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### Editorial

# When you're on your own, we are there for you

Rarely in our nation's history has any phenomenon overtaken our society so quickly or caught us so completely by surprise as the outbreak of the COVID-19 coronavirus. Amid this atmosphere of uncertainty, it has become more important than ever for you to have access to an accurate and balanced portrait of how the outbreak is affecting your community, and we want you to know that as your local newspaper, we are here for you — and with you.

As the ongoing pandemic continues to make its way through our region, we will be there to keep you up to speed on how the community we share is handling the situation, from its effect on the local business community, to the steps being taken by local officials to combat the spread of the virus, and most importantly, how readers like yourself are facing the challenge of not just staying healthy, but adjusting to life under the new social distancing restrictions we have all been forced to adapt to.

There is another side to this story, however. There are quiet heroes throughout our community taking extraordinary measures to help their neighbors and spread some positivity in the midst of all this fear and anxiety - business owners who, even amid their own hardship, are stepping up with donations for those in need; nursing home residents sewing homemade protective masks for health care workers; postal workers offering to deliver food and supplies to elderly, high-risk residents on their routes; and of course, the health care workers on the front lines of the crisis — and we are committed to bringing you their stories as well. Whatever happens, wherever and whenever it may happen, we will be there at your side, helping you maintain perspective on this situation and helping you navigate your way through it. Our country, and our community, have faced down horrific events before, from terrorist attacks to natural disasters, and emerged on the other side stronger than ever, and we will survive this outbreak with the same grit, determination, and commitment to one another that has seen us through in the past. More than any of the political or societal divisions that too often separate us, what defines our character is our resiliency. We have built this unique and vibrant community together, and as long as we continue to support one another, we will get through this. Together.

Viewpoints and commentary from the Tri-Community and beyond

## Local legislators offer guidance and assistance during COVID-19 outbreak

As our Commonwealth, and our nation, grapples with the COVID-19 outbreak, it is more important than ever that we, as your state legislators, remain connected to you during these unprecedented times. ticing social distancing which at this time includes staying home as much as possible, working from home, and abiding by the emergency order banning large group gatherings. This is not only for your health but it is

Information is changing quickly so it is difficult for us to write a "timely" message. Some of what we describe about the outbreak may be outdated by the time you read this but one message will not change: We are here for you.

As of last Monday morning, Gov. Baker had declared a state of emergency and issued five additional emergency orders. Subsequent orders and news about legislation will follow, likely daily for a while. For now, we'd like to make sure you know that public and private schools are closed for at least a three-week suspension. All bars and restaurants in Massachusetts are currently shut down to on-premise consumption. Gatherings are limited to crowds of 10 or fewer. Please stay up to date with these and future emergency orders by visiting mass.gov/covid19

Throughout this health emergency, we will continue to be guided by actions that will ensure our resources are dedicated to responding to this epidemic in a fair, timely and effective way. We have already introduced and/ or are supporting legislation related to extending and increasing unemployment insurance, moratoriums on evictions and foreclosures during the time of the Emergency Order, increased funding for our regional transit authorities, deferral of payment of hospitality-related taxes, and providing assistance to public institutions of higher education and their host communities.

Our colleagues from around the state are frequently taken aback by the collegiality practiced in our counties. They admire how well our businesses and non-profits seamlessly engage with one another for the betterment of all communities. They marvel at how county lines disappear so that municipalities can support each other and advance solutions that serve the entire region. The reality is that we do not have the luxury of doing otherwise. We know we are strongest when we work together and that has never been as true as it is right now. In this time of uncertainty, know that each one of us is working to ensure that we all have the most timely and accurate information pertaining to the COVID-19 virus. We encourage you to be in touch with us and have included our contact information below. Even if we don't know the answer to your question right away, we will get you the information as quickly as we can.

time includes staying home as much as possible, working from home, and abiding by the emergency order banning large group gatherings. This is not only for your health but it is designed to stop the spread of the infection. Stopping the spread of infection at this time is about protecting both the health of vulnerable neighbors and the health care system upon which we all rely. But there is more we can all be doing: Let's check in with our neighbors by phone. Contact your local council on aging to see if there are seniors alone in the community in need of a phone call. Make a financial donation (online) to a local food pantry if you can. Continue washing our hands and practicing good personal hygiene. Take care of yourself. And, reach out if you need assistance.

We want to thank all public officials, boards of health, medical providers, first responders, public safety personnel, school staff, transit authorities, small business owners, and everyone charged with the care and well-being of Commonwealth residents.

We stand with you. Today and always.

As we continue to learn more about this virus, improve testing and gather data, the situation may get worse before it gets better. But it will get better. We have already seen so many beautiful examples of individuals in our communities reaching out to support one another. Let's continue to support each other in the coming days. In this time of social distancing, know that we are not just here for you - we are here with you.

Anne M. Gobi State Senator

Harriette Chandler State Senator

Dean Tran State Senator

Susannah Whipps State Representative

Todd Smola State Representative

# Five keys to navigating market pullback

As an investor, you constantly want to see your portfolio move just one way – up. But that's not possible, because the financial markets will always fluctuate. So, if you're going to invest for many decades, you need to be prepared for many ups and downs. Still, the recent market pullback from record highs, caused largely by the coronavirus, may have you particularly concerned. How can you navigate this environment?

Here are five suggestions:

Avoid the temptation to panic. This pullback, while unsettling and unprecedented because of its speed, won't last forever. And when it ends, you'll still



FINANCIAL

Focus

JEFF

BURDICK

want to be invested in the financial markets, because the biggest gains usually occur in the earliest stages of a market rally. Of course, there are no guarantees in the investment world, but we've seen many examples of this pullback/rebound pattern throughout history.

Measure your progress against your goals. In the midst of a market downturn, it's

tempting to look back longingly at the peak value of your portfolio, and that's especially true these days, when that high point may well have been just a couple of months ago. But this isn't a good "measuring stick" of your financial situation. Instead, consider the overall progress you've made toward your long-term goals since you first started investing. If you've been at it for quite some time – at least a decade – you'll probably see that you've actually come a long way, despite what's happened lately. So, if your goals haven't changed, your strategy to achieve them shouldn't either.

Put time on your side. If you are investing for goals that may be two or three decades away, you have the advantage of time to overcome market downturns, even severe ones. After all, you weren't going to be cashing in long-term investments now, anyway. That's not to say this pullback is irrelevant, of course - it may indeed slow your progress toward your goals, but it still shouldn't stop you from achieving them. Here's another point: If you need money from your portfolio for shortterm goals, such as a wedding or a long vacation, you should keep those funds in investments that offer greater protection of principal – such as high-quality bonds and government securities - and are far less susceptible to fluctuating financial markets.

Benefit from diversification. The

If you can, please join us in prac-

### LETTERS

#### Extra! Extra! Read All About It! We think you're important enough to tell all our readers to turn to the Opinion pages and read your Letters to the Editor.

But first, you have to write us! Mail your letters to the Southbridge News, P.O. Box 90, Southbridge, MA 01550.

Or e-mail your letters to the editor at news@stonebridgepress. news.

You'll need to provide your name and place of residence, along with a phone number, so Natalie Blais State Representative

Kim Ferguson State Representative

Donald Berthiaume State Representative

Brian Ashe State Representative

we can verify the letter is yours.

We don't have a set limit, but if you keep it around 600 words or so, you're going to have a better chance at seeing all your words in print.

If you want to write a bit longer about a particular issue, maybe a guest Your Turn column is your cup of tea. If you do that, try to keep it between 700-800 words.

Remember, libelous remarks and/or personal attacks are a no-no and could lead to your letter not being published.

So, what are you waiting for? Start writing! headlines show how much the major stock market indexes, such as the Dow Jones Industrial Average, have fallen. But if you've built a diversified portfolio, containing a mix of stocks, bonds and other investments, your own results, while not great, are probably much better. Although diversification can't always prevent losses or guarantee profits, it can help reduce the impact of volatility on your holdings and smooth out returns.

Go "against the crowd." When prices are falling, it's not hard to join the crowd and start selling, in an attempt to "cut losses." But cutting losses really means locking them in. Right now, prices of quality investments are lower than they've been in years, which can make for compelling buying opportunities for those investors willing to go against the crowd.

Even by following these moves, you can't eliminate all the effects of the market drop – but you may be able to create a softer landing for yourself.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Please contact Jeff Burdick, your local Edward Jones Advisor in Sturbridge at 508-347-1420 or jeff.burdick@edwardjones.com.



Positively Speaking

> GARY W. MOORE

I was recently asked, "How is it possible to remain optimistic when the entire world is falling apart?"

My response is simple. "No, the entire world isn't falling apart."

I understand that many of us are frightened, and that fear often brings out an exaggerated feeling of gloom and doom. Yes, depending upon our age and underlying health situations, we are all at risk, but

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if we willingly act with health officials, shelter in place, practice social distancing and wash our hands, we can dramatically cut our risk of contracting this virus.

If you defy all the designed guidelines to keep us safe, being optimistic is foolish. However, if you are willing to cooperate, you'll potentially save lives ... and maybe your own. Think about the common sense of it all. If vou shelter in place, and if you have the virus, you will not pass it to others. If you don't have it, others cannot pass it

n to you.

The word contagion has taken on such a negative meaning, and there's not much we can find positive about this virus. But let me share a few other things that you can 'catch.'

Kindness, patience, empathy, enthusiasm, love and optimism are also highly contagious. I not only hope you'll catch these. I pray you'll expose everyone you encounter and become a carrier.

And if you look for the positive, you'll find it.

I believe as we come out the other side of this pandemic, we'll be better people and see better government. I'm watching on the news as some Republicans and Democrats are working together, and even complimenting each other for their efforts. When was the last time that happened?

Being optimistic in a Covid-19 world

And yes, there are some hardliners out there shaking their fingers at the cameras and accusing others of inaction or even causing this current crisis. All I can say to them is "Shame on you!" Rather than pulling together to be part of the solution,

they are using this sickness and death to try and achieve political gain. I hope we all remember who they are at the ballot box. They should be given no power, ever.

I'm seeing a great unmasking of so many problems that most Americans weren't even aware existed.

Did you know most of our pharmaceuticals are manufactured in China? That's a national security issue, plain and simple. I believe now that citizens are aware, and we've experienced this pandemic, lawmakers will work quickly to bring the manufacturing of essential products for our health and security back into our country, along with the jobs.

So yes, be optimistic! This is not the end of the world, but also remember the lessons we are learning. Americans have had a short memory in the past and it's only been national tragedies such as Pearl Harbor and 9/11 that have indelibly burned the lessons into our minds. Let this pandemic and the lessons we learn be also forever engraved into our

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