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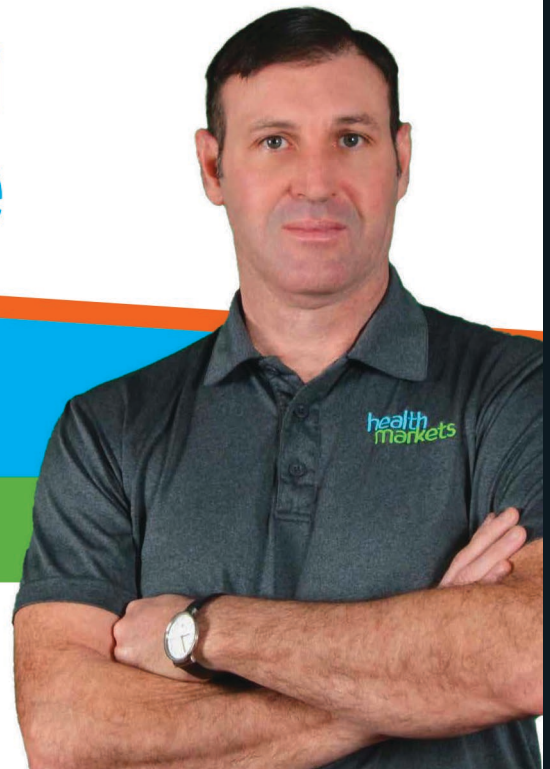
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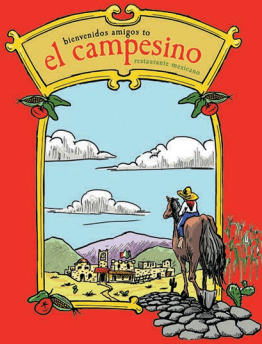
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health
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LIFE - HEALTH - MEDICARE



el campesino

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Authentic Mexican Food

ALL DAY WEDNESDAY

Margarita Special

6 DIFFERENT FLAVORS
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ALL DAY WEDNESDAYS: 16 oz CARRY OUT MARGARITAS AVAILABLE FOR ONLY \$6²⁵



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With purchase of first lunch at regular price.

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Present coupon. Not valid with other offers.
Expires 7/15/2026

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With purchase of first lunch at regular price.

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Second Dinner

With purchase of first dinner at regular price.

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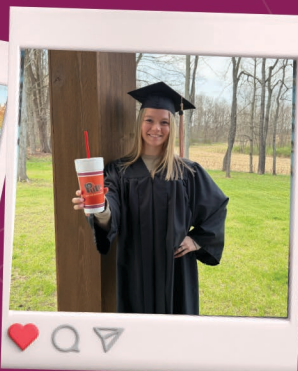
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5PM-Close ♦ Dine-In Only ♦ Call for details.

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1/2 OFF DINNER

Buy 1 dinner, get 2nd dinner
of equal or lesser value **1/2 OFF**
(Max Discount \$6. Dine-In Only)

Wild Ginger China Bistro - DINE-IN ONLY
Some restrictions apply. See store for details. Not valid
w/ other offers. One coupon per visit. Expires 7/15/26

1/2 OFF DINNER

Buy 1 dinner, get 2nd dinner
of equal or lesser value **1/2 OFF**
(Max Discount \$6. Dine-In Only)

Wild Ginger China Bistro - DINE-IN ONLY
Some restrictions apply. See store for details. Not valid
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LIGHTED LANTERN**
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Expires 7-15-2026

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SAVE 5¢
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Hope in Action

At Family Values, we want to be an instrument of hope in our community. Hope isn't just a feeling; it's a presence. This season, we honor the **mothers** and **fathers** who showed up when it mattered most, and the **graduates** now stepping up to lead. Whether you are cheering from the stands or crossing the stage, your dedication is the bridge between a dream and a reality.



Let's celebrate the good happening in our community! Share your stories of hope and encouragement on social media using the hashtag **#FVHopeInAction**. Your story might be exactly what someone else needs to hear today.

 www.FamilyValuesMagazine.com



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Not valid w/ other offers. Expires 7/15/26

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Any Purchase
of \$20 or More

QUE PASA
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Any Purchase
of \$30 or More

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Offer Valid thru 7/15/26



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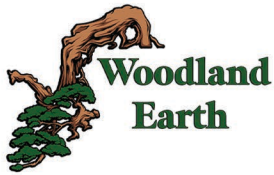
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Stay The Course: What 75 Years of Market History Tells Us About Volatility, The Iran Conflict, & Your Wealth

As tensions in the Middle East escalate following the Iran conflict, investors are watching with a familiar mix of anxiety and uncertainty. We want to cut through the noise with something more powerful than opinion: data. 75 years of it— through Korea, Vietnam, stagflation, the dot-com bubble, the 2008 financial crisis, a global pandemic, and now geopolitical conflict in the Middle East. The story that data tells is remarkably consistent, and remarkably encouraging. "It's going to rain, so you better have an umbrella." — Dave Ramsey

THE CONTEXT BEHIND 1950: WHY THE STARTING POINT MATTERS

Starting in 1950 forces us to include some of the most brutal periods in modern financial history. Surging inflation, an OPEC oil embargo, a Cold War brewing, and a stock market that went essentially nowhere for a decade. The dot-com bust from 2000 to 2002 saw the S&P 500 fall -9.1%, then -11.9%, then a devastating -22.1% — with intra-year drawdowns reaching -29.7% and -33.8% in those final two years. The 2008 Financial Crisis remains the single worst year in our entire dataset. The S&P 500 fell -37.0% on the year, with a peak intra-year drawdown of -48.8%. The average annual return from 1950 through 2025 was +11.7%. The average intra-year drawdown was -13.6%. Not a permanent loss. A temporary paper decline you had to sit through before the market recovered.

THE RULE OF 72: WHAT 11.7% ACTUALLY MEANS FOR YOUR FAMILY

The Rule of 72 is a simple formula that Dave Ramsey references often: divide 72 by your expected annual rate of return, and you get the approximate number of years it takes to double your money. At the historical S&P 500 average of 11.7% going back to 1950: $72 \div 11.7 =$ approximately 6.2 years to double. That means a \$100,000 investment in a broadly diversified growth-stock portfolio would be expected to grow to approximately \$200,000 in 6 years, \$400,000 in 12 years, and \$800,000 in 18 years. Before you add another single dollar. But here is the most important truth about that doubling: the price of admission is tolerating a -13.6% paper loss at some point in the average year. That is not a bug in the system. It is the feature. It is precisely because most investors cannot stomach that temporary decline — and sell — that the long-term reward exists for those who stay the course.

THE DAVE RAMSEY FRAMEWORK: BABY STEPS MEET BEAR MARKETS

WHAT TO DO RIGHT NOW

Dave Ramsey Baby Steps — Applied to Today's Market Volatility

Baby Steps 1-3

Still building your emergency fund & paying off debt
Good news — market volatility is not your problem yet. Stay focused.
Keep paying off debt and building your 3-6 month emergency fund.
Your wealth-building engine hasn't started — this storm isn't yours.

Baby Step 4

Investing 15% of your income
Keep investing. Lower prices mean you're buying more shares on sale.
Dave Ramsey calls this dollar-cost averaging — it works in your favor.
Do not pause contributions.
Stay the course.

Baby Steps 5-7

College savings, paying off your home, building wealth
Review your asset allocation with your advisor to confirm it still fits your time horizon — not to change it.
Do not make panic-driven moves.
Your plan was built for exactly this kind of moment.

"Do not sell in response to headlines. Selling turns a temporary paper loss into a permanent one."

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THE COST OF DOUBLING YOUR MONEY

A 30-year-old who invests \$50,000 today could expect that to grow to \$400,000+ by retirement — before adding another dollar. But that wealth creation is not free. The cost is enduring an average intra-year decline of -13.6%. In the worst years — 1974 with a -37.6% drawdown, 2002 at -33.8%, 2008 at -48.8%, and 2020 at -33.9% — the cost is much higher. Those are the years that test every investor's conviction.

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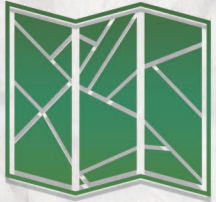


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