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Tuesday, August 23, 2022 Volume 16 • Issue 34 | 801 Riverside Dr., Charles City, IA 50616



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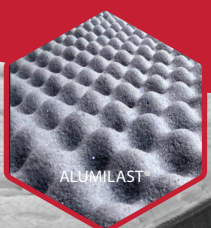
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Should You Own Bonds When Interest Rates Rise?

As you know, the stock market has attracted a lot of attention – and for good reason, as we've seen considerable volatility almost from the beginning of the year. But if you own bonds, or bond-based mutual funds, you might also have some concerns. However, it's important to understand why bonds should continue to be an important part of your portfolio.

To begin with, let's look at what's happened with bond prices recently. Inflation has heated up, leading the Federal Reserve to raise interest rates to help "cool off" the economy. And rising interest rates typically raise bond yields – the total annual income that investors get from their "coupon" (interest) payments. Rising yields can cause a drop in the value of your existing bonds, because investors will want to buy the newly issued bonds that offer higher yields than yours.

And yet, despite this possible drop in their value, the bonds you own can still help you make progress toward your financial goals. Consider these benefits of bond ownership:

- **Income** – No matter what happens to the value of your bonds, they will continue to provide you with income, in the form of interest payments, until they mature, provided the issuer doesn't default – and defaults are generally unlikely with investment-grade bonds (those rated BBB or higher). Your interest payments will remain the same throughout the life of your bond, which can help you plan for your cash flow and spending.

- **Diversification** – As you've probably heard, diversification is a key to successful investing. If you only owned one type of asset, such as growth stocks, and the stock market went into a decline, as has happened this year, your portfolio likely would have taken a big hit – even bigger than the one you may have experienced. But bond prices don't always move in the same direction as stocks, so the presence of bonds in your portfolio – along with other investments, such as government securities and certificates of deposit – can help



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MAKING SENSE OF INVESTING

reduce the impact of volatility on your holdings. (Keep in mind, though, that by itself, diversification can't guarantee profits or protect against all losses in a declining market.)

- **Reinvestment opportunities** – As mentioned above, rising interest rates and higher yields may reduce the value of your current bonds, but this same development may also offer you some favorable reinvestment opportunities. If you own bonds of varying durations – short-, intermediate- and long-term – you should regularly have some bonds maturing. And in an environment such as the current one, you can reinvest the proceeds of your expiring short-term bonds into new ones issued at potentially higher interest rates. By doing so, you can potentially provide yourself with more income. Also, by owning a mix of bonds, you'll still have the longer-term ones working for you, and these bonds typically (but not always) pay a higher interest rate than the shorter-term ones.

It might not feel pleasant to see the current value of your bonds drop. But if you're not selling them before they mature, and you take advantage of the opportunities afforded by higher yields, you'll find that owning bonds can still be a valuable part of your investment strategy.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones. Member SIPC. Before investing in bonds, you should understand the risks involved, including credit risk and market risk. Bond investments are also subject to interest-rate risk such that when interest rates rise, the prices of bonds can decrease, and the investor can lose principal value if the investment is sold prior to maturity.

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NEVER CLEAN your gutters again! Affordable, professionally installed gutter guards protect your gutters and home from debris and leaves forever! For a FREE Quote call: 877-761-1449 (mcn)

CASH FOR CARS! We buy all cars! Junk, high-end, totaled - it doesn't matter! Get free towing and same day cash! NEWER MODELS too! Call 1-866-258-6720. (mcn)

ATTENTION VIAGRA users: Generic 100 mg blue pills or generic 20 mg yellow pills. Get 45 plus 5 free \$99 + S/H. Call Today 1-877-707-5659. (mcn)

HEARING ASSOCIATES Mercy One, New Hampton, 888-834-2269 1st Monday of every month 8am-5pm by appointment. Stuart Trembath M.A., CCCA

HOLSCHLAG BIN SALES INC. Top quality equipment at the best price. With service after the sale. Call 641-394-3057.

Now Open for Fall
Fall hours 9-6 Monday-Saturday

Fall Mums & Planters Now Available

COUNTRYSIDE GREENHOUSE 5 Miles N of Floyd 1085 Hwy 218 Orchard, 50460 641-732-5066

PEOPLES INSURANCE Agency. Call 800-658-3207 www.peoples-insurance.com

MARTIN MANURE HAULING LLC. Manure Spreading. Call Nate: 641-220-6763 or David: 641-220-6466

LARSON PAINTING Interior, exterior, high quality, affordable craftsmanship. Dependable, insured, references. New Hampton, call cell 563-380-9595.

LINN HAVEN REHAB & HEALTHCARE "Where Caring Makes the Difference." Care Services for skilled rehabilitation and long term care. 530 S. Linn Ave., New Hampton, IA 641-394-3151

NEW HAMPTON MUNICIPAL UTILITIES Fiber-Optic Communications network for internet, phone, and TV. Call: 641-394-4550 for internet or 641-394-2196 for electrical. 112 E. Main Street, New Hampton, IA.

LAND AUCTION
188 ACRES M/L IN HOWARD COUNTY, IOWA
Thursday, September 8th | 10:00 AM
Riceville Community Center | 119 West Main Street

Peoples Company is pleased to announce that a farm owned by the Haley family will be made available and sold via public auction. The auction will consist of 188 acres m/l to be sold in two separate tracts.

Tract 1: 104 acres m/l with approximately 100.19 FSA tillable acres carrying a CSR2 of 83.3
Tract 2: 84 acres m/l with approximately 64.9 FSA tillable acres carrying a CSR2 of 84.6

PEOPLES COMPANY PeoplesCompany.com Listing 16318 **Chase Duesenberg** 641.529.0562

THE PUB AT THE PINOCCHIO Restaurant/Event Center and Catering. Call: 641-394-4430 www.pubatthepinco.com

MESSERSMITH PROMOTIONS If it's imprinted.... we've got it! Bob@messersmithpromo.com 641-394-4457 or 800-7726-1206



An Employee-Owned Corporation • New Hampton, Iowa

TriMark Corporation, a leading designer and manufacturer of enclosure hardware, is currently accepting applications for the following **FULL-TIME** positions.

\$1,500.00 signing bonus after 30 days of employment
\$1,500.00 stay bonus after 1 year of employment

\$2.00 per hour Shift Premium for 2nd, 3rd & Weekend Shift positions

TOOL & DIE MACHINIST (1ST, 2ND, 3RD Shift)

MACHINING A OPERATOR - LATHE (2ND & 3RD Shift)

ASSEMBLER (1ST, 2ND & 3RD Shift / Monday-Thursday / 10-hour days)

ASSEMBLER (Weekend Shift / Friday-Sunday / 12-hour days)

SHIPPING/RECEIVING/WAREHOUSE CLERK (3RD Shift)

TriMark Corporation offers competitive wages and an outstanding benefits package including medical, dental, vision, life, flexible spending accounts, short term disability, long term disability, Employee Stock Ownership Plan, 401(k), paid time off (vacation, holiday), tuition reimbursement, employee assistance program.

An application must be completed separately for each position you are interested in. For consideration, ensure that your application is completed in its entirety and includes full work history. Please refer to our website, www.trimarkcorp.com to submit applications electronically.

Applicants for employment will be required to undergo a physical examination and/or drug screen test as a condition of employment. Equal Opportunity Employer

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An Employee-Owned Corporation • New Hampton, Iowa

TriMark Corporation, a leading designer and manufacturer of enclosure hardware, is currently seeking:

BENEFITS ADMINISTRATOR

- 3-5 years of experience working directly with employee group benefits administration, STD, LTD and FMLA
- Experience with administering Workers Compensation, maintaining OSHA logs and reporting
- Must possess strong ethics with proven ability to exercise strict discretion regularly
- High degree of accuracy and attention to detail
- Must possess exceptional interpersonal skills to interact with employees at all levels
- Strong computer skills with extensive experience with Microsoft Word, Excel and PowerPoint
- Excellent communication skills, both verbal and written
- HRIS experience/knowledge preferred

TOOL & DIE MAKER (1st, 2nd and 3rd Shifts)

\$2.00 per hour Shift Premium for 2nd & 3rd Shift positions

- Experience as a Machinist with an emphasis on injection mold and stamping operations
- Troubleshooting, repairing & rebuilding production molds and dies
- Set up and operation of mills, lathes, surface grinders, hand tools, precision measuring tools and basic CAD/CAM.
- Tool & Die Technology, A.A.S. preferred, or equivalent work experience

TriMark Corporation offers competitive wages and an outstanding benefits package including medical, dental, vision, life, flexible spending accounts, short term disability, long term disability, Employee Stock Ownership Plan, 401(k), paid time off (vacation, holiday), tuition reimbursement, employee assistance program.

\$1,500.00 sign on bonus after 30 days of employment
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Please refer to our website, www.trimarkcorp.com to submit applications electronically.

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