



2021



THE VOICE

May 2021
Senior Issue

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Art by Josie Lee

An End of Year Letter from the Club President

Dear reader,

What a year.

A year of uncertainty, resilience, and remote learning.

A year of challenges, reflection, and toilet paper stockpiling.

A year of goods and bads, ups and downs, and highs and lows.

This year hasn't been easy, to say the least, but we made it.

As this school year draws to a close, I want to reflect on the achievements of this year's team on The Voice as well as give my thanks. Over the past few publications, we've been able to cover a range of topics: contentious issues of debate to fun recipes, popular quarantine video games to school happenings, books to comics, among others.

The Voice has always been an outlet for students at CHS to share their ideas and spark conversations, but we could not have done it without the support and contributions of everyone involved. Thank you to our writers, artists, layout designer, and editor for your tireless dedication and creativity throughout this uncertain year. Thank you to our amazing advisors, Ms. Sullivan and Mrs. LaFlamme, for your endless support and guidance. Thank you to my fellow board members Lea, Hannah, and Josie, for being with me every step of this journey. I am beyond grateful to have worked with such an awesome team as we put another year into the books.

As for the future of The Voice, I am confident that our team next year will go on to make amazing publications and continue this legacy. Lea McGuigan and Josie Lee, our returning board members for next year, will do an excellent job running The Voice, and I look forward to watching The Voice grow and following along, this time, as a reader.

Last but not least, thank you to YOU, our readers, for supporting our platform. As always, if you or someone you know are interested in joining The Voice, we definitely encourage you to reach out to our advisors or board.

With gratitude,

Michelle Ly

President of The Voice Newspaper '21

Senior College Commitments

| | |
|-------------------------|--|
| Luke Abraham | University of Massachusetts, Amherst |
| Anna Adinolfi | Middlesex Community College. |
| Zoe Adoniou | American University |
| Marianna Assuncao | University of Connecticut |
| Sonit Bandaru | University of Massachusetts, Amherst |
| Sade Barker | Middlesex Community College |
| James Barrett | University of Massachusetts, Amherst |
| Julia Bates | University of Vermont |
| Kevin Baxter | University of Vermont |
| Jessica Bejar-Garcia | University of Massachusetts, Amherst |
| Krish Bhut | Brandeis University |
| Lily Boilard | University of Vermont |
| Morgan Boudreau | University of Maine Orono |
| Rachel Boudreau | St. Lawrence University |
| Jillian Brennan-Barbeau | Johnson and Wales |
| Logan Bruce | University of California San Francisco |
| Nick Burns | Stonehill College |
| Ryan Caulfield | University of Maine |
| Maya Chan | University of California Irvine |
| Srija Cherreddy | Georgia Institute of Technology |
| Julianne Clark | University of British Columbia |
| Evan Coady | Franklin Pierce University |
| Jennifer Coleman | Quinnipiac University |
| Astrid Collins | Northumbria University |
| Kyla Costantino | University of South Carolina |
| Laney Coughlin | University of Rhode Island |
| Kyleigh Couture | Interior Design License |
| Sofia D'Agostino | University of Massachusetts Lowell |
| Michael DeChiara | Quinnipiac University |
| Kelly Deegan | University of New England |
| Allison Dorsey | University of Hartford |
| Johnathan Durham | Military |
| Mikayla Early | College of Charleston |
| Aysha Ekengren | Clemson University |
| Katelyn Fox | Simmons University |
| Hannah Fuller | Emmanuel College |
| Jack Gallo | Electrician |
| Michael Galloway | Trade jobs |
| Skyla Garrigan | Bridgewater State University |
| Anthony Ghobrial | University of Massachusetts Lowell |
| Yabdiel González Cruz | Visual Arts and Designs |
| Kenny Goodwin | Bridgewater State University |

| | |
|---------------------|--|
| AmeerHaidar | Massachusetts College of Pharmaceutical and Health Studies |
| Mariah Hallion | Salem State University |
| Mary Hamilton | Assumption University |
| Sona Hanslia | Worcester Polytechnic Institute |
| McKaylaHardy | Emerson College |
| Jeremy Hargett | Framingham State University |
| Madison Harper | Rivier University |
| Elliot Hayes | University of San Diego |
| Emma Hebert | Ithaca College |
| James Hill | University of New Hampshire |
| Aubrey Horan | Middlesex Community College |
| Lily Hoyt | Northwestern University |
| Joey Hubbard | Keene State College |
| Amelia Hughes | University of New Hampshire |
| Jillian Jones | Ohio University |
| Sachi Joshi | University of Massachusetts Boston |
| Bailey Kaler | University of New England |
| Kendra Kehoe | St. Petersburg College |
| Shannon Kempner | Rochester Institute of Technology |
| Emma Keohane | Brandeis University |
| Sammy Kettani | University of Miami |
| Parnika Koppana | University of Massachusetts Lowell |
| Kate Krueger | Iona College |
| Dasha Krupysheva | University of Massachusetts Amherst |
| Rachel LaLumiere | University of Massachusetts Lowell |
| Cassandra Larkin | University of Massachusetts Lowell |
| Alexis Lavin | Endicott College |
| Shannon Lee | Salem State University |
| Zoe Lu | University of Illinois at Urbana Champaign |
| Jillian MacLean | University of Massachusetts Amherst |
| Pierce Magnant | DePaul University |
| Harsha Mahajan | University of Massachusetts Amherst |
| Simran Malhotra | Northeastern University |
| Gayathri Mantha | Middlebury College |
| Braeden McCall | University of Hartford |
| Katherine McMeniman | Worcester State University |
| Donald McNaught | Plymouth State University |
| Elizabeth Meinhardt | Stonehill College |
| Ethan Meltzer | Oberlin College and Conservatory |
| Sean Mescall | Westfield State University |
| Arakelian Michael | Framingham State University |
| James Mieszczanski | Worcester Polytechnic Institute |
| Connor Mitchell | University of Massachusetts Amherst |
| Peter Mitchell | United States Naval Academy |

| | |
|------------------------|--------------------------------------|
| Phil Miu | Worcester Polytechnic Institute |
| Olivia Molligi | Middlesex Community College |
| Chelsea Moody | Bowdoin College |
| Alex Moore | University of Massachusetts Amherst |
| Arianna Moreau-Goodwin | Middlesex Community College |
| Brynn Murray | Bridgewater State University |
| Jenny Murtagh | Worcester State University |
| Hannah Nettikadan | Rochester Institute of Technology |
| Ava Nordengren | Lowell Academy Hairstyling Institute |
| Jack O'Brien | UBER |
| Gabriela O'Connor | University of Massachusetts Amherst |
| Hannah O'Brien | American University |
| Shea O'Leary | University of New Hampshire |
| Atharve Pandey | University of Massachusetts Amherst |
| Aarya Patel | Northeastern University |
| Darsh Patel | University of Massachusetts Lowell |
| Sana Patel | University of Massachusetts Amherst |
| Jack Patenaude | Community College |
| Alisha Peeriz | Worcester Polytechnic Institute |
| Drew Perron | University of New Hampshire |
| Christian Perry | University of Massachusetts Lowell |
| Cam Petullo | Stonehill College |
| Alyssa Poisson | Western New England University |
| Charlotte Pulliam | University of Tampa |
| Aryan Puttur | University of Massachusetts Lowell |
| Emelia Reitman | University of Massachusetts Amherst |
| Nicolle Reyes | University of Massachusetts Lowell |
| Suzanne Reynolds | Work |
| Kristina Reynolds | Emerson College |
| Miles Riand | Ringling College of Art and Design |
| Courtney Rice | Regis College |
| Jacqui Rigazio | Fairfield University |
| Jacquelyn Ross | Nichols College |
| Amelia Rubin | Middlesex Community College |
| Haley Ruccio | Quinnipiac University |
| Gabrielle Sabbouh | University of Massachusetts Amherst |
| Keomonika Sam | University of Massachusetts Lowell |
| Anthony Sandelli | Real estate / dropshipping |
| Cole Schaefer | University of Vermont |
| Parker Schaufus | University of Massachusetts Lowell |
| Aaliyah Scott | University of New Haven |
| Niya Shroff | University of Massachusetts Amherst |
| Kaytelan Silva | University of New England |
| Anirudh Singh | Boston University |
| Lindsey Snider | Emmanuel College |

| | |
|----------------------|-------------------------------------|
| Daniel Sousa | University of Hartford |
| Cameron Srebnick | Bridgewater State University |
| Mackenzie Stacy | Salem State University |
| Gabriel Stafford | University of Rhode Island |
| Luke Stahl | University of Massachusetts Lowell |
| Quintin Stuart | Valley Collaborative |
| Tarmo Tari | Wheaton College |
| Josh Timmins | Northeastern University |
| Rithin Tirumalasetti | Northeastern University |
| Drema Uttecht | Worcester Polytechnic Institute |
| Husain Vaid | University of Massachusetts Amherst |
| Nicholas Vaz Gabriel | Suffolk University |
| Brendan Viarella | University of Massachusetts Lowell |
| Giovana Vieira | Stonehill College |
| Aditya Vijay | Northeastern University |
| Wayne Waliggo | Boston College |
| Joshua Walsh | University of Massachusetts Amherst |
| Jenna Ward | Clark University |
| Isabelle | Welch Duquesne University |
| Hannah Whitten | Emmanuel College |
| Katherine Wood | Simmons University |
| Morgan Wright | Saint Joseph's College |
| Karina Zafar | Boston University |
| Hope Zouzas | University of Massachusetts Lowell |

Congrats class of 2021 on your graduation!!
Wishing for the best in your lives wherever
that may take you.



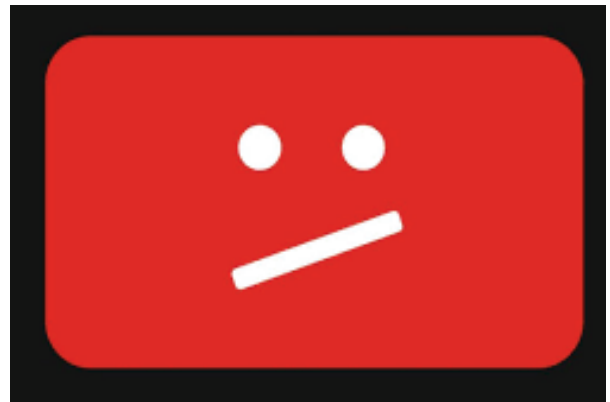
For companies during pride month, exploitation is not welcome

Lily Daigle

With Pride Month 2021 approaching in June, it's time to get ready for celebration, remembrance, appreciation for our queer siblings, and many, many, rainbows. A lot has changed since Stonewall in 1969; in preparing for this important month, many people like to stock up on rainbow-clad outfits, flags, and decor to outwardly show their pride, along with consuming media related to the queer community. As part of the LGBTQ+ community along with many of my friends, rainbows adorn our rooms and our wardrobes all year round. We watch shows with one, minor queer character. We sometimes face the moral quandary when buying pride apparel from large corporations, as we don't always know their true intentions. We struggle with watching a movie about gay people made by straight people. In the queer community, it is somewhat of a meme to joke about how companies and the media only care about us for the month of June. But, is it true? Is there merit to saying that they only performatively care about us for the month that is dedicated to us?

In June of 2019, YouTube, a company worth about \$170 billion, changed their avatar to a rainbow icon and released numerous documentaries on various topics about the LGBTQ+ community. To an un-schooled eye, this might look great; a large corporation externally expressing their support for a historically marginalized group such as the queer community seems righteous. In doing some elementary research, we can find that YouTube has previously hidden, demonetized, and straight up deleted content containing (appropriate) LGBTQ+ content. Chase Ross, a transgender YouTuber, tested it out. He posted the same video twice, one titled "Five Years Post-Op Emotional Comparison", the other titled "Five Years Post-Op Emotional Comparison (FTM Transgender)". Chase described the uploading process in a tweet, saying that he "uploaded [his] video TWICE to see if the word "transgender" would trigger the algorithm... and every step of the way was fine UNTIL I added the word Transgender. RIGHT away, the video was demonetized. Literally. RIGHT. AWAY." There is nothing

about this that is ethical or makes sense. When asked about it in an interview by Eugene Lee Yang of the Try Guys, YouTube CEO Susan Wojcicki responded to allegations that her company was demonetizing LGBTQ+ content; "that is certainly something that has come up. We have come up with something called machine learning fairness. We are doing everything we can to make sure that there's no bias if it accidentally sneaks in there." This vague answer neither confirms nor denies anything, and YouTube hasn't since donated to any LGBTQ+ funds or charities, publicly at least.





Many clothing companies participate in a phenomenon called “rainbow-washing,” which is when people or companies preach only awareness, rather than action, which is much more effective when the awareness becomes stale. H&M for example, had a wildly popular pride collection, featuring clean, sleek, non-overly-done rainbow shirts and pants in 2018. Their marketing campaign was beautifully done and adequate as they featured queer ambassadors. If I had known about it at the time, I definitely would have purchased a t-shirt from this campaign-- the t-shirts were cute. With each product (probably poorly made, as all fast fashion is) at upwards of \$20, H&M definitely made a substantial profit off of this campaign. However, the 18.2 billion dollar company donated a mere 10% of this campaign’s profits to LGBTQ+ foundations and charities. There was a lack of both transparency of where that money went to and also why H&M, a company worth well over a BILLION dollars only donated 10% of their profits for a pride campaign to LGBTQ+ foundations. In my opinion, if a large corporation chooses to speak out and support the queer community during pride month, it must come with action, and that action should be significant, especially if they are a multi-billion dollar company. There are no excuses for being chintzy, especially if they make the decision to align themselves with supporting a specific movement.

Some examples of large corporations that have done a good job with transparency and putting their money where their mouths are are:

Adidas: they are one of the biggest contributors to The Trevor Project, the world’s largest LGBTQ+ suicide prevention organization

Apple: with openly-gay CEO Tim Cook at the head, they donate to many charities

ASOS: they regularly partner with GLAAD, an organization founded to combat the HIV/AIDS epidemic. All of their pride collection’s proceeds go to GLAAD.

Considering all of the factors, buy what makes you happy while also considering that sometimes, giving directly to queer makers is ultimately better. That way, you know exactly where the money is going. Assessing the possible intentions of a large corporation before buying their pride products is a good option too. Have a safe and informed pride month!



DIXON AND CAROTA WIN SELECT-BOARD SEATS

Sara Perkins

Well, it's that time of year again. Elections have come and gone and Chelmsford has appointed its new select board members. This year we see Mike Carota and George Dixon take the seats. The final candidates had anxiously awaited this news just a short time ago; they argued their stances in a debate arranged by CHS' new "Civil Action Club" in our Performing Arts Center, which was broadcast over Youtube through Chelmsford TV's account.

The candidates debated new infrastructure, COVID precautions, and inclusivity in town. Chelmsfordians also had an opportunity to submit our own questions through the Civil Action Club. The candidates' opinions were varied, but all seemed to have a strong commitment to the town and a passion to improve. April Danielson, Mike Carota, and Latosha Dixon were newcomers to the election, facing against the incumbent, George Dixon. Throughout the debate George Dixon discussed past accomplishments as well as future adjustments for the sake of the town. He branded himself as a man of Chelmsford who's been on many boards of the town and has shown that he's been capable of improving the town. The rest of the candidates took different approaches, offering different solutions to various issues surrounding our town. Mike Carota discussed being a single father, having appreciated when Chelmsford came to his aid and wanting to continue supporting those that came to him in his time of need. Latosha Dixon supported a bright future for the town that would have the "Civil Action Club"'s full support, through efforts to increase diversity as well as to focus on economic recovery and supporting CHS and its students during these trying times. April Danielson has had a lot of experience in community service and sought to use those skills to bring Chelmsford together into an even tighter-knit community.

Though each of the candidates fought hard for the positions, Mike and George came out on top. How did this happen? CHS' students projected George's loss through his inability to answer questions about controversy that arose during his previous time as chairperson. Also, because of the hard fight for diversity that resulted from passionate cries of the Black Lives' Matter protests last July, many had predicted that April or Latosha would be selected because the town was becoming more progressive. But it seems that Chelmsford's community, more specifically its older population, favors a more familiar approach to candidacy. Despite George Dixon's mistakes or a need for a more diverse future, our populus has spoken and the election came and went. This does not mean that our students will stop fighting for a more transparent and unified future, nor that the candidates that the town has chosen are bad. The lesson here is that change is a long, drawn-out, hard fought for battle that never ends. If you walked away from this election disappointed, keep your head held high. Never stop rallying for a brighter future.



Investing for Beginners

Michael Stagnone

DISCLAIMER: None of the following article is financial advice or the opinions of a financial advisor. This is for informational and educational purposes only. All investments involve risk and past performance does not guarantee future results.

Over the last year, the rise of retail (small-cap, individual investors) traders has grown at an unprecedented rate. After the GameStop and AMC phenomenon, that surge increased even more. Financial markets provide an opportunity to invest money for a greater return than a normal savings account while also learning personal financial skills and the fundamentals of economics and business. However, that does not mean you should blindly throw your money into the markets without understanding what you're doing. Anyone who followed the GameStop momentum in late January and bought shares at \$300+ has already lost over half of their original investment¹. And it's not just GameStop; anyone who bought Under Armor, Inc. (UA) 5 years ago is also down over 50%¹. Overall, education is the best way to avoid losing money over time. That is not to say you won't have losing trades, but through education, hard work, and due diligence, you give yourself the best opportunities to make money.

Getting Started

Unsurprisingly, investors need money to invest in financial markets. The only way to invest with outside capital is through margin², which new traders should avoid. For teens, it is best to already have a job and to never invest more money than needed on hand. Investing can be volatile, and investors must expect to have times where they lose portions of their money. Additionally, it is very difficult to build a diversified portfolio without sufficient capital. After obtaining sufficient capital, prospective investors need to find a broker.

While all brokerages have certain strengths and weaknesses, Fidelity is one of the strongest, as they have an easy-to-understand online platform (fidelity.com) and app for beginners, and a sophisticated trading platform for advanced traders (Active Trader Pro, available for free download). Fidelity also offers commission-free trades on all stocks and ETFs (\$0.65 per contract commission on options), price order improvement, and fractional purchases of shares (mobile app feature). Fidelity customers also have access to an advanced research and learning center. For more about brokers, stockbrokers.com offers in-depth analysis and comparisons.

After choosing a broker, prospective investors will need to open an account. Those under 18 cannot legally open a brokerage account in their name, so parents or guardians must help open an account. Custodial accounts are useful for trading stocks, ETFs, bonds, and mutual funds. Custodial account funds are all held in the minor's name and are taxed in the minor's income bracket (typically lower than the guardian). The only major issue with custodial accounts is the restrictions placed on trades of more speculative securities, such as OTC securities, certain bonds, options, futures, and other derivatives³. Before setting up an account, prospective traders should call their broker to ask questions about any potential restrictions on their account.



Creating an Approach to the Market

Financial markets offer a variety of products varying in risk and complexity, allowing for anyone to invest money into the market, regardless of experience. A beginner retail investor should not trade the same way many institutional hedge fund managers do, as their knowledge and capital will be much less. Investors must understand that generally to gain more rewards, investors generally need to undertake more risk; this relationship is known as risk/reward. The most important step when creating a market approach is to define risk tolerance. Risk tolerance plays an important role in deciding what type of securities to invest in, as well as which specific companies investments are focused around. To define risk tolerance investors must consider many factors including but not limited to knowledge and experience, how actively they will follow the market, their goals from investing, and willingness to lose money.

First, investors should consider their knowledge and experience with the financial markets. With more knowledge, traders can utilize more advanced strategies and develop more creative ideas, as well as better analyze a security. Because knowledgeable investors are more likely to be correct when analyzing a position, they can afford to take on more risk done by purchasing more speculative stocks or securities with speculative underlying assets⁴, or more aggressive investment instruments. This doesn't mean all institutional investors are aggressive all the time, many may want little volatility with their personal funds or manage assets in a conservative fund. One beneficial guideline for beginners would be to not invest in investment products they do not understand. This means someone who does not understand how options function should not purchase call options, no matter how bullish they are on a company. Similarly, investors with limited knowledge of companies or sectors should be cautious when investing in those securities and limit their downside risk by investing in safer securities. For example, once companies began working to find a vaccine, I wanted to gain exposure to healthcare, but I was clueless as to which companies would be the most successful as I understood little about the healthcare industry. Instead of guessing on which company would be best, I bought shares of an actively managed healthcare sector ETF, which tracked the healthcare industry while professionals invested in the companies they believed would be the most successful. Because I lacked knowledge of pharmaceutical companies, I purchased a lower risk/reward ETF, as the risk of me choosing the wrong company/companies was high.

Equally important, investors should consider how much time they intend to spend working with the markets. Those who plan to spend a fair to high amount of time researching companies, following news, and trading securities follow a "hands-on" approach while those who do not can utilize a "hands-off" approach. There is no certain line that separates types of investors, as both hands-on and hands-off investing vary regarding how active investors are. Hands-on investors range from active day traders to those who may only make a few trades a month, hands-off investors may pick a few mutual funds or ETFs while some never choose investment products, instead putting their money into a managed 401k. Hands-off investors should take on far less risk as they are not actively picking companies to invest in nor timing their buys and sells of securities. However, this does not mean they are immune from market dips or corrections; many mutual funds and ETFs follow a sector or index and will decline at similar rates.



Lastly, prospective investors should consider their financial goals and what they hope to achieve out of the stock market. While there are well-documented cases, investors getting rich in a week is incredibly rare, and goals must be realistic. Potential investors should not have the goal of tripling their total net worth in one month. While there are rapidly moving commodities such as dogecoin or volatile penny stocks, the risk on those securities is incredibly high, and the trade-off is simply not worth the risk of losing a high percentage of funds. Realistic goals often don't even have numbers; common examples are saving for college or retirement. These goals help set the timeframe for investments and will play a role in choosing securities. Similarly, investors' willingness to lose part of their funds will affect how aggressive they are willing to be with their money. While no intelligent investor would be willing to invest their life savings into something like dogecoin if investors had capital they are willing to lose they may invest part of their funds. Though most professionals don't recommend dogecoin, having a highly speculative and aggressive section to a portfolio can be very beneficial, as those securities have the highest potential upside. Some investors are unwilling to take a high risk of losing a high percentage of their funds in the short term and will want to avoid highly speculative securities. One of the most important ways to manage risk is through diversification. Investors should diversify not only the risk level of their securities but the sectors and individual companies as well. This means that even though Apple (AAPL) has been a great investment, investors should not hold all their funds in that one company.

Research

Once investors know their approach to the market, they must research investment opportunities appealing to them. Research is the most important (and unfortunately often the most boring) part of investing successfully. This includes research into potential future investments and monitoring current positions. The most important part of research is keeping up with global news, both what directly correlates to the stock market and what will indirectly affect sectors or even individual companies. When following the news, investors often come up with ideas of sectors they would like exposure to. Others will find potential investments from professional analysts; the internet and TV stations like CNBC, Bloomberg News, and Fox Business will provide great information most often for free. Contrary to popular belief, there are many helpful finance-related social media influencers on platforms like Twitter, Tik Tok, Instagram, and more. However, many fraudulent accounts also give financial analysis so investors should be highly skeptical of social media accounts before trusting what they hear. Another way to find potential investments is to consider companies or entire sectors that have recently had large falls in price per share, as there can often be panic selling after a dip. When an investor purchases stock in a company that recently had a short-term price drop it is called buying the dip. Following options volume can also be an interesting way to come up with ideas, but that itself is a complicated topic⁵.

After finding an appealing opportunity, investors should complete due diligence. Another tedious part of investing, due diligence includes checking audited financials, management team research, the company's performance relative to the whole economy and its specific sector. Reading multiple analyses of a company from reputable sources (such as the Wall Street Journal, Bloomberg News, CNBC, thestreet.com, Barons, and many more) is a great way to begin due diligence, as they can often give opinions on complex topics like balance sheets and cash flows, as well as providing expert opinion on the management team and business practices. After research and due diligence, investors can begin purchasing their securities.



Choosing Securities

All investors should have diversified portfolios in both terms of exposure to sectors of the economy and risk/reward. This does not mean everyone should have the same amount of high-risk positions, but most active investors, especially younger and middle-aged investors, should have at least some more aggressive positions. Otherwise, they will rely on large-cap stocks that control major indexes, and to beat the indexes they will need to time the market, an incredibly unreliable and difficult strategy. While it may be beneficial to own many different types of securities, it is not required, or even recommended for beginner investors, as most don't start by learning options or futures. To invest in either, or any derivatives, investors should understand them thoroughly, especially options as they have many changing factors⁶. The simplest securities are basic equities (stocks), mutual funds, Exchange Traded Funds (ETFs), and bonds, which are a good starting part for beginners.

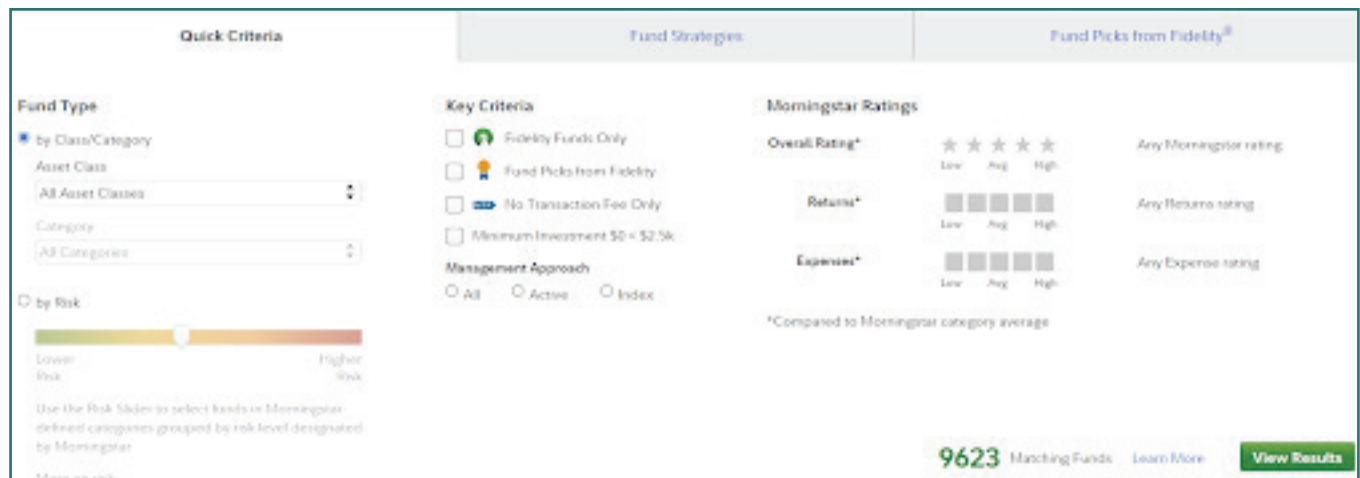
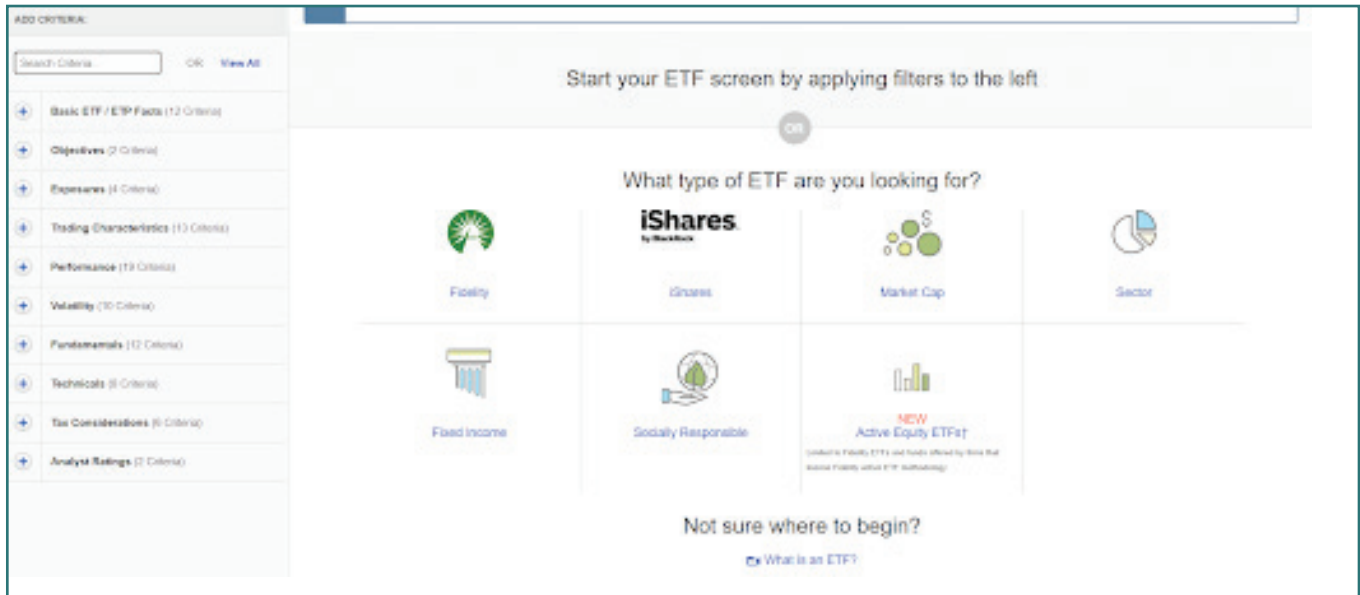
Bonds

At their core, bonds are a piece of a loan between the buyer and seller where the buyer purchases a bond to receive interest payments and their original investment after a set amount of time. The components of bonds are the interest rate and time to maturity, or how long until the original investment is returned to the bond owner. Generally, the longer the time to maturity, the higher the bond rate (i.e. a 10-year bond typically has a higher rate than a 2-year bond). There are 2 ways to make money off bonds: collecting interest until the bond matures and the principal investment is returned or selling the bond after the interest rate drops (this does not mean the original interest rates will change, just that the bond is now being sold for a lower interest rate). Bonds are offered by governments (at the federal, state, and local level) and corporations, and can be bought by investors. However, bonds are not as publicly regulated or discussed as stocks, making information on them a little more difficult to follow. Bonds are considered a very safe investment, but they do have varying levels of risk. The US treasury bond is the safest as it is backed by the federal government, so it is very likely to return the original investment. Unfortunately, it pays little interest. On the contrary, smaller companies with weaker credit offer higher interest rates but carry a greater risk of default. A key factor of bonds is that many have an inverse relationship with the stock market. This was seen during the recent March pullback; as bond yields rose it caused a selloff in the stock market which ultimately dipped. Adding bonds to a portfolio can provide relatively safe positions and help build a diversified portfolio.

Mutual Funds and Exchange Traded Funds (ETFs)

Though they function differently, both mutual funds and ETFs aim to provide an asset that follows a portfolio managed by professional investors. Both mutual funds and ETFs vary with what assets they are comprised of and how aggressive they are, research into either instrument is typically simple as many brokers offer screeners to find mutual funds and ETFs that will suit your needs. As with other securities mutual funds and ETFs can be diversified based on their risk level and what sector or index they represent. Below are samples of Fidelity's mutual fund (top) and ETF (bottom) screeners.





Both securities can follow either an entire index (such as the NASDAQ, Dow Jones, and S&P 500) or a sector (such as healthcare, financials, tech). Before picking a mutual fund or ETF investors should check the top holdings for the fund, most commonly the top 10 or more are easily accessible online. Managed funds are a great tool for beginner investors, and should be a large portion of their portfolio. The main downside to professionally managed funds is many have fees or do not return 100% of their profits into the fund's price per share.

Some of my Picks...

Fidelity Emerging Markets fund (FEMKX)

The fund follows foreign markets in less regulated countries with an aggressive approach making it prone to volatility but high long-term returns. This fund should not be used as a cash alternative, as the large price swings make it difficult to time. There are a few fees but all low.

Fidelity Blue Chip Growth Fund (FBGRX)

A fund that aggressively invests in blue-chip (large capital, renowned companies like Apple, Microsoft, Bank of America) companies mostly headed in the US. This is a moderate risk/reward fund, but it should also not be used as a cash alternative as it can still have larger price swings. There are fairly consistent and high returns with moderately low fees.

American Funds Limited Term Tax Exempt Bond Fund Class F1 (LTXFX)

A low volatility fund with low risk/reward, but high returns for a low-risk fund. The fund holds mostly high-grade corporate bonds and can be used similarly to cash, as there are very small price movements in the short term. There are more fees than most funds and a \$250 minimum investment.

iShares S&P 500 Growth ETF (IVW)

IVW is an actively managed ETF that follows the S&P 500 growth index (which often outperforms the index as a whole). The ETF invests mostly in companies in the S&P 500 but will also utilize more aggressive derivatives. This fund is prone to large daily swings and cannot be used as a cash alternative but has a history of high returns.

O'Shares Global Internet Giants ETF (OGIG)

Kevin O'Leary's internet sector ETF invests in companies they believe will benefit in the long term from the changes Covid has brought to the economy. It can have volatility on a day-to-day basis but has far above performance since its creation. Holdings are mostly based in the US or developed Asian markets

iShares Nasdaq Biotechnology ETF (IBB)

IBB is a sector ETF that tracks biotechnology/pharmaceutical companies listed on the Nasdaq. Run by professionals, the fund gives access to investors with little knowledge of the healthcare industry. It can also be volatile and follows its industry very closely. After Covid, there will likely be a constant push to continue high sanitary conditions and many drug companies may receive additional funding or reveal new drugs to combat similar viruses, so there is still potential upside to the fund. From a technical standpoint, it is likely to be the bull market after the March decline.

Individual Stocks

Basic stock equities are the most publicized investment instrument in the financial news. They are tiny fractions of ownership of a company. There are different ways to profit from stocks, but beginners and even most experienced investors should stick to mid-to-long-term investing (in lieu of day trading or short selling). For stocks, there are 2 major markets for large public companies: the New York Stock Exchange (NYSE) and Nasdaq. These are highly regulated exchanges that only include companies most investors believe are legitimate. The Nasdaq tends to be more technology-heavy while the NYSE includes more traditional equities. The OTC markets (includes OTC pink sheets and OTCQB) are a less regulated market for smaller companies with many trading in the penny stock range. As they aren't highly regulated, companies in this market are incredibly speculative with many of them collapsing entirely. Even though there is a high potential upside, investors should be incredibly conservative and complete intense due diligence to understand the risks of investing in an OTC security.

¹At time of writing

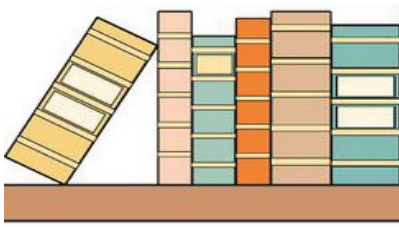
²Margin is a loan from a broker where the investor has limited control of their investment; if the position falls, brokers can force their client to sell for a loss, called a margin call; margin loan rates are typically very high.

³Derivatives are any security where a contract is created between a buyer and seller that derives its value from another asset (typically stocks, commodities, bonds, currencies etc.); considered more aggressive instruments

⁴The asset (typically a stock, commodity, or bond) that a derivative derives its value from

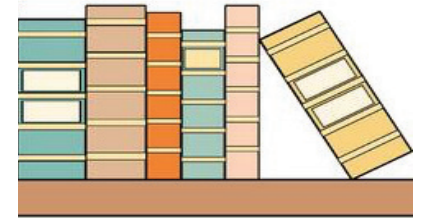
⁵Some investors may speak of unusually high call options buying, this is a bullish sign; if there is high put options buying that is a bearish sign

⁶Before utilizing in options, investors should understand long and short calls and puts, option Greeks (delta, gamma, theta, and vega), implied volatility, and profit/loss diagrams, knowing other option strategies is also helpful



Lea's Reads

Lea Mcguigan

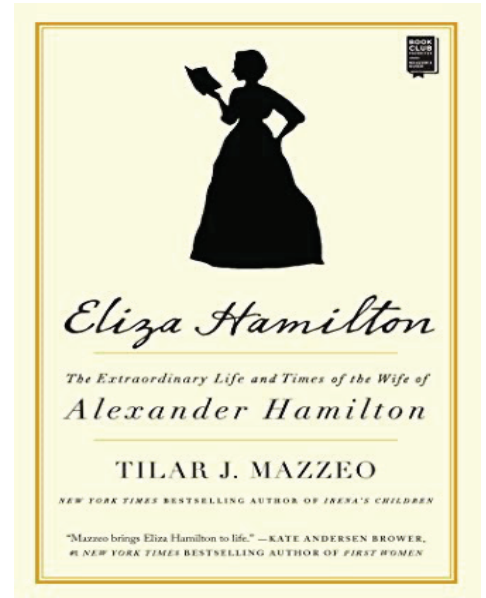


Title: *Eliza Hamilton: The Extraordinary Life and Times of the Wife of Alexander Hamilton*

Author: Tilar J. Mazzeo

Rating: 5/5 stars

Review: A few years ago, Hamiltonmania swept across the globe as the musical *Hamilton* made the rounds on Broadway and across the country. Now, Alexander Hamilton's story is as well known as George Washington or Benjamin Franklin, but his wife Elizabeth Hamilton's life is still full of mystery and questions. Tilar J. Mazzeo writes the first full-length biography of one of America's least well-known founding mothers. Eliza Hamilton breaks down her 97 long year life in a riveting book covering everything from her childhood in New York to the Reynolds Scandal to Eliza's adventures in the South and the mid-west. Without Eliza Hamilton, Alexander's story would not be told today in the extraordinary musical we know today, delighting fans from New York to Australia



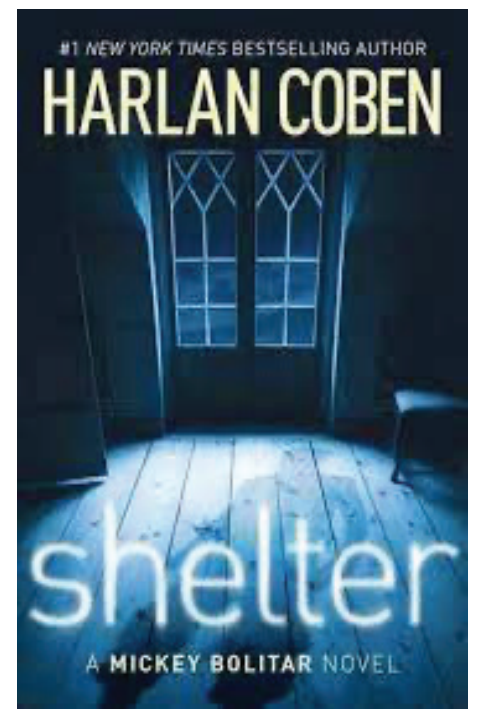
Title: *Shelter*

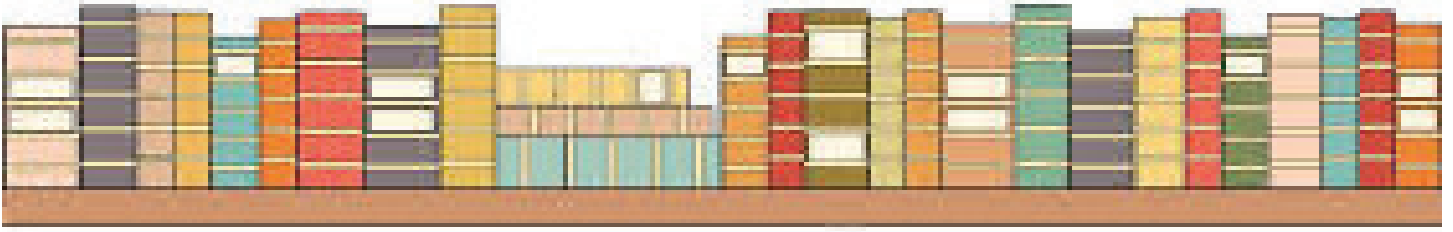
Author: Harlan Coben

Rating: 4/5 stars

Summary: Mickey Bolitar just moved from California to New Jersey following his father's death. His mother is in rehab so he lives with his distant uncle. After a girl from school goes missing after only being in school for a few days, Mickey and his few friends put on their detective coats retracing her steps and gaining valuable allies, and finally, unlocking the truths of the creepy townspeople and an ending that makes us question the morals of humanity.

Review: Harlan Coben is known for his adult mystery novels but *Shelter* is the first book of the Young Adult Mickey Bolitar trilogy. Protagonist Mickey Bolitar has a good head on his shoulders and a clear way of thinking that can save him when he is in trouble. His friends are amusing side characters as they help him navigate the ins and outs of the town and their neighbors. The writing style and dialogue are very natural and do not feel too stuffy. Still, as a reader, there are few things more annoying than a confusing ending. The ending takes a couple more reads than it should to make total sense, hence the one star taken off.

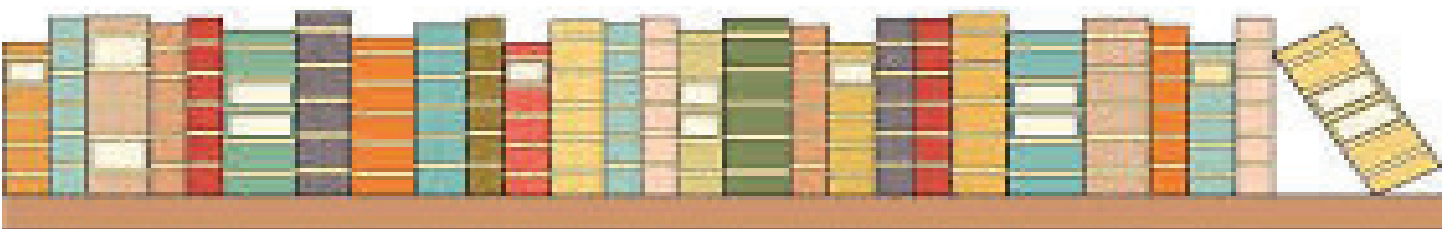
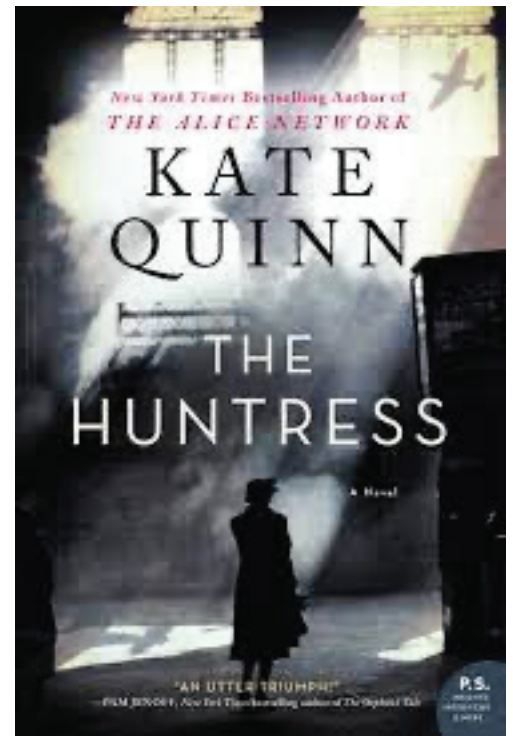




Title: The Huntress
Author: Kate Quinn
Rating: 5/5 stars

Summary: This intense historical fiction novel follows a teenage photographer, a journalist, and a fearless pilot that is part of the famous Night Witches in two different time periods. Nine, the pilot, and Ian, the journalist as they track down the Huntress to bring her to justice for her crimes during the Second World War. Photographer Jordan McBride gets pulled into the picture along with her suspicious step-mother in this positively dazzling story of love, guts, and family.

Review: There is a reason Kate Quinn is called the Queen of Historical Fiction. Every day spent on the 10-week waitlist at the library was worth it. The Huntress is an unforgettable novel everyone must read at some point in their lives. Every character is well-developed and likable, except for the ones the reader is not supposed to like. The only disappointing thing about The Huntress was that the big reveal could be seen from the first few chapters so it was no jaw-dropping surprise. However, the book was woven together in a beautiful web and every good aspect of this book cancels out the one fault.



Buttercup Comics

Michelle Ly

