

I have been focused on socially responsible and fossil fuel free investing for over a decade inside a career in financial services spanning 25 years. If this is of interest, continue reading.

Plan With Hope. I agree with Brene Brown when she says, “We need hope like we need air.” If we can’t believe our futures will be as good or better than our current existence, then what is the point of planning?

Hope is not a feeling, it is a cognitive process based on setting realistic goals, establishing flexible pathways to achieve those goals, and believing that you can reach those goals. In a nutshell financial planning is about hope: deciding what you want your future to feel like, financing that future with long term savings, managing the risks along the way, and then sticking to that plan when the territory gets rough.

Financial planning also needs to consider these two revealing questions about your relationship with money: What do you want your money to do for you? What do you want your money to do for the world?

Invest Like You Give a Damn. We send our money out into the world to come back in multiples, the purpose of investing, however we send an intention with that money in how it is to do its work. What kind of intention would you like your money to have as it finances our crucial systems: social, environmental, financial, and political?

Capitalism has been traditionally extractive; getting as much energy out of others while putting in as little energy as possible. The results have been destructive to our crucial systems resulting in global warming, environmental degradation, wealth inequality, and political chaos. Stable markets rely on healthy systems and as it turns out, our portfolios and our crucial systems are symbiotic. Our extractive capitalism intentions have created systematic risks, those risks that affect all markets at the same time and usually negatively, that are affecting our portfolios.

Our investments can have intentions that promote human dignity, environmental integrity, and social justice. A Recent meta-analysis of Environmental, Social, and Governance integration into corporate decision making found that those companies with high ESG scores create value disproportionately to their peers by increasing revenue through efficiency, happy employees, staying out of legal and regulatory trouble, and minimizing waste. Essentially these companies are managing risk within an ESG framework. A well-managed company manages risk well.

Be the change you want to see. One out of three dollars of managed money is now invested with the intention of social responsibility. \$40 trillion of invested assets have been committed to fossil fuel divestment. Participate in these movements that are expressing a global community value that we need to change the intention of our investments to preserve our own futures on a livable planet.

The three tines on the socially responsible investing pitchfork are Divestment, Reinvestment, and Shareholder Activism. If it is not forwarding human dignity, environmental integrity and social justice do you want to be investing in it? If not then consider investing in companies that are innovating solutions to the climate crisis and paying attention to their Environmental, Social and Governance impacts as they

do business. No company is perfect and that is where shareholder activism can push a company to be accountable to its stakeholders: shareholders, employees, customers, communities, and the planet.

Make A Difference. The philosopher Alan Watts said, "Existence is relationship." We cannot be alive without being in relationship, experiencing the joys and pains with not only those we know, but those we don't know and our environment as well. Our money is the proxy for our energy in those relationships with the CEOs down to the lowest or unpaid worker in the supply chain and the communities, forests, and oceans where they work.

By giving our investments the intention to promote human dignity, environmental integrity, and social justice we can make a positive difference in our crucial systems and our portfolios. Individually, we don't affect much, but as part of a rapidly growing socially responsible financial movement we can make a positive difference for the world and for our own futures as well.

If you are still reading, let's have a conversation about what you want your money to do for you and the world, soon.

Thank you.