Don't let investments take

a vacation

FINANCIAL

Focus

TREVOR

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STONEBRIDGE **Press**

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EDITORIAL

Why vinyl is making a comeback

In an era where digital streaming services dominate the music industry, it's fascinating to observe the resurgence of vinyl records. What is it about these relics of the past that continues to captivate new generations and rekindle nostalgia in older ones?

Vinyl records, once thought to be obsolete with the advent of CDs and digital downloads, have experienced a renaissance over the past decade. Sales have soared, with records outselling CDs for the first time in decades.

One of the key reasons behind this comeback is the tangible and tactile experience that vinyl offers. In a world where music is often reduced to intangible files on a smartphone, vinyl records provide a physical connection to the music. The process of selecting a record, carefully placing it on the turntable, and gently lowering the needle creates a ritualistic experience that digital formats simply cannot replicate.

The sound quality of vinyl is another compelling factor. Audiophiles argue that vinyl records offer a warmer, richer sound compared to the compressed audio files of digital music. The analog nature of vinyl captures the nuances and imperfections of the original recording, providing a listening experience that many find more authentic and

Moreover, the artwork and packaging of vinyl records add an aesthetic value that digital formats lack. Album covers on vinyl are often considered works of art in themselves, with their largsize allowing for more detailed and impactful designs. The liner notes, lyric sheets, and additional artwork included in vinyl releases offer a deeper insight into the artist's vision and creativity, making the listening experience more comprehensive.

The resurgence of vinyl is also driven by a growing desire for a more intentional and mindful approach to music consumption. In an age of instant gratification and endless streaming options, vinyl encourages listeners to slow down and savor the music. It demands attention and engagement, as flipping the record and changing sides becomes a part of the listening journey. This intentionality is a refreshing change from the passive and often distracted way we consume music today.

Record stores, once thought to be dying out, are thriving again, becoming hubs for music enthusiasts to gather, discover, and discuss music. Record Store Day, an annual event celebrating independent record stores, has grown in popularity, drawing crowds of eager fans looking for exclusive releases and rare finds.

Vinyl records, with their crackles and pops, their weight and presence, are more than just a medium for music they are timeless.

Letter submission policy

Letters to the Editor must include the author's name, address, and a daytime phone number for purposes of verification in order to be considered for publication. Only the author's name and the town in which they reside will be published. Letters submitted without all of the required information will not be accepted.

It is the sole prerogative of the Editor to determine whether a submission satisfies our requirements and decency standards, and any submission may be rejected at any time for any reason he or she might deem appropriate.

Summer Lawn and Garden Chore Roundup

Summer is officially here, and garden chores are in full swing. It's payoff time in the garden and all the preparation and efforts of past months will now (literally) bear fruit. While enthusiasm is at an all time high for gardeners this time of year, maintaining momentum in the garden is essential for a successful harvest. Read on, for a summary of garden tasks to check off your chore list for June (in case you need to catch up) and July.

Summer Garden Chore Roster: What to Do and When to Do It This Season

JUNE June Stats: Monthly Averages: Average temperature (Worcester, MA): High: 74 degrees; Low: 56 degrees; Precipitation:

June is the month to: Begin or step up pest control

Continue to plant your vegetable and fruit gar-

Feed and fertilize tender young plants. Give time to your lawn.

TAKE THE HINT **KAREN**

Remember not to cut it too short!

Prune and fertilize your lilacs and rhododendrons after they bloom.

Cut spent blooms from roses using sharp shears or pruners. Spray roses with a combination insecticide/fungicide, but never in very hot weather.

Don't forget your house plants. They may need repotting this month.

Take fleshy cuttings from lilacs, magnolias and other spring blooming trees to propagating.

Annuals and plants in containers & hanging baskets need water and food on a constant basis

JULY

July Stats: Monthly Averages: Average temperature (Worcester, MA): High: 79 degrees; Low: 62 degrees; Precipitation:

July is the month to:

Fertilize, water, and weed vegetable plants.

Stake or cage tomatoes.

TRAINOR Start seeds for some fall and winter crops, and also for fall-blooming chrysanthemums.

> Replant peas andlettucefor late summer har-

> Check moisture levels in the garden. Use a rain gauge to ensure proper irrigation Perform weed control

> tasks now to prevent problems later Fertilize landscape

plants in mid July.

strawber-Renovate ry beds and prune back raspberries after fruiting.

Lift and separate tulips, daffodils and crocuses. Allow them to dry out before replanting in the fall.

Prune shrub roses after blooming.

Read on for a medley of summer garden tips:

The next time you're
Turn To **HINT** page A12

Summertime is almost here — and for many people, that means it's time to hit the road. But even if you decide to take a vacation, you'll want other areas of your life to keep working — especially your investments.

So, how can you prevent your investments, and your overall financial strategy, from going on "vacation?" Here are a few suggestions:

Check your progress. You want your investments to be working hard for you, so you'll need to check on their performance periodically — but be careful about how you evaluate results. Don't compare your portfolio's results against those of a market index, such as the S&P 500, which tracks the stock performance of 500 large U.S. companies listed on American stock exchanges. This comparison may not be particularly valid because your own portfolio ideally should include a range of investments, including U.S. and foreign stocks, corporate and government bonds, certificates of deposit (CDs) and other securities. So, instead of checking your progress against a market index, use benchmarks meaningful to your individual situation, nity which is important to her and an such as whether your portfolio is showing enough growth potential based on a compounding rate of return to keep you moving toward a comfortable retirement

Invest with a purpose. When you work with breast cancer and because of this intensely at something, it's usually because you have a definite result in mind. early. Her most recent one had come And this sense of purpose applies to inback normal, but she also did regular vesting, too. If you buy a stock here, and self-exams. Months after her mammo- another one there, based on "hot" tips you might have seen on television or the In May of 2022, Amy was diagnosed internet, you may end up with a jumbled with breast cancer. She decided to take sort of portfolio that doesn't really reflect a pause from school to focus on her your needs. Instead, try to follow a longhealth, had a double mastectomy in term investment strategy based on your June and subsequently started che-financial goals, risk tolerance, asset accumotherapy. Amy and Corinne kept in mulation needs, liquidity and time horitouch with weekly phone calls during zon, always with an eye toward where you this time and Amy returned to her want to go in life — how long you plan to studies at Southbridge in the spring of work, what sort of retirement lifestyle

Be strategic with your invest-The assistance that Amy received ments. Over the years, you will likely from Corinne and others in QCC's sys- have a variety of competing financial tem of support, such as her professors goals — and you'll want your investment and tutors, helped her continue on a portfolio working to help achieve all of them. That means, though, that you'll "A huge factor in my success is likely need to match certain investments knowing that I had support from my with specific goals. For example, when learning institution and I wasn't on you contribute to an IRA and a 401(k) or my own," Amy said. "Corinne is amaz-similar plan, you're putting away money ing at her job of being an advisor, but for retirement. But if you want to help she also cares about the campus. She is your children go to college or receive some other type of post-secondary educa-Amy also began working with Tina tion or training, you might want to save Wells, director of the Counseling and in a 529 education savings plan, which Wellness Center, at the encouragement allows tax-free withdrawals for qualified of Corinne. Counseling at QCC, which education expenses. Or, if you want to save for a short-term goal, such as a wedher get through some of the emotional ding or a long vacation, you might choose an investment that offers significant along with being a student and a mom. protection of principal, so the money will be available when you need it. Ultiimpacted her life by teaching her how mately, this type of goals-based investing to use her energy wisely and allow her- can help ensure your portfolio is always working on your behalf, in the way you intended.

When you take a vacation, you will hopefully be more relaxed and refreshed. "My motivation now is to make a But if you let your investments stop workdifference. Make a change; make the ing as hard as they should, the results your investment strategy, monitor it regularly and make those moves appropriate While she's apprehensive about an- for your situation. By doing so, you can't other transition, she's excited that her necessarily guarantee a long day at the beach, but you'll have a good chance of enjoying a sunny outlook.

This article was written by Edward she completed her practicum for her Jones for use by your local Edward Jones Financial Advisor. Please contact Trevor "I really believe in QCC at South- Nielsen, your local Edward Jones Advisor bridge. I love it! I want to see the South- in Sturbridge at 508-347-1420 or trevor.niel-

SOUTHBRIDGE STUDENT SPOTLIGHT

BY CORINNE DELANEY QCC AT SOUTHBRIDGE

Amy Carr needed to figure out the quickest way to make a decent living in order to take care of her family after an unexpected tragedy left her a single parent. Friends suggested looking into Quinsigamond Community College to learn new skillsets, so she decided to investigate different programs on the college's website looking for viable options that would work for her. While her life had taken an unanticipated path, she was determined to be strong and keep her family afloat.

Amy's story is one of love, determination and perseverance.

Three decades earlier, Amy was attending Oxford High School and met Ted. They fell in love and got married right away. By 2009, she had five children and was living a very traditional and fulfilling life as a wife and stay-athome mother.

In 2013, her world was turned upside down when Ted was diagnosed with acute leukemia. Amy did her best to support him while continuing to homeschool and raise their children. After seven years of battling the disease, they ran out of treatment options and he passed away in 2020.

The following year, Amy enrolled at QCC to start a new chapter in her life, where she could be the main provider for her family. Because she loves helping people, Amy started in the Occupational Therapy Assistant program. The first year was completely online, which helped ease the transition, but she wanted to take in-person classes at the Southbridge campus because it was more convenient for her and easier to navigate. Amy hadn't been in a classroom since high school and on the first day of classes in Southbridge, she was so anxious that she almost didn't get out of her car. She was determined, however, to face those fears and took the leap with a bravery she didn't know she had.

"It was very hard for me. I only got my license when I was 41. I'm 47 now, so I had a lot going against me, but I was determined. My kids are a huge motivator. Some of this has been difficult for them, seeing me as this other person out in the world, learning about myself. But they have all expressed a sense of pride in what I've done," Amy

While she enjoyed the Occupational Therapy program, her advisor, Corinne Delaney, the coordinator of learning resources for the Southbridge campus, challenged her to figure out what she was her real passion. After some exploration, Amy decided that Human Services was the program where she felt she could truly shine, while also giving back to her commuexample for her children.

Finally hitting a stride in her studies, Amy's life was about to be disrupted again with her own health scare. and other long-term goals. Amy's mother had been diagnosed Amy had started yearly mammograms gram she found a lump.

2023, while still undergoing radiation you envision, and so on. treatment.

difficult journey.

a huge part of things at QCC for me."

is a free service for students, has helped aspects of her experience with cancer Amy said the counseling has positively

After all this, Amy graduated this May with a 4.0 GPA. She wants to continue higher education with a focus on human services and advocacy.

world a better place for somebody, could be stressful. So, be diligent about Hopefully, for a lot of somebodies," Amy said.

journey started at QCC Southbridge. She will continue working in Southbridge with her new position as a job coach at The Center of Hope, where associate degree.

bridge campus grow and thrive for peo-sen@edwardjones.com. ple in the area."