

WOOSTER COMMUNITY Family VALUES

WIN A \$50
GIFT CARD TO
BOBA BOWL!

**FIND TRUSTED LOCAL
CONTRACTORS IN
OUR IMPROVE YOUR
HOME & LIFE SECTION!**

***Make a BIG
Impact When
You Shop SMALL
This Holiday
Season!***

HVAC STARTING SOON.

ADULT & COMMUNITY EDUCATION AT WCSCC • 330-669-7070 • www.wcsc.org



Give a Gift - Receive Joy



This holiday season, you can make a direct impact on local children by sponsoring a child in the care of *Wayne County Children Services*.

We are seeking individuals and groups to participate in our "Make a Wish" gift-giving program.



CONTACT US WITH QUESTIONS!

www.waynecsb.org

330-345-5340

2534 Burbank Rd • Wooster, OH



OLIVE LANE

OILS AND VINEGARS

137 West Liberty Street • Wooster, OH

330.601.1645 • OliveLaneOils.com

Open 7 Days/Week • Extended Holiday Hours!



**SAMPLE 50+ VARIETIES OF PREMIUM
OLIVE OIL & BALSAMIC VINEGAR!**



*Gift Baskets
Available!*

**ECO-FRIENDLY HOME GOODS • ITALIAN PASTA
GLUTEN-FREE PANTRY AND BAKERY ITEMS**

Don Walton Insurance

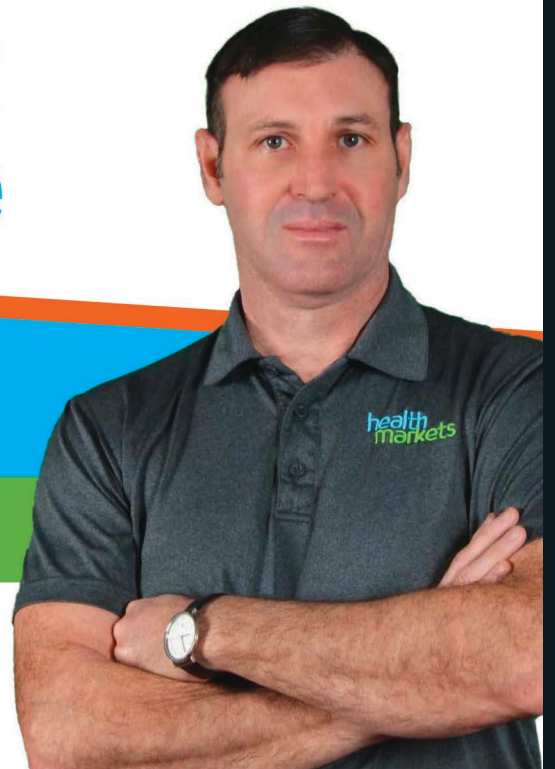
DonWaltonInsurance.com

donald.walton@healthmarkets.com

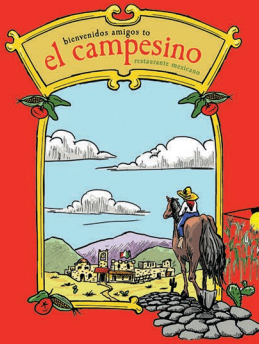
330.439.4111

**health
markets.**

127 E Liberty St
Suite 260
WOOSTER



LIFE - HEALTH - MEDICARE



el campesino

177 W Milltown Rd
330.345.6263

Happy Holidays!

Margarita Special
6 DIFFERENT FLAVORS
ONLY \$1⁹⁹



ALL DAY WEDNESDAYS

CARRY OUT MARGARITAS AVAILABLE

\$2 OFF

Second Lunch

With purchase of first lunch at regular price.



DINE-IN OR CARRY OUT
Present coupon. Not valid with other offers.
Expires 1/15/2025

\$2 OFF

Second Lunch

With purchase of first lunch at regular price.



DINE-IN OR CARRY OUT
Present coupon. Not valid with other offers.
Expires 1/15/2025

\$3 OFF

Second Dinner

With purchase of first dinner at regular price.



DINE-IN OR CARRY OUT
Present coupon. Not valid with other offers.
Expires 1/15/2025

\$3 OFF

Second Dinner

With purchase of first dinner at regular price.



DINE-IN OR CARRY OUT
Present coupon. Not valid with other offers.
Expires 1/15/2025



Wild Ginger China Bistro



Traditional Chinese Favorites ♦ Complete Sushi Bar ♦ Creative Asian-Inspired Dishes



JOIN US EVERY TUESDAY FOR **1/2 OFF** SUSHI
5PM-Close ♦ Dine-In Only ♦ Call for details.

(330) 345-6388 | 3694 BURBANK RD IN WOOSTER

Open Tuesday, Thursday, and Friday through Sunday for Lunch & Dinner

HOLIDAY GIFT CARD SPECIAL

Buy \$50, Get \$5 FREE
Buy \$100, Get \$15 FREE

Wild Ginger China Bistro
Some restrictions apply. See store for details. Not valid w/ other offers. One coupon per visit. Expires 12/24/24

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 1/15/25

MON - FRI: 7AM TO 9PM SAT & SUN: 9AM TO 9PM



JUICE AND SMOOTHIE BAR

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WOOSTER, OH
234-249-0999

PULPJUICEANDSMOOTHIE.COM



SMOOTHIES, HEALTHY WRAPS, SALADS, FRESH FRUIT AND VEGETABLE JUICE, NUTRITIOUS WHEATGRASS!

CONSIDERING INVESTING IN PRECIOUS METALS?

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VINTAGE COINS - SILVER DOLLARS - BULLION
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P & G
JEWELRY & COIN

STATE OF OHIO LICENSED PRECIOUS METALS DEALER#PM.300758.000

1847 Cleveland Rd | Wooster | 330.264.0201

Store Hours: Monday-Friday 10am-5pm

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Restrictions may apply. See store for details. Not valid with other offers.

R10S (REG. \$699)
NOW \$599

PLUS FREE SIMPLICITY SPORT (\$179 VALUE!)

PLUS TRADE IN ANY VACUUM & GET **\$100 OFF ANY VACUUM PRICED \$500+**

OFFERS VALID NOV 1ST - NOV 30TH
With coupon. Restrictions may apply. See store for details. 2411

Hear for the Holidays



Call For A
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MOST 3RD PARTY
INSURANCES

VISTA

HEARING TECHNOLOGY

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SUITE B • WOOSTER, OH

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Get in the Christmas Spirit with us!

ACRES OF FUN

FAMILY FUN PARK

3889 Friendsville Rd • Wooster, OH
330-345-4386 • acresoffun.com

- Arcade
- Laser Tag
- Roller Skating
- Mini Golf
- Wagon Rides
- Playzone
- Cookie Decorating
- Birthday Parties
- Private Events

Take a Ride on The Acres Express!

<p style="font-size: 2em; font-weight: bold;">10% OFF</p> <p style="font-weight: bold;">Acres Express Experience</p> <p style="font-size: 0.7em;">Some restrictions apply. See store for details. Not valid with other offers. Present coupon. Expires 1/15/25</p>	<p style="font-weight: bold;">FREE SKATE RENTAL</p> <p style="font-weight: bold;">Pay for One Rental, Get One FREE</p> <p style="font-size: 0.7em;">Some restrictions apply. See store for details. Not valid with other offers. Present coupon. Expires 1/15/25</p>	<p style="font-weight: bold;">2 FOR THURSDAY</p> <p style="font-weight: bold;">Buy one, Get one FREE</p> <p style="font-weight: bold;">Thursday Only. Any Attractions.</p> <p style="font-size: 0.7em;">Some restrictions apply. See store for details. Not valid with other offers. Present coupon. Expires 1/15/25</p>
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FAMILY POOLS & SPAS

Escape to a place where you can Relax, Recover, & Rejuvenate!



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10% OFF POOL & SPA CHEMICALS



Let Us Bring Balance to Your Water with a **FREE Water Analysis!**

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CHICKEN • WINGS • SUBS • SALADS • BURGERS



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Orrville, OH 44281**

 **330-684-2000**



Contact Us for Large Orders & Group Lunches!

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¡FELIZ NAVIDAD!
Gift Cards Available!

**525 N. Main St.
Orrville, OH**

330-683-0083



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M-Th 11am-9pm • F-Sat 11am-9:30pm • Sun 11am-8pm

\$2 OFF
Any Purchase of \$20 or More

QUE PASA
Excludes drinks. Must present coupon.
Not valid w/ other offers. Expires 1/15/25

\$2 OFF
Any Purchase of \$20 or More

QUE PASA
Excludes drinks. Must present coupon.
Not valid w/ other offers. Expires 1/15/25

\$3 OFF
Any Purchase of \$30 or More

QUE PASA
Excludes drinks. Must present coupon.
Not valid w/ other offers. Expires 1/15/25

\$3 OFF
Any Purchase of \$30 or More

QUE PASA
Excludes drinks. Must present coupon.
Not valid w/ other offers. Expires 1/15/25

WWW.WOOSTERFLORALANDGIFTS.COM



**WOOSTER
FLORAL**

and Gifts

**WOOSTER FLORAL WISHES YOU A
MERRY CHRISTMAS**

30% OFF
Must present coupon in store. Some
exclusions apply. Expires 1-15-2025

207 S. Market St.
Wooster, OH
(330) 264-9630



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with
**Certified Christian
Life Coach Katie Foxx**

Get unstuck, find your fire,
live into your God-given dreams!
I can help you...

Live a life you truly love!

\$50 off
Life Coaching
6 session package
1 coupon per client. Expires 1/5/25

Free 1 on 1 session
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*Specializing in Primary, & Integrative Treatments for:
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a neighborly company

- ✓ FREE Onsite Estimates
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..... **YOU DON'T PAY!**

SEWER/DRAINS | PLUMBING | EXCAVATING

SERVING WOOSTER & SURROUNDING AREAS

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HOLIDAY SAVINGS!

\$57 OFF

Plumbing or Drain Cleaning Service

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ASIAN WOK

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3786 BURBANK RD - SUITE 350 - WOOSTER
(IN FRONT OF LOWE'S)



Order Online @ AsianWokWooster.com

OPEN: Tues-Thurs 11a-9:30p | Fri & Sat 11a-10p | Sun 11a-9:30p | Mon Closed

NEW! Loyalty Program

Spend \$1 and earn 1 point!

- Redeem 100 points for \$5 off
- Redeem 500 points for \$35 off
- Redeem 1000 points for \$75 off

Scan To Sign Up & Get 100 Bonus pts!



10% OFF

Any Purchase of \$17 or more

ASIAN WOK

One coupon per customer, per order. Not valid with other offer. Expires 1/15/25

FREE Crab Rangoon

Any Purchase of \$30 or more

ASIAN WOK

One coupon per customer, per order. Not valid with other offer. Expires 1/15/25

Boba Bowl

127 W. Liberty St. Wooster, OH

330-462-8323 MYBOBABOWL.COM

OPEN

Mon CLOSED

Tues – Fri 11a – 6p

Sat 9a – 7p

Sun Noon – 4p



Buy Any Drink, Get Another

50% OFF

Discount applies to item of lesser or equal value. Must present coupon. Not valid with other offers. Limit one coupon per visit. Expires 1-15-2025



SCAN TO PLACE A MOBILE ORDER



Fruit & Milk Teas | Crum Bowls | Crepes | Slushies | Smoothies | Mochi | Hot Drinks | & More!

ACKERMAN AUTO & TIRE

3493 Cleveland Rd
Wooster, OH

ackermantire.com 



**A/C Service | Alignments | Oil Changes
Tire Services | Steering & Suspension
Brakes | Tune Ups & Much More!**

CALL **330-345-6625** FOR AN APPOINTMENT!

\$20 OFF

**Brake Replacement
(Per Axle)**

ACKERMAN AUTO & TIRE

One coupon per visit. Must present coupon.
Not valid with other offers. Expires 1/15/25

\$10 OFF

Any Oil Change

ACKERMAN AUTO & TIRE

One coupon per visit. Must present coupon.
Not valid with other offers. Expires 1/15/25

Santa shops at

LIBERTY STUDIOS



SUITS
TUXES
TIES
VESTS
SHOES

CHRISTMAS PHOTOS

Holiday & Christmas Packages

\$75.00 Session fee, emailed proofs, 3
edited, retouched files emailed with letter

With this ad. Good until December 21st 2024.

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LOCAL & COMMITED TO OUR COMMUNITY

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330-264-8309

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Your Bank, Your Way.

*Happy
Holidays*

- Personal & Business
- Checking & Savings
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- Online Banking and More!

235 West Liberty Street - Wooster

Local: 330-262-1177

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"This is an awesome location for a special event! Great food, hospitality and coffee bar. Thank you!"



CATERING - COFFEE BAR - DESSERTS - UP TO 80 GUESTS

\$50 OFF YOUR HOLIDAY EVENT - RESERVE @ 330-789-1036

Promotional Dates include November 25th - January 2nd



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 excellerate
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FOR \$89.95 PER MONTH!*

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*Restrictions may apply.

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4537 Graber Rd • Fredericksburg, OH
 (330) 946-8419 • Like us on Facebook!



STOP IN & CHECK OUT OUR HOLIDAY COOKIE PLATES!



FREE
 SIDE OR DESSERT*
 WITH PURCHASE
 OF ANY HOT MEAL!

THE LIGHTED LANTERN
 BAKERY • CAFETERIA ICE CREAM • BANQUET HALL

*Free Side or Dessert of \$2.50 value. Must present coupon. Limit one coupon per customer. Not valid with other offers. Expires 1-15-25

JUNK CARS

★ **WANTED** ★

CASH

888-9 JUNK IT



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WOOSTER BICYCLES

Bikes, Lights, Shoes, Helmets, Gloves, Apparel, & Much More!

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\$25 CREDIT
Towards Future Purchase!

SERVICE TECHNICIAN
JON SHELL

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FREE Consultations!

- Private Investigations
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Gift Certificates Available!

Faith Based Business

GET UP TO \$60*

OFFER VALID 11/7/24 - 12/8/24

MICHELIN X-ICE SNOW TIRE

Get up to \$60* via Reward Card or Virtual Prepaid Card after online submission* on purchases of four (4) or more new Michelin passenger or light truck tires totaling \$900.00 or more. (Tire purchases totaling \$899.99 or less get \$40). *Terms & Conditions apply.

A&T EXHAUST & TIRE CENTER LLC

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— jewelers —

LOCK PRECISION

This watch features

- Automatic movement
- Sapphire glass
- Swiss luminous hands and indices
- 10 ATM water resistance

Officially licensed product of GLOCK.

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pharmacy
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Enjoy a **LOCALLY OWNED PHARMACY** that offers **FREE** delivery and packaging of medications, **CUSTOMER SERVICE-ORIENTED STAFF** with over 30 years of experience, **VACCINATIONS**, & accepts all **MEDICARE, MEDICAID, & COMMERCIAL INSURANCES!**

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SHOP LOCAL. EAT LOCAL. SPEND LOCAL. ENJOY LOCAL.



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UP TO **\$200 OFF Your 1st Ad!**
Call **330-464-7535** or visit **familyvaluesmagazine.com**
SOME RESTRICTIONS APPLY. CONTACT US FOR DETAILS.



DONATOS PIZZA **WOOSTER**
316 BEALL AVE
(330) 263-4724
ORDER AT DONATOS.COM

Get Your Sizzling Hot Faves Delivered To Your Door.

Out of our Delivery Area? Try **DOORDASH**



\$20.99
LG 1-TOPPING PIZZA & FULL ORDER
(10) TRADITIONAL WINGS

PROMO CODE 720 • EXP 1/15/25

MUST PRESENT COUPON AT TIME OF PURCHASE. Not valid with any other coupons, specials or catering discounts. Delivery charge extra.

DONATOS PIZZA ORDER & EARN REWARDS AT DONATOS.COM

FREE PIZZA
FREE MEDIUM 12" 1-TOPPING PIZZA
WITH LARGE 14" PIZZA PURCHASE

PROMO CODE 528 • EXP 1/15/25

MUST PRESENT COUPON AT TIME OF PURCHASE. Not valid with any other coupons, specials or catering discounts.

DONATOS PIZZA ORDER & EARN REWARDS AT DONATOS.COM

\$3 OFF
\$15 OR MORE

PROMO CODE 315 • EXP 1/15/25

MUST PRESENT COUPON AT TIME OF PURCHASE. Not valid with any other coupons, specials or catering discounts.

DONATOS PIZZA ORDER & EARN REWARDS AT DONATOS.COM

Ramps

Stairlifts

Join us during our Holiday Sale now through December 31st!

We offer products that allow you to live safely & independently in your home and community.

Check out our website for current promotions!




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www.wayneholmeshealth.com

HOLIDAY BUYING BONUS

20% BONUS CASH
FOR YOUR SCRAP GOLD
SILVER • FLATWARE
DIAMONDS • & MORE!

HURRY! OFFER ENDS 12/15.
SEE STORE FOR DETAILS.



P&G
JEWELRY & COIN

STATE OF OHIO LICENSED PRECIOUS METALS DEALER #PM.300758.000

1847 Cleveland Rd | Wooster | 330.264.0201
Store Hours: Monday-Friday 10am-5pm

Fill our Baby Boutique this
CHRISTMAS
*to create holiday cheer,
and support local families in need.*

SCAN ME



**PR=GNANCY
CARE CENTER**
of Wayne County

THE
"SMART SHOPPING DESTINATION"

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SURPLUS**

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Open Mon-Fri 8am-4:30pm & Sat 8am-2pm
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CHECK OUT OUR NEW WINTER INVENTORY!

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TREADMILLS • TOYS • GAMES
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Located Next to 3-D Meats

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Topgrain Leather Power Reclining Sectional \$1,999⁹⁹

2 Power End Recliners
Available in Espresso



Double Reclining Sofa \$799⁹⁹

With Power \$999⁹⁹

Matching Loveseat Available

Available in Portabella and Graphite



Upholstered Bed

Full \$499⁹⁹

Queen \$229⁹⁹

Available in Dark Grey or Beige



Sofa \$699⁹⁹ Loveseat \$649⁹⁹



Sofa With Dropdown Table \$749⁹⁹

Gliding Loveseat \$699⁹⁹

5 Pc Dining Set \$899⁹⁹

54" x 40" with 1 18" Leaf



Swivel Recliner \$549⁹⁹

Available in Portabella, Graphite, and Chocolate



Power Recliner \$599⁹⁹

Available in Portabella Graphite, and Chocolate

5 Pc Counter Table Set \$699⁹⁹

54" x 54"



Power Lift Recliners Starting at \$699⁹⁹



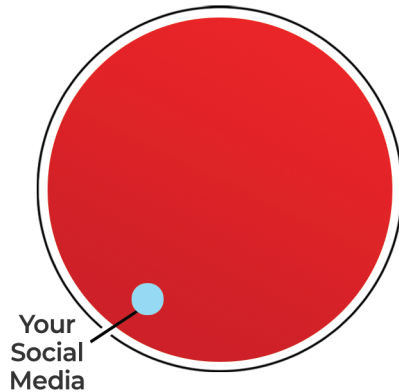
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info@familyvaluesmagazine.com



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FREE \$10 GIFT CARD

With Any Purchase!

BOOTS
— SHOES AND MORE

LIMIT 1 GIFT CARD PER COUPON. Must present coupon at time of purchase. Expires 12/31/2024

Thank You!

We're grateful to our loyal customers and wonderful community for their support over the past 10 years. We would not be here without our amazing patrons, friends, family, and neighbors. We look forward to serving you for many years to come!

Empowering small businesses with heartfelt financial support, so you can focus on growing your business.



\$50 OFF FIRST MONTH OF
SMALL BUSINESS PAYROLL SERVICES
NEW CUSTOMERS ONLY

Not valid with other offers. Must present coupon. Expires 1-15-25

\$50 OFF
BUSINESS TAX RETURN
NEW CUSTOMERS ONLY

Not valid with other offers. Must present coupon. Expires 1-15-25

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- Refrigerated & Frozen Foods
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Bulk Baking Supplies

Freshly Baked Goods



\$1 OFF

Any Purchase of \$10 or More

East Union Bulk Food Store

One coupon per visit. Must present coupon. Expires 1/15/25

\$5 OFF

Any Purchase of \$50 or More

East Union Bulk Food Store

One coupon per visit. Must present coupon. Expires 1/15/25

\$1 OFF

Any Freshly Baked Item

East Union Bulk Food Store

Excludes Walnut Creek Items. One coupon per visit. Must present coupon. Expires 1/15/25

Van's AUTO SERVICE & TIRE PROS

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Scan the QR Code to shop our wide selection of tires!



Van's is always bringing you the best

SAVINGS!



BRIDGESTONE Firestone

GET UP TO

\$100 Instant savings

GET **\$70** with purchase of 4 eligible Bridgestone tires OR GET **\$60** with purchase of 4 eligible Firestone tires + GET **\$30** when you use your CFNA Credit Card*

Free Installation from Van's Tire Pros on 4 eligible Bridgestone or Firestone tires.^A

Eligible Tires: Alenza • Blizzak • DriveGuard • Dueler • Duravis • Potenza • Turanza • WeatherPeak Destination • Firehawk • Transforce • WeatherGrip • Winterforce

GOOD YEAR BACK INCLUDING *Van's* INSTANT REBATE MATCH WHEN YOU BUY A SET OF 4 QUALIFYING GOODYEAR TIRES. ALSO INCLUDES UP TO \$125 BACK FROM GOODYEAR WHEN YOU USE A GOODYEAR CREDIT CARD.

GET UP TO \$325

See store for details Valid until 12.31.24

COOPER TIRES BACK INCLUDING *Van's* INSTANT REBATE MATCH WHEN YOU BUY A SET OF 4 QUALIFYING COOPER TIRES.

GET UP TO \$200

See store for details Valid until 11.30.24

Continental BACK INCLUDING *Van's* INSTANT REBATE MATCH WHEN YOU BUY A SET OF 4 QUALIFYING CONTINENTAL TIRES. ALSO INCLUDES AN ADDITIONAL \$90 BACK FROM CONTINENTAL WHEN YOU USE A CONTINENTAL CREDIT CARD!

GET \$310

See store for details Valid until 11.30.24

FINANCING OPTIONS
acima Leasing. | The No Credit Option
PURCHASE TIRES, RIMS OR VEHICLE REPAIRS FOR AS LITTLE AS \$25 DOWN!

6 months no interest options available!

GET UP TO \$3000 NO CREDIT NEEDED!

FLAT REPAIR

FREE

FLAT REPAIR \$25 VALUE

WE WILL PATCH, REBALANCE AND REINSTALL YOUR TIRE FOR FREE*
*IF THE TIRE IS REPAIRABLE

Cannot be combined with any other offer. Must present coupon to receive offer expires 1/15/25

FV

SLIDING SCALE

SAVE **\$10** ON **\$100**

SAVE **\$25** ON **\$200**

SAVE **\$50** ON **\$400**

OFFER NOT VALID ON TIRES.

Cannot be combined with any other offer. Must present coupon to receive offer expires 1/15/25

FV

MAINTENANCE PACKAGE

\$119.95

OIL CHANGE, CABIN FILTER, ENGINE AIR FILTER, WIPER BLADES, TIRE ROTATION AND DIGITAL INSPECTION

Synthetic Blend Oil Change - Up to 6 quarts - Additional quarts are extra. (excludes diesel and specialty oil)

Cannot be combined with any other offer. Must present coupon to receive offer expires 1/15/25

FV

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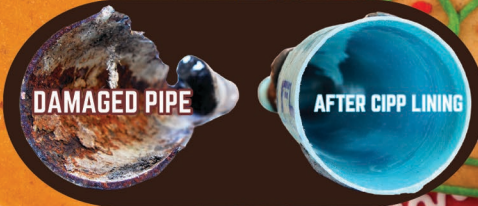
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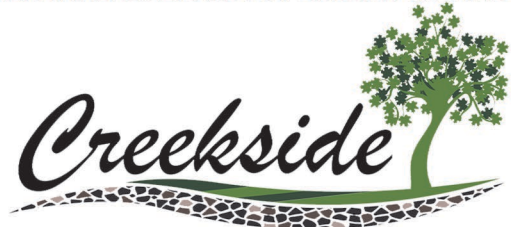
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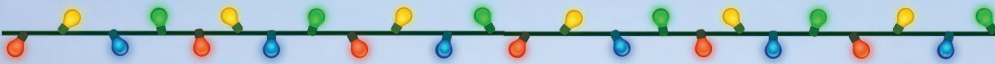
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How Dollar-Cost Averaging Can Help Investors Get Into the Market

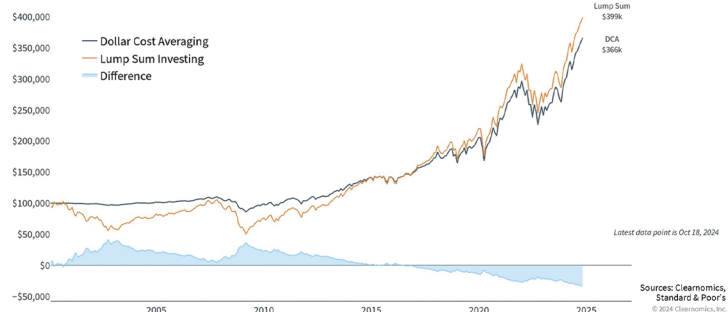
DOLLAR-COST AVERAGING AND LUMP-SUM INVESTING

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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