

Excerpt from Growing Wealth

Essential Money Lessons from My Garden to Yours

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Let It Grow

I PLANTED MY FIRST garden by following instructions from my teacher and the seed packet. I readied an area of land with good soil and sunlight. I sowed seeds, from the seed-of-the-month subscription, that included amaranth.

I had no idea what amaranth was. My lack of knowledge did not hinder me.

My plants emerged from the soil. They grew, especially the amaranth, which became tall and dwarfed me. When I inspected my garden, I saw new life growing. My elegant amaranth thrilled me.

I felt pride at a plant grown and skill mastered. Why hadn't I planted seeds before?

Have you ever invested a small amount and then reaped a great reward almost immediately?

Harvest the Returns

GROWING AMARANTH WAS EASY. Turning the plant into food was not. I forgot to consider harvesting, processing, and the multitude of steps from growing to consuming.

My background in gardening and harvesting was limited. As a child, and later as an adult with my children, I gathered strawberries, cherries, and blueberries from pick-your-own farms. I discerned the ripeness of fruits, judging from their textures, tastes, and gentle releases from their vines. I bought fresh vegetables from farmers or stood by my parents' sides as they did. I capped strawberries, pitted cherries, snapped beans, and shucked corn.

Unlike my work with those familiar fruits and vegetables, I had no idea what to do with amaranth. I researched the specifics of its consumption. From what I could tell, by the time I became aware of the need to harvest, the time to pick and consume its greenery had passed. Its seeds, however, were available. They represented organic gold, free of gluten and a source of healthy protein when appropriately processed.

Suggested steps included cutting, drying, and separating seeds from the plant. First, I cut and gathered its tall stalks and placed them on my kitchen table and nearby spaces. Next, I began the process of drying, which I then determined to be ambiguous in its doneness. After a week of amaranth dominating my kitchen and sunroom, I abandoned the project.

Buying ready-to-eat amaranth at the grocery store seemed more manageable than spending weeks transforming my amaranth from a towering plant to real food.

The awareness that not only do gardeners grow things but they also pick and process them startled me. Though thrilled at my early growing success, I did not factor in the time, effort, and expertise that turning my harvest into easily consumed food would take.

The resources required to create consumables from plants reminded me of turning assets into spending money.

Just as the planting to harvesting time for vegetables varies, investments produce income at varying schedules. Savings accounts might pay interest monthly, for example. Certain stocks pay dividends quarterly; some generate cash only when sold. Businesses and rental properties may yield income monthly and produce money when sold.

How fast I can turn investments into cash, known as liquidity, differs from one type to another. Money in a savings account can be withdrawn quickly. Stocks listed on the NYSE (New York Stock Exchange) or Nasdaq may sell in minutes and settle in ac-

counts within a few days. Real estate may sell in days or weeks. Investments in private equity and businesses may take years to redeem.

Getting started may be effortless. Yet turning an investment or plant into a consumable may be more difficult than anticipated.

After cultivating amaranth, I grew more vegetables, such as zucchini and tomatoes. As it turns out, amaranth was the most challenging to transform into food. The zucchinis required effort to roast, sauté, or steam for a meal, though they could be eaten raw. The tomatoes were the easiest. I picked them off the vine, then sliced or cut them to size for use in a sandwich, salad, or side dish. They could also be frozen whole and later boiled to release their tough skin, then included in soups and chilis.

Someone who adheres to a gluten-free diet may love to grow amaranth; others may revel in abundant zucchini or crave home-grown tomatoes. Someone may love the tangible aspect of real estate, plus excel at renovations and renter relationships; I enjoy the ease of owning and managing a portfolio consisting mainly of stocks and cash.

There is no right or wrong seed to sow. But it makes sense to ponder personal preferences and weigh the time, patience, and other resources to bring plants and investments to fruition.

About the Author

JULIE RAINS IS A writer and investor. She has served as a financial analyst and accountant for Fortune 500 corporations and a freelance writer for individual clients and media companies. Consistently, her work has involved analyzing financial information and crafting narratives to make sense of the math.

She and her husband, Tim, raised two sons, now grown. They live in North Carolina, where she attempts to grow things, rides her bike, and occasionally organizes group hikes.

Where to Find the Book

GROWING WEALTH: ESSENTIAL MONEY Lessons from My Garden to Yours is currently available at Amazon: amzn.to/3X1PBVH

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