



## NEWS

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## Going for the Green

### *Bay Area Wealth Manager Provides Points to Ponder Before Investing in Green Stocks*

BUFFALO, MN (May 30, 2007) – The recent attention being given to warnings of the effects of global warming has caused many Americans to start thinking about how they can help the environment. From renewing recycling efforts to biking instead of driving, there is something that everyone can do to assist with conservation efforts. According to David E. Zumbusch, a CERTIFIED FINANCIAL PLANNER™ professional and founder of Sportsmen Dream Financial, even investors can lend a helping hand by considering green investments.

“When investors choose green investments, they are investing with an eye to the environment as well as their pocket books,” says Zumbusch. “But before jumping on the bandwagon, investors need to know that green investing isn’t for everyone.”

Zumbusch suggests three questions investors should ask themselves before considering green investments:

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### **Am I going Green just to be Green?**

According to many analysts, green investments don't always put green in your account. "Green investing shouldn't just be about the money," says Zumbusch. "Those who invest green because of the possible returns they'll get are sometimes disappointed. While green investments are worthy because of what they do for the environment, they may not provide the kind of growth needed to fuel those all-important life goals such as funding a comfortable retirement or providing a good college education for your kids. Investors who are interested in investing green should work with their advisor to create a balanced portfolio. You may want to hold some environmentally-friendly stocks or mutual funds, but you should also maintain a healthy ratio of other investments that have been strategically selected to help you achieve your other investing goals."

### **How Green do I want to be?**

What constitutes a green investment is often open to interpretation. Companies like General Electric have green initiatives; yet at the same time other GE business practices may be harmful to the environment. "With green investments, you need to develop a detailed investment strategy that lays out why you are investing in different sectors and asset classes," says Zumbusch. "More and more, you may be hearing about something called an Investment Policy Statement. This guiding document, which should ideally be developed with the help of a professional financial planner, lays out your investing decisions and can keep you on track. Don't let your emotions trip you up. Unless you are independently wealthy, it's probably unwise to invest in companies solely because they promote an environmentally-friendly agenda."

### **Are Green Stocks clouding my investment decisions?**

Before diversifying your portfolio with green investments, it's important to remember what makes a good investment and what doesn't. "You have to be very careful when investing green," says Zumbusch. "Like any other investment, do your homework to determine if the investment seems right for you. Some green stocks have positive cash flows and fundamentals that make them attractive options, while others don't. In the quest to save the environment, don't forget that you should still make wise monetary decisions," Zumbusch warns.

## **About Dave Zumbusch and Sportsmen Dream Financial**

Dave Zumbusch is an independent financial planner and investment advisor representative with Securities America Advisors. As founder of Sportsmen Dream Financial in Buffalo, MN, he concentrates on helping sportsmen and their families attain personal financial objectives by educating them on matters related to risk tolerance, market exposure, long range planning, and individual circumstances that might affect their financial well-being. With so many pressures and choices today, Zumbusch believes an independent, objective approach is the way to manage money and improve the financial decision-making process.

Committed to a high standard of fiduciary excellence Zumbusch earned the CFP<sup>®</sup> mark of distinction from the CFP Board of Standards. Zumbusch is also a member of the Financial Planning Association, the largest organization of professionals dedicated to championing the financial planning process.

Visit [www.sportsmendream.com](http://www.sportsmendream.com) for more information about Mr. Zumbusch and his company.

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