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Leaving the world a better place

Grandma and I feel being grandparents is one of the best jobs in the world.

Our grandkids are 9, 7, 4, 2, and 6 months. It's really fun to spoil them with ice cream, donuts, fast food restaurants, etc. In our case, we have them also hooked on Bugs Bunny cartoons and soon Laurel and Hardy movies shown in our home theater.

It's nice to be with them as they grow up, enjoy their company, and send them home so we can take our naps. As we're falling asleep, we often wonder what will the planet look like in their future.

Don't get us started on the many bad things happening today with potentially bad consequences. The list seems endless.

Whether it's true or not, the newspapers are filled with sad topics. For example, global warming, the seas rising and threatening coastal areas, social injustice and inequality, unethical and unfair business practices, etc.

ESG investing, that is **E**nvironmental, **S**ocial, and **G**overnance, considers investing where there is progress toward trying to solve these challenging world problems.

ESG is also referred to as sustainability. Can we sustain ourselves and leave the planet a better place than it is today for our future generations? We certainly hope so.

An example of ESG is *Tread Lightly*, a program created by the U.S. Forest Service in 1985. It sets out to balance the needs of this generation, who enjoy outdoor recreation, with the need to sustain the environment for future generations.

ESG favors companies and enterprises that promote sustainability. It is sometimes implemented through Socially Responsible Investing (SRI) screening to find investment opportunities.

Thank goodness there is the availability of investments and a growing interest in ESG. We can now align our investment objectives with our personal values.

Serious and concerned money is moving into ESG. It is estimated that there is about \$8.7 trillion in assets invested in sustainability. Assets under management account for \$1 in every \$5, as reported by the U.S. SIF Foundation.

Investors can now aim to make a positive impact by investing in assets such as in stocks, bonds, funds, ETF's, etc that emphasize ESG.

Investment portfolios have been designed to meet the needs of investors while utilizing ESG. Some strategies start as low as \$5,000.

A diversified portfolio might have a mix of large cap, mid cap, small cap, non-U.S. international, and fixed income.

If you feel as we do, ask your advisor if ESG is part of your investing objectives. If not, why not? Ask for further information.

Every little bit of ESG may make a big difference for future generations.

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