contact Editor@RathdrumWeeklyNews.com.

Wanted: Graphics artist able to do piecemeal work. Send a few samples along with pricing to Editor@RathdrumWeeklyNews.com.



What Do Low Oil Prices Mean for Investors?

As you've no doubt noticed, your trips to the gas station have been a lot more pleasant these past several months. There's not much doubt that low oil prices have been welcome to you as a driver. But when oil is cheap, is that good for you as an *investor*?

There's no clear-cut answer. But consider the following effects of low oil prices:

- *Positive impact on economy* — When you spend less at the gas pump, relative to recent years, what will you do with your savings? Like most people, you'll probably spend most of it on goods and services. If you multiply the amount of your increased spending by the millions of other Americans who are also saving money on gas, you can see that you and your fellow consumers are likely adding *billions* of dollars to the economy. Typically, a strong economy is also good for the financial markets — and for the people who invest in them.

- *Different results for different sectors* — Different sectors within the financial markets may respond in different ways to low oil prices, even if the overall effect is generally positive. For example, businesses such as consumer goods companies and auto manufacturers may respond favorably to cheaper oil and gas. But the picture might be quite a bit different for energy companies.

You could spend a lot of time and effort trying to adjust your investment portfolio in response to low oil prices. In fact, you may well want to consult with your financial professional to determine which moves might make sense for your individual situation. Yet there's actually a bigger lesson to be learned here: Don't *overreact* to temporary developments. The recent decline in oil prices has certainly had an economic impact, but no one can predict how long these prices will stay low or what

other factors may arise that would affect the financial markets. That's why you can't reconfigure your portfolio based on particular events, whatever they may be — oil price drops, interest-rate fluctuations, political squabbles at home, natural disasters in faraway lands, and so on.

If you can keep from being overly influenced by specific events, you may be able to gain at least two key benefits: First, by not making trades constantly in reaction to the headlines of the day, you can avoid piling up heavy fees and commissions — costs that can reduce the return rate on your investments. Second, you'll find that if you aren't always thinking about what's going on in the world *today*, you can focus your investment efforts more intensely on where you want to be *tomorrow*. The most successful investors set long-term goals and don't focus on factors they cannot control, such as oil prices, interest-rate changes or other economic events. Instead, these investors make adjustments, as necessary, to accommodate changes in their goals as well as other changes, such as revisions in tax laws — but they basically stick to their same approach for the long term.

So be aware of low oil prices, but don't get so "pumped" about them that you sludge up your consistent investment strategy — because that strategy has the energy to keep you moving toward your important objectives.

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Stop by to say hi and to pickup a copy of the Rathdrum Weekly News!