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# BUSINESS COURIER

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INVESTOR'S  
**EDGE**

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## INVESTORPROFILE

BY STEVE WATKINS / STAFF REPORTER



**Marc Henn**

Harvest Financial Advisors

**Offices:** West Chester and downtown

**Title:** President

**Residence:** College Hill

**Age:** 42

**Family:** Wife, Ruth, and five daughters

**Professional designations:** Certified Financial Planner

**Phone:** (513) 779-3030

**Web site:** [www.HarvestAdvisor.com](http://www.HarvestAdvisor.com)

**Assets under management:** \$245 million

**Background:** Henn founded Harvest Financial two years ago. He has been in the investment business in Cincinnati for 20 years.

If you listened casually to Marc Henn, you might think he expects stocks to slump.

Health care, cap-and-trade, the fall elections, the federal budget deficit – he sees a lot of negative news out there.

“There are a lot of things out there that I think will cause the market to be fairly choppy,” Henn said.

But his view isn't as bad as it seems. He's not expecting the 26.5 percent stock returns that 2009 brought. But he doesn't expect a market slump, either.

“We're not expecting fabulous results, but overall we're expecting the market to move up,” he said.

Henn is investing mainly in large stocks that pay dividends, carry low debt and show solid records of revenue and profit growth. Debt-to-equity ratios vary by industry, but typically he gets concerned if a company's ratio rises above 30 percent.

“It boils down to, what do we expect these companies to do and how far out of whack are the prices?” Henn said.

He's also looking for companies that get a sizable chunk of their sales from overseas.

He favors health care. **Teva Pharmaceutical** (TEVA), an Israeli firm, and **Express Scripts** (ESRX) are among his top choices there. He also likes energy stocks, including **Kinder Morgan** (KMP) and driller **Devon Energy** (DVN).

Harvest doesn't promote performance, but Henn said results have been strong. His firm got out of most financial stocks in early 2008, avoiding that group's crash. He bought stocks last March, near the market's bottom. So he was able to pick up Apple (AAPL) below \$90, for example. It now trades around \$200.

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