

GREEN INVESTMENT – old style

- By Robin Reily



An Apple A Day...

Years ago when my wife and I knew even less about investing than we do today, we started saving for retirement. We chose to diversify into a dozen different mutual funds to spread the risk. After a few years we analyzed across the funds to see what actual companies were commonly held. Well...we

weren't very diversified...lots of Apple Computer. In the last decade, we have enhanced our apple holdings with real apples...the kind that grow on trees. The homestead we purchased included two old, overgrown apple trees and we've planted a dozen more. It took five years of vigorous pruning to revive the old ones and the new ones are just starting to yield. Apples are a long-term investment that can pay dividends for many decades. Martin Luther, instigator of the Protestant Reformation, is alleged to have said: "Even if I knew the world was falling to pieces, I would still plant my apple tree". There are thousands of apple varieties to choose from, all of them grafted ...meaning someone joins a root stock with special features

to a tree-top with desirable features. The root stock determines the overall size and hardiness of the tree while the grafted top brings the special varieties of each apple. You could plant an apple seed but the results will almost always be disappointing.



Apples trees are susceptible to a fungus called Cedar Apple Rust. And, if there is tree that thrives in the County it is the red cedar (actually a type of juniper). Each spring, the limbs of the red cedars hang with a brown slime fungus. The wind floats the spores for two kilometers in search of a second home on your apple tree. Once there, it infects the tree leaves and damages the

fruit. The fungus' spread is most active in a cool, moist spring, so a good local 'investment' choice is a tree variety resistant to Cedar Apple Rust. These are ones that naturally leaf-out and blossom later in the year when conditions are drier. While avoiding Cedar Apple Rust is particularly important in the County, there are dozens of insects, fungus and bacteria that want a share of your growing profits. Even the Apple Computer logo has a bite taken out of it!

Commercial orchards use a wide range of herbicides and pesticides to raise a profitable crop. If all you want to do is eat a nice-looking apple then just buy one at the grocery store and munch with abandon. You can depend on all sorts of luscious fruit being raised in California (if they can depend on getting rain in the future).

Foregoing this easy route, and wanting to avoid some dubious chemicals, we've employed some other strategies. Besides planting rust-resistant varieties we've used vigorous pruning, wrapping trunks in caterpillar-trapping cardboard, regularly gathering fallen fruits to prevent larvae from wintering into the soil and, hanging traps to catch moths. This year, we've had further success by spraying an organic mixture of molasses, yeasts, seaweed and Neem Oil to deter fungus and bacteria. Even after all this effort, we anticipate 'writing-off' some of the losses. We eat the best ones, use others for cooking or cider, give some to our sheep and pigs, and some to the compost pile.

Finally, having different varieties provides the diversification to have some trees better-suited to each year's novel weather and insect conditions. As with any investment program you'll have some good years and some bad ones, or as they say in the Financial Times, a few stars--a few dogs.

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