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04 HD SPORTSTER XL883C
Custom, brand new cond. only 1200 mi., garage kept, lots of chrome & extras. Must see! \$5,400
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2005 FORD FOUR WINDS 22B
3,300 mi., Pristine condition.
\$65,000
520-906-8910

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2009 SMART CAR
AT, AC, 107K mi.
\$3,550
541-991-2274
541-902-1368

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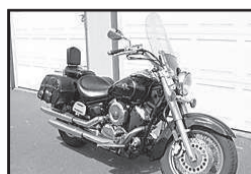
2006 BIGFOOT
24 db, excel. Cond. Fully equip, many extras. \$45,000 also available 2005 wrangler set-up for towing excel. cond.
541-997-8614



2002 JEEP WRANGLER
6cyl., 5 speed, good top & interior.
\$6,000 obo
541-999-4175



1993 21' 4" SEASWIRL OCEAN BOAT
Ford 302 engine needs repair.
Make offer
541-999-1339



2000 YAMAHA V-STAR CUSTOM 1100
Jet Black, full windshield, luggage rack, leather saddlebags and more! Low miles (10,864) runs great, very reliable, regular maintenance. \$2,500
Call 541-999-0939

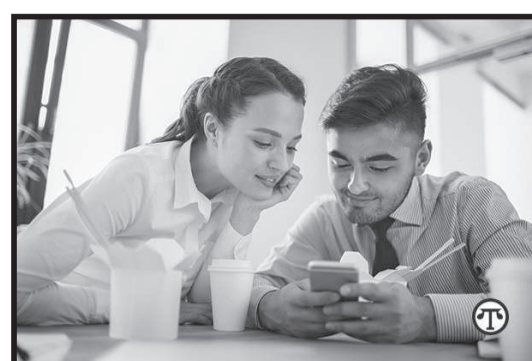


83 FORD F250 4X4
Standard cab pickup. New front brakes, has rust, 250 incline, runs good. \$1,000
No trades
541-999-2882

Managing Your Finances

The Simpler, More Affordable Way To Invest

(NAPSA)—Just as innovation is changing how people order food, shop and make travel arrangements, financial services companies have found a way technology can make investing more convenient and affordable.



Don't have the time or expertise to manage market fluctuations? Consider new technologies that can help you grow your savings efficiently.

This latest trend is often referred to as automated investing. Before jumping in with your own finances, however, it's important that you learn the details to determine if an automated investment advisor is for you.

What's automated investing? An automated investment advisor (sometimes referred to as "robo investing") uses sophisticated computer algorithms to offer low-cost managed investments. Users answer a series of intuitive questions about their financial goals, risk tolerance, and investment time horizon, and the automated advisor recommends a personalized investment portfolio suited to those needs. These portfolios are comprised of a diverse set of Exchange Traded Funds (ETFs) designed with low-cost diversification in mind. The financial services company executes the investment and automatically manages it for a fraction of the cost of a traditional advisor.

How does it make investing easier and more accessible? Not everyone has the time or know-how to manage an investment portfolio, or the inclination or ability to pay potentially hefty fees for a portfolio manager to do it on their behalf. Access to an account professionally managed by human advisors, however, was historically a problem for those who did not meet their high minimums, oftentimes \$500,000 or more.

Enter the automated advisor, which automatically monitors your investment portfolio and, as

the stock market fluctuates, rebalances holdings based on your risk tolerance, projected investment timeline and wealth outlook, to help keep you on track with your goals.

"Some people are very good at managing their own investments," said Rich Hagen, president of Ally Invest, the online brokerage and wealth management arm of Ally Financial. "Others just don't have the time or expertise. Younger investors, in particular, often don't have the assets needed to get the attention of a top portfolio manager. An automated advisor can solve the disconnect by making professionally managed portfolios accessible to more people."

Automated advisors sift through thousands of ETFs to invest your money into a range of diversified low-cost index ETFs. Like mutual funds, ETFs pool the money of numerous investors to purchase a group of stocks. Like index mutual funds, most are passively managed, which means they work to mimic the performance of a specific index such as the S&P 500 or the Dow Jones Industrial Average.

What do they cost? With an automated advisor, you don't have to pay exorbitant fees, earn a six-figure income or have thousands of dollars in savings to reap the

benefits of a professionally managed investment portfolio. Industry average fees for a human financial advisor hover around 1.02 percent, meaning costs start to add up as your investment portfolio grows. Generally, automated advisors provide customized portfolios more affordably. For example, at Ally Invest Managed Portfolios, the annual advisory fee is 0.30 percent of account assets. That means for an account with a \$10,000 balance, the monthly fee is \$2.50. Plus, there are no trading fees and you can start investing with just \$2,500.

Can I talk to a person? A purely automated service isn't always enough, even when 24/7 phone support is available. Some firms, such as Ally Invest, provide customer service from knowledgeable professionals.

How can I learn more about automated investing? Visit www.ally.com and click on "managed portfolios."

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999 ♦ PUBLIC NOTICES

999 ♦ PUBLIC NOTICES

NOTICE OF BOARD MEETING

NOTICE IS HEREBY GIVEN that the next Board meeting of Western Lane Ambulance District will be held on Thursday, October 26th, 2017 at 6:00 p.m. at Western Lane Ambulance District located at 410 9th St., Florence, OR 97439. The agenda will include: Policies and Procedures and General Business of the Ambulance District.
Publication Date: October 18, 2017

PUBLIC NOTICE

Siuslaw Valley Fire Rescue and Western Lane Ambulance District will be holding a public meeting on October 27, 2017 at 10:00 a.m. at 2625 Highway 101 N. in Florence, OR. This will be a workshop to discuss updating their Strategic Plans and IGA Implementation Plan.
Publication Dates: October 18, & 21, 2017

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF LANE PROBATE DEPARTMENT

In the Matter of the Estate of HELEN E. WEBER, Deceased.
No. 17PB07486

NOTICE TO INTERESTED PERSONS

NOTICE IS HEREBY GIVEN that the undersigned, Margaret A. McDiarmid, has been appointed Personal Representative of the above-entitled estate. All persons having claims against the estate are required to present them, with proper vouchers attached, within four (4) months after the date of first publication of this Notice, as stated below, to the Personal Representative at the offices of THOMAS C. NICHOLSON, Attorney at Law, PO Box 308, Florence, Oregon 97439, or the claims may be barred.

ALL PERSONS WHOSE RIGHTS MAY BE AFFECTED BY THESE PROCEEDINGS MAY OBTAIN ADDITIONAL INFORMATION FROM THE RECORDS OF THE COURT, FROM THE PERSONAL REPRESENTATIVE, OR FROM THE ATTORNEY FOR THE PERSONAL REPRESENTATIVE.

Dated: October 6, 2017.
Margaret A. McDiarmid, Personal Representative

ATTORNEY:
Thomas C. Nicholson, OSB #813265
552 Laurel Street
PO Box 308
Florence, OR 97439
Telephone: 541-997-7151
Fax: 541-997-7152
tnicholson@nicholsonlaw.biz

Publication Dates: October 11, 18, & 25, 2017

Graphic Search
Good luck

Wednesday's Graphic
National Chemistry Week
Oct. 15 - 21, 2017

Here is how it works...
We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office. Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

Gift Certificates must be picked up within 2 weeks of winning
Deadline for today's paper:
Thursday by 3:00 PM

BOBBY JUSTET found the National Food Bank Week Graphic on page 8B (TR Hunter Real Estate - 87190 Munsel Lake Rd. - Right of porch)
She won a gift certificate to The Chicken Coop.

Saturday's Graphic

Brought to you by this newspaper in partnership with Oregon Newspaper Publishers Association

PUBLIC NOTICES
Always in your newspaper.
Now in your inbox, too.

If nobody knows what's going on, nobody can do anything about it.

That's why we keep saying your local and state government should keep publishing their public notices in the newspaper.
Now you can stay informed AND keep those public notices in the newspaper.
Just go to publicnoticeads.com/or, sign up for the free SmartSearch service, and get all of this paper's public notices delivered to you via email.

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Things may come to those who wait...but only the things left by those who hustle.
—Abraham Lincoln

People in the long run are going to do more to promote peace than governments.
—Dwight D. Eisenhower

Failure is an event, never a person.
—William D. Brown

Yesterday is not ours to recover, but tomorrow is ours to win or lose.
—Lyndon B. Johnson

It's not that I'm so smart, it's just that I stay with problems longer.
—Albert Einstein

As soon as you trust yourself, you will know how to live.
—Goethe

It is never too late to be what you might have been.
—George Eliot

Great works are performed not by strength but by perseverance.
—Samuel Johnson
—Edmund Burke

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