

Personal Finance:

Understanding the Investment Instruments

Updated by:
FIRSTNAME LASTNAME

Personal Finance

Introduction

Will you have enough money to retire when you are ready to quit your job, kick back, and enjoy your life? What is considered enough? Unfortunately, many people will not be able to do so. Therefore, you need to learn how budget your income and expenses; to manage your money wisely; to invest your savings prudently; and to ensure that you have enough money for your retirement. It is never too early to plan for your retirement. Because of the compounding effect, the earlier you plan, the better off you are.

The best time to prepare for your retirement is NOW. Money do not grow on trees – you need to save your money FIRST before they can grow and multiply for you. You can get started by putting aside a few dollars a week into a piggy bank, and then deposit the accumulation into an individual retirement account (IRA) account at your local bank or any online investment companies such as TD Ameritrade or Scottrade.

This research paper describes the various types of investment options that you can pick to invest in your IRA account. You need to determine what kind of risk level you are willing to take in return for the rate of return on your investment. Generally speaking, the higher the rate of return, the higher is the risk. Do your homework – there are many valuable financial resources available on the Internet. You may visit Web sites such as CNN Money, Kiplinger, The Motley Fool, and Suzy Orman. Depending on the services offered by these Web sites, you can opt to receive weekly e-mail savings or investment tips, or listen to weekly/monthly podcast series. Some of the investment instruments that you can consider are:

- ❖ Equity stocks
- ❖ Corporate bonds
- ❖ Long-term government bonds
- ❖ U.S. Treasury bills
- ❖ Mutual funds
- ❖ Fixed deposits

In the following subsection, you will learn more about each of these instruments. Read and understand how each of these investment works, and then evaluate their pros and cons,

Equity Stocks



The major stock market in the country is the New York Stock Exchange (NYSE), the American Stock Exchange (ASE), and the National Association of Securities Dealers Automate Quotation System (NASDAQ). The overall performance of the stock market is evaluated in various ways. For instance, the Dow Jones Industrial Average (DJIA) is a composite of 30 stocks with a daily average. If the market trends move up, it is called a bull market. On the other hand, if the market trends move down, it is called a bear market. Individual stocks and real estate are considered high-risk investments. However, traditionally, stocks had in fact offered an average rate of return between 7 to 10% annually. But that is never a guarantee. Warren Buffet has several quotes about investing in the stock market.

“Risk comes from not knowing what you’re doing.”

“I never attempt to make money on the stock market. I buy on the assumption that they could close the market the next day and not reopen it for five years.”

“Only buy something that you’d be perfectly happy to hold if the market shut down for 10 years.”

Source: Quotes by Warren Buffet

Bonds



If you want something a little less risky than stocks, you can consider buying bonds. When you buy a bond, you are lending money to the buyer. There are several types of bonds and they are listed below:

1. Corporate bonds – these bonds are sold by business corporations, and they traditionally pay a little more interest than the government bonds.
2. Long-term government bonds – these bonds are backed by the government; therefore, they are considered relatively safe.
3. Municipal bonds – these bonds are issued by the state, local, county, local hospitals, or colleges, instead of the federal government. One of the advantages of municipal bonds is that the interest payments is not subjected to federal income taxes.

Mutual Funds

A mutual fund is a financial investment that is managed by a team of professionals, and the investors have to pay a varying managing fee/expense. Generally speaking, a mutual fund can be described as a collection of various investment vehicles that are regulated and sold to the general public. Mutual funds typically offer mid-level risks to investors, and examples of mutual funds include money mutual funds and stock mutual funds.

U.S. Treasury Bills

U.S. Treasury bills and government securities are low-risk investments. They usually mature in a year or less. They function as a zero-coupon bonds; that means they do not pay interest prior to their maturity, but they are sold at a discount of the par value so that they can create a positive yield to maturity. Because

they are guaranteed by the U.S. government, this financial instrument has very low risk.

Fixed Deposits

A fixed deposit is a financial instrument provided by a bank and guaranteed by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per account. Because of this guarantee, the rate of return from a FD is relatively low. Be aware that FDIC does not provide guarantee to credit unions.

What does Warren Buffet have to say about people who put their money in the bank?

“Today people who hold cash equivalents feel comfortable. They shouldn’t. They have opted for a terrible long-term asset, one that pays virtually nothing and is certain to depreciate in value.”

Source: Quotes by Warren Buffet

Conclusion

How should you invest your money? There is no right or wrong answer. How you invest depends on the risk level that you are willing to accept. The choices range from the higher rate or return but more risky equity stocks to the low, but guaranteed rate of return offered by the US government. If you want to be able to sleep at night, perhaps you should stick with the very conservative fixed deposits. Besides making smart investments, don’t forget to put money aside for any unexpected emergencies and establish a healthy credit rating.

Sources

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Point of view is an important consideration. No matter what the point of view, though, you can sometimes change a ho-hum photo into a stunning masterpiece through juxtaposition. Juxtaposition is taking a photo from an unexpected angle. For example, an eye-level photo of a bird is much more interesting than looking up into a tree to take the same bird's photo.

Becoming the Subject

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Closed Sunday

Mount Sedona Hot Air Balloon Festival

See the Canyon From On High!

May 26-27, 2018

The Mount Sedona Hot Air Balloon Festival, presented by New Mexico Explore Outdoors, welcomes more than 65 hot air balloonists from across the country. One of the largest free hot-air balloon festivals in the Southwest, the event features hot air balloon races, a key grab, tether rides, and our always well-attended Ballumination! Tour Point Shepherd Park, enjoy a free arts and crafts show, visit the multiple food vendors, and get up close with antique cars and tractors. As the sun sets, you can settle back for musical entertainment and the always fabulous fireworks show over the canyon!

Saturday's events feature a 6:30 hare and hound race in which balloons try to follow a hare, ultimately attempting to land on beanbags. A balloon flight at dusk, and a balloon glow beginning at 8:00 p.m. round out the day. Get to the park by 6:30 a.m. on Sunday to watch balloons fly into the field while passengers try to grab a ring from a tall pole. Ask a balloon owner for a free tethered ride on Sunday evening. Kids will enjoy the balloon themed play area, with fairground type games including balloon pops and water balloon toss!

As for entertainment, you're in luck! Spread out your blanket, grab a cold drink, and enjoy a variety of live music daily, from country to rock and roll. With activities for the kids, shopping and entertainment for adults, and plenty of photo ops, this is a festival you won't want to miss!

This year's music acts include EZ Star, Black Dog, Rachel Mac, and the LLC Five Star Jazz Orchestra. Plenty of others will be on hand, as well. Stroll the park, visiting each live music stage, to enjoy just about any type of musical act on your playlist. Be sure to bring a lawn chair and cooler (although be aware that glass bottles are not allowed in the park).



As for the kids, hold on to your hat! Your children can pet a baby alligator, dance like a butterfly to fun tunes, get their faces painted with balloon art, and try a little limbo. At the children's village, they can enjoy John Drake as he performs his magic show. In the next booth, they can catch storytelling and puppet shows sponsored by the Williams Basin Library.

And don't forget the dogs! In a special enclosure, well-behaved dogs can participate in the Stay Connected K-9 Frisbee Toss. Dogs can splash in pools, chase toys, and dig for buried treasure. Adult supervision required, of course!

We guarantee you'll be hungry! Grab an ice cream cone or snack on popcorn as you stroll through the vendors and hot air balloons. The

barbecue cook-off is sure to be a stellar attraction, as well. With food vendors scattered throughout the park, you're never too far from your next meal.

All balloon flights and displays are weather permitting. Winds must be less than 5 mph to safely inflate balloons on the festival grounds.

Frequently Asked Questions

When is the best time to see balloons?

The best time to view balloons and get great pictures is early morning. Flights begin at approximately 6:00 a.m. each morning. It's definitely worth getting up early to see balloons grace the early morning sky. Balloons also fly at dusk (approximately 7:00 p.m. on Friday and Saturday night).

Please be aware that ballooning is extremely weather dependent. Winds must be less than 15 mph for balloons to fly. Listen to WHTQ 1350 AM or 92.5 FM for the latest on flight information.

Where are the balloons and pilots during the day?

High canyon winds make it impossible to inflate balloons during the day. Pilots and their families enjoy the same things that you do at the park—live music, quality arts & crafts, and local cuisine.

Can I purchase a hot air balloon ride during the Festival?

Due to the overwhelming demand for balloon rides during the festival, rides are not available. However, most pilots will give tether rides on Saturday and Sunday mornings. Rides can be purchased before or after the festival from Sky Glide Hot Air Balloon Company, a member of the Mount Sedona County Chamber of Commerce.

What can my children do while visiting the festival?

Children can enjoy inflatables, children's interactive entertainment, reptile displays, and face painting, just to name a few! These fun activities are located in the free, gated Children's Village open 1 p.m. - 8 p.m. on Friday, and 8 a.m. - 8 p.m. on Saturday.

Is smoking permitted on the festival grounds?

Smoking is not allowed on the festival grounds while the balloons are present. Please be courteous of other festival patrons.

Can I bring a cooler with beverage and food into the festival?

You can bring a cooler with snacks and plastic or aluminum containers. However, no glass bottles or alcohol are allowed at the festival. We do provide an assortment of unique foods at our food vendor stands.

What are my camping, RV, or lodging options?

While you cannot camp or park an RV on the festival grounds, there are camping options nearby. Check with the Mount Sedona County Chamber of Commerce for a complete list of camping facilities.

How can I plan for the best experience?

- Although there is no perfect formula, the following tips should insure that you have all the bases covered!
- Wear good walking shoes. The park encompasses 15 acres, so hiking is a strong possibility.
- Bring sunscreen. There is very little shade.
- Get to the park early. When the balloons inflate, long lines form.
- Wear comfortable, cool clothing. If you take tether rides, the flame does make it hot in the basket.
- Bring a camera and tripod. The ballumination at dusk is a beautiful photo opportunity, but the low light makes a tripod a necessity.
- Bring lawn chairs and/or blankets.
- Bring, or prepare to buy, plenty of water.
- Bring Frisbees or balls for children to play with in the large open field while you wait for a show to begin.

Event Schedule

Saturday (5/26/18)

6:00 AM (Saturday Morning) Pilots Briefing

6:30 AM Hare and Hound Race

5:00 PM Pilot Briefing

5:30 PM Fun Flight

6:30 PM Tethers

8:15 PM Balloon Glow

Sunday (5/27/18)

6:00 AM Pilots Briefing

6:30 AM Lynn Layton Key Grab

5:00 PM Pilot Briefing

5:30 PM Fun Flight

6:30 PM Ballumination

June 23, 2018

Ms. Samantha Smith
5432 Anderson Lane
Glen Allen, VA 23059



Dear Samantha:

On behalf of the staff of DR. JOHNSON ORTHODONTICS OFFICE, I would like to remind you of our upcoming monthly informational session. We have prepared a long list of fun activities, games, and contests for you. Some of the exciting activities that I know you will enjoy include:

- Participating in the dental crossword puzzle challenge
- Writing a convincing letter to the tooth fairy
- Digging through the dental treasure chest
- Finding hidden toothbrushes in the dental office

The next monthly session will feature a presentation by Mr. Sam Price, Principal of Highland Middle School. His presentation on “What’s in Your Mouth?” will definitely bring lots of laughter from attendees. Details of our next informational session are as follows:

Date: July 12, 2018
Time: 4:00 p.m.
Where: Dr. Johnson Orthodontics Office
Williams Building
Room 3456
Richmond, VA 23060

Dr. Johnson is pleased to let you know that he has reserved Lake George Water Park for a fun day, especially for his patients. Join us on July 7 at the park! Please see the following page for a detailed schedule.

Please call our office at (804) 555-5555 three days in advance to reserve a seat and a personalized water cup. I look forward to seeing you on July 12.

Sincerely,

Firstname Lastname
E-mail Address

Lake George Water Park Fun Day!

July 7, 2018

| | |
|--------------------------------|-------------|
| Check-in | 9:00 |
| Water slide | 9:30-11:00 |
| Lunch at the pavilion..... | 11:00-12:00 |
| Wave pool..... | 12:00-2:00 |
| Bungee..... | 2:00-3:00 |
| Parent pickup at the gate..... | 3:00-3:30 |

UNIVERSITY of NORTHERN VIRGINIA

Campus Safety Guide

Your reference to campus safety



Y7Y-2345494 - © - Jannis Werner

University of Northern Virginia

Police Department

Mission Statement

The mission of the University of Northern Virginia Police Department is to provide a safe and secure campus environment where learning and educational activities are supported with safe surroundings.

Vision

The vision of a safe and secure campus is in partnership with the University community, which includes students, faculty, staff, and visitors.

- University police officers are committed to preventing crime and disorder.
- We will strive to maintain a secure environment, free from the distraction of criminal activity and disorder, for the pursuit of education at the University of Northern Virginia.
- We encourage interaction with the community and surrounding law enforcement agencies to address and solve problems.
- The core components of our problem-solving philosophy are prevention, partnerships, and problem solving.

The University of Northern Virginia has a comprehensive safety plan in place to address any crisis that may occur on campus. Our police department is a fully accredited law enforcement agency, staffed with highly trained professional officers who are prepared to respond to emergencies of all types, including gunmen or shootings. Our primary goal in emergency preparedness is to ensure that the campus community is aware of emergency procedures and is confident in our ability to address emergency situations. All university police officers have undergone specific training regarding emergencies, and regularly participate in training exercises. In addition, the University of Northern Virginia Police Department has a mutual agreement with the Anderton Police Department, the Anderton Fire and Rescue, and the Mary County Sheriff's Office, drawing upon those resources if needed.

In a crisis or emergency, the primary focus of the University Police Department (UPD) will be to locate and confront the threat immediately.

Emergency Notifications

In the event of an emergency, the University will notify students, faculty, and staff through a variety of methods:

- Phone
- Email
- Web sites
- Broadcast media
- Local radio and television stations will be enlisted to provide additional information.

Personal Safety

In an emergency situation, the initial reactions of those affected is crucial. Any violent act is tense, uncertain, and rapidly evolving. Although there is no specific set of steps to defuse every situation, each

individual must evaluate the immediate situation and make the best decision(s) regarding his or her own safety. Witnesses who can provide immediate and accurate information will be instrumental to the mitigation of the incident.

At the onset of a critical situation, take the following steps:

- Seek a safe location.
- Notify UPD at (466) 555-7676, or call 911.
- When you call for assistance, remain calm and provide your present building location and specific room number.
- Provide a complete description of the situation and suspect(s), including any weapons observed.
- Provide the location of any injured victims.
- Remain on the phone with the UPD or 911 operator until you are advised that you are no longer needed.
- When officers arrive, follow all directions immediately.

Summary

Familiarizing yourself with the information contained in this safety guide will help you and others in a time of crisis. The UPD is well prepared to deal with all aspects of an emergency, including mitigation, response, and recovery. However, you can make the difference in a positive or negative outcome in any situation by the decision(s) you make. Before an emergency arises, you should give thorough and consideration to what you would do in various situations.

Medical Emergencies

The first step in securing help for someone in need of emergency medical care is to call 911. The call will reach both the Anderton Police and the UPD. Most often, the first person on the scene will be a police officer. In addition, a local emergency service and paramedics from the Anderton Fire Department will

respond. When you make an emergency call, remember:

- The victim should not be moved, unless a move is necessary from life-threatening conditions.
- The victim should never be left alone.
- Give complete directions to the victim's location.
- Accurately describe what happened.
- Remain on the phone until the dispatcher tells you it is safe to disconnect.
- Be on hand to guide emergency workers to the victim.
- Once help has arrived, remain out of the way and keep others away from the area. Before leaving the scene, ask a police officer if any further information is needed.

Fire Emergencies

In the event of a fire, sound the nearest fire alarm in the building. Then exit the building and call 911. Provide the dispatcher with your name and address, and the location and extent of the fire. If you are aware that anyone with a disability is in the building, provide that information to the dispatcher. Only if it is safely possible, confine the fire by closing nearby windows and doors. Exit the building quickly and calmly. Do not use elevators, but follow the lighted exit signs to the nearest exit. Meet emergency officials outside the building and inform them of the location of the fire. Remain outside at a safe distance and keep others away from the building.

Homeland Security

Any threat to the safety or well-being of a person or the University community is taken very seriously. Contact the UPD immediately by calling 911 or (466) 555-7676. Provide as much information about the situation as possible. At that point, UPD will evaluate the situation to determine the best course of action.

Personal Safety on Campus

Emergency Phones

Bright blue poles are located across campus—each containing an emergency phone. Each phone is clearly marked, and each provides direct access to emergency officials. Learn the locations of those phones and make use of one in an emergency situation.

Security and Access to Campus Facilities

All academic and administrative buildings, classrooms, and offices are locked after business hours. Students and staff with access to buildings for after-hours work must lock doors after they enter and must follow all safety precautions. Above all, no one should be granted admittance to a building without appropriate credentials.

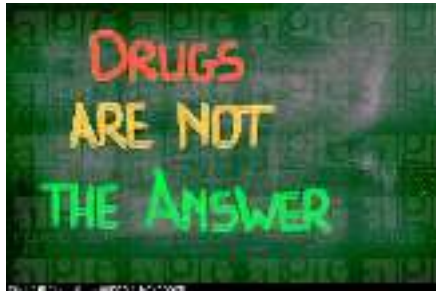
If you find yourself alone at night in a building or on campus, be sure a friend knows where you are and when you will return home. Never prop a door open in a residence hall or other campus building. Close any doors you see that are propped open. Campus police are on hand to escort anyone between locations, so please call (466) 555-0999 and ask for a police escort.

Richmond Community Center

Drug Awareness Month

Drug abuse is a serious concern. No matter what the age of the offender is, negative repercussions of drug abuse on the individual, the family, and the community, can be long-lasting and ruinous. We hope this document helps you better understand both the causes as well as possible solutions to the problem of abusing illegal drugs.

Dealing with Illegal Drugs



Anything taken out of moderation can be hazardous. Consuming illegal drugs is no exception to that rule. In fact, the abuse of illegal drugs can be hazardous to the health of everyone involved, even those who remain sober. If you have ever dealt with the stressful situation of caring for, or worrying about, someone who is obviously overdose, you know it can be tough. Some people laugh at those who are high on drugs, thinking it funny when they are behaving strange. However, there is nothing funny about asphyxiation or poisoning of the respiratory center in the brain,

both of which can result in death. Ask yourself these questions:

- Do you know about the dangers of drug abuse?
- Do you know when to seek professional help for a friend?
- Are you aware of the long-term health consequences caused by drug abuse when you are young?

Sadly, many college students wish they had sought medical treatment for a friend. Many even feel responsible for drug-related tragedies that could have been prevented. Don't let those feelings haunt you for the rest of your life. Be proactive now.

What You Should Know

First, the myths about sobering up by drinking black coffee, taking a cold bath or shower, sleeping it off, or walking it off are just that—myths. They don't work. The only thing that reverses the consumption of illegal drugs is time. And if you are suffering from drug poisoning, you just don't have time for it to wear off.

REALITY CHECK

- ✓ It takes a long time to recover from drug abuse.
- ✓ A person with a drug problem could take more than 5 years to become completely clean.

What Happens When You Are Addicted to Drugs?

Illegal drugs actually depress nerves that control such involuntary actions as breathing and the gag reflex (which prevents choking). If you have overdone it to the point of a fatal dose of illegal drugs, those body functions may stop. You may experience nosebleeds, eyes that are bloodshot or pupils that are smaller or larger than normal, and changes in appetite or sleep patterns. You could also experience seizures or sudden weight loss or weight gain.

Signs and Symptoms of Drug Dependence

Drug dependence involves all kinds of symptoms of drug abuse. Besides the physical and health warning signs of drug abuse, drug addicts will also experience both behavioral and psychological signs of drug abuse. These warning signs could include unusual or unexplained need for more cash; sudden change in relationship with friends or family; unexplained change in personality or attitude; and periods of unusual hyperactivity or agitation. Other signs and symptoms of drug dependence include:

- ✓ Tolerance: Tolerance means that you need more and more drugs to get the same effects. Are you using more and more drugs now than before? In other words, do you need more drugs to get the high as before?
- ✓ Withdrawal: When you are withdrawing from drugs, you may experience symptoms such as anxiety, jumpiness, shakiness, trembling, sweating, nausea, vomiting, insomnia, and depression.
- ✓ Loss of Control: When you are dependent on drugs, you will tend to use more drugs than you wanted to, and for longer than you intend to.
- ✓ Desire to Stop, but Can't: You will have a persistent desire to stop your drug intake, but yet you just could not stop taking or stay away from them.
- ✓ Neglecting Other Activities: You are spending less and less time on activities with your family and friends, exercising or going to the gym, or pursuing interests or hobbies because all you want to do now is take the drugs.
- ✓ Drugs Take Up Greater Time, Energy and Focus: You spend all your time taking and doing drugs and have lost interest in everything else.
- ✓ Continued Use Despite Negative Consequences: You continue to use drugs even though you know it is wrong and it is causing you all kinds of problems.

Monitoring the Future (MTF)

A nationwide survey conducted by the annual *Monitoring the Future (MTF)* of 12th grade students presented the following findings:

| Percentage | Items |
|------------|-----------------------------|
| 53.3% | never used any illegal drug |
| 58% | never smoked marijuana |
| 90.5% | never did inhalants |
| 90.7% | never did tranquilizers |
| 91.8% | never did barbiturates |
| 93.5% | never did ecstasy |
| 94% | never did cocaine |
| 96.1% | never did LSD |
| 97.6% | never did methamphetamine |
| 98.8% | never did heroin |

Consider the following steps in overcoming any drug dependence:

1. Commit to stop taking illegal drugs.
2. Set goals and prepare for change.
3. Make connections with your parents or other adults.
4. Find new meaning in life.
5. Enjoy life and do what you love.
6. Get support.