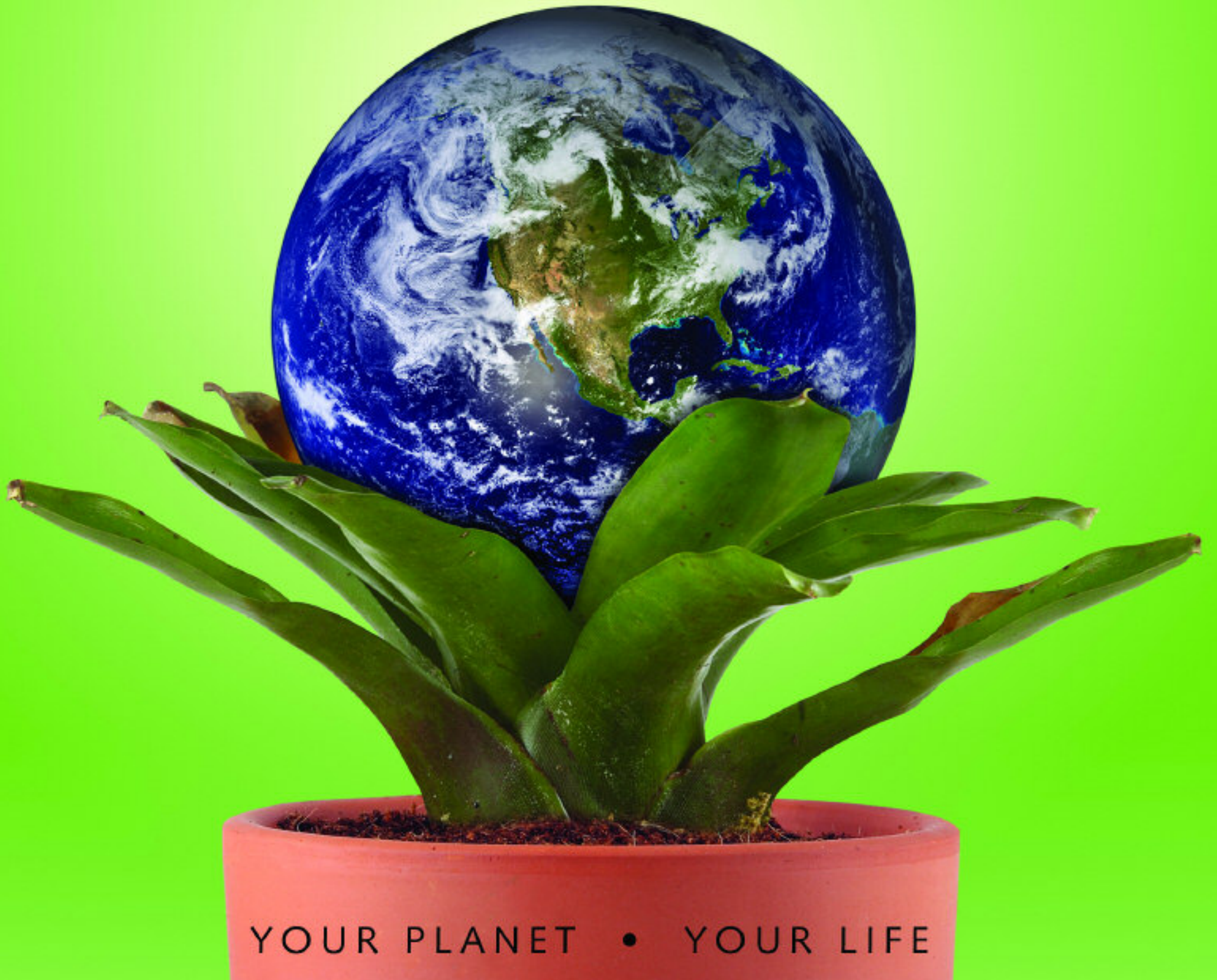


Go Green



YOUR PLANET • YOUR LIFE

A taste of urban farming

FARM-FRESH PRODUCE GROWN IN AN UNUSUAL PLACE: THE CITY

Everyone loves fresh fruits and vegetables, but until recently, the only place to find farm-fresh produce was in the country.

Since most people live in more urbanized areas — and America continues to produce more city dwellers with each passing year — it's not easy to find that perfect, picked-off-the-vine produce where most people live.

That's why urban farming is becoming so popular lately. It combines several Earth-friendly trends, including organic farming and the local produce movement, into one delicious idea that's catching on across America.

NEIGHBORHOOD FARMS

One way people are farming in cities is by creating neighborhood farms. Since urban land is so expensive and few individuals have the money to purchase their own land for farming, clubs, churches and neighborhood groups will often band together to create an urban garden.

By working in a group farm, everyone shares the costs and workload of running a small farm, but they also get to share in the benefits.

PATIO GARDENING

Another option is growing fruits and vegetables right on your own patio. It doesn't take much space to grow a few pots of tomatoes or herbs just outside your window, making it both convenient and delicious.

Nothing is fresher than vegetables that ripen near your own kitchen. Some plants can be visually attractive, too, which lets you create edible

landscaping that looks as good as it tastes.

FOOD CO-OPS

Finally, there's another option for city dwellers who don't have the time or interest to do their own gardening. It's called a garden co-op.

With a cooperative produce arrangement, people who want locally grown, fresh foods will pool together to buy in-season produce from local farmers.

Different groups operate in different ways, but the basic principle is the same: you pay a flat rate to receive fresh foods on a regular schedule. Everyone in your group will get a share of the fruits and vegetables that are purchased.

Not only will this provide fresher foods than what you usually find in grocery stores, but it can also save you money because the produce is bought in bulk.



Building your new home green

IDEAS FOR SAVING ENERGY, RESOURCES IN NEW CONSTRUCTION

Whether doing it to save money or just because it's the right thing for the planet, more people than ever before are focusing on ways to make their newly constructed homes extremely efficient.

This isn't a new trend. People have wanted to save money on their electric bills as long as home electricity has been around. But new technology is taking efficiency to a whole new level.

Here's a look at several trends that are making new homes more efficient than ever before.

SMART APPLIANCES

The promise of the "smart grid" has been around for several years, but only recently has it started to show up in ordinary new homes.

Because appliances such as refrigerators, hair dryers, heating and cooling systems and electronics use more than half of the energy in your home, manufacturers are coming up with creative ways to help these devices report and reduce their energy usage.

The best ones actually learn to use less energy on their own. For example, some of the latest thermostats can monitor when you turn the temperatures up and down, which lets them "learn" the best times to power the heating and cooling systems.

You don't even have to program them like you would a traditional timed thermostat. They adjust their performance based on how you actually use them every day.

STANDARDIZED ENERGY SCORES

Every new car comes with a window sticker that clearly explains what kind of gas mileage you can expect to get.

What if your new home came with that same kind of sticker?

That's the concept behind home energy ratings. The Department of Energy is promoting a standard home energy score that

home buyers can use to compare different properties they're thinking about purchasing.

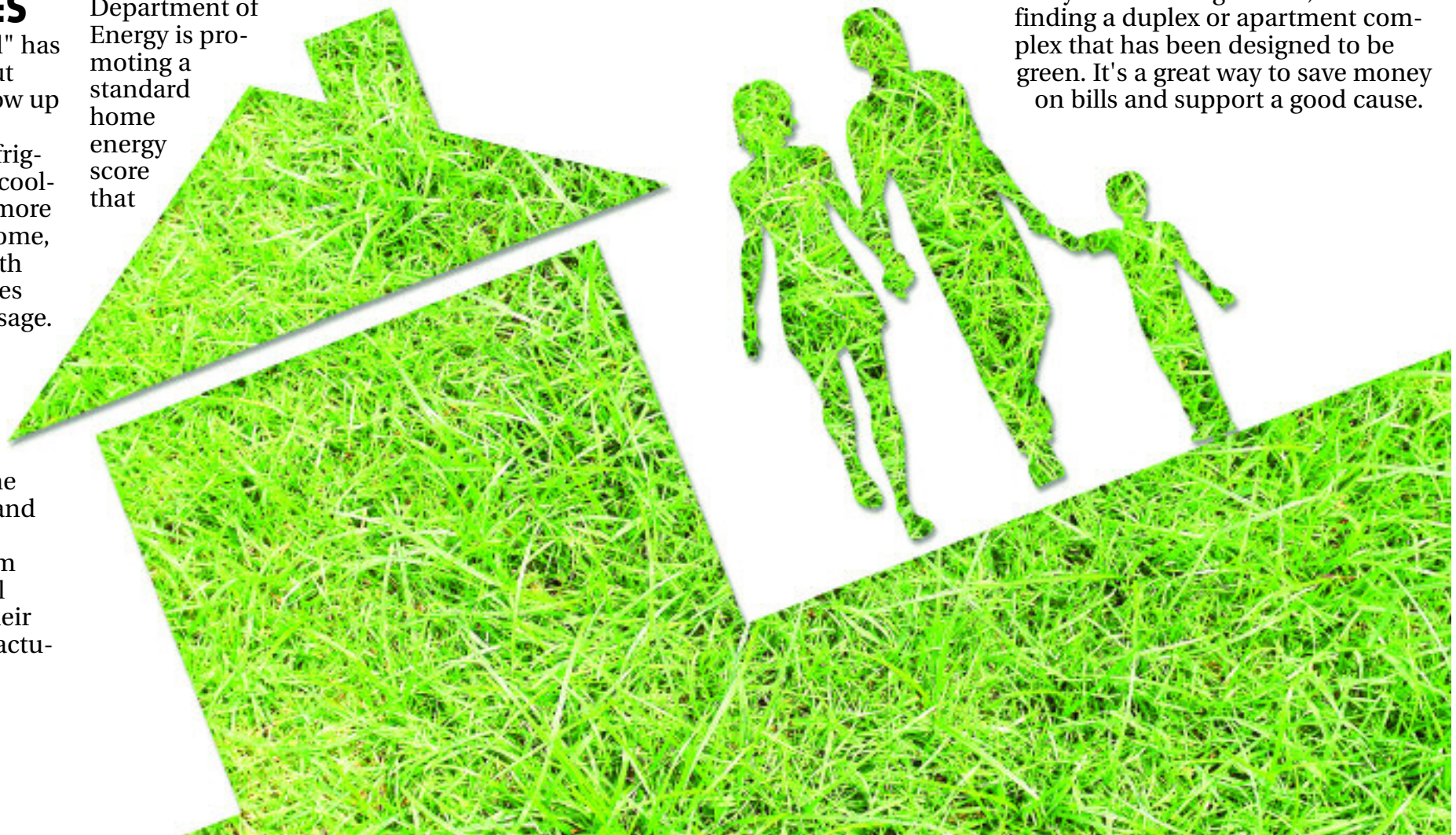
It's a great way to shop among similar homes to see which ones are really the most efficient, because builders' claims about home efficiency are not always transparent or easy to understand.

MULTIFAMILY HOMES

It's obvious why energy efficiency is important to individual homebuyers. It saves money on their energy bills.

But multifamily units are starting to seek efficient energy ratings, too, as a way to save their occupants money and provide an attractive selling point for tenants.

If you're looking to rent, consider finding a duplex or apartment complex that has been designed to be green. It's a great way to save money on bills and support a good cause.



Investing in the planet

HOW YOU CAN EARN SOME GREEN WHILE GOING GREEN

Investors often talk about value: the value of their stock holdings or the market value of individual companies. But what about personal values?

A new generation of investors is letting their green philosophy influence their investing decisions, finding ways to make wise financial moves and wise environmental changes at the same time.

With careful planning, you can make Earth-friendly companies a part of your portfolio.

GREEN COMPANIES

An obvious place to invest with a green attitude is in the companies that make green products.

Consumers are becoming more environmentally conscious with each passing year, and that means there's a growing market for products that help people use less energy and conserve the Earth's resources.

Companies that are developing renewable energy, researching green building methods and selling organic and Earth-friendly consumer products are all good places to look.

While the Solyndra scandal has generated negative headlines for a "green" company going bankrupt after taking out millions of dollars in fed-



eral loans, that's certainly not how the vast majority of green companies operate. Many are profitable and stable.

To find the best companies to invest in, you've got to do lots of research and rely on the advice of trusted professionals to help you make the right picks and balance your portfolio to reduce risk.

GREEN VALUES

Another way to do green investing is to look for companies that match your green values, even if they aren't known for making green products specifically.

If you find a manufacturer that has taken steps to reduce waste and save energy when producing their widgets, that could be a sign that they're well-managed and Earth conscious.

Even the most mundane companies are starting to consider the environmental impact of their practices, so dig deep and find out exactly what they're doing to go green.

By seeking out stocks that will generate growth for your portfolio and match your value system, you'll be encouraging other companies to follow suit.

Compost: Garden goldmine

THE KEY TO A SUCCESSFUL, EARTH-FRIENDLY GARDEN

Mother Earth has a way of taking care of itself. While chemical fertilizers are an easy way to green up your garden, they can also be harmful and unhealthy.

They're also totally unnecessary.

If you want to reduce or eliminate your garden and landscape's reliance on artificial fertilizers, a simple solution is to start composting your organic waste.

GOOD FOR YOUR GARDEN

Composting involves taking your otherwise wasted organic materials — things like banana peels, leaves, orange rinds and coffee grinds — and letting them naturally decompose into a healthy, nutrient-rich material that is perfect for helping other plants grow.

There are several processes you can use to make compost, including making it in small piles, homemade bins or professional composting stations, and there are lots of tips online for people who want to get started. It doesn't take any special skill or investment, only the commitment to turn your organic waste into organic gold.

REDUCE WASTE

By composting, you're sending less materials to the landfill. Things that would normally turn

into garbage — including the rotten smelling kind that no one likes to have in their house — can naturally turn into clean, valuable fertilizer for your garden when you take it to the compost heap.

Compost lets natural organisms and processes do what normally happens in nature: taking dead plant material and turning it into nutrients that can be used to grow more plants.

It takes your trash and turns it into a treasure for

your garden.

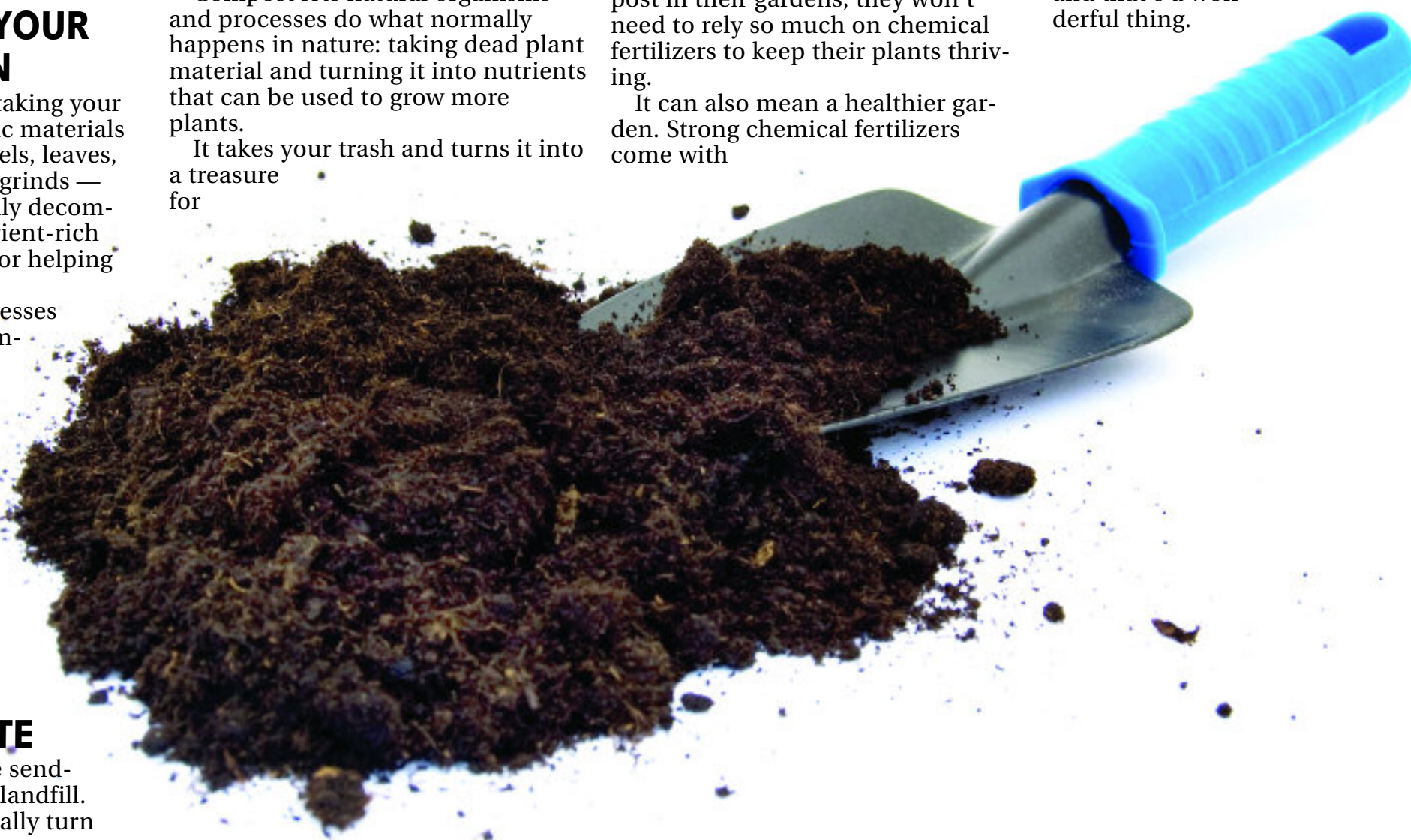
ELIMINATE ARTIFICIAL FERTILIZERS

When gardeners use more compost in their gardens, they won't need to rely so much on chemical fertilizers to keep their plants thriving.

It can also mean a healthier garden. Strong chemical fertilizers come with

unfortunate side effects, like susceptibility to plant diseases, not to mention the negative health effects that pesticides and other chemicals can have on your body.

Compost is nature's fertilizer, and that's a wonderful thing.



Be a stylish trendsetter

MAKE THE SWITCH TO REUSABLE BAGS TO HELP THE PLANET

Want to make a simple change that could have a big impact on the planet? Then toss your disposable shopping bags in favor of reusable ones.

In many parts of the world, bringing your own shopping bag to the store is the only way to shop. Here in America, though, it's been much more common to use disposable paper or plastic bags in the checkout line.

This isn't such a bad thing if you recycle the bags after they're used, but in truth, the vast majority of these bags end up in the trash. According to the Clean Air Council, Americans use around 1 billion shopping bags per year, which creates 300,000 tons of waste that ends up in landfills.

If everyone used reusable bags, though, that figure could be reduced dramatically.

Many stores offer their own reusable shopping bags for an affordable price now. If you haven't bought one already, it could be a great idea because it's so convenient and Earth-friendly.

It's also easy to use, especially for short trips to the store. You can put all your groceries into the cloth reusable bag and carry them home with a comfortable, sturdy handle. You won't risk breaking one of those cheap plastic bags and spilling your groceries all over the sidewalk.

Finally, using a reusable bag sends a message that you care about the planet. If you want to reduce the waste that goes into landfills, switching to cloth bags is a very visible way to do that. It will eliminate trash and send a message that encourages other shoppers to do the same.



Swap out your showerheads

If there was a way to save significant amounts of money without having to do anything, wouldn't you try to take advantage of it?

Of course you would.

Switching the showerhead in your bathroom is an easy way to save money every single day without even trying. By installing a low-flow showerhead, you'll be saving money every time you turn on the water.

SIMPLE INSTALLATION

The process of installing a showerhead is one of the simplest do-it-yourself projects in the home.

Most showerheads install by screwing them off and on. You will need to use a cloth or something soft to protect the finish of your plumbing, but most installations don't require any special tools.

Showerheads also come with instructions that tell you exactly what steps to go through. If you've got a wrench and some time, you'll probably be able to change to a new, water-saving showerhead in just a few minutes.

BIG SAVINGS

For people with an old showerhead in their bathroom, they're sending money down the drain every day.

By switching to a new, low-flow showerhead, homeowners will reduce their water bills every single month. It can make a big difference over time.

You can also look for showerheads with special features, like massages or patterns that feel like natural rainfall, letting you save money and have a more invigorating, refreshing shower experience at the same time.



How much can it save?

Switching to a low-flow showerhead can save up to 1,000 gallons a month for some families. Many older high-flow showerheads deliver as much as 8 gallons per minute, while low-flow showerheads deliver as little as 2.5 gallons per minute or less.

New, efficient cars

IF YOU WANT TO SAVE ON GAS, HYBRIDS ARE JUST THE START

For more than a decade, hybrid cars have set the standard for fuel efficiency and eco-friendly styling.

Traditional hybrid cars aren't the only option for saving money at the gas pump, though. Variations on the hybrid car, along with new engine technologies that reduce fuel consumption and emissions from the tailpipe, give more options for clean driving than ever before.

MILD HYBRIDS

Unlike traditional hybrid cars that have big, powerful batteries capable of pushing the car from a standing stop, the so-called mild hybrid cars use smaller batteries and motors to give a boost in gas mileage.

The mileage isn't as mind-blowing as you'll find in hybrid cars like the Toyota Prius, but it's still a step above what you would get without the technology.

These cars are often priced more reasonably than full hybrid cars, too. The big, high-tech battery packs in hybrid cars are very expensive to engineer and build, and mild hybrids help reduce that cost.

PLUG-IN HYBRIDS

On the opposite extreme from mild hybrids are the plug-in hybrids.

This type of hybrid vehicle lets you plug it into your home's electrical outlet to get an even bigger boost from the batteries and motors. Many of them will let you drive for several miles on pure electrical energy, not even needing to turn on the gasoline engine for most short trips.

If you have a short drive to work or mainly do quick trips around town, this means you are basically driving

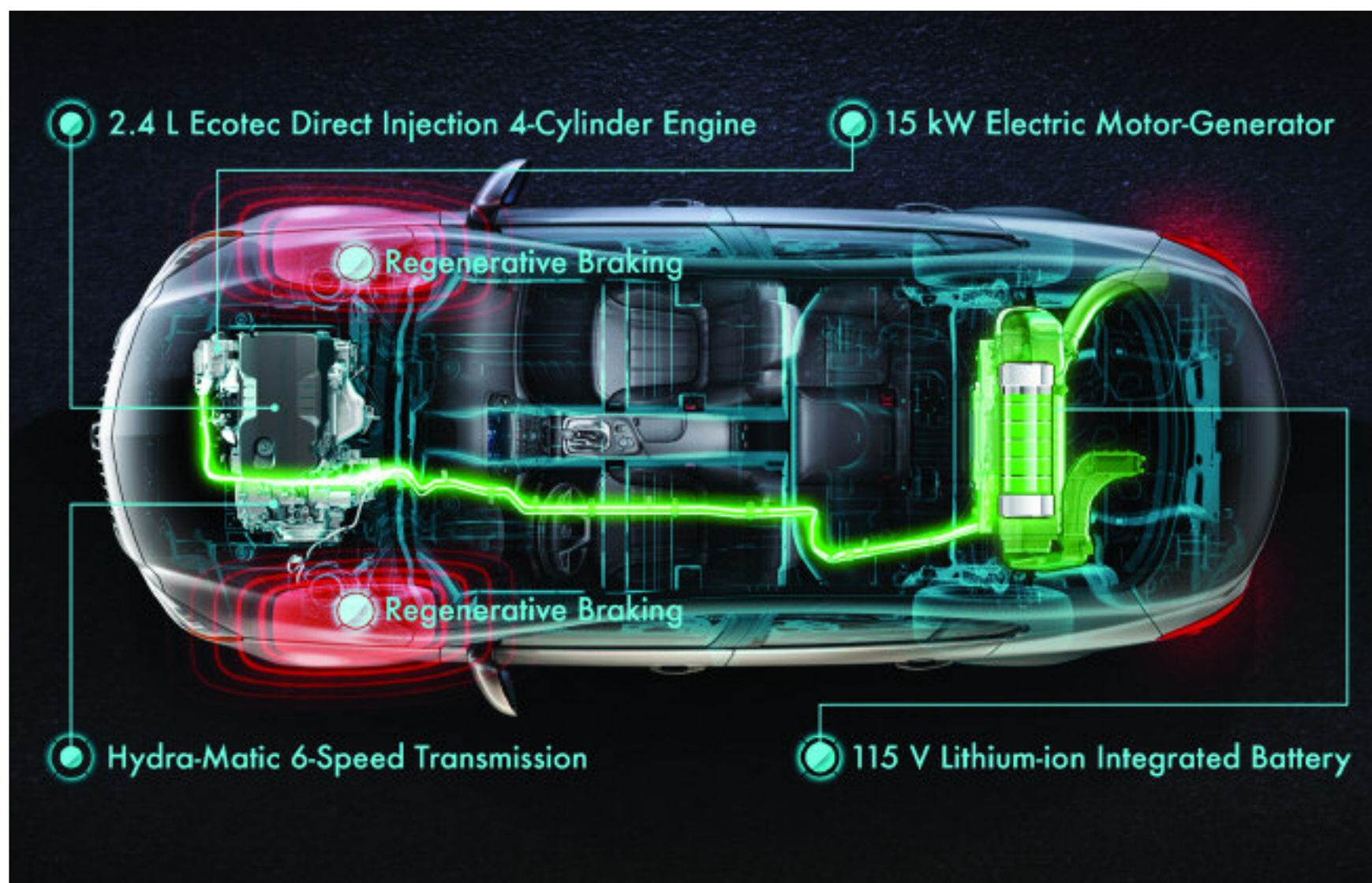


PHOTO: COURTESY OF BUICK

This diagram shows the Buick Regal eAssist, one of several "mild" hybrid vehicles on the market today.

an electric car. And when you need the gasoline engine for longer trips, it's still there as a backup.

Plug-in hybrids are a great option for people who want an electric car but also want unlimited range on gasoline power like a traditional car provides.

EFFICIENT ENGINES

Finally, even non-hybrid cars are using technology to save gas.

New features such as direct injection and variable valve timing help modern engines produce more power while using less gasoline than

before.

Transmission technology is also helping to save fuel. Six- and seven-speed automatic transmissions, along with continuously variable transmissions, help keep the engine operating in a way that uses the least amount of energy for cruising.