



The author of *Zenvesting*, **PAUL SUTHERLAND** is proud to see his oldest son heading to university this fall.

“IS SOLAR A GOOD INVESTMENT?”

I’ve managed to build up a small nest egg. But rather than setting it aside for retirement savings right away, I’m thinking of investing in a photovoltaic system for my house. By my calculation, I’d actually save more on my energy bills than I could earn in the current stock market! What say you?

Paul Sutherland: The risk-adjusted math on energy systems seems to work in favor of investing in a system over nearly any other “investment.” Of course, the returns on your system will

depend on your area’s energy costs, utility and grid constraints, tax incentives, and exposure to sunlight. In places like California, Hawaii, and Colorado, the returns on solar systems make them a compelling investment—especially if you plan to stay in your home for five years or longer. Right now, solar water heaters seem to offer the most bang for your buck. A financial planner or accountant can help you get a more accurate idea of exactly how much you stand to save. If the numbers look as positive as your own back-of-the-envelope estimates, go ahead and save the earth—and your money—with my blessing.

When I read about the people killed in the Bangladesh garment factory collapse earlier this year, I vowed to only buy clothing made in the United States. Turns out, so much is manufactured overseas that it’s almost impossible to buy only American-made clothes! What’s the best way to push manufacturers to improve labor conditions when it’s not actually possible to boycott the product?

Be conscious of what you buy. Read labels. Better yet, ask yourself if you really need to buy something new at all. Mend, borrow, trade, and give and receive clothing from friends.

It takes a huge amount of resources to make clothing, and the fact is that Americans are addicted to shopping and buying new, pretty things to wear. When you do need to add to your wardrobe, thrift stores, yard sales, Craigslist, and classified ads are good places to shop.

And if you do decide to buy new, don’t assume that American manufacturers are more ethical employers than those in

A CONSCIOUS CONSUMER CAN BE A FORCE FOR GOOD AT HOME AND ABROAD.

Bangladesh. There are ethical manufacturers worldwide, and developing economies need our business. About 38,000 people die of starvation and preventable diseases every day, most in developing countries. A conscious consumer can be a force for good at home and abroad.

My aging mother can no longer live on her own, and my sister, "Candace," is proposing to buy a house (taking money from our parents' trust) where she and Mom could live. After Mom dies, Candace would get the house.

My sister sees this as a win-win—a modest house *would* probably cost less than years in a nursing home—but something about the arrangement just feels like she'd be profiting

from Mom's illness. Am I being selfish?

Everyone needs a home, especially one shared with a loving, compassionate daughter. I would suggest sitting down with Candace, your mom, and any other siblings, and figuring out what is best for your mom. After all, that's what really matters here.

I am receiving a substantial inheritance from my father, but I cringe when I think about how he made his money—off the backs of his exploited workers, in an industry that has done real damage to the environment.

I chose to become a social worker, and this money could make a huge difference to my young family—allowing my wife

to realize her dream of being a stay-at-home mother, and giving my kids the opportunity to go to better schools. Yet I'm not sure I can take the money in good conscience. How can I make this right?

Redistribute it. As a social worker, you must see real needs that your father's money could be used to help. There is so much suffering, injustice, and ignorance in the world. Think how your dad's money could add a layer of compassion and love if properly stewarded by you and your wife. —S&H

To ask Paul a question, email him directly at paul@spiritualityhealth.com.

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