

AN EXPANDED/REDEFINED VIEW OF INVESTING

HOME/ FOOD/ FINANCIAL

What is your image of Investing?

Here's my story – how my image of investing has evolved.

My Evolutionary Journey. Serious disconnect between the Wall Street Global Casino investing and my values. What is my relationship with money, what is the purpose of money and how can I use my money to be truly of service to the world? How can I act on my deepest values through investing? How can I make a significant positive difference with my time, energy and money? Divested from Wall Street over 4 years ago.

Cree Prophecy: When all the trees have been cut down, When all the animals have been hunted, When all the waters are polluted, When all the air is unsafe to breathe, Only then will you discover you cannot eat money

In the *The Soul of Money* by Lynne Twist, she states, We've made money more important than God or spirit. We've given it more power than the most powerful thing we know which is love, or spirit or relationship with one another. Twist states we are living under three toxic myths with relationship to money that have created many of the problems in our World and Economy:

Toxic Myth #1 is Scarcity-Creates competition rather than collaboration

Toxic Myth #2: More is better-we accumulate more than we need

Toxic Myth #3: That's just the way it is and there's nothing we can do about it.

In *This Changes Everything-Capitalism v The Climate*, Naomi Klein writes Climate Change pits what the planet needs to maintain stability against what our current economic model needs to sustain itself. The Climate Justice fight is not just an ecological fight. It is a fight for a new economy, a new energy system, a new democracy, a new relationship to our planet and each other, for land, water and food sovereignty, for Indigenous peoples rights, human dignity and rights for all.

How do You Counter the above Myths, Respond to the Serious Climate and Economic Challenges and Create a New Economy and New World?

First, You need to Expand and Redefine Your View of Investing: Investing is something we all do by directing our time, attention, energy or money in ways that move us toward our future dreams using a diverse range of strategies. *The Resilient Investor* by Hal Brill, Michael Kramer and Christopher Peck. Also see *ResilientInvestor.com* (*The Resilient Investor is an excellent book, highly recommended reading and if there is interest, the authors are willing to do a workshop in the Denver area in late October or early Nov of this year*)

Second, You need to rethink the purpose of investing. It should not just be about increasing Your net worth and financial rates of return, but should also support the bigger and deeper and more profound purpose of life, improve our communities and build a better world.

Third, Your investment decisions must consider environmental and social factors as well as financial factors...what is the impact of the investment to all Stakeholders. Look for Triple Bottom Line businesses (People, Planet and Profits) certified by **B-Lab**. Businesses obtain the Certified B Corporation certification only after a rigorous assessment of the company's entire operation and measures the positive impact of the company in areas of governance, employee engagement, community service, environmental impact as well the product or service the company provides. **Certified B Corporations** are using the power of business to solve social and environmental problems. www.bcorporation.net

YOUR HOME INVESTMENTS-THINK AND INVEST LOCALLY

Your Home is one of the most rewarding and enjoyable areas for making investments:

Energy Efficiency-- (insulation, doors, windows, attics, basements, lighting)

About Saving Heat aboutsavingheat.com (participated in Earth Day Fair at First Universalist)

Lightly Treading lightlytreading.com (participated in Earth Day Fair at First Universalist)

Renewable Energy

Namaste Solar namastesolar.com An employee owned cooperative based in Boulder and Denver

Xeriscape/Permaculture-Eliminate Lawns-Edibles-Native Plants-Birds and Bees

Permaculture-a set of ethics, principles and a design process for successfully applying lessons from nature to the human realm

The Wild Green Yonder (Adam Brock) Based in Denver wildgreenyonder.wordpress.com

Denver Botanical Gardens

Denver Water

The Stuff You Purchase for Your Home

The choices You make in purchasing products has a ripple effect impacting workers and communities, energy used in making and transporting and environmental consequences of production and disposal.

Buy Locally made products from Local businesses as much as possible...see **Mile High Business Alliance** www.milehighbiz.org

The Story of Stuff storyofstuff.org How we make, use and throw away our stuff

Your Money or Your Life by Joe Dominguez and Vicki Robbins Scale back consumption and simpler living

Green America's Responsible Shopper Website... greenamerica.org

Good Guide.... goodguide.com Ranks 250,000 products for health, environment and social impact

Sharing Economy... thepeoplewhoshare.com Do you really need to purchase that product you will only use a few times per year... Examples of the Sharing Economy: Zip Car, Uber, Zagster, Time Banks

YOUR FOOD INVESTMENTS—THINK AND EAT LOCAL

Our highly industrialized, fossil fuel based, chemical reliant, globalized food chain is devastating the environment, undermining human health and destroying local economies. Food deserts, Obesity, Diabetes. The inhumane and cruel conditions for animals and farm workers. The indiscriminate use of antibiotics creating super bugs. The indiscriminate use of weed killer creating super weeds. (Round-up is no longer effective, recently the FDA approved 2,4-D which is a derivative of Agent Orange). GMOs. Pesticides killing our pollinator bees. The globalized food system burns 23% of all fossil fuels and contributes 31% of all greenhouse gas emissions. It is insane, unsustainable and unstable.

Nutritionist Ann Wigmore says, **“The food you eat can be either the safest and most powerful form of medicine or the slowest form of poison.”**

Food is not a commodity, it is connection.....connection with life, land, community and health. We must recreate a food system that is Restorative, Regenerative, Democratic and Community based where all Stakeholders are considered and the goals are returns of Social, Economic and Environmental Capital for all.

Grow some of your own food....in your own yard or community garden. **The Urban Farm Company....**urbanfarmcolorado.com crafts custom vegetable gardens and will teach you how to grow your own food. Also check with **Denver Botanical Garden and CSU Extension Master Gardener** classes to learn how to grow your own food.

Convert your yard into a farm. Contact **Agriburbia** at agriburbia.com for design and operation possibilities

Become a CSA (Community Supported Agriculture) member of a local farm, dairy or ranch. Get to know your farmer and visit the farm. For a complete listings of CSAs in Colorado go to www.coloradocsas.info

Shop at your local farmers' markets. Google **Colorado Farm Fresh Directory** for a listing of farmers markets in Colorado

Eat fruits and vegetables that are in season.

Learn how to can and preserve food for winter months.

Patronize local restaurants that source local food.

Check food labels and buy products from local farmers, artisans and food producers.

Become a member of a food cooperative in your area.

YOUR FINANCIAL INVESTMENTS-THINK AND INVEST LOCALLY AND GLOBALLY WITH IMPACT

99% of the Dollars You invest in Wall Street are simply for trading and speculation. 1% goes to innovation and expansion. Almost nothing goes to local businesses. The Market is rigged and investors don't have a chance. The risk is with investors and taxpayers. Amy Cortese the author of **Locavesting**.

One of the Slow Money Principles is “We must learn to invest as if food, farms and fertility mattered. We must connect investors to the places where they live, creating vital relationships and new sources of capital for small food enterprises.” ***Slow Money slowmoney.org*** Woody Tasch the founder of Slow Money asks, *What would the world be like if we invested 50% of our assets within 50 miles of where we live?*

WEANING OFF WALL STREET

Investor Definitions: In the United States you are either an **Accredited Investor or a Non-Accredited Investor**. For you to be defined as an **Accredited Investor**, you must have a net worth of at least one million US dollars, not including the value of your primary residence or have income at least \$200,000 each year for the last two years (or \$300,000 together with their spouse if married). If you don't meet the above criteria, then you are a **Non-Accredited Investor**. **Accredited Investors** have many more opportunities to invest directly in privately held companies because of their status. It is estimated that only 2% of the US population are Accredited Investors which means that 98% of the US population are being denied many investment opportunities, especially to invest in their local communities. This presentation will focus primarily on those investment opportunities available for **Non-Accredited Investors** unless otherwise designated.

Move Your Money – Move all your day to day financial activities, including your checking, loans, credit cards, and mortgage, to a local bank or credit union. These institutions recycle their capital locally—so much so that even though local and regional banks account for only 20% of the assets of all banks, they provide more than half of all the loans to small business.

Pre-Purchase Local Goods and Services – Preselling is not regarded as a security in Colorado, so businesses can raise capital by convincing their most loyal customers to make purchases in advance. Community supported agriculture, community supported restaurants, community supported publishing. **Credibles** is a pre-selling web site for small food businesses seeking to expand.

Sponsor Local Businesses – Web sites like **Kickstarter** and **IndieGogo** have raised hundreds of millions of dollars for small businesses and projects. **Barnraiser** is a crowdfunding website geared to farmers and food producers. In these types of investments you receive rewards or gifts instead of

interest and the return of your investment, but you know that thousands of small contributors like yourself are helping to get a big idea off the ground. It is building a community of investors.

Tap Internet Lending Sites – Kiva and Kiva Zip facilitate peer-to-peer lending to microentrepreneurs overseas and in the US, though as a dot-org it only pays back principal. **Prosper** and the **Lending Club**, both dot-coms, also pay interest. As a community, you might encourage your businesses to use these sites for loans and your investors to scour them for local business investment opportunities.

Invest in Local Funds—The Calvert Foundation’s Community Investment Notes are a good way to move some of your money into social impact projects such as affordable housing, microloans etc. Here in Colorado you can invest as little as \$20 in the Denver local economy through Community Investment Notes **Ours to Own Denver**...an initiative of the Calvert Social Investment Foundation, Urban Land Conservancy, Colorado Enterprise Fund and others www.ourstown.org/denver

Join a Local Investment Group-Invest in Your Neighbors—Along the Front Range we have three Slow Money related investment groups. One here in Denver called **Local Matters Investments, LLC**, one in Boulder called **Colorado Food Investments, LLC** and one in Fort Collins called **Living Soil Investments**. The mission of these investment groups is to support healthy and vibrant local economies and communities in Colorado by making small loans at competitive terms to farmers, producers, food related entrepreneurs and other entrepreneurs who advance healthy local food systems, environmental sustainability and more vibrant community. They are about connecting local investors with local businesses and educating all stakeholders as to the value of local economy and community. Members pool their capital (approximately \$5,000 per member) and vote on making small loans to food producers and food related businesses. Sometimes individual members will also make individual loans or invest in the businesses. Check out the Slow Money website at www.slowmoney.org review its principles and mission and also check out www.slowmoneymaine.org which will provide information on the first Slow Money related investment club called No Small Potatoes. If you have any questions or need more information, contact Tom Abood tabood@comcast.net 303 868-6739

Invest in Native Americans---Here in Colorado we have two institutions that you can invest in to support Native Americans. **The Native American Bank nabna.com** is located downtown Denver and is a national bank serving all Native people and communities. **First Nations Oweesta Corporation oweesta.org** is a Community Development Financial Institution (CDFI) that provides Native American Communities the tools and capital necessary to support job creation, business, real estate and community development.

Colorado Crowdfunding Act became law on April 13, 2015 and will allow Non-Accredited Investors to invest in privately held companies. There are certain rules and regulations that apply but

this will be a significant and positive change to move capital into local businesses and the local economy.

Invest in Municipal Bonds—Be aware of when local municipalities are issuing bonds and invest in them. City and County of Denver recently issued \$12 million in bonds that sold out in less than one hour.

Socially Responsible Investing (SRI)—Also known as Sustainable and Responsible Investing, Impact Investing and a variety of other terms, we see SRI used more in the publically traded markets like Wall Street with publically traded companies, mutual funds, etc. The three pillars of SRI are: 1) **Screening**—both negative and positive screening, you can invest in companies that are aligned with your values. If you don't want oil and gas, or Tabaco or fast food companies, etc you can screen them out/divest from them; 2) **Shareholder Advocacy**—when investing in publically traded companies as a shareholder, you can propose Shareholder Resolutions to make positive changes in how the company operates—this is a powerful tool to make positive social change; and 3) **Community Investing**—which is what I discuss above with direct investing, moving money, etc. If you do invest in the publically traded markets, your investments should be SRI.

Financial Advisors— If you are looking for a financial advisor to help you navigate the public and private markets and SRI investments, you might contact one of the following investment firms: 1) **Natural Investments, LLC** at naturalinvestments.com (the principals wrote The Resilient Investor); or 2) **First Affirmative Financial Network, LLC** at firstaffirmative.com; and 3) **Principium Investments, LLC** at principium.co

Support Local Employee Owned Businesses and Cooperatives

Support Year-Round Local Food Production through Controlled Environment Agriculture.....Veterans to Farmers www.veteranstofarmers.org

Cultivate community food systems/grow resilient local economies.....Re:Vision
www.revision.coop and the **Westwood Food Cooperative**

Support a 20,000 sq ft greenhouse/indoor farm and marketplace promoting food security and local economy GrowHaus www.thegrowhaus.com

MORE NATIONAL AND GLOBAL NON WALL STREET INVESTMENTS TO CHECK OUT***Self Help Credit Union******Self Help Federal Credit Union***

RSF Social Finance—Based in California and inspired by the work of Rudolph Steinger, RSF believes money has a spiritual dimension. In their view, money is a form of energy that connects one person to another and strengthens the bonds of community

Cooperative Fund of New England***Root Capital*** (accredited investors)***Iroquois Valley Farms*** (accredited investors)***Investors Circle*** (accredited investors)***Equal Exchange CD-Invest in Fair Trade***

Clean Energy Federal Credit Union—A credit union that is being planned by the ***American Solar Energy Society*** (ASES) to make loans strictly for renewable energies

ADDITIONAL MUST READ RESOURCES

Michael Shuman ***Local Dollars/Local Sense*** and ***The Local Economy Solution***

Local Investing Resource Center local-investing.com

Green America Community Investing Guide greenamerica.org

ResilientInvestor.com....Click Go Deeper.....Click Field Guide....Click on Zone you desire to research and there is excellent information available

Katherine Gustafson ***Change Comes to Dinner***

Hazel Henderson ***Ethical Markets***

Janine Benyus ***Biomimicry***

Marjorie Kelly ***Owning Our Future-The Emerging Ownership Revolution***

ADVOCACY

Public Banking- Support Public Banking in Colorado as an alternative to being controlled by the major financial institutions that are only concerned with their bottom line profits. A Public Bank will make affordable loans to small businesses, farmers, government entities and students; will save tax payers up to 50% on critical infrastructure like bridges, trains and schools; will eliminate billions in bank fees and money management fees for cities; will support a vibrant community banking sector and will enable sustainable prosperity. Check out ***Banking on Colorado***; the ***Public Banking Institute*** and ***Be the Change***.

Overtorn Citizens United—On January 21, 2010, the US Supreme Court ruled that corporations are persons which has been disastrous to our political and economic democracy.

Advocate to overturn Citizens United. Check out ***Move to Amend; The Center for Public Integrity*** and ***Represent US***.

Food Waste—

More than 30% of food is thrown away...the single largest solid waste component in our landfills is food. An estimated 1.3 billion tons of food is wasted annually around the world. In every step of the food chain food is tossed out. It is estimated that \$165 billion of food is wasted by Americans every year. Compost, eat what you buy and support ***Denver Food Rescue*** ***denverfoodrescue.org*** is a nonprofit that redistributes food from grocery stores which would otherwise go to waste directly to Free Grocery Programs and they accomplish 75% of their deliveries on bicycle.

GMO Labeling-

Advocate for GMO (Genetically Modified Foods) labeling. We have a right to know what we are eating. Over 64 countries, including Russia and China have GMO labeling laws and many European countries ban GMOs. Support ***Right to Know Colorado***

Pollinators--

Advocate for our pollinators, the bees, birds, butterflies that are being decimated by pesticides. ***Support Bee Safe Boulder, Bee Safe Neighborhoods, Friends of the Earth***

CLOSING

Judy Wicks the author of ***Good Morning, Beautiful Business***, a co-founder of the ***Business Alliance for Local Living Economies*** and the founder and former owner of the White Dog Café in Philadelphia, comments on the New Economy, “Building a new economy, I came to realize, rests on a simple quality: our capacity to care—followed by our willingness to do what is necessary to defend and nurture what it is that we truly care about. Change begins in the hearts of the entrepreneur, the investor and consumer. It’s the power of love and compassion that can bring transformative change and build an economy that is prosperous and strong, yet one where loving relationships matter more than profits. I had to move from a competitive mentality to one of cooperation in order to build that system. It takes a lot of capital to build a new economy, yet most people, even those who want to bring social change and see the need for a more nurturing economy, invests their savings in the stock market where it perpetuates the old exploitive economy.”

Personally, I have found divesting from Wall Street and pursuing the above path which aligns my Passions and Principles to all of my investments and actions to be significantly Enlightening and Empowering. May it be so for You!!!!

For more information and discussion, contact Tom Abood at tabood@comcast.net or cell 303 868-6739