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Family

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NOVEMBER 30

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MONDAY - THURSDAY
3pm - 6pm



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Expires 1/15/2025

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- Pound
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Happy Holidays!

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VALUES

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HERE'S OUR GIFT TO YOU:

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ONLY \$10⁰⁰**

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Must present coupon. Expires 1/15/2025

**\$3 OFF
ANY LARGE PIZZA**

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**ANY 2 SUBS
ONLY \$12⁰⁰**

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& 25 pc JoJo's
ONLY \$27⁹⁹**

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Buy one, Get one
FREE Any Size
(of equal or lesser value) Hot McCafé
Beverage



Expires 1/15/25
One offer per coupon.
Not good with any other
offer. Valid at any Richland
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Loudonville McDonalds.



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Buy a \$10+ Arch Card, get a FREE sandwich of your choice!



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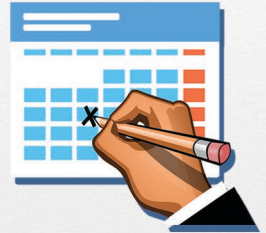
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B I N G O

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Proceeds Support The Mansfield Fire Museum

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Everyone
a Season
Full of
Light and
Laughter

(and a full belly!)
From all of us at DLX

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D | L | X

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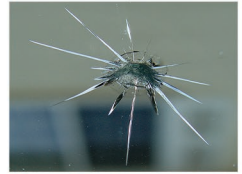
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\$10 OFF


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\$15 OR MORE

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Mansfield-Lexington

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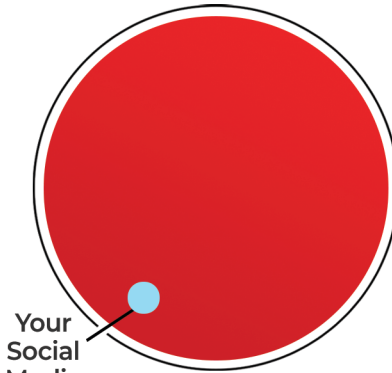
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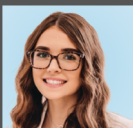



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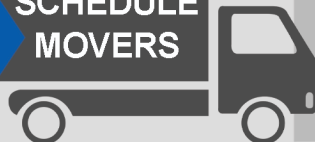


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Sat.	12/7	@ Crestline HS	Away	1:00p
Sat.	12/14	vs. Buckeye Central	Home	1:30p
Tues.	12/17	vs. St. Paul Sr. HS	Home	7:30p
Sat.	12/21	@ Lucas HS	Away	1:00p
Tues.	1/2	vs. Crestline HS	Home	6:00p
Sat.	1/4	vs. Central Christian	Home	1:00p
Mon.	1/6	@ Northmor HS	Away	7:30p
Thurs.	1/9	@ Ridgedale Sr. HS	Away	7:30p
Sat.	1/11	vs. South Central	Home	2:30p
Mon.	1/13	vs. Hillsdale HS	Home	7:30p
Sat.	1/18	vs. Tree of Life Christian	Home	1:00p
Thurs.	1/23	@ Plymouth HS	Away	7:30p
Tues.	1/28	@ Bucyrus HS	Away	7:30p
Thurs.	1/30	vs. Open Door Christian	Home	6:00p
Sat.	2/1	vs. Lucas HS	Home	2:30p
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How Dollar-Cost Averaging Can Help Investors Get Into the Market

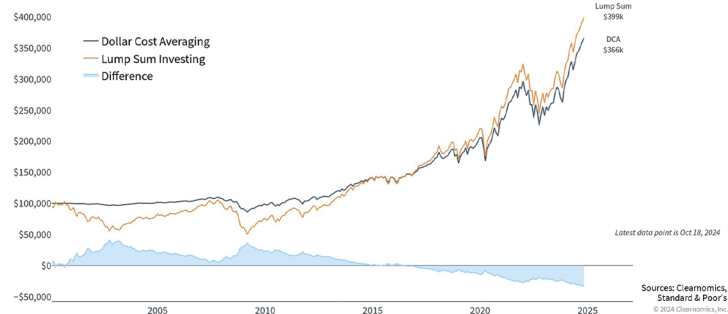
DOLLAR-COST AVERAGING AND LUMP-SUM INVESTING

With dollar-cost averaging, investors regularly invest a set amount on a pre-planned schedule. If you make regular, automatic contributions to your portfolio with each paycheck, such as through a 401(k) plan at work, you are technically already using dollar-cost averaging. Whether these investments occur monthly, quarterly, or annually turns out to matter much less than simply sticking to a plan. The opposite, investing all at once, is often known as lump sum investing. How your portfolio performs in the short run is very much determined by how the market performs immediately after the investment.

Market and Economic Chartbook | October 21, 2024

Dollar Cost Averaging vs. Lump Sum Investing

Historical performance of an initial \$100,000 lump sum investment versus equivalent monthly investments in the S&P 500 since 2000. For illustrative purposes only.



DOLLAR-COST AVERAGING CAN MAKE IT PSYCHOLOGICALLY EASIER TO INVEST

The takeaway here is less about maximizing returns (in the moment) and more about staying invested through the years and decades to maximize your returns overall. Dollar-cost averaging can help reduce risk in situations where markets fall sharply, especially early on. However, lump sum investing tends to outperform dollar-cost averaging in the long run since, historically, markets have steadily risen over time. The truth is that markets are always uncertain. Whether it's the upcoming presidential election, geopolitical conflict, or the direction of interest rates and the economy, investors may worry that the market could pull back just after they invest.

Ironically, it can be psychologically challenging to invest both when the market is rising and when it is falling, for fear that the market might be at its peak in the first case and that it might fall further in the second. So, whether dollar-cost averaging or lump sum investing makes more sense depends on the individual investor, their ability to handle risk, and their time horizon.

GETTING INVESTED SOONER IS BETTER THAN WAITING FOR THE RIGHT TIMING

Whether you choose to dollar-cost average or invest all at once, getting into the market sooner has historically been better than "waiting for a pullback." Waiting for a better time to buy or trying to "buy the dip" has tended to backfire. Since the market tends to rise over time and can rebound unexpectedly, even the worst timing is often better than being out of the market.

Just as a diversified portfolio can help reduce overall risk and volatility, so can dollar-cost averaging when it comes to investing over time. Dollar-cost averaging may not be the mathematically optimal way to invest since lump sum investing has tended to outperform over history. However, it can help investors stay focused in the long run without worrying about every market event or trying to time the market perfectly. Seeking the guidance of a trusted financial advisor is the best way to determine the approach that works best for your specific goals. If you do not have an advisor, the team at Whitaker-Myers Wealth Managers is available to help answer questions you have about investing if you are interested in learning more.

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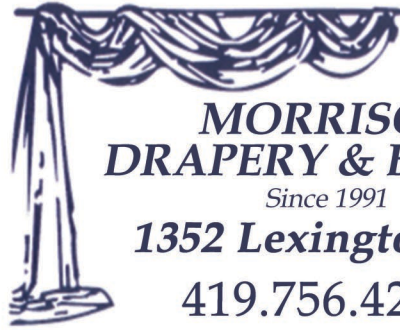
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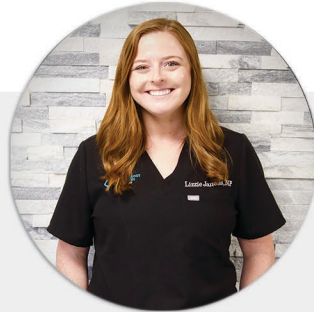
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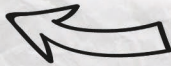


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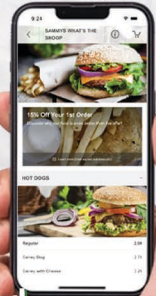


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