



## Are You Nuts?!

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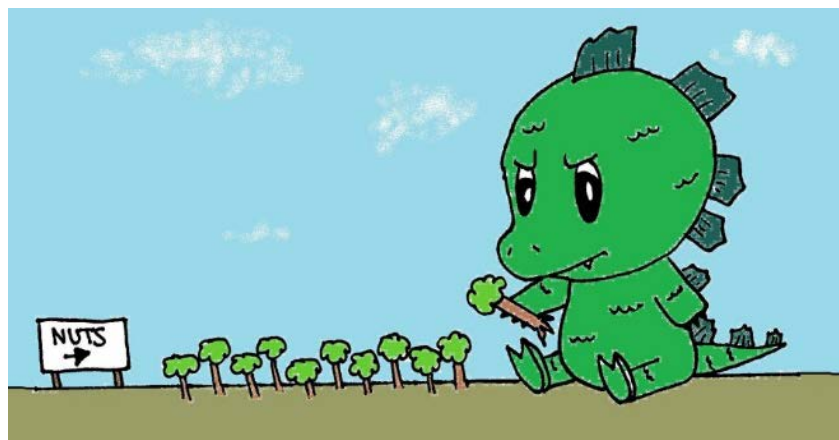
We have... a friend. We'll call him Peter. Peter has been invested in a diversified portfolio for about 10 years and has made a 6.5% profit! In his excitement he decided to cash in on his portfolio and hit the big time – Growing Almonds... ARE YOU NUTS!?

Let's look at the biggest problem with this tactic (besides that Peter is not a farmer, and has no training or degree in agriculture) – This is ONE IDEA INVESTING! I know what your thinking – “Another rant on one idea investing, blah blah blah. I get it, it's bad.” – but it's worth repeating!

The goal in a diversified portfolio is to have a built in safety net – the theory is when one investment struggles the other investments which are not struggling can keep you from crashing to the ground. If you were invested

solely in tech start-ups in 2000 you had a bad time. If you are invested solely in almonds when a drought hits you're going to have a bad time. If you're invested solely in high-rise real estate when Godzilla hits you're going to have a bad time! (You never know, it could happen.)

Here's the bottom line – Growing almonds is a job, a business, not an investment. Sure you technically invest money into a business but you have to work at it. With investing you... well... don't. You put your money in, check on it periodically making adjustments as needed, and suddenly BOOM – you may have made money (and by suddenly I mean over a long term investment horizon). And, hey, if Godzilla attacks Japan it's cool, you're diversified so your domestic stocks may keep your portfolio from crashing.



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