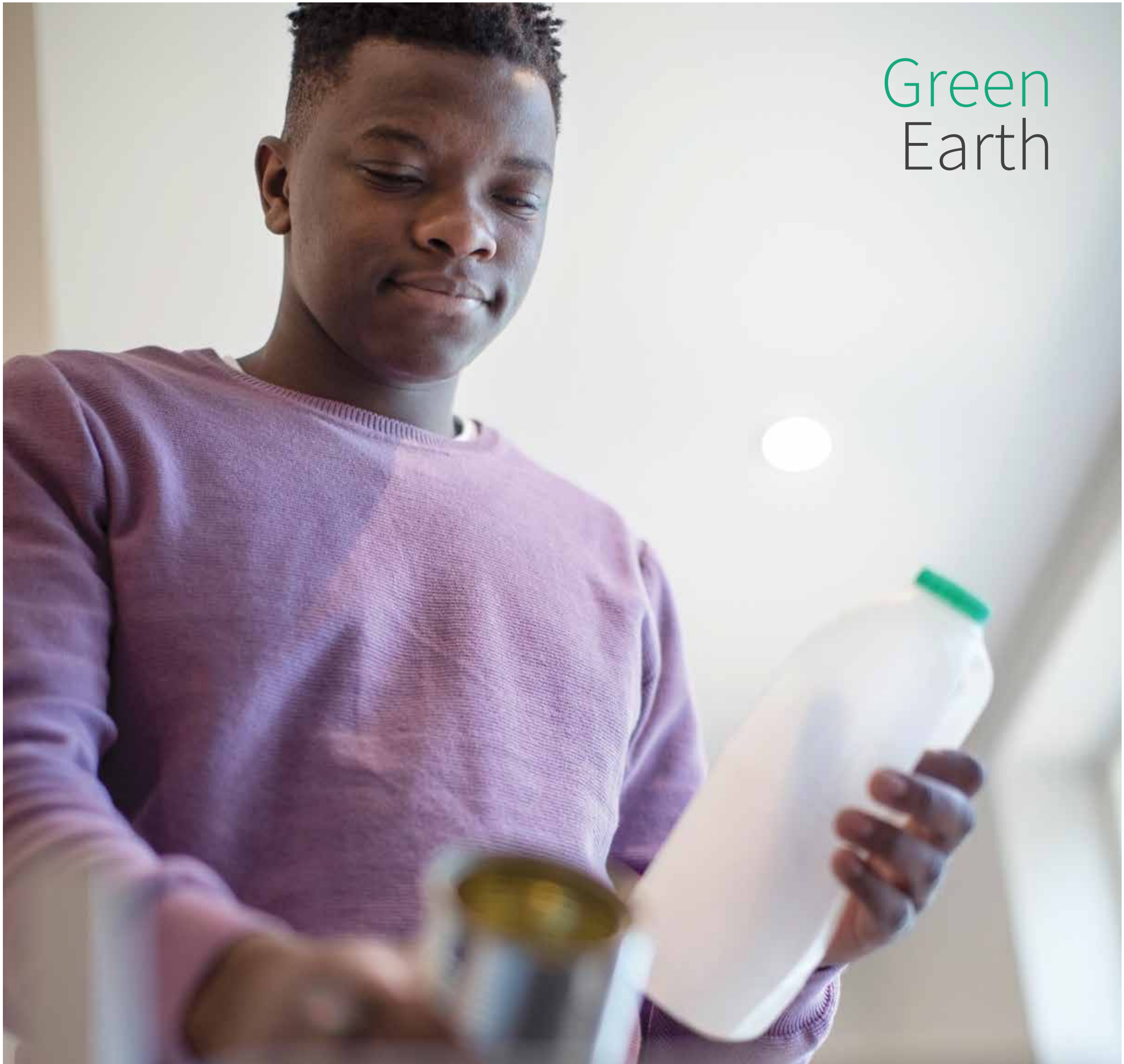


Green Earth



Socially Responsible Investing



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It is possible to reach your financial goals while also supporting environmentally friendly companies.

Socially Responsible Investing (SRI) is an investing strategy in which investors put their money only into businesses that strive to abide by certain social values.

HISTORY

The practice dates back 200 years to John Wesley, the founder of the Methodist movement, who encouraged his followers not to profit at the expense of their neighbors, causing

them to steer clear of investing in alcohol, tobacco, weapons or gambling, according to TheBalance.com. Islamic Sharia also prohibits investing in businesses that conduct activities prohibited in the Quran.

In the 1960s, those opposed to the Vietnam War boycotted companies providing arms for the war, and community development banks helped low-income and minority communities keep their investments in their communities. In the 1970s, SRI became popular among environmental activists, and in the 1980s, it was used to oppose South African apartheid. By the 1990s, mutual funds catered to SRI, and the Domini Social Index, with 400 socially responsible

corporations, was launched.

Today, as consumers have continued to value environmental responsibility more and more, SRIs have come to include responsibility in the areas of wealth inequality, climate change, pollution and corruption, among other values. NerdWallet.com reported that there were about 1,000 SRI mutual funds and other investment vehicles in 2016.

HOW TO GET STARTED

The first step is to identify an SRI strategy that adheres to your environmental ideals. You will be looking not only for funds that are promising financially but for those that also align with your values. Seek out a pro-

fessional investment advisor to help you, or ask your current advisor to recommend a strategy.

You may choose to only use an SRI strategy going forward, or you may divest, or remove your funds, from investments that do not adhere to your ideals.

You can expect to spend a little more in investing fees, according to CFA Institute, which notes that the more restrictive a fund is based on its investing standards, the more costly it will be.

If you're set on making a statement about your values with your investing strategy and don't mind spending a little more, an SRI could be a great option.

What Is a Green Roof?

A green roof, or rooftop garden, is a layer of vegetation grown on a rooftop.

It uses the rainfall that would otherwise be wasted as runoff water from a conventional roof to support plant life, creating green space in an area that would otherwise be mostly unused.

TYPES

There are three different types of green roofs. There are many factors to consider when choosing the type of green roof that will work for you. You will need a flat roof or no more than a 30-degree slope, in a sunny location with little shade, according to GreenAmerica.org.

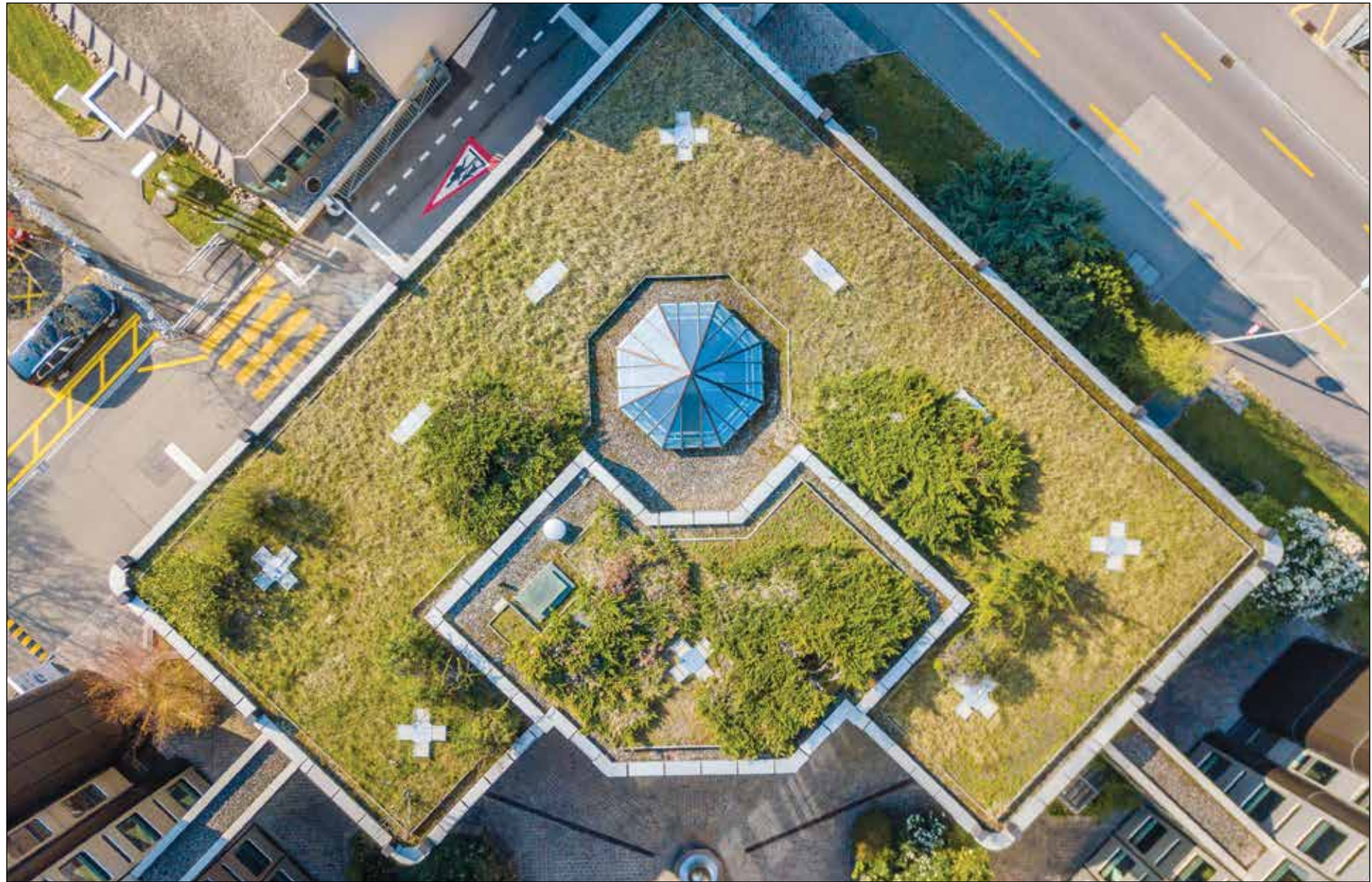
Here are the types of green roofs:

Extensive. Tends to be a simpler setup, with hardy plants and 2-4 inches of growing medium. They are light-weight and require little maintenance.

Intensive. More complex, with more diverse plant life, deeper soil and an irrigation system. They may include a garden or park and are heavier, requiring more support.

Semi-intensive. A combination of components of extensive and intensive green roofs.

All three types of roofs require a special growing medium made of mineral aggregates and only a small amount of organic material, since traditional soil is too



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heavy, according to the National Park Service.

Green roofs also require specialized roofing materials beneath the growing medium. According to the NPS, they include a filter membrane, a drainage layer, a waterproof/root repellent layer, a roofing membrane to support the plantings, thermal insulation, vapor control and structural roof support.

BENEFITS

Green roofs provide shade,

cool the air and can help moderate the heat island effect in cities by reducing the temperature of the roof surface and the surrounding air, according to the EPA. Green roof temperatures can be 30 to 40 degrees Fahrenheit lower than conventional roofs and can reduce city-wide ambient temperature by up to 5 degrees Fahrenheit, says the EPA.

The Administration's research also shows that green roofs can save electricity costs

of 23 cents per square foot of roof surface area, or 0.7% compared to conventional roofs.

Green roofs also help with stormwater management by reducing runoff.

Some cities have created financial incentives for the construction of green roofs.

CHALLENGES

Green roofs are more expensive to install than conventional roofs, and require additional insurance. While a

conventional flat roof typically costs \$5-\$15 per square foot, the Climate Action Business Association puts the cost of a green roof between \$15 and \$25 per square foot for intensive, and between \$10 and \$20 for extensive. Extensive green roofs require regular maintenance and irrigation, so there also are ongoing costs.

Another consideration is the potential of plant roots overtaking structural elements of the roof or causing leaks.



Avoiding Chemicals in Cosmetics

It's a problem that Harvard Medical school calls "toxic beauty" and the National Institutes of Health calls "the ugly side of beauty products."

Chemicals and other harmful substances in beauty products are often not tested for long-term effects, putting consumers at risk. The dangers include exposure to heavy metals, organ system toxicity, endocrine disruption, reproductive harm, cancer and even death.

Although some chemicals are safe at low concentrations. Consumers typically use various products day to day, however, and the combined exposure can cause what's known as a "cocktail effect," according to the National Institutes of Health.

Knowing what's in the cosmetics you use and the dangers you're being exposed to is criti-

cal to your health. Harmful products are as common as permanent hair dye, which has been linked to breast cancer, and you will likely find that you already have some offenders in your bathroom cabinet.

RESEARCH INGREDIENTS

The first step in reducing your exposure to harmful chemicals is to read the labels of products you use or are considering purchasing. The Campaign for Safe Cosmetics, a project of Breast Cancer Prevention Partners, provides a searchable database of nearly 40 classes of chemicals and the ill effects they can cause. You can also search for risks by at-risk groups, such as pregnant women, babies and employees in certain industries, and search by product type.

The David Suzuki Foundation provides a list of "The Dirty Dozen" — 12 classes of chemicals to avoid in your cosmetics. They include BHA and BHT, coal tar dyes, DEA-related ingredients, dibutyl phthalate, formaldehyde-releasing preservatives, parabens, parfum, PEG compounds, petrolatum, siloxanes,

sodium laureth sulfate and Triclosan. Read the full list at www.bit.ly/2O2AD3h.

Fragrances are a common offender in all types of products. The term "parfum" can include any of thousands of chemicals that are not listed by name, since they are considered to be trade secrets. Even products marked as fragrance-free or unscented can have dangerous chemicals.

SAFER ALTERNATIVES

Once you have identified products to avoid, you can make more informed decisions going forward. Luckily, safer beauty products are trending in popularity, so there are plenty of alternatives available.

In some instances, you might need to avoid certain types of products altogether to protect yourself. For example, many nail polishes and hairsprays contain phthalates, according to Northwestern University.

The nonprofit Nontoxic Certified provides the Made Safe certification for all kinds of non-toxic consumer products. Read more at MadeSafe.org.

Pandemic Environmental Effects

In the early days of worldwide lockdowns caused by the COVID-19 pandemic, photos from around the world showed a planet under temporary reprieve from the ravages of pollution.

There were clear skies over India, major Los Angeles freeways deserted and mountain goats roaming the streets of Wales.

For environmentalists, it was a snapshot of what is possible.

POSITIVE IMPACTS

In April 2020, the World Economic Forum reported that nearly 3 billion people around the world were under some form of lockdown. This caused huge decreases in daily commuter and leisure travel, and reduced pollution-causing industrial activities.

Greenhouse gas emissions dropped by as much as 50% from New York to China, and many cities reported improved air quality and decreased water pollution, according to the National Institutes of Health. Vehicle and air traffic typically contribute 72% and 11% of greenhouse gas emissions respectively, according to the NIH. The demand for oil dropped by 435,000 barrels globally in the first quarter of 2020 alone.

Noise pollution also



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decreased, and tourist locations saw ecological restoration, as dolphins returned to the Bay of Bengal and the canals of Italy.

NEGATIVE IMPACTS

The environmental benefits of the lockdown were somewhat offset by pandemic-related issues, such as improper disposal of PPE, including face masks and gloves, and a large uptick in hospital waste, according to the NIH.

Disposable surgical masks

contain plastic and are not recyclable. While single-use PPE is necessary in medical environments, the World Health Organization recommends that most people use three-layer reusable cloth masks.

The use of reusable cups and shopping bags was banned in many places over safety concerns during the pandemic, setting back recent increases in adoption of these environmentally friendly practices.

THE WAY FORWARD

The BBC reports that drops in CO2 seen around the world during the lockdowns would need to be repeated each year between now and 2050 to reach net-zero emissions.

Scientists cautioned from the beginning, however, that the environmental changes that came with the pandemic would be short lived, and that the situation would return to normal when lockdowns end. That does not mean, however, that there are not lessons to

be learned.

The European Environment Agency issued a report stating, “The COVID-19 pandemic further highlights the interrelations between our natural and societal systems: societal resilience depends on a resilient environmental support system.”

Improving the environment also could help quell future pandemics. The EEA notes, “Biodiversity loss and intensive food systems make zoonotic diseases more likely.”

Sustainable Living on a Budget

It's no secret that eco-friendly products and services tend to be pricier than traditional ones.

There are ways, however, to live green a limited budget.

Go carless. If you live in an area where public transportation is easily accessible, consider ditching your car altogether. Between payments, insurance, gas and maintenance, a public transportation pass can be a more affordable option. Consider biking when possible.

Affordable organics. Buying organic produce can get pricey, but there are good deals to be found at your local farmers market. The food will have traveled a shorter distance to get to you, cutting down on emissions. Even if it's not labeled as organic, the produce might still have been farmed with organic practices. Just ask.

Save energy. Saving energy is friendly to both your pocketbook and the environment. Adjust your thermostat slowly in 1-degree increments until you reach a still comfortable, yet more conservative level.

All things reusable. Anything disposable tends to be expensive. Paper plates and plastic utensils, napkins and plastic zipper bags can all be swapped out for reusable versions, though they will



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require more washing on your part. Look for discounts on purchases such as coffee and sodas when you use your own refillable container.

Cheap cleaning. Nontoxic cleaning products can be pricey, but there are plenty of old-fashioned cleaning products that are both safe and very affordable, which you might already have in your

home. Baking soda, vinegar, salt, peroxide, rubbing alcohol and lemon juice are great all-purpose cleaners that have numerous household uses and are non-toxic.

Buy used. When you're considering a purchase, ask yourself if you could get by with a used option. This includes vehicles, furniture, clothing, tools, toys and many

other items.

Food prep. Food prepping can save you time and money. Avoid food waste by setting aside an afternoon during your week to prep a limited selection of proteins, grains, fruits and vegetables in various preparations for meals over the course of the week. This will ensure that leftover groceries don't go bad sitting

in the refrigerator, and with reusable storage containers, you'll cut down on single-use plastic and paper waste.

Consider a plant-based diet. Diets low in eggs and meat are not only more affordable but better for the environment. Growing your own fruits and vegetables at home is even more affordable and eco-friendly.

Green School Fundraisers

A great way to teach children about sustainability is to transform typical school fundraisers into green affairs.

Children are often asked to sell gift wrap or chocolates or put on events such as auctions or car washes. Why not look for ways to turn all of those affairs green, or dream up some new environmentally responsible options.

SELL FAIR TRADE PRODUCTS

The cocoa used to make chocolate has been linked to environmental destruction. Look for fair trade products from companies that farm cocoa responsibly, and also pay fair wages to their workers. Look for fair trade coffees and teas, as well. You also can find a plethora of other fair trade fundraising products, including crafts, textiles, greeting cards, gifts and holiday decor. Global Goods Partners (www.globalgoodpartners.com) offers a fair trade online fundraiser for schools.

HOST A SALE

A rummage sale is a great way to not only raise money but keep items out of the landfill, reducing the need for new products to be made. A used book sale also could bring in some cash and give old books new life. Consider a



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used bike sale where families can donate bicycles their children have outgrown and buy used ones at a fair price. In the spring, sell native plants, which preserve biodiversity, reduce air pollution and require fewer fertilizers and pesticides. You could also sell reusable shopping bags with

the school's name, logo or mascot.

GREEN EVENTS

Considering a car wash? Use eco-friendly soaps and let customers know you're offering a green car wash.

If you're planning an auction, why not go with a green

theme? You can auction off items such as a basket full of reusable zipper bags, reusable shopping bags and a reusable coffee mug, or a tree sapling and planting services. Another potential auction item is a collection of green cleaning products or a membership to a local community-supported

agriculture organization.

Practically any event you plan to host can be done in a sustainable way. If you throw an annual spaghetti dinner fundraiser, use reusable plates, flatware and napkins, compost whatever leftover food scraps you can and recycle any recyclable waste.

Get the Community Involved

Your efforts to live a more sustainable life can be multiplied when you start a community sustainability initiative.

Your friends and neighbors are likely looking for ways to do their part for the environment, as well. Here are some ways to help start a movement in your town.

START A FACEBOOK SHARING OR REUSE GROUP

If your area doesn't already have an online group for trading used goods, set one up. It's easy to start a Facebook group, though moderating it will require some time and effort. Recruit others to help share the tasks. Your group can be geared toward general goods, or be targeted toward a certain audience, such as pet parents or families.

You also could set up a group to trade services, such as pet care, elder care or babysitting.

TRANSPORTATION

Consider lobbying local government officials to set up a car share or carpooling program. College campuses across the country have begun offering such services. You also could look for a local organization willing to host a



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bike share program. This might include a library or municipal government.

SHARE ENERGY

Community solar is a concept in which consumers can pool their funds to buy solar energy. This allows even consumers who cannot afford to install a roof full of solar panels on their home, or those

who rent, to still get the environmental benefits of solar energy.

Depending on the provider, you might buy or rent solar panels at a specified location in your community.

There are community solar projects in 40 states. Research projects in your area and encourage others to participate.

START A COMMUNITY GARDEN

Ask your city or a local school or nonprofit to consider a community garden project. The Trust for Public Land reported in 2018 that there were 29,000 public garden plots in the U.S. Community gardens encourage more local organic food production, and gardening is good for our

physical and mental health.

START THE CONVERSATION

Approach your local library, park district or college or university about hosting events regarding sustainable living. If your community doesn't already have a green fair, which showcases green products and services, look into starting one.