



## Three lessons to learn from recent market volatility!

What 2008's bumpy market can teach us about diversification, staying in the market, and asset appreciation.

As you work with your financial adviser to weather the current bumpy market, consider these lessons from 2008:

1. **No asset will continue to rise forever.** When many homeowners first purchased their homes, they were so certain that housing prices would continue to rise that they signed up for adjustable mortgages with low "teaser" rates. Unfortunately, when home prices fell in 2007 and mortgage rates were reset, these lower rates were no longer available. As a result, some homeowners couldn't meet their inflated mortgage payments and were forced to forfeit their property.

The bottom line: Don't take on more risk than you can handle. Be prepared for the time when assets will decline.

2. **Don't try to time the market.** The first six months of 2008 were a volatile period during which the unmanaged Standard & Poor's 500 Composite Index, a broad measure of the stock market, lost 12.8% (excluding dividends). Some investors tried jumping in and out of the market to take advantage of the fluctuations. But that was a mistake.

If you had invested \$10,000 in the S&P 500 on January 1, 2008, but missed the five best market days by moving in and out, your investment as of June 30 would have been worth \$7,433 — a loss of 26%. If you had stayed in the market, your investment would have dropped to \$8,717 for a much smaller loss of 12.8%.

The problem with moving in and out of the market is that you have to make two good decisions: to get out at the right time and to get back in at the right time. You also may face negative tax consequences if you redeem or exchange shares.

3. **Diversification can help smooth volatile periods.** Many investors have been hurt because their portfolios were not diversified. In any market, work with your financial adviser to spread your risk by selecting a mix of mutual funds composed of stocks, bonds and money market instruments — as well as mutual funds invested outside the United States.

Jim Rothenberg

Capital Research & Management Co. (NWW 401K Co.)

## New Hires, Role Changes

As we move into the fall and winter seasons, we would like to introduce you to our newest employees. Please take a moment to welcome the following new/transitioned employees to Leading Media & Times Litho.

**Martha Ortega** has taken on the janitorial role.

**Ellen McCowan** has moved into her new role as Customer Service Rep.

In the bindery, **Rhonda Underwood**, **Nicolas Otzoy-Mejia**, **Irma Valdez**, and **Richard Hillard** have joined the team.

**Jim Sparkman** has joined our Shipping & Receiving department.

**Jeff Voyles**, who has worked at Northwest Web since 1994, has made the move to Times Litho and is now working as a Scheduler/Purchaser.

**Bryan Bradetich** has also made the move to Times Litho from Northwest Web and is currently working as our Purchaser.

**Ken Sparks** is now in charge of the Shipping & Receiving departments, in addition to his role as Fulfillment and Inventory Manager.

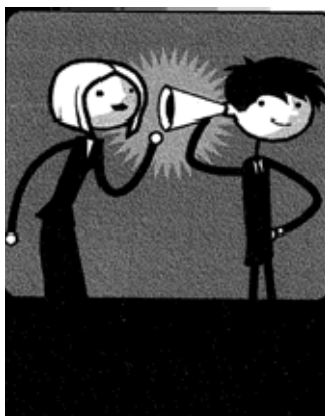
Congratulations and thank to all these employees, new and old. We're glad

## Six Tips to Becoming a Better Listener

Listening may seem like a pretty easy task to most of us, but becoming a good listener is not as easy as it sounds. Becoming a good listener is one of the most important things you can learn because it can *significantly improve your relations with others, as well as your job effectiveness.* We listen to understand, and if we are not really listening then we are left understanding only about a third of what we need to know. Follow these six tips to boost your listening skills.

1. Listen more than you talk.
2. Stay focused on what the other person is saying, not what you are going to say next.
3. Never finish another person's sentence

4. Resist the urge to dominate the conversation.
5. Give feedback but don't interrupt.
6. Occasionally let the person know you are listening by mirroring what they have said in brief.



### Hand Safety:

During the day, your hands grip and release, twist and bend, push and pull. They'll go anywhere they're sent and act as wisely as the person to whom they belong. So, what's the best thing you can do to keep your hands safe? **Pay Attention!** Think about what your hands are about to do then do what's necessary to keep them safe.

*Here are common types of hand injuries and what you can do to prevent them:*

**Repetitive Motion Injuries:** If you make the same moves the same way for long periods of time, your muscles get tense and tired and are at greater risk of injury. You can prevent hand fatigue and muscle injury by rotating tasks, changing the motion or position of your hand or varying your grip.

**Contact Injuries:** Prevent a contact exposure to solvents, acids, cleaning solutions, flammable liquids, or other substances that can cause burns or damage tissue by reading the product labels, using the right glove or barrier cream, and washing your hands frequently.

**Traumatic Injuries** can occur when hands are caught, pinched, crushed, punctured, torn or cut. Safety precautions include watching where you put your hands; using shields, guards or gloves; handling knives and tools with care; and keeping hands, jewelry, and clothing away from moving parts. Follow all lockout/tagout procedures for machinery and equipment. And, when carrying loads in or out of tight spaces, take extra care to protect your hands from being pinched, scraped or crushed against walls or doorways.

Good housekeeping is another way to protect your hands from injuries. Wear gloves or use a dustpan and broom to clean up broken glass, metal shavings or nails-never use your bare hands.

If you injury your hand, report it and get proper first aid or other medical attention immediately.

Protect your hands. They're important to your work and your quality of life.

### Anniversaries

#### November

<b>John Hamburg</b>	<b>3</b>
<b>Janine Hendrix</b>	<b>6</b>
<b>Mark Marth</b>	<b>10</b>
<b>Ellen McCowan</b>	<b>4</b>
<b>Ken Sparks</b>	<b>1</b>

#### December

<b>Dylan Thompson</b>	<b>2</b>
<b>Mark Hatcher</b>	<b>2</b>

### Birthdays

#### November

<b>William Vertal</b>	<b>11/06</b>
<b>Nicole Pearson</b>	<b>11/12</b>
<b>Ken Altizer</b>	<b>11/13</b>
<b>Tim Crocker</b>	<b>11/15</b>
<b>Janine Hendrix</b>	<b>11/18</b>
<b>Maria Cierra-Zuniga</b>	<b>11/24</b>
<b>Kevin McGrady</b>	<b>11/24</b>
<b>Donna Doperoy</b>	<b>11/24</b>
<b>Kevin Carter</b>	<b>11/27</b>
<b>Richard Hillard</b>	<b>11/28</b>
<b>Frank Moser</b>	<b>11/29</b>

#### December

<b>Rhonda Maillard</b>	<b>12/12</b>
<b>Douglas Schmidt</b>	<b>12/13</b>
<b>Russ Wilkinson</b>	<b>12/18</b>
<b>Martha Ortega</b>	<b>12/23</b>
<b>Raul Rojas</b>	<b>12/25</b>
<b>Addie Campbell</b>	<b>12/26</b>
<b>Mike Zavrnsnick</b>	<b>12/28</b>

### Submit Your News

Friday, November 5th, is the deadline for the November newsletter.

If you have an idea or announcement for future issues of *Leading the Way*, contact **Rhonda Maillard** in Eugene at rmaillard@leading-media.com or at 541-345-0552 ext 228.