



Investing From The Heart: The Guide to Socially Responsible Investments and Money Management

By Brill, Jack A.

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Invest your values responsibly by watching out for these responsible investing risks. Good news, responsible investors: You can have your values and still eat, too. Responsible investing is a martyr strategy no more, but that doesn't mean it's risk-free. The argument against responsible investing used to be that it was a concessionary strategy, says Doug Heske, CEO of San Francisco-based Newday Funds. If you wanted to invest your values, you'd have to accept lower returns. Don't forget your head when investing your heart. Being a smarter responsible investor means keeping a close eye on diversification, cost and if your responsible fund truly does align with your values. Responsible investors face concentration risk. Bruce Sellery says ethics and money can go hand-in-hand, so long as you don't sacrifice returns by doing so. My husband and I want to take more control of our investments. We want to invest in ethical and local companies, but we are having trouble finding them. We want to know if there are any resources that will help us identify which Canadian funds or stocks to invest in and help us determine if they are ethical (which, we know, is a large, broad term, but one we feel we have our own definition for). Can you help? Answer. It turns out that you can have your vegan cake and eat it too. There are a number of great resources and investment products that cater to socially responsible investing for Canadian investors. Here are a few places to start your search There are hundreds of investment management firms that offer SRI investing funds and vehicles for these investors. Practitioners of sustainable, responsible and impact investing can be found throughout the United States. Examples include Owning shares in a company gives investors a channel through which to raise environmental, social and corporate governance issues of concern. By filing or co-filing advisory shareholder resolutions at US companies, which may proceed to a vote by all shareholders in the company, active shareholders bring important issues to the attention of company management, often winning media attention and educating the public. Moreover, resolutions need not come to a vote to be effective.

Socially Responsible Investing (SRI), sometimes called green or ethical investing, is an investment strategy which seeks to promote positive change and earn. But SRI adds company ethics and social responsibility into the equation, instead of simply putting your money into securities for growth. SRI tends to follow political and social trends. This means they've been dedicated to women's rights, civil rights and anti-war efforts in the past. Now, socially responsible investors' focus has shifted to mostly sustainable solutions to 21st century challenges. This includes climate change and ethical business practices. How Can You Invest Responsibly? You have several options available to you if you want to invest in good causes.