ON LIBERTY



'Ask not what your country can do for you'

resident John F. Kennedy's weighty exhortation is a vignette of the heart of American values. With the possibility of global nuclear war looming, Kennedy, in his inaugural address, encouraged all Americans to embrace their obligation to serve their fellow countrymen by answering the "call to bear the burden of a long twilight struggle, year in and year out, 'rejoicing in hope, patient in tribulation' — a struggle against the common enemies of man: tyranny, poverty, disease, and war itself."

Indeed we have many proud moments of solidarity in our country's history that have served to ensure our freedom and liberty. Our nation's Founders and many great American (and non-American) leaders have fought valiantly to defend against the rise of limitless power both at home and abroad. We hold this truth to be self-evident: that tyranny is evil in nature and in practice.

While they are a rallying cry for good, Kennedy's famous lines have also been manipulated over the past 60 years by progressives who weaponized them in an attempt to brow-beat their fellow Americans into submission to the party line for the sake of "duty."

It becomes increasingly disheartening to watch our citizenry grow in its cavalier (or even sinister) attitude toward basic principles like "liberty and justice for all." We were meant to be, as Kennedy reminded us, a nation of men and women who pursue goodness for the sake of goodness itself, willing to "pay any price, bear any burden," and "oppose any foe to assure the survival and the success of liberty."

The indifference to our duty to protect liberty and pursue truth is evidenced by the widespread idolization of creature comforts and the neglect of civic duty. We've become entitled and dismissive of our nations values and the hard-fought battles necessary to realize them.

The problem of laxity is not the most imminent threat to liberty, however. The greatest affront to liberty in our nation is characterized by the megalomania that has gripped our politicians and those within the progressive left. Politicians and laypeople alike have grown more vocal about their obsession with power; they hold to Marxist ideology and work fervently to strip people of their individual rights through legislation, the judicial system, social blacklisting and "cancel culture." These people will stop at nothing to obtain and exercise power over tnose whom they consider obstacles.

The worst part is that many of us believe that the leaders we elect will be able to cure our societal woes. Again, Kennedy reminds us that victory over these "common enemies of man" will not be achieved within "the first one hundred days ... nor the life of this administration ... nor even perhaps in our lifetime on this planet." Kennedy was humble enough to admit that he did not singularly hold the key to unlocking a decisive victory over evil in the world; yet today it seems to be commonplace to look to the federal government and the office of president as our personal and national saviors.

Have we forgotten the hundreds of thousands of American citizens sent to internment camps under Democrat President Franklin D. Roosevelt? Do we remember Kennedy's own Bay of Pigs fiasco and failure to subdue the Communist forces in Vietnam? What about our decades-long "war on drugs"? While it is true that the federal government does play an important role in protecting the rights of its citizens, its main focus has never been nor should it be — to solve the problems that face humanity. The responsibility lies with

Government will fail us, and, as the maxim goes: "the bigger they are, the harder they fall." To believe in an infallible government is simply delusional. Our congressmen and congresswomen, senators, Supreme Court justices, and the president himself are, after all, only human. Moreover, those who think having the "correct" people in positions of authority will lead to a more just, equitable society need only look within themselves and ask how they, on a personal level, are contributing to such a cause. Do you seek to do justice, love mercy, and protect the rights of your neighbor, or is this something you're all too happy to pass up the chain to those with more power to effect "real" change?

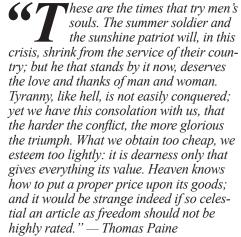
What will you think when your beloved politicians, the saviors of our day, fall short? Worse, what if they succeed in their stated goals and, by obtaining the support of their constituents, legislate unto themselves unlimited authority and power to oppress dissenting voices like we've seen repeated by totali-

tarian regimes since the dawn of civilization? The desire for power and godlike status is built within the human soul; only by selfdenial and the acceptance of duty to a cause outside of ourselves do we find true freedom.

Devin Patton is a third-generation Wallowa County native whose pastimes include the study of ag economics, history and free

Remembering Rush Limbaugh





This belief, the love of this country and his love for its citizens. I believe were some of the driving forces behind Rush Hudson Limbaugh's ethos for showing up every day for 30 years to educate the American people. He sacrificed everything to protect, serve and preserve the way of life set forth by our great Founders and the Founding

Even in the last moments of his life, when he could have been pursuing his own personal goals or "bucket list," Rush focused like a laser in fighting for the everyday American and our sacred rights and beliefs.

Background

My background was from a single-parent household run by a mother that worked split shifts as a waitress to support three kids in the hellhole now known as the California Bay Area. I grew up in the '60s with

the values of sex, drugs and rock-and-roll. This, of course, led to a deep-seated need to expect and feel entitled to all the handouts that Lyndon Baines Johnson and the Great Society welfare programs had to offer.

I later, not being able to afford college, volunteered for the U.S. Air Force. This taught me respect and responsibility and supplied me an education as a medical tech, specializing in microbiology. This gave me the ability to survive but I still remained a self-absorbed, self-righteous, Californicating liberal Democrat.

I pursued a career in the pharmaceutical engineering field, worked for notable biotech companies, I was the first woman brewmaster in the state of Montana. In 1993 at one of the breweries, the owner listened to the Rush Limbaugh show every day. I was offended. Rush talked about "femi-nazis" and degraded all the beliefs I had been indoctrinated with.

I then met a man that changed my beliefs, values and life. This was my late husband, George Ballard. He taught me what was truly important and a different way to interact with the rest of humanity. He taught me to care about and respect the rights and dignity of others selflessly. We started our own Brewery, Rock'N M Brewing.

We then moved to the most beautiful place in America, Wallowa County, Oregon, and I took a job in sales and later as an outof-area microbiologist. That caused me to spend a lot of time listening to talk radio.

While on the road and after on my own working out of state, my days always started with tuning in Rush Limbaugh. He was my remote friend and actually seemed to care about my well-being. He taught me the value of limited government, self-reliance and the benefit of the capitalist system. He taught me that the hard work I was taught in the military would benefit me more than expecting others to maintain my

Rush has been a constant companion that I would schedule every day around. I devoured every word I heard and employed all his principles in my everyday life. I adopted his philosophies and drew my strength for defending my beliefs and conservative principles, using his strength and wisdom as my backbone.

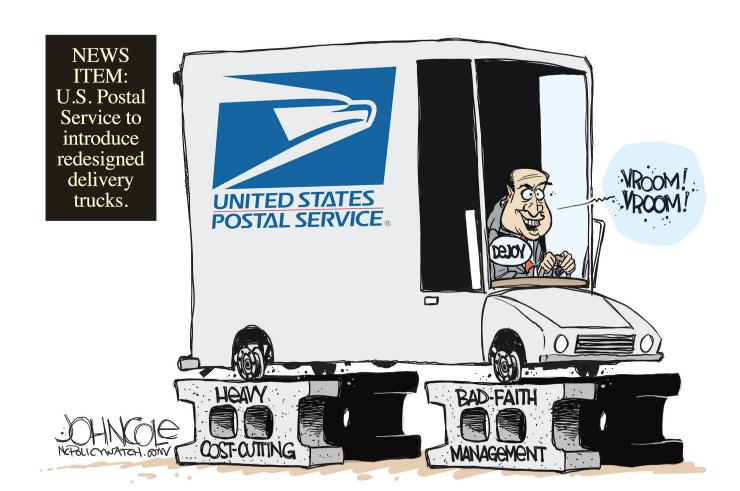
Conclusion

For the past 20 years and more, the two people that have had the greatest influence on my life were my husband, George Ballard, and Rush Limbaugh. They provided the strength that sustained me. In the spring of 2019, the Lord called my beloved husband home after a four-year battle with cancer. I still had Rush as my daily friend that I could listen to and feel that he was talking

Then I learned that my beloved favorite MahaRushie had passed. My heart broke again, almost seeming entirely. I found it almost impossible to function and still weep uncontrollably today. I sit here and feel lonely without my husband, betrayed by a Democratic Party I once believed in now controlled by worthless pieces of human debris that illegally stole the election from Donald John Trump, and now I was left alone by the greatest teacher in my entire life — Rush Hudson Limbaugh.

As I say the Lord's Prayer and pray for The Lord to welcome Rush into the glorious kingdom of Heaven, I draw my strength to survive and continue on, with the promise to carry on the work of selflessly helping others and drawing satisfaction from the knowledge of helping them to achieve their goals, by teaching them to be self-sufficient. I know Rush and George are looking down and congratulating each other for saving my lost soul and inspiring another disciple of Jesus Christ. Thank you, God. Praise Jesus.

Jennifer Ballard is a bioengineer and microbiologist, and a veteran of the U.S. Air Force.



Are annuities a good alternative to bonds?

LAYIN' IT **ON THE LINE**



ot long ago, investors counted on government bonds to be the foundation of a stable retirement. For many years, bonds were the top choice of older, more conservative investors within a few years of retirement.

Now, though, the soon-to-be-retired, along with those already in retirement, seek alternatives to bonds. These seniors seek alternatives to bonds that can provide them with slow, steady growth without too much risk. Given the current low bond yields, there is an understandable movement away from government bonds.

Could annuities be an alternative to

Annuities are financial tools that provide guaranteed streams of predictable income when you no longer work. Wealth advisers inexperienced in the distribution phase of life are sometimes dismissive of annuities and other safe money products.

understand how annuities work and what a powerful portfolio component they can be. However, once a person discovers

Can annuities help you achieve diversification in a turbulent economic

Most investors understand that it's not a best practice to put all one's money in a single asset. On the other hand, the

through diversification may be a myth. According to a 2018 report from Statista, a leading provider of market data, there were only 5,424 actively traded companies in the U.S. However, in that same

year, there around 8,094 mutual funds. When you think it, this means that over 8,000 funds were competing for the same 5,424 securities. There's bound to be some overlap. How can you know precisely in which of those 8,000 funds to place your cash?

The answer to that question, unfortunately, is often determined by what funds your employer offers in their 401(k) plan. Out of 8,000 funds, your employer plan will probably have, at most, 25 or 30

So, of over 5,000 traded companies and 8,000 different funds, you get only a handful of options with an employer plan. If you rely solely on an employer plan for your retirement, you will very likely sacrifice diversification and proper asset allocation.

Bonds might be a choice.

In the past, employees who wanted to shore up their employer-sponsored plans often turned to bonds. Treasury and municipal bonds have repeatedly proven to be a safer means of achieving growth while mitigating risk. However, bonds may become less than ideal if overall interest rates become volatile.

While they do have some risk, bonds are typically considered a safe money product. However, in our current zero-interest environment and record-high equities markets, bonds have lost some of their luster. Investors concerned about risk but needing gains are now looking for reasonably safe alter-

natives to bonds.

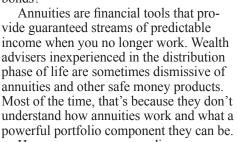
Could fixed-index annuities be the answer? A fixed-index annuity (FIA) could be the solution for risk-averse retirees and retirees. In a FIA, you give your money to an insurance company that places those funds in a general fund. The annuity company then makes investments designed to provide the highest possible gains without

unnecessary exposure to risk. FIAs minimum interest guarantee means that your principal is protected from market volatility, something that is increasingly important as you plan for retirement. For those comfortable with Certificate of Deposit-like returns, indexed annuities could be an excellent addition to

the "safe money" part of your portfolio. However, you should be aware that an indexed annuity does not take full advantage of stock market gains. In most instances, you will not receive dividends, and something known as the "participation rate" can limit gains. On the plus side, though, you will still get a minimum guaranteed interest rate depending on your contract, even if there is a market downturn. These products have no exposure to market risk.

Summing it up: Before making any decisions with your wealth, you should consult a qualified retirement and income specialist. If you're considering adding annuities to your retirement mix, do your research first and talk to a safe money specialist who understands the product's pros

As an avid outdoorsman, Joseph and the Wallowa area have been a big part of Steve Kerby's life since 1964. Steve is a Syndicated Columnists member, a national organization committed to a fully transparent approach to money management. With over 50 years in the financial services industry, Steve specializes and focuses on each individual client's goals. Visit stevekerby.retirevillage.com or call 503-936-3535 for more.



more about annuities, they usually want to include one in their retirement plan.

idea that one can balance one's portfolio