

If you are concerned about social and ethical issues, why not speak out with your investment portfolio? Socially responsible investing is a way to reflect your values.

As an investor, you can support businesses that are doing their part to make the world a better place. Socially responsible investing, also known as ethical investing, is a way to invest in companies with social, ethical or environmental policies that you support.

You can invest in businesses that have good environmental track records, or that make eco-friendly products. You can choose companies that refuse to do business with oppressive governments, and avoid those that do. Or you can steer clear of companies whose products pose health threats. Everybody defines "socially responsible" a little differently, and your take will guide your strategy.

Think of socially responsible investments as one part of a portfolio that includes a balance of different investment types.



Socially Responsible Investing And Your Portfolio

By: John Branecki, Financial Advisor

Because the universe of socially responsible investing is still relatively small, focusing exclusively on these types of investments is too limiting for most investors. A narrowly focused portfolio can leave you vulnerable to the ups and downs of one investment group.

One of the challenges of socially responsible investing is that it can be hard to find acceptable investments on your own. Screening companies to determine whether they meet your criteria can be difficult and time consuming. You may have

to examine a corporation's structure, its business practices, its history and where and with whom it conducts business.

A much easier route is through mutual funds. Canada has a growing selection of funds that seek out socially responsible, ethical and environmental investments. These funds do the screening for you, by picking investments that meet their criteria. Plus, you'll get the typical benefits of mutual funds such as ease of investing, professional management and diversification through the

choice of individual investments.

When choosing a fund, be sure its objectives match yours. What is deemed socially responsible can vary from fund to fund. Some funds might focus on companies with an innovative environmental approach. Others may avoid companies connected to industries such as tobacco or gambling. And, as you would with any mutual fund investment, pay attention to the fund's performance record, its management style, level of risk and other factors that will determine whether a fund has a place in your portfolio.

Meet with an investment professional before making socially responsible investments.

ASK THE EXPERT:

John Branecki, Financial Advisor
Member, CIPF
Edward Jones
640 Pembroke Street East,
Pembroke, Ontario
Phone: 613-732-1925
john.branecki@edwardjones.com
www.edwardjones.com

MPP John Yakabuski
Renfrew-Nipissing-Pembroke

Let me know your healthcare concerns

84 Isabella Street in Pembroke
Phone: 613-735-6627 or 1-800-267-2515
john.yakabuski@pc.ola.org

Labyrinth Pillows
For relaxation and reflection

Fidget Quilts
For those with ADD, ADHD or autism and Alzheimer patients (keeping fingers busy)

Therapeutic 'Magic' Bags
Add heat to sore areas with small, medium and large heated magic bags

Plus: adult bibs, aprons, boot covers, towels, pet labyrinth pillows and more

joyceml@bell.net
Phone: 613-687-2896
235 Biesenthal Road, Petawawa
facebook.com/joyce.layman.96

Feeling Stress on the Farm?
Share concerns with a friend or see your family doctor.

There is help.
Call: 1-866-531-2600

The Renfrew County National Farmers' Union cares about farmers. If you think we can help, let us put you in contact with someone who can help. We are an active farm organization working on behalf of farm families and consumers.

Feel free to email us for information
rcnfu330@gmail.com