

Well,  
Well,  
Well...  
Well...

How important is wellbeing?

FEBRUARY 2022

**CONVERGENCE**

# WELLBEING, OUTDOORS, AND CONVERGENCE

**KEVIN LIU**  
EDITOR IN CHIEF

The main theme of this issue is well-being. Like many of my friends and classmates, I have experienced turbulent ups and downs over my high-school years. During such periods, I have always found that taking a short trip to the outdoors could help me take a mental break and restore my wellbeing. In a way, mother nature possesses healing powers, at least for me.

In fact, my very first *Convergence* article was about such a trip. It was a four-day canoeing trip to Algonquin Provincial Park, organized by **Mr. Borden's UCC Outdoors Club**. On the second morning of the trip, I witnessed the most beautiful sunrise of my life. This was what I wrote in my *Convergence* article back in 2017:

"I stood there freezing as I admired the mesmerizing surface of the water. The waves drifted inwards toward me. The blue sky and the clouds floating around the rising sun created a nice blend of blues, pinks, reds, and whites almost as if someone accidentally dripped red, orange and white paint on a palette of blues. In the water, the same colours were mixed together, more blurry and almost forming a pattern in the waves. On the crests of the waves there were sparkles of sunlight, orange, yellow, and bright white, creating sharp contrast to the blue water. Farther away, a layer of mist shrouded the lake, rising like smoke from the 'burning' water into the air, almost blending with the clouds above. Looking right, I saw the bear canoe in the middle of the mist, floating peacefully, and behind it was the dark green and dark orange trees

on the land behind, a reminder that it was already early autumn. Back toward the island, there was a nice orange glow on the tents, the trees, and the rocky bay on the small island. I was alone: no one else had gotten up yet. This was a sight only I had seen."

When I joined the trip, I was the youngest in the group as I just entered the Upper School. There was a lot to take in during the transition and it was a little overwhelming. But the late September trip provided me with some timely respite. The lakes, the forests, and in particular, the incredible sunset had put everything in perspective. In the same article, I also wrote: "Personally, as a new student in the Upper School, I gained a lot socially from this trip, as I now had some relationships with people in higher grades as well. Now back in the dining halls or in the Student Center, those people on this trip from higher grades have gone from complete (and sometimes a little scary) strangers to

some friendly, familiar faces in the crowd. And that means a lot."

Interestingly, my second *Convergence* article was also about a trip organized by the UCC Outdoors Club. This time, it was a snowshoeing trip. This was how I described the second day of that incredible journey:

"We hiked the Ganaraska Wilderness Trail, part of the 500 kilometer trail connecting Port Hope and Collingwood. Along the way we surfed through valleys carved by small streams, forded many small rivers, and walked through dense forest and made our way across the winter wonderland. Eventually, we arrived at a lookout from which we could see the vast Scrabble Lake. As we stayed there to have lunch, it felt like we were at the top of the world: below us, the icy blue lake and the white sea of trees; above us, some patches of blue sky and the white sea of cloud; in our faces, the calming breeze; and



surrounding us, the unbroken silence and tranquility. On the walk back to the campsite, we also stopped by the peak of Scrabble Mountain, the highest point of the park. When we were back at our camp, we were all physically exhausted yet mentally exhilarated - we must have hiked some 15 to 20 kilometers and we only saw one other small group of hikers the whole day!"

As you can imagine, for 9th grade me, such a trip deep into Canada's pristine wilderness brought back some sanity after three winter months of staying mostly indoors. It refreshed my mind, nurtured my soul, and injected energy in my body and mind. Every winter after that trip, I have embarked on an outdoor trip every few weeks. During the past two years of COVID, for example, I visited Algonquin Park many times. For those who would like to visit the park in the winter, the Track and Tower Trail, a 7.5 km loop featuring a spectacular lookout over Cache Lake, is always groomed during the winter and offers a fantastic day hike. It takes you through forests, along creeks, by a few frozen ponds, and all the way to an incredible lookout as far as the eye can see.

As I am graduating from UCC soon, it is a great time for me to reflect. If I am asked about my best times at the College, my answer must include all my trips with the UCC Outdoors Club and all the time that I worked at *Convergence*. It is true that my deepest personal passion resides in the STEM area, but I must say that I can't retain my wellbeing without taking a break from my main pursuits. And when I take a break, I enjoy heading outdoors or writing for *Convergence*. If I have any wellbeing-related advice for younger students at the College, I would say – join the UCC Outdoors Club trips when they start running again after the pandemic!

As for *Convergence*, this will be the last issue for which I am responsible as its Editor-in-Chief. Over the past two years, I have had great support from my *Convergence* Team. My special thanks go to **Raymond Liu and Devlin Moniz**, who will replace me as **Co-Editors-in-Chief**, and **Rahul Nanda**, who will assume the new role of **Managing Editor and Head of the Blue Page**. Raymond, Devlin, and Rahul have written many fantastic articles for *Convergence* and they will form the core of the new leadership starting from our next issue.



I am also indebted to **Jason Gao and Nicolas Albornoz**, who have designed all the incredibly beautiful and creative covers and Infographics for *Convergence*. Nicolas will become our Head Graphic Designer after my friend Jason graduates. My thanks also go to **Tyler Stennett, Daniel Lu, Alex Wang, Eric An, Derek Cai, and Jake Rivett** for their great editing and reporting work. While my friends Daniel, Tyler, Alex and Eric are also graduating with me soon, Derek and Jake will continue to serve at *Convergence* as Senior Editor and Athletics Reporter respectively.

Last and most importantly, I would like to thank **Ms. Colleen Ferguson** for her invaluable support, help, and guidance she has given me over the past two years. Ms. Ferguson has supported many new initiatives at *Convergence*, particularly those special issues and timely *Convergence* surveys. Her unwavering support for student journalism at UCC is behind every success of *Convergence*.

For everyone reading this now, I **strongly encourage you to join the *Convergence* team** - it has really been an invaluable part of my UCC experience. Everyone joining the team will start as a Staff Reporter who can cover topics of personal and community interest, and those who make good contributions as Staff Reporter will have the opportunity to assume executive positions such as Editor later. If you're interested in journalism and getting involved in our community, please don't hesitate to email Raymond Liu, Rahul Nanda, and Devlin Moniz and you will be added to our club list!



# SLEEP & WELLBEING: INTERVIEW WITH MS. DOBIE

**DEREK CAI**  
SENIOR EDITOR

Juggling the rigorous IB program, social life, extracurriculars, and sleep, students at Upper Canada College may find themselves dropping the sleep ball. Students here are no strangers to staying up past midnight to finish summatives, projects, and assignments. Around half the students who responded to *Convergence's* 2021 Year-In-Review survey indicated that they were unsatisfied with the amount of sleep they got last year. Many students left comments about sleep and the lack thereof. One student remarked that "sleep is a rare commodity at this point."

With the results of the Year-In-Review survey in mind, I interviewed **Ms. Dobie** from the Health Centre to hear about her insights into sleep, mental health, and wellbeing. Ms. Dobie is a registered counselor with the College of Registered Psychotherapists of Ontario who has been working with teenagers for over twelve years.

## What role does sleep play in one's mental health and wellbeing?

The main message is that when we are tired, the challenges we face become even more difficult to cope with. When you're tired, when you do not have enough sleep, it makes it way more challenging to be resilient and to weather the challenges of everyday life. Another nuance with sleep and mental health is that often sleep quality and quantity can be indicative of a mental health problem. Oftentimes, psychologists and doctors will ask about sleep when diagnosing a mental disorder or investigating someone's mental wellbeing. It could be either way: not enough sleep - like insomnia - or having too much sleep, not wanting to get out of bed, or getting more hours than is

normal for that person. We all hear about the "8 hours" of sleep but each individual has sort of a norm of what is the right quantity of sleep for us - what will keep us healthy and mentally well.

## What are some warning signs that students should watch out for when it comes to monitoring their sleep and wellbeing?

To echo what I said earlier, a change to more sleep or less sleep than normal is something to take note of, to notice how it impacts your daily wellbeing. It is important to think about your routine and what your regular behavior is leading up to sleep. We know that sleep is important for learning, for memory, when we're talking about academic achievement. Having enough sleep is essential for optimal academic performance. However, it is not just about sleep. It is also about the behavior leading up to sleep. I do not want to be too general, since it is very individual. We hear people say screens before bedtime can be disruptive. It can be disruptive to sleep. It may impact one individual quite profoundly and it will be a very big factor in the quality of their sleep. For another individual, it might not have much of an effect at all. I think it is about hearing the research and general understanding, and then taking the time to note how it affects you as an individual.

## How can students maintain a healthy sleep schedule?

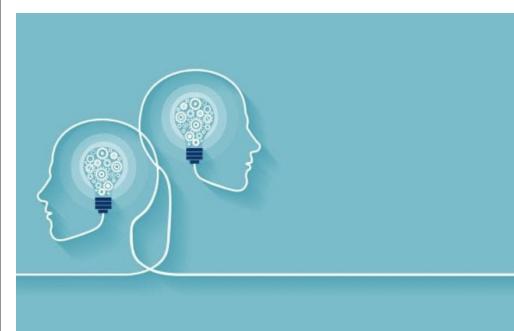
My general answer is most people work best when they have a routine, when they have a sleep routine they maintain as much as possible. That is what most people find is the healthiest for them. But I also want to caution people against putting too much pressure on themselves; I have heard and seen people say that they are supposed to go to sleep at a certain time and become very worried

about how they perform the next day if they do not meet that expectation. That can be very problematic because it becomes a negative thought about their sleep. It is best to try to keep a routine, but also accept that as a young person there are going to be fluctuations. There are going to be times when you're more tired during the day and you must have the resilience to get through that and get back on track. Having one day off the tracks is not going to derail you in a profound way; you can always get back on track.

## Do you have any final comments? Is there a bottom line you want to stress or share with students?

I think it is pretty common knowledge what we should be doing in terms of sleep. It is pretty well known and widely accepted in the research literature and supported by anecdotal comments about our sleep. My tone about almost everything is that we need to be kind to ourselves and forgiving when our norm is disrupted. In times of stress or in times where there is a lot on your mind, if you are noticing a big change in your sleep, take note of that and think about whether that is worth contacting someone here in the Health Centre. Think about how that fits with the other puzzle pieces of your life because it can be indicative of mental health issues.

After the interview, Ms. Dobie added that "people often talk to me because they have noticed changes in their sleep patterns."



# REBUILDING THE UCC COMMUNITY: THE YEAR II BASKETBALL LEAGUE

**RAHUL NANDA**  
MANAGING EDITOR

The 2019-2020 school year might have marked the ending to many aspects of college-life, including spirited pep-rallies in Laidlaw and "LD-Runs," however, for the Class of 2023, it was the beginning of a memorable event revamped for a return for the 2021-22 school year.

In the Winter of 2020, Year 9 Community Representative, **Jake Rivett**, started the Year 9 Basketball League, nick-named "Jake League." Composed of four original teams and more than 20 players, the Year 9 Basketball League took center stage in the Old Gym during lunch for several weeks. Each of the four teams battled in intense and competitive games, attracting the attention of the Prep Students getting ready for Period 3 Phys-Ed in the Old Gym.

For many of the participants, it was an element of their day to look forward to, competing against their friends in an intramural league filled with camaraderie. However, as March Break arrived, so did the ending of the short-lived Year 9 Basketball League, as the COVID-19 pandemic signalled the beginning of an extended hiatus for the newly founded intramural league.

Since our long-awaited return to the Upper School in the Fall of 2020, we finally were reunited with many of our classmates and peers, igniting a sense of relief and company that we patiently desired throughout the six-month lockdown. Despite this, the UCC experience we returned to still felt unusual and incomplete, relative to our pre-pandemic lives. In particular, post-pandemic college life lacked a sense of community. With club meetings, A-Day, Winterfest,

and other coveted events returning with an adapted socially distanced environment, the connection we once had with our peers and the college environment remained a distant relic of the past.

However, after an almost two-year hiatus, "Jake League" returned this winter with the goal to reinstall this sense of community. With players now two years older, the league was renamed to be the Year II Basketball League, accordingly. This time, however, the league has expanded to six teams, gaining interest from more than 40 students, launching in November 2021. The league commenced with a standard draft in which assigned team captains selected their teammates, choosing from a list of registered students.

Before the New Year, "Jake League" organized small fixtures at lunch with a mask-wearing mandate, reigniting the competitive spirit it built in the Winter of 2020. With several students gathered watching from above the Lett Gym, the Year II Basketball League was back like it never left.

For those participating, the league has a systematic operation involving stat-keeping and score-keeping in addition to a website displaying league standings. Each game's stats, including points, rebounds, etc. are tracked by a few students watching from the sidelines, while the final outcome of each match and its "Man of the Match" is

uploaded very shortly to the league website hosted by PlayPass.

As select students track statistics, other students capture key moments and highlights from the lunch fixtures to be posted on the league's social media account on Instagram, run by **Mateo Rementilla**.

As of now, fourteen games later, most "regular season" fixtures have now been completed. As a result, this signals the nearing of the basketball league's playoffs, which involve five highly anticipated games to determine the champions of the Year II Basketball League. Awaiting relaxed regulations with regards COVID-19 restrictions, "Jake League's" playoffs are ready to begin.



# RINSE & REPEAT: DECISIONS AROUND COVID CLOSURES

**RAYMOND LIU**

CO-EDITOR IN CHIEF

It is a once in a thousand-year chance. As the tiny intruder, with its shower head-like spikes sticking out from nearly all parts of its round and bubbly body, jumps gracefully through the air, it feels a sudden gust of wind and floats into the nose of an unsuspecting human. Soon, the human would find that it is not the average virus; it is mutated with a potential kill switch. Soon, the world would find that it is not the typical disease; its microscopic size was perfect in turning the world into an incessant tempest.

The novel coronavirus has had effects beyond our wildest imaginations. I still remember the moment I saw the first school closure email back during March break of 2020. Like many of my peers, I was excited then. I had no idea of the seemingly endless cycles of closures that we would end up going through. When I saw the online school announcement back in January of this year, I thought, "Ahh, here we go again."

Like the feeling we now have towards school closure announcements, this article's theme seems like a rinse and repeat. We have seen hundreds upon hundreds of headlines about COVID and new changes and whatever new devastating variant has been detected. The events of the world around us have become hazy and the days are blending into one.

A key part of staying sane during this pandemic has been the in-person experiences: the few restaurants that I went to before everything shut down again, the driveway basketball sessions that I briefly enjoyed with friends, and most importantly the few months where I was back attending non-virtual school.

In the recent *Convergence* Year-in-

Review survey, one anonymous student left the following comment: "The world, and the school, now largely recognize that there's a serious mental health pandemic in addition to that of COVID-19... Why do our southern neighbors, which many students call home, get to live a more free life with the absence of so many regulations and threats of lockdown?" Mental health has indeed been a critical impact of this pandemic. COVID has led to loss and grief and concern over personal and community safety. It has also led to built up stress and anxiety from being locked up and away from loved ones. To me, those difficult months online felt like being stranded alone in the middle of an endless ocean; I had to fight for every moment of relief. I was fortunate, however; I cannot fathom what it must have felt like for those who felt the effects of the pandemic directly.

Once Omicron began and a new wave of cases started in Ontario in November 2021, the government knew that soon they would soon have to make yet another controversial decision on school openings. Public health experts debated with officials all throughout the winter break. The two sides of the argument were simple: to stay in-person but risk infections, or to stay online but risk students' mental health.

Initially, with the voices of many parents and students, Ontario planned to

go in-person. However, there was still a hesitancy as cases were rising after new years celebrations had finished. Then, on January 3rd, our school officially announced that we would go online for the next two weeks. Finally, at the date of writing, after the online period was extended by two very rare snow days, about 70 percent of students are learning in-person.

Is our mental health satiated by being in-person? No. Is it better than if it were to be online? Probably. Is it worth the risk of infection? No one has a certain answer. What we do know is that COVID has inspired more talk about mental health than ever. We as students and members of this school all want policies and changes that better consider our mental health; however, change is slow and we do not have absolute power. In the meantime, we must persevere and face whatever uncertain future lies ahead of us. We must seek help when we need it and not let our goals be derailed by the world of distractions like social media and gaming. After all, we are not built for pandemics and shouldn't set such unnecessarily high expectations upon ourselves. We are not alone and can only get through this mess together. One day the sun's brilliant rays will finally pierce through the storming clouds; before that, we can try to find clues of its warmth in the budding sprouts around us.



# INSIDER LOOK INTO THE JOURNEY OF NATIONAL BALL OPEN BALL CREW

**CHISOM OCHUBA**

EDITOR

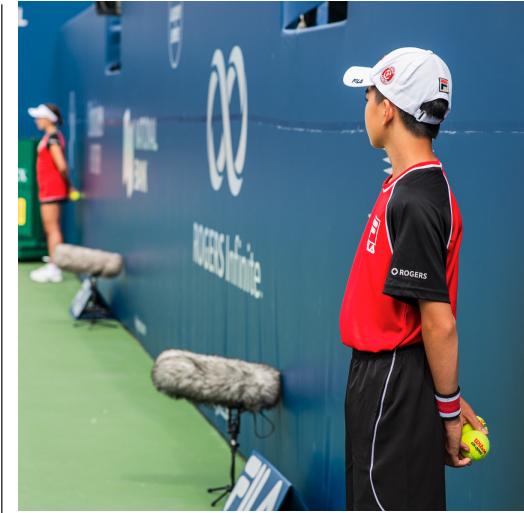
My Dad and I watched tennis often during my childhood. I still remember the first time I truly appreciated the art: the 2017 Australian Open finals. They moved so smoothly and elegantly without a single mistake. They sweat and laid their hearts out on the court in the Australian sun for the four sets that lasted a grueling 3 hours and 38 minutes. But unlike every other tennis fan around the world, it wasn't Rafael Nadal or Roger Federer who I had my eyes on, it was the ball crew. They had to be robots the way they ran around in the sun and stood as still as wooden boards at the back of the court, waiting for their next opportunity to catch a ball. After Federer had taken the match, I told my Dad, "I'm going to be just like 'em." He laughed and told me I had a long way to go if I wanted to be Federer. We both had a good laugh, but I knew I meant what I said. "There's going to be a new miracle tennis boy story, but this time, it's going to be a ball boy," I thought to my eleven-year-old self.

That night, I scoured the internet, looking for any opportunity to become a ball boy. Hours later, I finally reached the website, the holy grail: The Roger's Cup. Even better, they were accepting applications for the ball crew of the upcoming tournament. Without hesitation, I signed up for the tryouts. Every moment leading up to the big day, I watched all the videos imaginable about being a ball boy and ran sprints around my house. Thousands of videos and sprints later, the tryouts had finally arrived. Inside The Aviva Centre lined a hundred other kids with the same aspirations as me, but I knew I wasn't going to let anyone stand in the way of my dream. The event coordinators took us through a variety

of drills that tested us, the best of all being when they fired 200km/hr serves at us, to see if we could catch them. Let's just say...I still have a few bruises.

Nevertheless, I made it to the final tryout which had one of the most traumatic experiences of my life. I took my position during a live game scenario drill, where the coordinators played against each other. I stood, watching the ball go back and forth between the players, as I waited for it to come to me. Everything was going perfectly, until... the player asked, "What's the score?" I looked around frantically, none of the thousands of videos I watched could help with this. Out of desperation, I quickly blurted out "six-four." He stared at me with a confused look and asked, "Do you know how tennis scoring works?" before turning back to the match. That night, I went back home in shame. "There's no way I'll be a ball boy now," I thought to myself. I waited for weeks for my rejection letter, until it finally came in. As my eyes darted through the email, to my surprise, it was a congratulatory one. I was finally going to get the chance to live out my dream of being a ball boy on live television!

I arrived back at The Aviva Centre that summer for my first day on the job. As I entered "the jive," a room that the ball crew met in between matches, I was a little nervous. "Am I ready to be on live television?" "What if I make a mistake?" just a few of the thoughts that popped into my head. They were quickly interrupted when myself and the other rookie ball crew members were split into six teams of twelve, each team being given two captains (more experienced ball crew members). At the beginning of the day, our teams would have competitions between each other, ranging from trivia to rap battles, with the



winner being able to choose which match their team would do. In addition to that, before we headed out to the courts, we would do a ball crew chant where we all huddled together and chanted, sometimes doing it outside the front gate to get the fans excited for the day's matches. After the chant, our teams ran to our selected courts. I'll never forget the speech our captain gave us, "Try not to do anything that's going to land you on TSN: Top 10 Fails tonight, alright? Also, try to have some fun." Just what I needed as my gut churned before heading on and taking my position on the court.

During a typical tennis match, everything runs smoothly and without stopping, but behind the scenes, it's the ball crew that makes all of it happen, and being part of a team like that is an art. There are six positions, two people at each end of the court catching and giving balls to players and two people at the net retrieving balls. All the positions play a significant role in the success of the match, and you must know what each position should be doing in all scenarios. All of this was a lot to take in at the beginning for me, not to talk of the running around in the extreme heat on live television part. I still remember how on my first day a player freaked out at me as I wasn't throwing the balls to her fast enough. Nevertheless,

I persevered and as I continued to do more matches and got more feedback from my captains, I got better as time went on, having the opportunity to do matches of players like Venus Williams and Bianca Andreescu. Off the court, I also made tons of friends from all across Ontario, getting the chance to explore the tournament and watch matches together during our breaks. As time went during the tournament,

I felt less like an individual, and more like part of a family; the ball crew.

To date, I have been a ball boy twice at The Rogers Cup, now The National Bank Open. While in the beginning, it was a choice to become the next miracle tennis boy, it has been one of the best experiences I have ever had, and I look forward to it every summer. Getting a chance to watch profession-

al tennis up close, while also learning qualities such as determination and awareness, while at the same time becoming friends with a variety of people, is the chance of a lifetime. Ball crew applications are open for The National Bank Open this summer and I challenge you to test your athleticism and character. Let's see how you fare against a 200km/hr server. Hope to see you this summer!

# MENTAL HEALTH - A DEEP DIVE THROUGH STIGMA, STRESS AND SOCIAL MEDIA

**DEVLIN MONIZ**

CO-EDITOR IN CHIEF

Mental health is a tricky issue that has become extremely relevant in these pandemic times. It is more complicated and harder to understand. When you have a broken leg you know you must go to the hospital. That's obvious. However, mentally it is different. According to JD Hunter (from the Mental Health Commission of Canada), the average time it takes someone with a mental illness to get help is two years. This occurs even though all you need is two weeks of the same symptoms (i.e. the inability to sleep) to know when to get help. For my personal project, I made a website and conducted research online and through the student bodies about dissecting what mental health truly is and what it truly means. I also conducted a series of interviews about this from mental health organizations such as The Youth Mental Health Project, Stella's Place, the Mental Health Commission of Canada and the Mental Health Support Network.



One common theme came up in my research - that was the negative impacts of stigma. It has deep roots in mental health and prevents people from getting much-needed help. As Mr. Hunter put it, these ideas stem from people being accused of insanity and sorcery in ancient times and being sent straight to prison cells. Valerie Barton from "The Youth Mental Health Project (YMHP)" expanded on this, stating that it has negative connotations of being weak and lazy as well. These ideas create obstacles for people trying to get help and this is one main reason that suicide is the leading cause of death for young people.

Thanks to certain mental health organizations and the evolution of science, these ideas are gradually being discredited. Moreover, even the everyday person can help. Across the board, all interviewees stated that even when they were uncomfortable about sharing their experiences, they still did. As a result, it caused a ripple effect and more and more people started contacting mental health professionals about problems they had and became less frightened of that stigma. By sharing their own experiences, they created more of a safe space for those around them and people felt more comfortable themselves. Not everybody has access to these safe spaces, though, that's why Alex

Sawatzky from Stella's Place shared an interesting feature about their organization to address this. They have an anonymous app to text people with the issues you are struggling with so you do not feel vulnerable and still get the help you need. Many other organizations have anonymous features like Kid's Help Phone, Kooth and Crisis Services Canada.

A second key idea was the phrase "you are not alone". This is a simple phrase. People tell it to us all the time. Yet it is a much more difficult matter to fully understand it. We are influenced by social media where everyone are wearing masks and disguises. All the time we see people at their highs, yet never at their lows. That is not to say do not use social media. As Ms. Sawatzky stated, social media is difficult to avoid; yet while looking at it, we must realize that the people we follow are not always happy and are not always perfect. To emphasize this, many organizations have peer support groups. The founder and co-organizer of MHSN Canada told us the following statement about the way their support groups are set up:

"A typical peer support meeting involves ice breakers to make everyone feel welcome and comfortable, meditation exercises, and a session where one can talk or vent about what they are going through in terms of their mental health."

Whether it is academic, social or extracurricular, students go through a lot of stresses in their everyday life. It is important to manage these stresses. Meditation (even for just a few minutes every day) had proven to be a great stress reliever. It helps you forget about your everyday problems and be in a different world. Another strategy is scheduling time for a hobby. Sprinkling in something relaxing takes the stresses out of your other activities and recharges your battery for other activities. Finally,

be organized with your schedule. It is important to tackle work consistently every day so there is less stress before tests and project deadlines. By having a consistent schedule (preferably written down) you discourage procrastination and are in a better position when it comes to academics.

In the end, one in five Canadians go through mental health issues. They are not something to be terrified of, but it is important to be educated on the subject. Learn steps to avoid/

manage these issues in your everyday life, but most importantly, always seek help when you are in need. This help can be anonymously from outside organizations or even those close to you. If there is one thing you can take away from this article, it would be that you are not alone. So don't act like it.

## THE POWER OF INVESTING

**MATEO GJINALI**

STAFF REPORTER

Hey everyone,

This is going to be the first of hopefully many articles meant to teach you all about some basic financial topics, and hopefully you guys can get some useful information out of it! I co-run the **Technical & Fundamental Analysis Club** and we run meets every Tuesday at lunch. We teach all about the basics of investing and how it works. If you are interested in learning more about investing or seeing it put into action in real-life examples, make sure to send me an email and join our club or check out my website at [studentfinancialeducation.com](http://studentfinancialeducation.com).

Now, when we think about financial literacy, our minds should go to investing, since it represents the number one way that a young person can build wealth over time. In order to invest money you need to get some first. While I can't really help you guys with getting a job and such, what I can tell you is that you need to start saving immediately. Most people use their younger years as an excuse to slack, eat out and essentially spend all their money. This is, of course, a problematic mindset if you are looking for financial freedom. Today, I want to hopefully convince you why investing is so powerful and

why you need to start early.

When the media portrays financial freedom, it is always viewed as an impossible ideal that very few can reach. However, if you are diligent with your money, and invest it properly, this perception very quickly collapses. To give you all an idea of what I'm talking about, let's look at a compound interest calculator:

Let's say that you start today with an initial investment amount of \$1,000 in a plain, low fee S&P 500 index fund that yields around 10% a year on average. Assuming that you find a way to contribute just \$10/weekly, and you compound your money for 60 years, by the time you are 75 you will have \$1.9 million dollars.

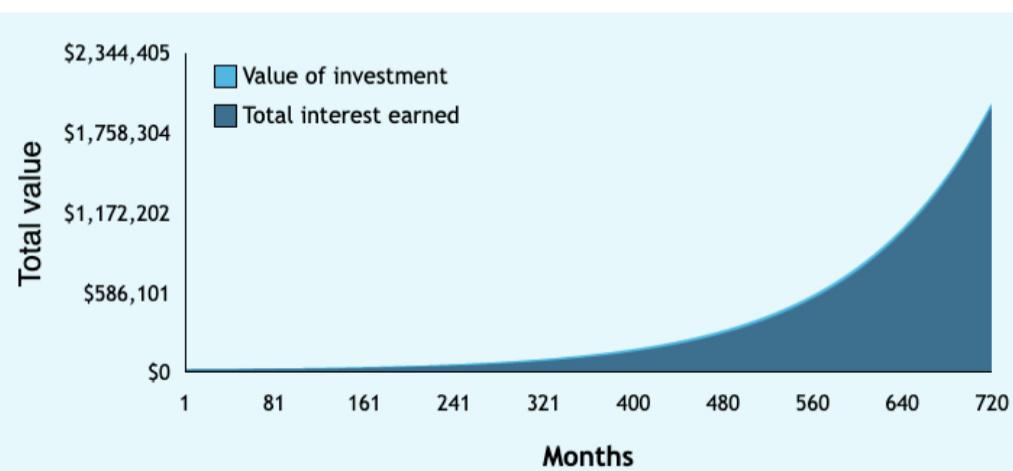
If we pretend that as an adult you have a more reasonable amount of contributions, say starting with

a nest egg of \$10,000, with a \$400 monthly contribution, you would get to a value of \$18.3 million in 60 years.

Of course, interestingly, if you take this number for only 30 years, your ending value is just under a million dollars. That means that by starting half as early, you lost over 18x of a return. This is why as kids we have such a massive advantage: we can legitimately invest over a time horizon like 60 years. That's not to say we can be complacent: we need to start investing now, so that we end up with 18mil instead of 1mil.

Hopefully this has convinced you as to why you should invest, and why it needs to be early.

If so, I'm going to provide some basic investment principles, and generally how to invest your money. Now, for the vast majority of people, the ab-



solute best thing to do is to put your money in a low-fee ETF that tracks the S&P 500 index fund, with dividends reinvested. At that point, set up automatic contributions and basically ignore it until you retire or need to use the money for some other emergency.

However, for those of you more adventurous, you are going to have to dedicate a substantial amount of your time to identifying small potential advantages by picking individual stocks. Of course, keep in mind that most people don't outperform the market, and in fact underperform - sometimes severely, with big losses.

Assuming I haven't scared you off, here's why this tiny outperformance can be such a big deal:

If we pretend that you take the same \$1000 starting investment with \$10/week contributions and 60 years to compound, with a new rate of return of 13%, your ending total is \$8,000,000, and it is \$20,500,000 at a 15% return.

Obviously, getting that is a worthwhile goal, but you need to decide how you plan on doing it. Of course, there is no set way of beating the market. If there was, the market would obviously fail. Also, if I had

my own way of automatically beating the market, I would not be here sharing it with you! What I can do is give you an overview of the two main ways that investors have been able to beat the market over time - all based on the same strategy: Buy Low, Sell High! These are Growth & Value Investing strategies. If you are interested and want to learn about these two strategies, make sure to check out my website [studentfinancialeducation.com](http://studentfinancialeducation.com). Also, stay tuned for my next Convergence article about "How to invest during market crashes and earnings-related share price craterings".