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How Can You Meet Your Short-term Goals?

Why do you invest? If you're like most people, you'd probably say that, among other things, you want to retire comfortably. Obviously, that's a worthy long-term goal, requiring long-term investing. But as you journey through life, you'll also have short-term goals, such as buying a second home, remodeling your kitchen or taking a much-needed vacation. Will you need to invest differently for these goals than you would for the long-term ones?

To answer that question, let's first look at how you might invest to achieve your longer-term goals. For these goals, the key investment ingredient is growth – quite simply, you want your money to grow as much as possible over time. Consequently, you will likely want a good percentage of growth-oriented vehicles, such as stocks and other stock-based investments, to fund your 401(k), IRA or other accounts.

However, the flip side of growth is risk. Stocks and stock-based investments will always fluctuate in value – which means you could lose some, or even all, of your principal. Hopefully, though, by putting time on your side – that is, by holding your growth-oriented investments for decades – you can overcome the inevitable short-term price drops.

In short, when investing for long-term goals, you're seeking significant growth and, in doing so, you'll have to accept some degree of investment risk. But when you're after short-term goals, the formula is somewhat different: You don't need maximum growth potential as much as you need to be reasonably confident that a certain amount of money will be there for you at a certain time.

You may want to work with a financial professional to select the appropriate investments for your short-term goals. But, in general, you'll need these investments to provide you with the following attributes:



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Protection of principal – As mentioned above, when you own stocks, you have no assurance that your principal will be preserved; there's no agency, no government office, guaranteeing that you won't lose money. And even some of the investments best suited for short-term goals won't come with full guarantees, either, but, by and large, they do offer you a reasonable amount of confidence that your principal will remain intact.

Liquidity – Some short-term investments have specific terms – i.e., two years, three years, five years, etc. – meaning you do have an incentive to hold these investments until they mature. Otherwise, if you cash out early, you might pay some price, such as loss of value or loss of the income produced by these investments. Nonetheless, these types of investments are usually not difficult to sell, either before they mature or at maturity, and this liquidity will be helpful to you when you need the money to meet your short-term goal.

Stability of issuer – Although most investments suitable for short-term goals do provide a high degree of preservation of principal, some of the issuers of these investments are stronger and more stable than others – and these strong and stable issuers are the ones you should stick with.

Ultimately, most of your investment efforts will probably go toward your long-term goals. But your short-term goals are still important – and the right investment strategy can help you work toward them.

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

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GJL FARMS

Service Manager

Responsible for selecting animals for various
markets through multiple production sites.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Must be capable of regular and predictable attendance
- Able to work overtime as needed. Able to work holidays as needed.
- Mark loads of hogs to manage market weights in accordance to the company weight guidelines
- Utilize and understand flow information for site preview evaluation
- Communicate with growers and other company team members to ensure marketing plan execution
- Complete service reports for all sites visited
- Analyze data and review Marketing results with Growers
- Assist in holding producers and other employees accountable for site management
- Communicate health issues or concerns to site service managers
- Understand and hold growers accountable to their minimum expectations
- Follow all company bio-security guidelines
- Performs other duties as needed and/or assigned

QUALIFICATIONS:

- Knowledge of hog market conditions and economics
- Organizational, leadership, production problem solving, and communication skills
- Dedicated, goal oriented, motivated, and able to work independently
- Excel spreadsheet knowledge
- Must be capable of working independently
- Maintain certification and follow all POA/QOA Guidelines in the Humane Handling of Livestock

WORK ENVIRONMENT:

The work environment and physical characteristics are representative of those that an employee encounters while performing the essential functions of this position. Refer to the "Essential and Marginal Function Analysis" statement for a complete description of essential functions and functional requirements.

To apply, email your resume to heather.dieschbourg@lynchlivestock.com
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- 2) Places metal reinforcement plates over connecting joints and connects parts at joints, using hammer, screwdriver, or pneumatic staple gun.
- 3) Verifies dimensions of precut parts and accuracy or assembly, using ruler and gauges. Able to lift up to 50 lbs.

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 RE-ENACTMENT
 IN NASHUA,
 MAY 18, 19 & 20



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CIVIL WAR REENACTMENT
 May 18, 19 & 20 ~ 2018



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 7:30-6:00 Friday, 8-Noon Saturday



Old Bradford Pioneer Village Museum
 Hwy 346 East of Nashua • 2729 Cheyenne Ave.

CIVIL WAR REENACTMENT

May 18, 19 & 20 ~ 2018

~ Friday, May 18 ~ Student Day!
 ~ Saturday, May 19 ~

6:30Reveille
 8:30Officer's Call
 9:00.....Camps open to public
 9:30.....Flag Raising Ceremony (Fed and CS Honor Guard)
 10:15Prisoner of War Exchange
 11:00Military Drill
 11:00.....Women's Program
 1:30-2:00 ...Mounted Cavalry Demonstration
 3:00.....Vicksburg Campaign Battle Demonstration
 ~ Battlefield Medical Demonstration Immediately Following
 4:15Walking tour of Old Bradford Pioneer Village
 5:00Camp closes to public

\$3 Gate Fee
 12 & Under Free

Lunch
 will be served by
 Old Bradford Pioneer
 Village Volunteers
 all 3 days

Flea Market
 All 3 Days!

~ Sunday, May 21 ~

6:30Reveille
 8:30Officer's Call
 7-9:00....Breakfast at Little Brown Church (Free Will Donation)
 9:00Church Call
 10:00....Camps open to public
 10:00....Sergeants Call (Morning Reports)
 10:30Church Call
 1:15Infantry Equipment Demonstration (on the Battlefield)
 1:30....Vicksburg Campaign Battle Demonstration
 ~ Battlefield Medical Demonstration Immediately Following
 3:00Camp closes to public





Great-grandson of **CSS** Union Army Officer

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