

Getting Started With Mutual Funds

(Continued from Page B18)

lent educational materials, in addition to fund prospectuses and information kits. While they can't give investment advice, a call to their toll-free number puts you in touch with a person qualified to answer your questions or explain the various features of the funds they offer.

• Invest regularly — it's a good habit to get into. There are many advantages to maintaining a regular investment program in mutual funds. Keep in mind that the ability to reach long-term goals depends upon a long-term plan. A disciplined program of regular monthly investments in mutual funds provides an easy way to grow your investment over time, taking advantage of market cycles and ensuring that your investment program stays on track toward your goals, month in and month out.

• Diversify your investments. By spreading your investments over several different types of funds, you increase the chances of reaching your goals and increase your protection against investment risk. This book will show you how easy it is to diversify using direct-marketed mutual funds to build your portfolio.

• Be patient and give your investments time. There's no such thing as a sure thing, so avoid the tendency to follow performance hype and investment trends. By understanding mutual fund performance and balancing that with

the need to reach long-term goals, you will be a much happier investor. Don't expect overnight results and don't expect stellar performance of any fund to continue forever. Rather, rely on good judgment in evaluating both the long- and short-term performance of a fund you select, and then give your investment time to grow.

The one bit of advice that most financial experts seem to agree upon when it comes to investing: Begin your investment program today. Begin small if necessary, but begin . . .



Dover FFA

The Dover Chapter of the FFA held its Annual FFA Banquet on Friday, April 17.

There were many awards given out to the members. The State Project Book Contest was won by Mike Burrell, who received gold for sheep production. Laurie Bish received silver for swine production, and Andy Baumgardner received bronze for off-the-farm work experience.

Two members received awards from FFA Activities Week. Mike Burrell received first in meats judging and Tony Resh received second in aquatics.

Officer pins were given out to the 1998 chapter officers. The president is Doyle Hostetter, the vice president is Tony Resh, the secretary is Erin Baumgardner, the treasurer is Amy Stover, the reporter is Lindsay Jones, the chaplain is Matt Shultz, the parliamentarian is Allecia Miller, the assistant treasurer is Tangie Scott, and the student adviser is Jason Dearthoff.

Many senior members were awarded the Keystone Degree, including Andy Baumgardner, Val Brosend, Angel Miller, Laurie Bish, Mike Burrell, and Rachael White. Several freshmen received the Greenhand Degree including Clayton Glatfelter, Tyler Grim, Tiffany Gove, Rachael Hannon, Audrey Hendricks, Lindsay Jones, Mindy Torney, Cassie Merritts,

Paula Moul, Ryan Myers, Matt Shultz, Jennell Hoerner, Heather Ecker, and John Shultz.

The Chapter Farmer Degree was handed out to Amy Stover, Doyle Hostetter, Tangie Scott, Tony Resh, Allecia Miller, Erin Baumgardner, Chris Holmes, Jess Meckley, Tim Fultz, and Val Moul. Scholarship awards were received by Andy Baumgardner, Val Moul, Heather Ecker, Audrey Hendricks, Lindsay Jones, Paula Moul, Jim Strausbaugh, Rachael White, Laurie Bish, Mike Burrell, Tim Fultz, Doyle Hostetter, Jess Meckley, Amy Stover, Mindy Torney, and Matt Shultz.

The honorary members for 1998 were Wanda Elicker and Lester Baney III. Certificates were given to all members in PALS.

Proficiency awards were given to Doyle Hostetter for dairy production, Tangie Scott and Tony Resh for extemporaneous public speaking and the Chapter Star Farmer, Val Brosend for small animal care, Cassie Merritts for Star Greenhand, Mike Burrell for sheep production, Jason Dearthoff for fee grain production, Laurie Bish for public speaking and swine production, and Jim Strausbaugh for agricultural electrification.

Andy Baumgardner received a proficiency award for agricultural electrification and placement in swine production, Heather Ecker for horse proficiency, Jess Meckley for horse proficiency, Amy Stover for horse proficiency, and Erin Baumgardner for placement in dairy production.



SPRING SAVINGS

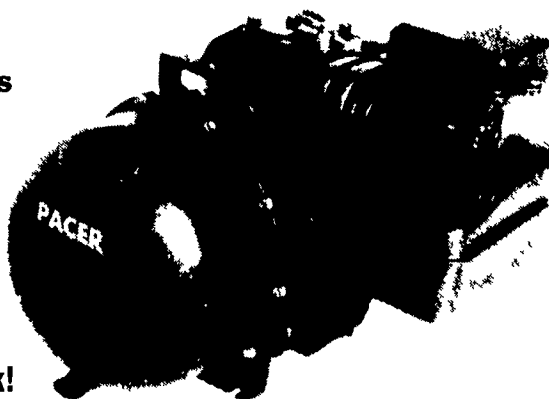
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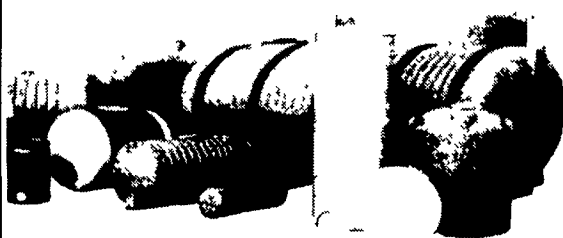
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