

# NEW DIRECTIONS

Free!

Oct/Nov 2004

## ONTARIO'S NATURAL HEALTH & WELLNESS GUIDE!

### A Healthy Investment

By Ron Robins, MBA

You believe in taking charge of your health. You like to do things that are good for you, for your family and for the environment. You have important life-nourishing values. However, have you ever stopped to think whether you should apply these values to your investments?

But how can anyone really do that, you might ask? Well for a start, try this. Sit down, take a pen and write down what you really believe in. From these beliefs extract your values. Then, examine your investment holdings. If you have mutual

funds and web access, go to the website of the mutual fund company and locate the list of investments that your fund holds. While at the computer, look on the web for some of the companies in the mutual fund, or in your individual stock portfolio, to see what they do. See how true your investments are to your values. You are likely to be in a state of shock at what you discover, as your investments may well depart widely from your values.

The next step is to do something to change your investments to more closely resemble your values. A serious question here is can you do that and still make decent profits? The answer is yes. The best data on this comes from the U.S. Using the well known Morningstar mutual fund ranking data, the Social Investment Forum (U.S.) showed that funds applying social and environmental screening criteria consistently outperformed mutual funds generally in the years 2001 to 2003. Similarly in Canada, the screened Jantzi Social Index has usually outperformed its unscreened Toronto Stock Exchange index equivalents since its formation in January 2000.

From the above you can see that many people are now successfully applying higher values to investing. In fact, it is now becoming so acceptable that the *Globe & Mail Report on Business Magazine* ran a feature story in their March 2004 issue on 'socially responsible investing.' It introduced the story on the front cover with a line which read, "the most important issue of the century...so far." Socially responsible investing has come of age!

I believe that the advent of mass interest in socially responsible investing is heralding a new, better dawn for society. A true, ecologically and spiritually oriented society may seem like a dream to many of us, but it is in the darkness of the night that we see the first rays of dawn. And, the evidence suggests that the dawn is here. With regard to investing, I expect that those companies whose activities are in harmony with these higher values could have comparatively greater profits and share price growth. Therefore, investors in tune with this new epoch may also, potentially, enjoy above average profits.

So with patience, care, and a good advisor, you can adjust your investments to your higher values. Then feel the warm glow that your money is nourishing your health, the environment and your pocket book.

Ron Robins, MBA, is founder of *Investing for the Soul*, in Toronto.  
He is available at: [ronr@investinaforthesoul.com](mailto:ronr@investinaforthesoul.com)

