

Investing in the Earth and My Future

By Justine Gunderson

\$100,000! To a teenager like me that sounds like an inordinate amount of money!. I know I would be tempted to spend it on a status symbol, such as a BMW, or Jimmy Choo shoes, or even a Chanel bag, but my economic conscience would probably prevent me from making these purchases. My parents who have worked hard to save “for a rainy day”, have shown me that shopping at Goodwill, buying a used car, and investing part of my earnings, is a way to help my future, as well as the earth’s future.

The word, “diversify” has also been explained to me by my parents, who have shown me by their varied investments: a house, stocks, and bonds. I didn’t much like receiving five shares of Wal-Mart stock for my 10th birthday, because to me it looked just like a plain old piece of paper. I now realize that owning stock can be a way of achieving a financial goal. As Tom Gardner, who calls himself “The Motley Fool” stated, “Wal-Mart stocks were selling in the 1980’s for way less than a dollar and now each share is worth about \$50.” He also stated that if a person would have invested \$5,000 in Wal-Mart in 1980, that \$5,000 would now be worth an amazing \$2,500, 000 today! It is companies like Wal-Mart that started out as small capital stocks that I would devote part of the \$100,000 investment to. These small capital companies are run by owners/ investors like Sam Walton that have a real stake in their companies and stock. They know the importance of good management, with keeping their debts low and have a continuous positive cash flow. Researching these small capital companies would pay big dividends for me and my financial future.

The next part of my investment would also include technology stocks, which may be small or big capital stocks. Again to me diversification is the guide. Some would be in Gateway, Microsoft, or Hewlett Packard...or even small technological companies that have created a new advance in technology. Today it's difficult to go any place in the world that is not using some type of computers in their business or schools. Growing up using e-mail, typing my assignments on Microsoft Word, or researching a topic on Google, I know that the use of technology has just begun. Businesses and schools will continue to rely on technological methods to inform, collect and interpret data, as well as teach.

Another part of my stock investment would be in companies that are entertainment oriented, such as Disney. Unfortunately, we live in a stress filled society filled with demands, and the outlet that Disney provides is important to many families. Disney is continually evolving and creating new ways to escape reality for a day or two, or a week. Disney realizes to be competitive with other entertainment businesses, they must continually expand, which they have been doing by creating the Animal Kingdom, MGM, and the water parks. I feel entertainment venues, such as Disney would offer good growth potential as they seek out creative and innovative ways to be a one-stop vacation destination.

The hybrid car would be another part of my investment portfolio. I feel Toyota's Prius is definitely a car of the future. Not only would this be a good investment for me, but for the earth's future as we try to develop alternative ways to fuel cars. Some people fortunately

are beginning to realize that oil is a finite commodity and a nonrenewable resource. It is companies like Toyota that I would invest in that are trying to accomplish a viable and creative way to meet this demand, and help our environment..

Biotechnology stocks would be another part of my stock portfolio investment.

Companies, like Pfizer and Merck, are continually striving to develop new drugs to prevent disease, as well as treat existing disease. I know how important developing new drugs are from a personal standpoint. My grandmother, who is stricken with rheumatoid arthritis, depended on Vioxx, to alleviate her pain and make her mobile in her movements. When Vioxx was taken off the market, it left her not only unable to walk, but also in added pain. It is said that the “drug companies” are making a deplorable amount of money off of ill people, like my Grandmother. However, even \$5.00 a pill my Grandmother will tell you, is worth every penny so she can enjoy life and be free of some of the pain she experiences. I also put my trust in biotechnology stocks because not only a new drug discovery for a disease could increase their stock multi-fold, but people who live with a incurable disease are depending on these drugs for hope. Unfortunately, my sister’s cancer wasn’t treatable with the drugs that were developed at the time, but hopefully, other cancer patients with her particular cancer today, will be able to live longer productive lives.

Lastly, to balance my investment portfolio, I would invest in bonds, which would over the long run be more stable than my stock investments. These bonds would provide me with a fixed rate income that I could depend on each year. These bonds would be in

municipal and hospital bonds, which would allow cities to meet the medical and transportation need of their residents. Having a sister who was seriously ill, made me realize the importance of well-equipped hospitals that had the latest technological advances. This bond investment would not only be an investment for my future, but for all people needing a safe and healthy environment.

Stocks...both small and large capital, which focus on technology, entertainment, biotechnology, or creative transportation would receive my economic, environmental and physical health vote. To offset this variability, I would invest also in municipal and hospital bonds, to help me financially grow, as well as encourage our cities' growth. These are my investment choices...choices to help me grow financially, as well as help people who are in need, cities who need assistance,, and improve our earth's environment.