Value, Added

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Thanks for joining all of us at For What It's Worth (FWIW) for another week of insights, tips, and trends! Investing can be complicated, and there's a lot of pressure to get it right, especially when you want to invest in a way that positively impacts the issues you care about. But don't worry, we've got you covered.

Welcome to November!

This week we're witnessing what it's like to come down from a sugar high, and we don't mean the post-trick-or-treating crash. After explosive growth over the past two years, the tech industry is slowing down like a kid two hours after a candy binge. As Morningstar highlights, the rising dollar, falling consumer spending, sluggish digital ad growth, and a murky outlook for cloud computing are all hurting big tech earnings. And the slowdown isn't isolated to tech behemoths; the startup sector also seems to be sobering up after a party, as the New York Times described last weekend.

You might be feeling the impact of the sugar crash in your own portfolio, since many sustainable and ESG funds are heavily weighted toward growth stocks like tech companies. Sprinkling in some stable value stocks can help create a healthier balance — and there are ways to do it without sacrificing your values. We've got more on that below.

One thing that's not crashing? Interest rates. Yesterday the US Federal Reserve hiked interest rates by another .75%. That's unwelcome news for homebuyers, who are already facing the highest mortgage rates in two decades. The Fed signaled that it plans to continue raising rates in the coming months in its attempt to control inflation, though hinted that future increases could be smaller.

Trying to figure out how to cope? The Wall Street Journal suggests some strategies for dealing with rate hikes. Among them — enjoy the benefits of higher rates by ratcheting up your savings. If you're shopping around for a high-yield savings account, we've got some tips to find your "yield of dreams." Finally, remember to turn your clock back and enjoy your extra hour of sleep on Sunday — you deserve it!

News you can use



- **Nearly three-quarters of S&P 500 companies now tie executive compensation to some form of ESG performance.** That's according to a new report from The Conference Board, which found growing links between exec pay and goals related to diversity, carbon footprint and emission reductions.

- **Only 15% of Americans have a good understanding of ESG , finds a new survey.** Yet despite being unfamiliar with the elusive acronym, over 75% agree that companies have a responsibility to behave as good citizens and consider their impacts on the planet, and 40% would be willing to accept lower return on investment in companies with stronger ESG performance. So maybe share FWIW with your friends to spread the word about sustainable and values-aligned investing .
- **Global consumer goods giants are probably going to miss ambitious targets to reduce plastic pollution by 2025,** says a new report from the Ellen MacArthur Foundation and UN Environment Programme. Achieving 100% reusable, recyclable, or compostable packaging by 2025 is unlikely for most of the over 500 companies that had committed to it. Together the brands are 65.4% of the way there, representing 20% of all plastic packaging produced. While collective first-use plastic is actually increasing, the good news is the use of recycled content in packaging has doubled from 4.8% in 2018 to 10% in 2021.You can check how much progress individual companies have made on several metrics here and read more about investing on this issue here.