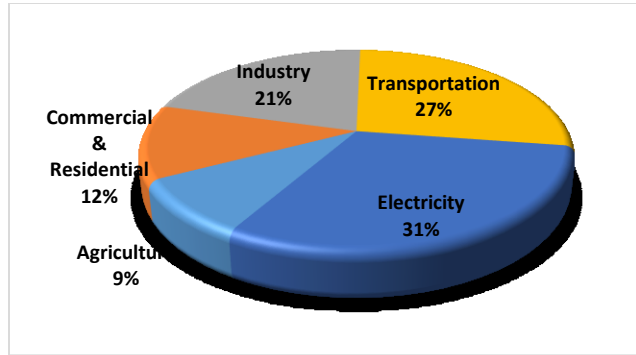


Are my Investments Contributing to Climate Change?



Sources of GHG that Contribute Directly to Global Warming & Climate Change (Ref: EPA, 2015)

Where are my Investments? And what economic sectors are my investment supporting?

Currently my investments include:

- ___% in Wall Street (Stocks, bonds, mutual funds, annuities,...) [1a]
- ___% in Local Investments (Local Credit Unions, etc.; businesses,)
- ___% in Local Investments (Personal Home/Condo/Farm)
- ___% in Foreign Socially Responsible Investments
- ___% in unknown Foreign Investments [1b]
- ___% Don't know [1c]

Do I own any stocks or bonds associated with the fossil fuel extraction/ processing /burning industry?

- ___ No. *Congratulations. This is a great response to Climate Change!*
- ___ Yes. But I'm willing to consider divesting, [2a]
- ___ Don't know. But will find out. [2b]

What is my Value System related to investing?

___ I no longer wish to have my investments contributing to unsustainable human activities, but instead want to invest in human endeavors that promote a healthy interdependent network of Life with a growing consciousness. [3a]

___ I prefer to invest in endeavors that do not contribute to climate change, global warming, and the further dumping of any GHG into our atmosphere. [3b]

___ I prefer not to be involved in extracting/processing and burning ancient hydrocarbons (fossil fuels, old growth forests,...) that dump CO₂ and other GHG into our atmosphere, but instead promote the sustainable/recyclable use of these resources. [3c]

___ Other personal values include: _____

What are my primary purposes for saving and investing?

_____ I want to invest to increase my savings for use later in life regardless of how my savings are invested.

_____ I want to invest not just to increase my savings for later in life when I am unable to work, but also to assure the wellbeing of future generations - in a manner that does no harm. Hoarding wealth is not my top priority. [4b]

_____ Other personal purposes include: _____

Are my current investments consistent with my Values? And my Purposes?

_____ Yes. *Congratulations. This is a great response to stop further Climate Change!*

_____ Some are. Some aren't. I'm willing to consider divesting and reinvesting. [5]

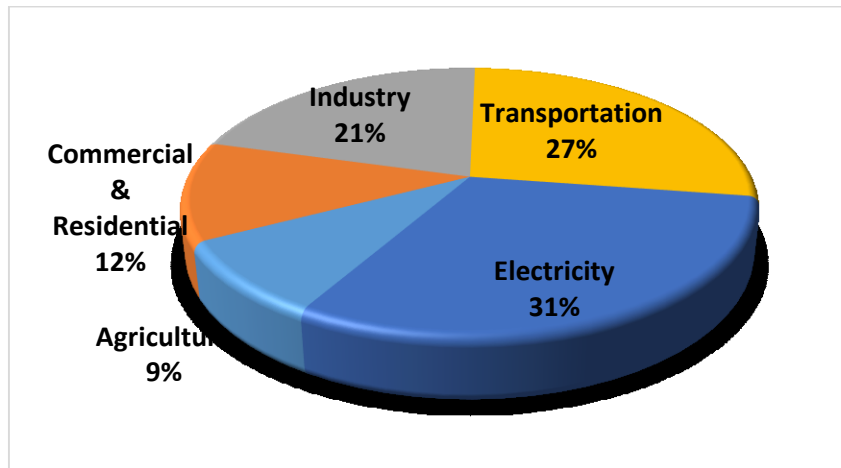
_____ No. But I'm unable or unwilling to move my investments to avoid further climate change.

Reinvesting as a Response to Climate Change

We will consider re-investing locally – in our home, in our business, in our religious affiliations, and in our educational institutions for the purpose of stopping climate change.

We will consider how we can work collectively to change our social system so that it influences us to make choices that are sustainable / ethical / moral.

CONSIDER RE-INVESTING LOCALLY – SPECIFICALLY AT HOME.



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

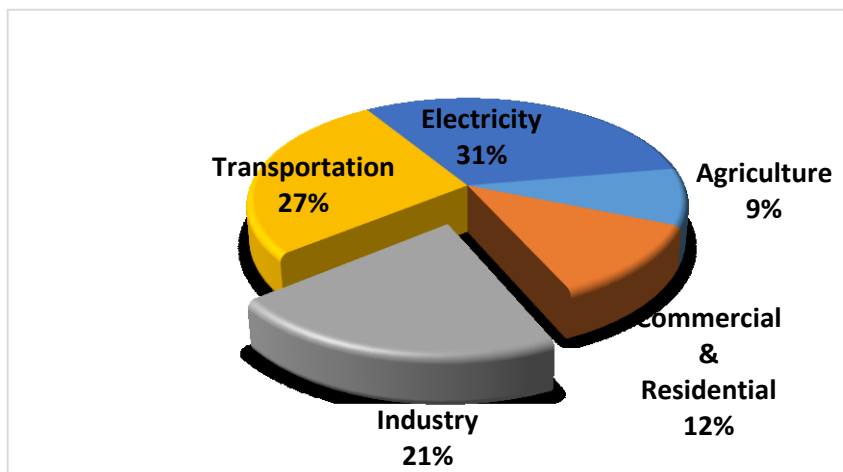
- _____ I do not own a home or condo. I rent my place of residence. I cannot make significant changes (other than life style – see below) that will help stop climate change.
- _____ I own my place of residence but cannot make changes due to covenants, HOA restrictions, etc.
- _____ I own my place of residence and could possibly make investments that help stop climate change. [6]

Re-investing in Energy Conservation. Generally, money invested in reducing the amount of energy you consume is money well invested in response to Climate Change. If you are still buying fossil fuel derived energy (electric made from coal, natural gas, propane, etc.), the less energy you consume, the less impact you have on Climate Change. Spending several hundred dollars to have a professional energy audit conducted for your place of residence (or business) is generally money well spent. The audit will identify where you can best invest additional resources to reduce energy needs.

- _____ I have had a professional energy audit completed within the last several years. *Congratulations.*
- _____ I have already implement the audit’s key recommendations. *Congratulations! Great! You are one step ahead of the plan.*
If not, consider making the energy saving changes to your residence.
- _____ I plan to make a call and schedule a professional energy audit within the next

_____ (weeks, months). See List of Resources in Appendix B. [7]
 _____ Based on the results of the energy audit, I plan to implement the major energy conservation recommendations (insulation, doors, windows, attics, basements, lighting) within the next _____ (weeks, months).
 _____ After implementation of the energy audit’s key recommendations, I can/will reduce my consumption of carbon-based fuel to generate electrical power and home heating by _____ %.
It’s a good start. My goal is still to get my home to near zero carbon emissions as soon as possible but certainly in less than 20 years.

Transitioning to Zero Carbon Emissions as a Response to Climate Change



In previous sections of this plan, I have considered investing in zero emission solar PV [Electricity], the use of zero emission geothermal exchange heat pump for heating or cooling (as well as solar thermal for heating) [Commercial & Residential], and I have considered investing in zero emission transportation (walking, biking, & the use of an all-electric vehicle.) [Transportation].

Now let’s consider the third largest sector that is contributing to GHG emissions and climate change according to the EPA pie chart: **Industry 21%**. Industry exists because we purchase the products they produce; if we don’t buy their product, that industry soon goes out of business. If we no longer buy horse-pulled buggies, the buggy makers transition to other areas or their business disappears. If we no longer buy hula hoops, hula hoop manufacturers transition to another product line or go out of business.

If we are mindful of the things we buy, and buy things that are produced sustainably and can be reused and recycled, we can help reduce the emissions linked to the Industrial sector. But the contribution to climate change is very complex and appropriate records that link emissions directly to industrial processes and specific products is not readily available to the public.

Obviously things produced on the other side of the world and shipped, flown, trucked, carried by rail, and distributed to local retailers have more “transportation” emissions than something made by a local manufacturer. From a climate change perspective, specifically GHG emissions, seeing “Made in China” or “Grown in Chile” is not a good thing. The “Bunker Fuel” burned by today’s gargantuan Container Ships is literally the sludge from the bottom of the petroleum barrel. It is more like tar than oil. But it is inexpensive in our current broken economic system that does not impose a carbon pollution tax. Burning this dirtier-than-coal bunker fuel is extremely costly from a GHG emission / climate change perspective.

Moving manufacturing jobs to Asia is understandable in our current broken economic social system. Labors costs are an order of magnitude lower, production costs are lower due in part because social costs associated with damage to Life is externalized (i.e. there are few if any emission controls – waste can be dumped into the air and water and buried with impunity in some regions. We get “lower cost” products as a result and the U.S. corporations that act as the front for those foreign endeavors make a lot more profit. Everybody is happy except those representing the future generations, and the current generations without a voice.

In “Response to Climate Change,” about all we can say about this complex source of emissions, is read the label and think about

- a) Geographically where it was made – and the transportation issues to get it to you
- b) How it was produced – by burning fossil fuels, by dumping GHG and toxic waste products from the manufacturing process into our common air, water and soil.
- c) If you have a choice, buy local and buy sustainably produced.

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.

_____ **I will Buy Locally made products from Local businesses** as much as possible

See: *Mile High Business Alliance* www.milehighbiz.org

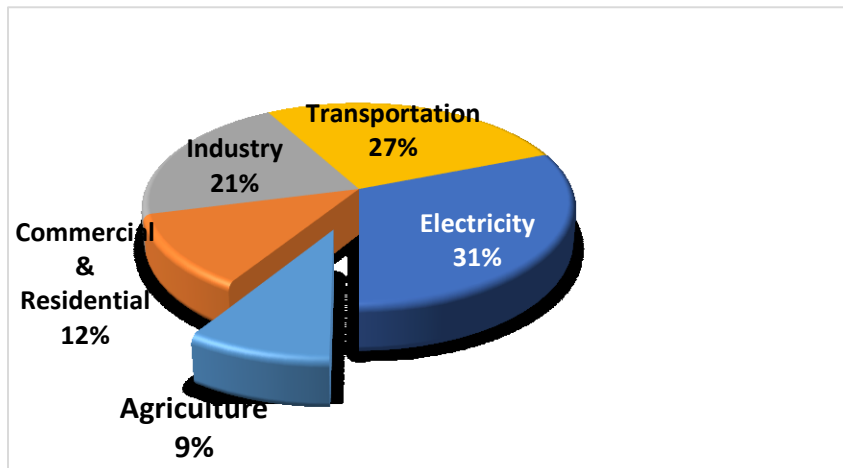
_____ **I will get involved in a *Sharing Economy***

See: 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

_____ **I will incorporate Xeriscape/Permaculture-Eliminate Lawns-Edibles-Native Plants-Birds and Bees**

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

YOUR FOOD INVESTMENTS—THINK AND EAT LOCAL



As indicated, the Agricultural sector also has a significant direct contribution to GHG emissions and therefore is affecting climate change. In addition to the direct contributions, the agricultural sector consumes electricity, requires significant transportation, requires significant labor saving farming implements/ machinery, and of course some energy for heating and cooling that is folded into the sectors.

As a result other assessments show Agriculture contributing as much as 30% to the overall GHG emissions.

In any case, there are things that we as individuals can do to reduce GHG emissions linked to Agriculture – linked to the food energy we consume.

Here are a few examples to get started:

_____ **I will grow some of our own food....**in our 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. The *Denver Botanical Garden and CSU Extension Master Gardener* classes to learn how to grow your own food.

_____ **I will convert our yard into a farm.**

Contact *Agriburbia* at agriburbia.com for design and operation possibilities

_____ **I will 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

_____ **I will shop at your local farmers’ markets.**

Google *Colorado Farm Fresh Directory* for a listing of farmers markets in Colorado

_____ **I will eat fruits and vegetables that are in season.**

_____ I can learn how to can and preserve food for winter months.

_____ I can patronize local restaurants that source local food.

_____ I will check food labels and buy products from local farmers, artisans and food producers.

_____ I will 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.

_____ ***I will Move our 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.

_____ ***I will 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, and community supported publishing. **Credibles** is a pre-selling web site for small food businesses seeking to expand.

_____ ***I will 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.

_____ ***I will Tap into 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.

_____ ***I will 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.ourstowntown.org/denver

_____ ***I can/will 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.

_____ ***I will 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.

_____ ***I will Invest in 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.

_____ ***I will 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.

_____ ***I will Invest in 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

_____ ***I will Support Local Employee Owned Businesses and Cooperatives***

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

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

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

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

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