



Welcome to the Rathdrum Wednesday Newsletter!

### Rathdrum Adventure Race 2015

Are you ready for the North Idaho premier alternative triathlon? You are in luck! This coming Saturday, September 12<sup>th</sup>, at 8:00am, the race starts in Rathdrum City Park. You will experience a nice mountain bike ride over Rathdrum Mountain, followed by a kayak ride through the Twin Lakes, followed by a very nice run back to City Park.

The long course will have you on a bike for 19.7 miles, a kayak for 5.5 miles, and running for 5.3 miles, for a total of 30 ½ miles!

The short course will have you on a bike for 5.4 miles, a kayak for 2 miles, and running for 5.3 miles, for a total of 12 ¾ miles!

For more information about this event you can visit the event website at <http://www.RathdrumAdventureRace.org>, or the chamber website at [www.RathdrumChamberOfCommerce.com](http://www.RathdrumChamberOfCommerce.com).

If you want to sign up for the event, you had better hurry! You can sign up online at [www.active.com/rathdrum-id/triathlon/races/rathdrum-adventure-race-2015](http://www.active.com/rathdrum-id/triathlon/races/rathdrum-adventure-race-2015).

Rathdrum Chamber of Commerce

They have published their September 2015

newsletter. To get on their email blast, you can sign up on their website at [www.RathdrumChamberOfCommerce.com](http://www.RathdrumChamberOfCommerce.com), or send an email to [Office@RathdrumChamberOfCommerce.com](mailto:Office@RathdrumChamberOfCommerce.com) and they will get you signed up!

### Rathdrum City Council Meetings

There is a city council meeting tonight at Rathdrum City Hall. You can download the proposed agenda from their website at [http://www.rathdrum.org/vertical/sites/%7BB217A04D-FA9D-403A-9D25-24962991B1D9%7D/uploads/September\\_Council\\_Packet%281%29.pdf](http://www.rathdrum.org/vertical/sites/%7BB217A04D-FA9D-403A-9D25-24962991B1D9%7D/uploads/September_Council_Packet%281%29.pdf). Beware, it is a 64 page document!

### School Zones

As you know, school started yesterday, so please be mindful of students and parents on the sidewalks and in the crosswalks, and your speed in school zones.

### Stories Wanted

Do you have a story about Rathdrum or the surrounding area you want to share? Have you been to an event and want to share?

We are accepting article submissions because, after all, we are a community newsletter!

## We are in need of items for the Rathdrum Adventure Race.

Submitted by Shanie Rountree

This is a great way to promote your business. We have entries from all around the area, reaching as far as the west coast. Idaho; Rathdrum, CDA, Post Falls, Hayden, Sandpoint, Post Falls, Spirit Lake and Bonners Ferry, Washington; Spokane, Yakima and Kirkland. We even have an entry from Houston, TX.

What we need are items for the race entry bags (50 items); Coupons, business cards, pens, pencils, letter openers, etc. Anything that will promote your business.

We also need items for our raffle drawings. Something nice we can give away.

We will need these items by noon, Thursday, September 10

Please let me know if you are interested in this opportunity.

You can bring the items to the Chamber office at 8184 W. Main St., Rathdrum or call

the chamber at 208.687.2866 and I can pick them up at your convenience.

## Volunteers Wanted

Did you know that most open to the public events, events such as Rathdrum Days, the Rathdrum Adventure Race, and December d'Lights to name but a few, are planned and coordinated by volunteers?

Would it surprise you that it is the same group of people year after year?

To get bigger and better, many of these events could use an extra set of hands, or a couple of sets, or a dozen sets of hands.

Because in a lot of cases, the pool of people willing to volunteer their time to an event dwindles to but a single mad woman. At some point, people get tired and events get called off.

If you have an interest in becoming a volunteer at any one of the public events held around the area, contact the event coordinator.

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.

You're Invited



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# Social Security Questions?

## We've Got Answers.

Social Security will likely be the foundation of your retirement income. Before you retire, it's important to understand your options and the effect your decisions have on your retirement.

Join us for our presentation *Social Security: Your Questions Answered*. We'll discuss:

- How does Social Security fit into my retirement income plan?
- When should I start taking benefits?
- What about taxes?

Understanding Social Security  
September 10th @ 6:00pm

The Turn (Twin Lakes Village)  
5416 W Village Blvd  
Rathdrum ID 83858

Hors d'oeuvres will be served.

We hope you and a guest will join us. Please call Tamie Phelps at 208-687-5765 or email [tamie.phelps@edwardjones.com](mailto:tamie.phelps@edwardjones.com) by September 9th @ 5:00pm.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor regarding your situation.



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MAKING SENSE OF INVESTING

## Community Calendar

Wed Sep 9	<p>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</p> <hr/> <p>Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm <a href="http://www.RealChoicesClinic.com">http://www.RealChoicesClinic.com</a></p> <hr/> <p>Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm</p>		<p>16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212</p>
		Wed Sep 16	<p>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</p>
		Thu Sep 17	<p>Rathdrum Area Chamber of Commerce Monthly Luncheon Shepard of the Hills Lutheran <a href="http://www.RathdrumChamberOfCommerce.com">www.RathdrumChamberOfCommerce.com</a> 12:00pm - 1:00pm</p>
Thu Sep 10	<p>Social Security: Your Questions Answered Presentation by Debbie Holmes with Edward Jones Investments Starts at 6:00pm For more information or to reserve your spot, please call Tamie Phelps at 687.5765 or email <a href="mailto:Tamie.Phelps@EdwardJones.com">Tamie.Phelps@EdwardJones.com</a> Please see our flyer on page 3</p>		Fri Sep 18
			<p>Free Developmental Screening Lakeland Head Start 14797 Kimo Court For more information or to schedule an appointment please call 208.687.1682</p>
Sat Sep 12	<p>Rathdrum Adventure Race Line up at 7:45am Race starts at 8:00am Rathdrum City Park <a href="http://www.RathdrumAdventureRace.org">http://www.RathdrumAdventureRace.org</a> For more information please contact the chamber office at 208.687.2866 or <a href="mailto:Shanie@RathdrumChamberOfCommerce.com">Shanie@RathdrumChamberOfCommerce.com</a></p>		Sat Sep 19
			<p>Mary Immaculate Queen School Annual Country BBQ Dinner / Auction \$30 per plate 15384 N Church Road Call Rosalinda for tickets at 208.687.8443</p> <hr/> <p>Team Hope Horseshoe Tournament and BBQ BBQ - \$5.00 per plate Horseshoe Tournament starts at \$15 individual / \$30 per Team Lightning Bar 22431 N Highway 41 Starting at 2pm See our flyer on page 8</p>
Mon Sep 14	<p>Country Breakfasts Blanchard Community Center 7:00am - 10:00am Donations Appreciated</p> <hr/> <p>Rathdrum Lions Club Dinner Meeting</p>		Mon Sep 21
			<p>Country Breakfasts Blanchard Community Center</p>

	<p>7:00am - 10:00am Donations Appreciated</p> <hr/> <p>Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212</p>		<p>#272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p>
Wed Sep 23	<p>September Equinox <a href="http://en.wikipedia.org/wiki/September_equinox">http://en.wikipedia.org/wiki/September_equinox</a></p> <hr/> <p>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</p> <hr/> <p>Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm <a href="http://www.RealChoicesClinic.com">http://www.RealChoicesClinic.com</a></p> <hr/> <p>American Legion Post 154 Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Mike Warren 208.771.0122</p>	Fri Oct 2	<p>Lakeland Joint School District #272 Curriculum Day (No school for students)</p>
		Mon Oct 5	<p>Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212</p>
		Wed Oct 7	<p>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</p> <hr/> <p>Veteran's Fundraiser Steak &amp; Bake Dinner 5:00pm - 7:30pm \$10.50 per person CJ's Lounge 14853 W Highway 53 Rathdrum Please R.S.V.P. prior to the event to Aloma Cardoza at 208.667.4488 or <a href="mailto:wc1mom@aol.com">wc1mom@aol.com</a></p>
Sat Sep 26	<p>Sportsman's Dinner and Silent Auction Benefits BASIC operating expenses Blanchard Community Center for more information call Chris 208.437.2266</p>		
Mon Sep 28	<p>Rathdrum Lions Club Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212</p>		
Wed Sep 30	<p>Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District</p>		

How do you get your event added to our community calendar? It's simple, and it doesn't cost anything! Just send an email to [Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com) with what, when (date and time), where, cost (if any), and contact or R.S.V.P. information and we will get it posted!

In order to make the next weeks newsletter, we need to have your calendar information to our office by this coming Friday. If your event is listed, and something changes, please let us know as soon as you can.

## Best Response to Volatile Markets? Stay Calm

In recent months, stocks have fallen sharply from their record highs, with one-day drops that can rightfully be called “dizzying.” As an investor, what are you to make of this volatility?

For one thing, you’ll find it useful to know the probable causes of the market gyrations. Most experts cite global fears about China’s economic slowdown, falling oil prices and anticipation of a move by the Federal Reserve to raise interest rates as the key factors behind the stock market’s decline.

On the other hand, the U.S. economy is still doing fairly well. Employers are adding jobs at a pretty good clip, wages are rising, home prices are up and overall economic growth has been reasonably solid. In other words, we are in a vastly better place than in the period before the Great Recession of 2008 and early 2009, when the financial markets bottomed out.

Nonetheless, it’s only natural that you might feel some trepidation over what’s been happening in the financial markets over the past few weeks. So, what should you do? Here are a few suggestions:

- Expect more of the same. Be prepared for more volatility, potentially including big drops one day followed by big gains the next. Until the factors considered responsible for the current volatility – that is, China’s slowing economy, low oil prices and the Federal Reserve’s decision on rates – have been fully absorbed into the market’s pricing mechanisms, big price swings, one way or another, are to be expected.
- Don’t panic. The headlines may look grim, but today’s newspapers are tomorrow’s recycling pile. Volatility is nothing new, and the financial markets are more resilient than you may think.
- Look for opportunities. By definition, a

downturn occurs when investors sell massive amounts of stocks, but it actually may be a good time to buy them, while their price is down. Look at the most successful businesses and their products and services. If you can envision these companies still being around and thriving in ten years, why wouldn’t you want to buy their stocks at potentially lower prices?

- Diversify. During the downturn, just about everyone’s portfolio was affected. But if yours took a particularly large hit, it might be because your holdings are over-concentrated in stocks, especially the types of stocks that fared the worst. You may need to further diversify your portfolio through a mixture of domestic and international stocks, bonds, government securities, real estate, certificates of deposit (CDs) and other vehicles. Diversification, by itself, can’t guarantee a profit or prevent against all losses, but it can help blunt the harshest effects of volatility.

- Review your investment strategy. Unless your goals have changed, there’s no reason to revise your long-term investment strategy, even in the face of wild fluctuations in the financial markets. Still, it’s always a good idea to review your strategy at least once a year, possibly in consultation with a financial professional. You may need to make smaller-scale adjustments in response to changes in the economy, interest rates, and so on, but don’t abandon your core principles, such as maintaining a portfolio that reflects your goals, risk tolerance and time horizon.

Investing will never be either risk-free or predictable. But by taking the steps described above, you can relieve some of the stress associated with volatility and help yourself stay on track toward your financial objectives.

*Continued on page 7*

From page 6: Best Response to Volatile Markets? Stay Calm

Past performance does not guarantee future results. Investors should understand the risks involved of owning investments, including interest rate risk, credit risk and market risk. The value of investments fluctuates and investors can lose some or all of their principal. Special risks are inherent to international investing, including those related to currency fluctuations and foreign political and economic events.

Debbie Holmes  
Financial Advisor  
Edward Jones Investments  
6600 W Commercial Park Ave  
Suite B  
Rathdrum, ID 83858  
208.687.5765



Stop by to say Hi! and to pick up a copy of this weeks newsletter!

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

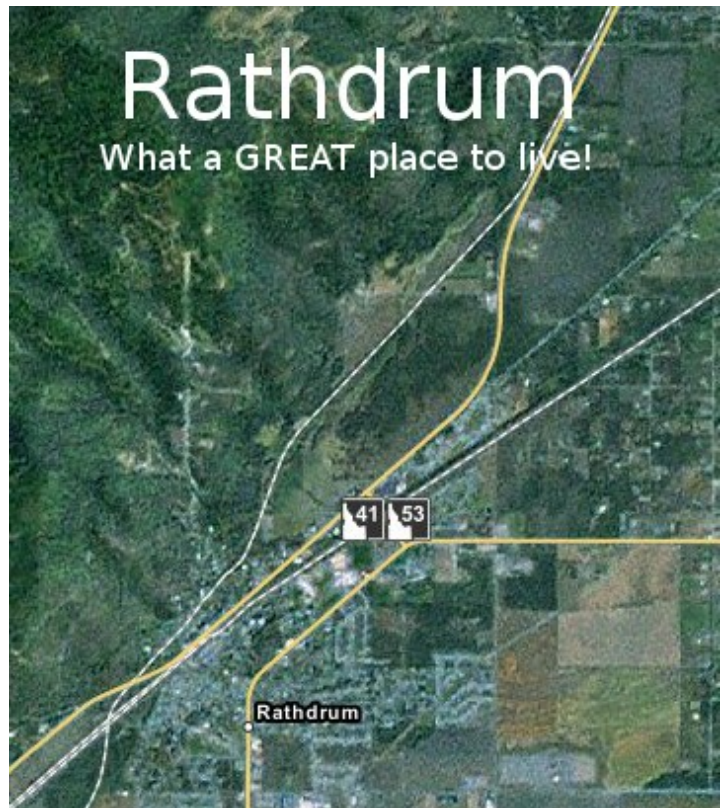
Wanted: Graphics artist able to do piecemeal work. Send a few samples along

with pricing to  
[Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com).

# F1 for HELP

- We Clean Windows But We Aren't Janitors -

Joseph Hume CCNA MCSE  
13785 West Highway 53  
Rathdrum, ID 83858  
208.687.0183 / 208.771.0687  
fax 208.687.5838  
tech@f1forhelp.net  
<http://www.f1forhelp.net>



We enjoy all five seasons, Snowy, Rainy, Buggy, Hot, and Smokey! This truly is the best place in the world to call home!

This could be your advertisement

Standard as well as Custom sizes available  
This spot is 7.5" x 1.75"

Contact [Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com) to get started!



**Scholarship of Hope**



# **Team Hope Horseshoe Tournament**

**And BBQ**

**September 19, 2 pm**

**The Lightning Bar**

**22431 N Hwy 41, Rathdrum, ID 83858**

**FAMILY FRIENDLY EVENT**

**All proceeds benefit the "Scholarship of Hope"**

**BBQ \$5.00 per plate**

**Horseshoe Tournament**

**\$30.00 per team, \$15.00 per individual**

**(includes BBQ meal)**



**For more information, contact;  
Monique Wachtel – 618-1713  
Tamie Phelps - 819-4015**

