

It's harvest time again. Of course, harvest season may not mean that much to you if you don't work in agriculture. Nonetheless, you can learn a lot from those who do - especially in your role as an investor.

**Feed Your Portfolio**

Using the proper combination of fertilizers and irrigation, farmers seek to maximize the growth of their crops. And if you want to give your portfolio the opportunity to grow, you need to 'feed' it with the right mix of investments. This means you'll need to own a reasonable percentage of growth-oriented investments such as stocks and stock-based securities. Keep in mind, the value of these types of investments will fluctuate, sometimes sharply, and there is no guarantee you won't lose some or all of your principal.

**Be Patient**

Crops don't grow overnight. Farmers know they will put in countless hours of work before they see the fruits of their labours. And along the way, they will likely experience setbacks



# Harvest Season Offers Lessons To Investors

By: John Branecki, Financial Advisor

caused by too much rain, too little rain, pest infestations - the list goes on. When you invest, you shouldn't expect to get rich quickly; you can experience obstacles in the form of bear markets, economic downturns, changes in legislation and so forth. Continuing to invest for the long-term and focusing more on long-term results than short-term success can help you as you work toward your objectives.

**Responding ToThe Investment Climate**

Farmers can't control the weather, but they can respond to

it. For example, when it has been dry for a long time, they can boost irrigation. As an investor, you can't control the economic climate, but you can make adjustments. If all signs point to rising long-term interest rates, which can have a negative effect on long-term bond prices, you may reduce your exposure to these bonds, for a while.

**Diversify**

Farmers face a variety of risks such as poor weather and fluctuating prices. They can help combat risks by diversifying. They can plant some crops that

are more drought-resistant than others to thrive in dry seasons. As an investor, you should also diversify; if you only owned one type of financial asset, and that asset class took a big hit, you could sustain large losses. Spreading your dollars among an array of investments - stocks, bonds, cash, etc. - may help reduce the effects of volatility on your portfolio. Diversification by itself isn't a guarantee but it could help.

Few of us toil in the fields to make our living, but knowing the challenges of those who farm the land can teach us some techniques that may help us to nurture our investments.

**ASK THE EXPERT:**

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