

# DOES MONEY GROW ON TREES?



Several years ago, I decided that I wanted to grow a magnificent oak tree. After researching the best seeds, I ordered Willow Oak acorns. Initially, I nurtured the acorn in a potted plant until it sprouted and became a young sapling. Once I sensed it was strong enough to be moved, I transplanted the young tree deep in nearby woods. I felt like I'd done something worthwhile bringing this future oak tree to life; now it was time for Mother Nature to do her part.

Fast forward three years to today. This past weekend, I decided to go hiking and see how the acorn tree was coming along. As I walked along the trail near the creek where I planted the oak, I noticed something unusual hanging from the tree branches. What kind of fruit was that hanging from this tree? I almost fell over in astonishment. What looked like pieces of paper waving in the wind was actually money dangling like fruit from the limbs of this acorn tree. I freaked out and was overjoyed at the same time when I noticed \$100 bills blowing in the wind. This money tree was the find of a lifetime. I anxiously began counting the fruit, the greenbacks: one hundred, two hundred, three hundred... a thousand! It felt like a dream, but it wasn't. I even took pictures as evidence. There was only one outstanding question to be answered. Were these \$100 bills legal? After plucking a handful and stowing them inside my wallet, I energetically headed to the closest bank. I immediately went inside, walked up to the teller and asked to verify these \$100 bills. The teller said, "Yes, these are as authentic as American Pie." I left the bank feeling like a rock star.

In some ways, the stock market is like a money tree. If you save and invest on a regular basis, there is fruit to be harvested in two ways: growth in the investment and dividends from profit distributions. For folks just starting out there's an app called [Acorns.com](https://www.acorns.com) that moves saving and investing into the digital era. For example, whenever you purchase something with your bank card, Acorns.com enables you to round up to the next dollar and invest that difference into a portfolio of stocks and bonds. Acorns is an efficient way to save and invest on a daily basis. If you [save](#) \$3 dollars a day, earning 4.5% a year, 35 years from now you will have \$100k! Planting seeds for the future is like money growing on trees.

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