

THE
Green
MILLIONAIRE

**A PRACTICAL GUIDE TO ACHIEVING REAL WEALTH
WHILE HELPING TO SAVE THE PLANET**



NIGEL J. WILLIAMS

“We shall require a substantially new manner of thinking if humanity is to survive.”

Albert Einstein, 1954

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Don't Panic.

When I first started working on this book, the world was a different place. Now, as I write this, the economic news has worsened. Headlines tell us we are heading into the worst financial times in decades.

So how can I say “don't panic?”

Because there are concrete steps we can take to get through this. I am not saying you won't have difficult choices to make over the next few years, but as individuals we will emerge stronger financially, as a nation we will emerge stronger economically, and as a global community we will emerge stronger environmentally.

We must start by asking ourselves tough but essential questions. Do we really need our super-sized gas guzzlers, our huge houses, our lavish vacations and our new gadgets and appliances? I hope that by asking such questions that the scales will drop from our eyes and we will see that the answers are an emphatic No! Not only do we not need these things, but that shedding our perceived dependence upon them is much easier than we'd ever think.

In fact, it's simple. And my family and I are much happier today for taking control of these

programmed impulses than we've ever been before.

Our economic situation is forcing us to be green: We are using less gas, buying fewer consumer goods, and watching the pennies. Is that so bad? It's what our parents did.

Anyone facing financial difficulties right now will find this book helpful; it will alter your perspective by presenting a monetary incentive to question your assumptions. You win twice. You will see that as you start to see the differences in your life you will be motivated to do more.

There is more to a “green” lifestyle than simply saving the planet. And there is more to a “millionaire” lifestyle than just having cash in the bank. The true value of each lies in the freedom they impart to the individual.

This book is about attaining those freedoms--and something far greater-- by discovering where these interests overlap.

I am going to show you how to reclaim your sense of possibility about life by making a few simple changes.

Introducing the Three Steps to Becoming a **Green Millionaire**



Attention.

The first step is to begin paying attention to the routine, daily behavior that fails to benefit the environment or increase your family's finances.

Action.

This book is full of simple solutions to common household financial problems. But acting on them is the key. Results proceed from action, so please take advantage of the tools provided. Simply click on the Action symbol to obtain further actionable information.

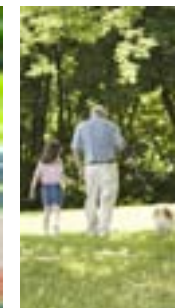
Accumulation.

This is where it gets fun. Use the Green Millionaire workbook provided to discover your "Green Savings" and fuel your financial freedom. You'll find that saving even a tiny amount each day will quickly add up to become significant wealth.

What is a "GREEN MILLIONAIRE"?

A Green Millionaire is someone who recognizes that **"going green"** is investing in the future as well as enjoying life today. You'll be amazed how with the simple ideas outlined in this book, you will feel more in control of your finances today, and know that you will have real wealth and independence in the future.

All this by doing small things each day, and by starting to think and act like a millionaire.



Congratulations. You're on your way to becoming the next **GREEN MILLIONAIRE.**



Congratulations on buying this book. And on opening it. And on actually starting to read it.

That puts you on the first step toward becoming a Green Millionaire.

A Green Millionaire is someone who

enjoys the finer things in life. He or she understands that our actions have a collective effect on the planet, and that by conserving the things we buy we can save ourselves at least a million dollars.

Green Millionaires are not cheap, but smart. And Green Millionaires are not misers—they are generous with their time and resources.

Being a Green Millionaire means you're aware of what you're consuming.

All you need to do to become a Green Millionaire is to start thinking like one. Once you've read this book you'll walk around with your Green Millionaire glasses on, seeing opportunities to increase your wealth everywhere.

You will realize that every ungreen choice you make costs you money. That even the most

unconscious, habitual daily choices can erode your nest egg. And that over the next twenty years, every dollar you're able to put into your bank account each year will amount to another \$63 toward your retirement.

Green Millionaires are considered cool by their friends and co-workers, who see them as doing things their own way.

On a personal note, I started this project as a way to address the problem of global warming. It seemed to me that if we stopped doing the things that caused the problem, then the problem would be solved. Simple! Or so I thought.

The environment is not such an easy problem to isolate; there are many interconnected parts. For example, businesses succeed because they follow their mandate of supplying what we as consumers demand.

But as we let market forces take more con-

trol of our lives, the need for businesses to remain the low-price leader becomes ever-more important to them.

This can lead to degraded manufacturing standards designed to keep the ever-demanding bulls on Wall Street from the boardroom door (while likely shielding us from questionable manufacturing processes). But now the bull has come around to stick us: Those of us not in the boardroom find ourselves working for lower wages inside companies that struggle for profits. And we come to discover that, through this unfortunate cycle, we have priced ourselves right out of the market for those products that we had originally demanded.

Lower profits for business. Lower wages for workers. Nobody is winning.

I've envisioned this book to be the first small step in taking back our finances, our

How to turn WATER into WEALTH

It's amazing that the actions we so innocently take on a daily basis can have such a huge negative effect upon our future wealth, and upon the future of the planet.

Many books have been written on the subject of going green, which is both good and bad. Good because it raises awareness that we must do something, and bad because, frankly, it paralyzes us about doing anything at all. It's like going to the gym and seeing all the exercise equipment. We know it will do us good, but where to start? And will those one or two machines really make a difference?

That's where I come in. I want to be your personal trainer of green. I will vet the various green options and give

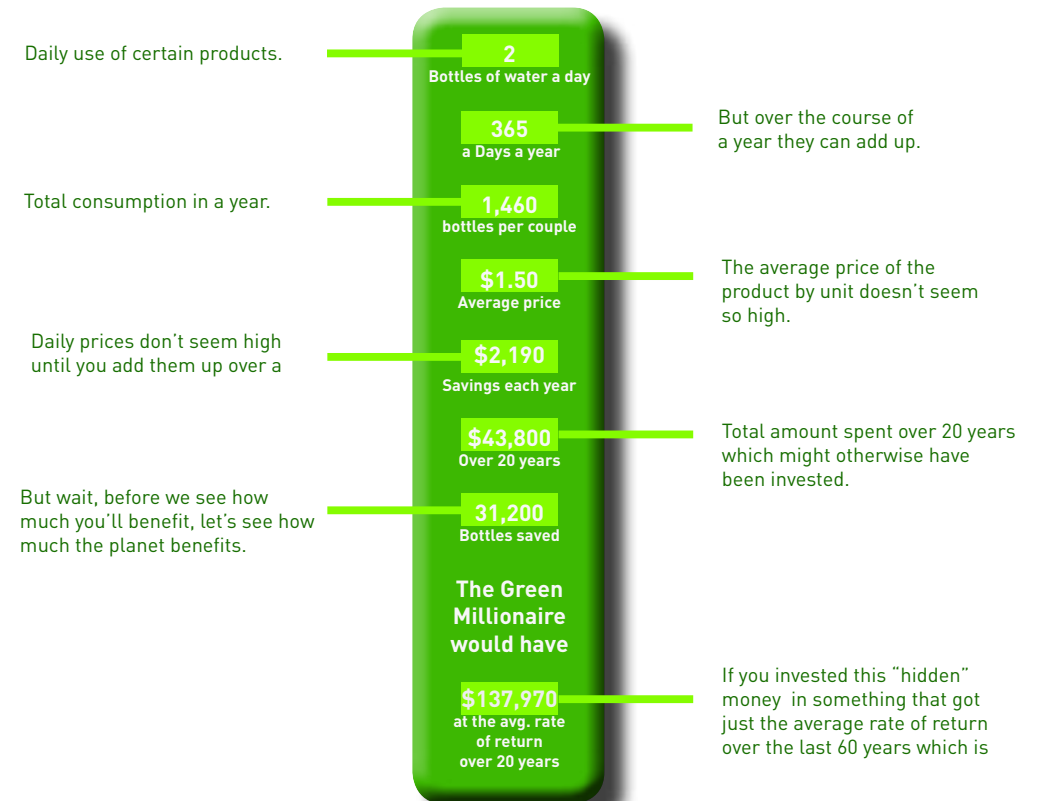
you my honest opinion about them. I will strongly suggest that you heed the advice given here. I am not going to suggest any crazy stuff like turning up the thermostat and walking around the house naked, although perhaps that's never a bad idea when certain in-laws come to visit.

The things I will suggest are simple steps that anyone can take. After all, greenness is not something you can attain overnight. It is a journey as well as a destination. And as your buying habits change, so will the products people offer. Look at lite beer or hybrid cars. These products exist today as direct responses to consumer wishes. You really have more power over big companies than you think.



You will see a chart like this that shows how much you'll save, how easy it is to do and how much the planet benefits. This is useful because it will allow you to make some quick decisions on what you are willing to change.

Throughout the book you will see charts like this that show how easy it is to become a Green Millionaire. Here, for example, are some simple steps you can take to eliminate bottled water in favor of filtered drinking water.





We all know we should do something
about the environment,
BUT WHAT?

We've seen the movies the TV shows telling us that we need to do something about global warming and the climate crisis. But where do you begin? Do we shut off all the amazing new devices we're now addicted to and have grown to love? The use of electrical energy has gone up exponentially over the last 60 years, with no end in sight. If we're not prepared to turn off our gadgets, then where do we find the energy necessary to use them?

This book is not going to be another book to make you feel bad about your lifestyle. This book is to encourage you to liberate yourself from being owned by your things rather than the other way around.

I am not advocating sacrifice. Far from it. I just want you to look at another way of buying products. One that doesn't cost you any more money. In fact, the tips in this book will actually save you money-some in the short term, but most in the long term. Imagine locking in your electric bill for 25 years, or never having to pay for gas. All of these options are real, and contained in this book.

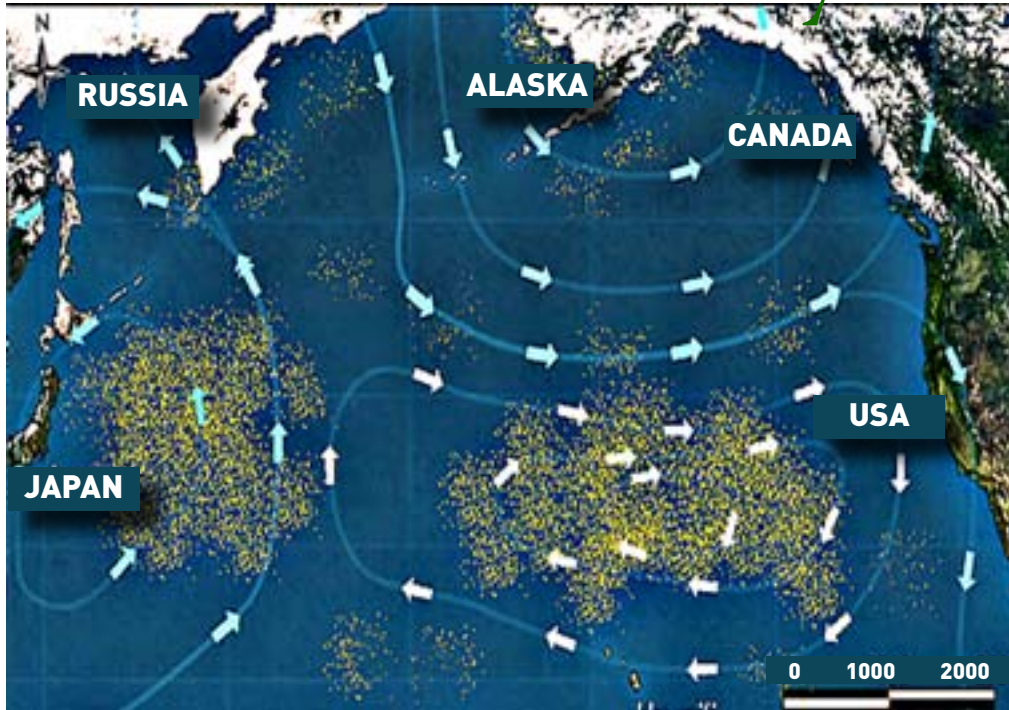
Consider that the average family works for two solid months a year to pay for each car they drive.

Does **going green** mean going without?

Witness the Tesla car. This car can out-perform a Lamborghini and costs about \$.05 a mile. The engine weighs only 110 lbs. and reaches speeds over 120 mph. All it requires is a plug in the wall.



The PACIFIC Ocean Gyres



There are "land masses" in most of our major oceans that are made up of plastic particles, billions of tons of plastic, that just go around and around in what's called a "gyre."



These particles grind against each other and become smaller pieces that are eaten by fish and other marine life. Guess who eats the fish?

FACT: Plastic does not biodegrade like most materials. After your 12-ounces of water is gone, the plastic from that bottle will still be around for several hundred years!

If you consider that the United States alone disposes of over 23 billion empty plastic bottles each year...well, you begin to get the horrific picture.

FACT: Plastic photodegrades with exposure to sunlight. Even so, it will still take a thousand years to reduce the plastic to molecular dust.

Algalita Marina Research Foundation photo by Matt Cramer

What's the problem with tons of plastic garbage floating hundreds of miles from land and animal life? Plenty.

Far from being devoid of animal life, deep-ocean surfaces are like vast cradles for the microscopic plant and animal life that are at the base of the food chain. This is where phytoplankton (microscopic plants) is produced in abundance, which feeds the zooplankton (tiny animal organisms) that feed the smaller fish, that feed the larger fish, that feed us!

Plastics that break down into tiny pellets act like sponges that absorb toxic chemicals that are not water soluble. These pellets are eaten by fish and the chemicals are absorbed into their flesh. The plastic toxins have now entered our food chain.

Albatross feed on fish by scooping them out of the water., Unfortunately, they can't distinguish plastic from fish.

Photo courtesy Dino Ferri, Audubon Institute



Just one example of what happens to the plastic we throw away. This turtle has lived with plastic caught around its shell since it was young.

When we eat the fish, the toxins are then absorbed into our flesh.

These floating masses of toxic waste are growing everyday, and they're moving. They pollute beaches and kill hundreds of thousands of aquatic, air, and land animals each year.

They say a picture is worth a thousand words. See more on the Great Pacific Garbage Patch: Wikipedia.com



Photo: Cynthia Vanderlip



..... Why do we consumers prefer water that comes in bottled containers over water we can get from our home tap?



..... Very clever advertising.



H₂O hhhh!

Without it we humans would not survive more than a few days. It's a life essential that normally rains down on us from the heavens in glorious abundance, for free!

So it's quite bewildering to realize that we have taken something so basic and pure as water and transformed it into a complex and expensive commodity. It belies common sense.

A simple glass of water. Most would agree it's a rare sight to see these days. More common is the sight of bottled water. Everywhere.

These harmless-looking beverages have become the world's multi-billion-dollar-a-year obsession.

Wholesale dollar sales of bottled water exceeded \$12 billion in the U.S. in 2007. And nine times out of ten that bottle is made up of single-use plastic.

Over 30 billion empty soda and water bottles are produced each and every year in the U.S.

Less than 20% of plastic bottles are recycled. Most end up in landfills, or floating out in the middle of our oceans.

Even so, a lot of people might be asking, "How do I know what's in my tap water?" And, "Doesn't bottled water just taste better?"

With bottled mineral water, the taste may or may not be detectable. But mineral water is not regulated and therefore the quality can never be guaranteed from bottle to bottle.

On the other hand, most bottled water sold today is not mineral water but just tap water.

What's the Green solution?

Filter your own water and fill up your own re-useable water bottle.

Everyone knows this one, right? Everyone knows, but as evidenced by U.S. annual bottled-water consumption, not everyone is convinced that it's worth doing.

Consider this:

Each and every person buying just one bottled water a day can save at least \$750 a year by drinking filtered water from his or her own re-useable water bottle.



You could do what I do and have a reverse osmosis system under your sink. It makes all your food taste better.

\$\$\$ Involved



Kitchen

Bottled water is 10,000 times more expensive than tap water.

2 Bottles of water a day

365 Days a year

1,460 bottles per couple

\$1.50 Average price

\$2,190 Savings each year

\$43,800 Over 20 years

31,200 Bottles saved

The Green Millionaire would have

\$137,970 at the avg. rate of return over 20 years

How about a simple dispenser in the fridge that has a filter that you fill up with regular tap water? One filter can replace hundreds of water bottles. Or if you are on the go, take a personal filtration system with you. This ingenious bottle has a filter right inside it, and can replace 1,110 water bottles.

To quickly see how much water you are using and find out how to become more efficient, click on the Action button to use our Water Calculator.



There are so many easy and fun ways to avoid using plastic bottles.

\$ No-Brainer

Food, Glorious FOOD

In fact, the average U.S. household spends \$800 a year on food that could have been eaten but ends up being thrown away. What's more, producing, transporting and consuming food is responsible for nearly a third of individuals' contribution to climate change.

Making a few simple changes to the way you shop for food can save hundreds of dollars on your shopping bill and slim down your carbon footprint.

1. Plan your meals

Planning your meals in advance of your weekly shop is one of the most effective ways you can reduce the food you waste. Making a shopping list of the things you need for those meals, and trying to stick to it, means you're less likely to end up with items you won't use.

2. Know what you've got

Checking your fridge, freezer and store cupboard so you don't shop for things you already have will save you money. It's a good idea to have a quick look when you're making your shopping list.

3. Think about portion sizes

When buying food, consider how many people will be eating and what size portions they are likely to eat. There are many useful tools available to measure portions, from a tablespoon to a spaghetti measurer, that you may like to think about investing in. This could help reduce the amount of food you need to buy – and the amount left on the plates at the end of a meal.

4. Buy seasonal food

Eating seasonal food can help tackle climate change – that's because it sometimes requires less energy to produce than food grown out of season or stored for long periods of time. Challenge yourself to cook a few meals using



Over \$150 billion of food is thrown away every year in this country. That could feed the planet just in our waste food.

fruit, vegetables, meat and fish that are in season.

5. Plan your trip to the store.

By planning what you need to buy in advance, you can cut down on the number of trips you make to the supermarket. Making fewer food shopping trips by car, or using other forms of transport instead, will help cut emissions and could even save you money.

6. And when you're finished...

If you can't reuse your food, compost it. You can get a kitchen composter, Home composting diverts waste from landfill, saving on climate change emissions – and it can also provide a cheap compost for the garden.



\$800
Savings each
year

\$16,000
20 years

The Green
Millionaire
would have

\$50,400
At the avg. rate
of return
over 20 years

Your daily coffee costs you \$1,250 a year.

It costs the planet a lot more.



The \$2,700 Coffee Habit.

1
Coffee a day
per person

730
Coffees a year
per couple

\$3
average per
serving

\$2,190
Savings a year

\$43,800
Over 20 Years

The Green
Millionaire
would have

\$137,970
at the avg. rate
of return over
20 years

Imagine the waste of 40 million paper cups a day. It would constitute a wall as wide as a city block and 50 stories high. Every day.



Coffee. I can't start my day without it. Not sure why I do it, but you will see me waiting for 10 minutes in line for a "Grande Soy Decaf Cappuccino" in the morning and after lunch. Or I used to, that is, until I got an amazing cappuccino maker at home. I think it paid for itself in a month. If I make one for each coffee-drinking member of our family every day, it would be like saving \$12 a day.

I'm not sure why we started buying these mocha-frappa-lattes, but it has certainly become a big business.

I was recently driving down the street and saw two coffee stores with the familiar green mermaid logo located opposite one another!

Funnily enough, about the only country that does not host the big multinational green mermaid is Italy, the true home of the espresso. And the espresso maker.

Make your own cappuccinos.

This could be the most effective tip to propel you to Green Millionaire status quickly.

Get a cappuccino machine for your home or office. Or get your company to buy one. (Tell them it will improve productivity.) Skip the coffee line on the way to work and make something that is better-tasting and way better on your wallet.

Plus, you won't need those plastic stirrers or plastic-lids or carrying cases that just get thrown away. Better yet, use your favorite travel mug. You can buy the exact same beans they use at many different places.

My big tip is to get a good grinder. That will make all the difference.

You will make friends at work.

I purchased a deluxe machine for work a few years back and would go in the kitchen and start frothing (coffee-making, that is). People would strike up a conversation and I would make them a cup.

So how is this so green?

Just imagine the waste of 300 million people drinking coffee every day.



Making your own coffee with simple capsules in a few seconds can save you thousands a year.

\$\$\$ Easy ♻️



Use your own thermos mug. It'll keep your coffee warmer and eliminate a lot of waste. Or even use a porcelain cup that looks just like a paper one but tastes a lot better.

\$\$\$ Easy ♻️

Imagine Carrying Home 60,000 Cans of Soda.

2 Sodas a day per person

2,920 Soda beverages a year per Family

\$0.75 average per serving

\$2,190 Savings a year

\$43,800 Over 20 Years

The Green Millionaire would have

\$137,970 at the avg. rate of return over 20 years

That's how many servings of soda the average family will consume over the next 20 years. That's 10 thousand six packs. And that is just an average family; many people drink way more than that. It makes me tired just thinking about it.

Americans drink more than 13 billion gallons of soda and seltzer each year. That's almost 50 gallons, about 600 cans for every adult and child in the United States. According to the Environmental Protection Agency, that adds over three billion cubic feet to our landfills and recycling facilities every year.

Fortunately, there is a great solution to our thirst for soda: a home soda fountain. Invented in 1903 in England, this used to be a luxury item for the elite, and sold strictly to the upper classes, including the royal family.

It was especially popular when I was a kid growing up in England. Now it's affordable for everyone.



It's mind-blowing. Every man, woman, and child in the U.S. drinks 50 gallons per person and 200 gallons per family. Over 20 years, that's 4,000 gallons. And that's just if you are average.

The Green Millionaire has found this product and tells you where you can get it.

You'll enjoy freshly made, great-tasting seltzer and soda in just seconds. And you'll be helping our environment by drastically reducing waste from store-bought cans and bottles.

A family of four can slash their consumption of soft-drink-related packaging by over 90% simply by using a soda maker. That's a whole lot of cans and bottles that won't end up polluting our environment.

A typical American will toss away over 1,500 aluminum cans, and hundreds of plastic two-liter bottles over three years, while a home soda maker will use just one or two reusable carbonating bottles.

Pretty much any flavor you can imagine is available.

- No batteries or electricity
- Reduces energy used to manufacture bottles and cans
- Reduces gas and pollution from shipping packaged beverages

\$\$\$ Easy

One Soda Club machine can make all your favorite drinks for five cents a glass. And no waste.

The other great thing about these home soda-fountain systems is that they don't use the high fructose corn syrups that many believe are responsible for a multitude of health problems in our youth, including obesity and diabetes.

They also contain up to one-third the calories and carbs of traditional sodas.

Meaning that you'll have a healthier you and a healthier planet.



How to Keep Your **COOL** at Night.

\$200
Avg. electric-
ity bill

7°
Increase in
thermostat

\$38
Monthly
savings

\$456
Savings each
year

\$9,120
20 years

**The Green
Millionaire
would have**

\$28,728
At the avg. rate
of return
over 20 years

The ability to control the temperature of your house? What a wonderful invention. Although it allows us to tolerate 100-degree weather, it comes at a price.

Air conditioning accounts for 45% of the average home's energy budget.

So how can we reduce this?

One way to start saving energy and reduce your A/C bill would be to raise your thermostat a few degrees. Raising your temperature at night will reduce your energy consumption dramatically. If you're like me, though, that's not an option. I come from England and I'm used to cool weather, and have difficulty sleeping in any temperature over 70 degrees.

Here's a solution that thinks small: Why not just cool you? At night you don't move around the house anyway, so why not make a micro-climate in your bed, under your sheets? The human body has a great way of cooling itself by producing sweat from sweat glands. And the circulation of air will reduce the surface temperature up to



Turn your thermostat up 8-10 degrees at night with this cool device.



20 degrees. So far, so good. But if you are in bed it is difficult to get air flowing around you.

Don't cool your whole house, just cool you.

The Bedfan personal cooling system provides the cool relief you need in order to raise your thermostat by as much as eight degrees and still remain comfortable over a short period of time. This small amount of change in your thermostat setting will allow you to start saving energy and lower your electric bill tonight.

For every degree the thermostat is raised, 4% to 8% can be saved on cooling costs. The personal cooling system costs only nickels per month to operate and can pay for itself in just a



Home Energy

few months, sometimes weeks. Also, it can work on one side of the bed, leaving the other side unaffected, which in many families is a blessing, as people often can't agree on the right thermostat setting at night.

How to avoid being a hot head.

If you're like me you like a cool pillow. There is now an invention called the "Chillow" that's a godsend to those want to sleep on a cool pillow all night. Just put it in the fridge and then insert it in your pillow. *Voilà!* you have a cool pillow all night. And think of the money you'll save not blasting your A/C all night cooling the whole house when you could just be cooling you.

Imagine the savings to the environment by keeping your cool.

\$\$ No-brainer

Keep your pillow cool all night with The Chillow. No more turning the pillow over to find the coolest side.



\$ Easy

You give electricity back to the power companies for **FREE.**

\$200
Avg. electric-
ity bill

20%
Savings on
electricity

\$40
Monthly saving

\$480
Savings each
year

\$9,600
20 years

**The Green
Millionaire
would have**

\$30,240
At the avg. rate
of return
over 20 years

Did you know that you give back as much as 25% of your electricity to the power companies?

How to reduce your utility bill.

In your house there are appliances, such as ceiling fans, dishwashers, pool pumps, washing machines,—in fact anything with a motor. These motors store electrical power in order to function, but when they have done with the power they return it to the power grid. Your meter is not set up to show power going out, so you never know how much stored energy you're giving back. But kiss it good-bye.

What if you could save that energy and re-use it in the house? That could save you and the environment a lot of money.

There is a simple gray box you can install yourself that will do just this. I wish it was more dramatic than that, but it really is a simple gray box. All it does is save the power from being returned so that you can re-use it.



This gray box can save you thousands of dollars and all your appliances will work just as well after you install it. This is truly the lazy man's way to protect the environment while making major savings.

\$\$\$ Involved **000**

This device will pay for itself in six months.

Why doesn't everyone know about this? Well, we've been paying very low rates for a long time—two to four cents a kilowatt. But that figure has shot up to as much as 22 cents, even 33 cents in Hawaii. Consumption awareness is good for the environment because it means we are using less energy these days. But it's not been great for our budgets, which are still affected by the invisible flow of energy surging back to the utility company. That's where this device comes in.

This is truly the lazy man's way to



Any appliance that has a motor will store energy (inductive load) and send it back to the grid. This can account for 20% of your entire electric bill. Just wasted power.



The Earth gets enough sun
in just one day to give us all the
energy we need for **300** years.

Get **\$30,000** Solar Panels Installed **FREE.**

\$140
Avg. monthly electricity bill

\$1,680
Annual savings

\$33,600
20 years

The Green Millionaire would have

\$105,840
at the avg. rate of return over 20 years



The U.S. Energy Information Administration forecast that electricity prices will climb an average of 9.8% in 2009.

Natural gas has been increasing at an alarming rate.

You can get \$25,000 of solar panels installed and maintained for free, which will save you 20% right now on your electricity bill and lock in that rate for the next 25 years. Even if you move.

Imagine if you had done this 10 or 20 years ago how low your power bills would be today. But there's still time to make a difference. Take action now and you will lock in your rates until 2033, while others will be paying thousands of dollars per month. And here's the best part: Imagine how much greenhouse gas you'll keep from seeping into the environment over that time. A Green Millionaire knows how to save not only the planet but his own wallet. And you won't have to feel guilty about leaving lights on because you're not burning coal or harming the environment in any way.

Remember this **COSTS YOU NOTHING.**



\$\$\$ \$ Involved 0000

Become your own power station by
selling your excess solar power back
to the utility company.

WOW!



Money is Leaking out of your **HOUSE.**

\$200
Avg. monthly utility bill

20%
Savings on electricity

\$40
Monthly saving

\$480
Savings each year

\$9,600
20 years

The Green Millionaire would have

\$30,240
At the avg. rate of return over 20 years

Think of your money going out of your attic, or through the cracks around your doors and windows. We are talking about nearly \$500 a year for an average house. As energy costs keep going up that number will increase. Imagine if everyone was able to reduce their electricity needs by 20%? You can find a lot of information at www.energystar.gov.

Weather-Stripping

Homeowners can save up to 20% of heating and cooling costs (or around 10% of total energy costs) by air-sealing their homes and adding insulation in attics, floors over crawl spaces, and accessible basement rim joists.

Sealing Leaks

Many air leaks and drafts are easy to find because they are easy to feel — like those around windows and doors. But holes hidden in attics, basements, and crawl spaces are usually bigger problems. Sealing these leaks with

caulk, spray foam, or weather stripping will have a great impact on improving your comfort and reducing utility bills.

A certain amount of fresh air is OK for good indoor air quality and there are specifications that set the minimum amount of fresh air needed for a house.

After any home-sealing project, have a heating and cooling technician check to make sure that your combustion appliances (gas- or oil-fired furnace, water heater, and dryer) are venting properly.

Adding Insulation

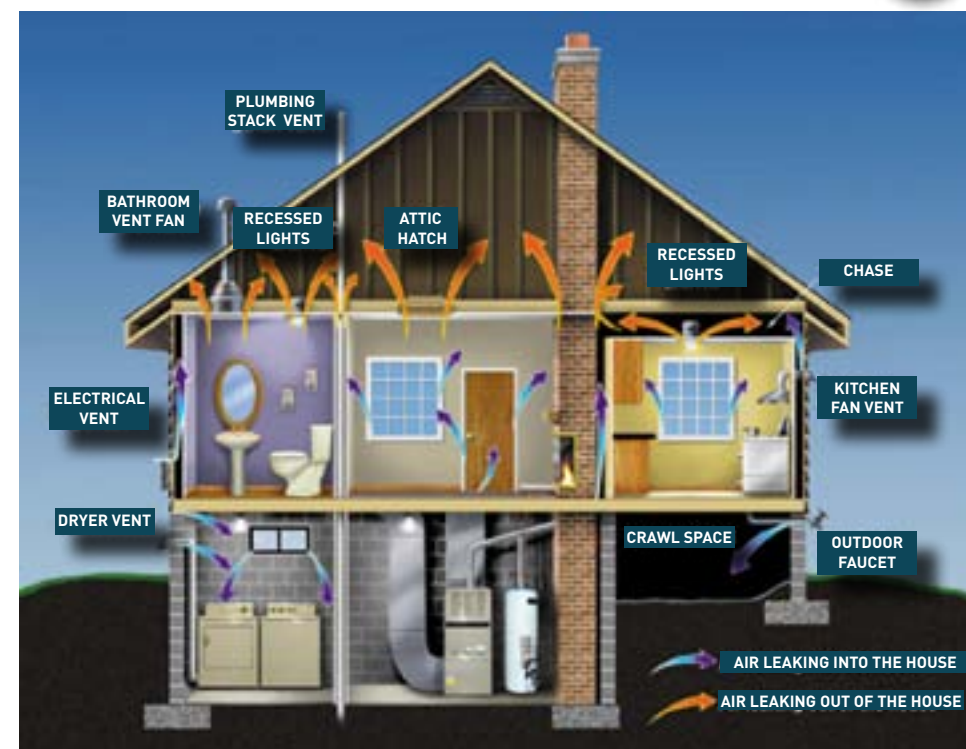
Insulation keeps your home warm in the winter and cool in the summer. There are several common types of insulation — fiberglass (in both batt and blown forms), cellulose, rigid foam board, and spray foam. Reflective insulation (or radiant barrier) is another insulating product which can help save energy in hot, sunny climates.

To get the biggest savings, the easiest place to add insulation is usually in the attic. A quick way to see if you need more insulation is to look across your uncovered attic floor.

When correctly installed with air sealing, each type of insulation can deliver comfort and lower energy bills during the hottest and coldest times of the year.

Insulation performance is measured by R-value — its ability to resist heat flow.

Higher R-values mean more insulating power. Different R-values are recommended for walls, attics, basements and crawlspaces, depending on your area of the country. Insulation works best when air is not moving through or around it. So it is very important to seal air leaks before installing insulation to ensure that you get the best performance from the insulation.



\$\$\$ Involved

Source www.energystar.com

Are You Full of HOT AIR?

How can the sun cool your hot attic space and save you money?

When the temperature outside is 100° the temperature in your attic can be in excess of 150°. It becomes like an oven. The small, passive roof vents are not great at dissipating this heat. Sometimes they don't even move. This let's heat back into your living spaces, even with insulation, sending temperatures and cooling bills through the roof.

Our roof keeps the house hot even at night when it's cool outside. Also, in my house we have moisture that gets trapped, causing thousands of dollars of sheet rock and other damage to the house. This moisture promotes the growth of mold and mildew.

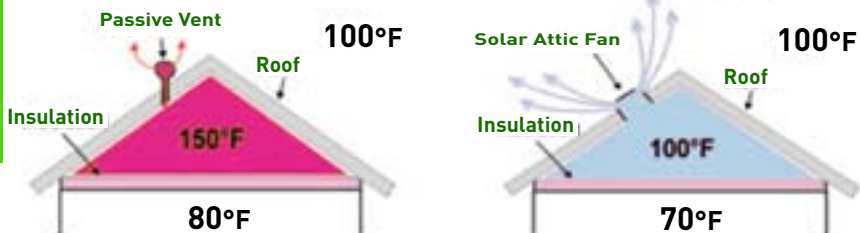
Installing a solar attic fan can save the homeowner money two ways. It will first reduce your heating and cooling costs in the short term. Second, it will increase the life of your roof and reduce the need for repairs due to mois-

ture, which can add up to thousands. We didn't know what was causing our crumbling ceilings--we thought it was a leaking roof. We replaced the roof and all the ceilings, but guess what? A few months later the problem came back. We would have saved over 10 thousand dollars by having this installed earlier.

The roof receives direct sunlight and heat begins building up in the attic space. Moisture also enters the attic space from activities such as bathing, cooking and laundry. If you don't remove this heat and moisture, damage can occur, such as mold and dry rot.

As the attic space overheats, the underside of the shingles will heat up. This causes unnecessary wear-and-tear on your shingles. Your 25-year roof may only last you 10 years.

The overheating in the attic space



When it's 100 degrees outside a normal attic could easily hit 150 degrees. The solar attic fan will equalize the temperature and keep the house from overheating. It will also get the moisture out of the attic all year long.

- \$200**
Avg. energy Bill
- 10%**
Reduction in cooling costs
- \$20**
savings
- \$240**
Savings each year
- \$6,000**
Cost of early replacement of a roof
- \$10,800**
20 years
- The Green Millionaire would have**
- \$21,120**
At the avg. rate of return over 20 years



means more electricity usage than necessary, which results in higher electric bills.

Electric attic fans use about 350-400 watts of power per day when they run. Also, electric fans will consume \$10-\$20/mo. in energy costs just to run the fan.

A solar attic fan runs all day long, summer or winter, at no cost for operation. With air in the attic space constantly being circulated during the day, attic space temperatures remain lower. Which means a cooler attic and less work for your air conditioner. Also, your roof won't deteriorate before its time.



A solar-powered attic fan requires no wiring and can be simply swapped out for your current passive vent. It reduces attic temperatures by up to 50 degrees and saves you thousands in cooling costs.

\$\$\$ Moderate 000



Save \$3,000 with a very **BRIGHT IDEA.**

70
Light bulbs
\$47
Savings per
bulb

15x
The lifespan of
traditional
light bulbs

\$3,000
Savings

\$1,000
Savings each
year

\$20,000
20 years

**The Green
Millionaire
would have**

\$63,000
At the avg. rate
of return
over 20 years

The average home is using 70 light bulbs. If you changed them out with energy-efficient ones—Compact Fluorescent Light bulbs—you would save over \$3,000.

According to a major retailer, each energy-efficient light bulb saves \$47 over its lifetime. If every American home replaced just one light bulb with a CFL bulb, we would save enough energy to light more than 3 million homes for a year, save more than \$600 million in annual energy costs, and prevent greenhouse gases equivalent to the emissions of more than 800,000 cars. That's just one bulb.

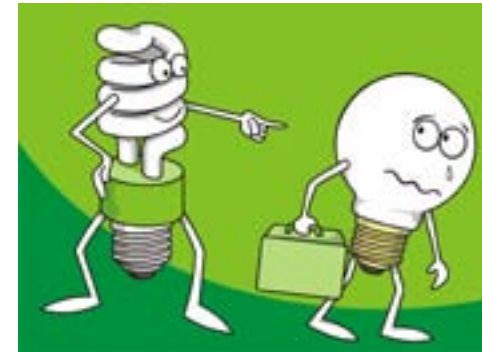
I know these bulbs are a little more expensive up front but when you consider that CFL bulbs use about 75% less energy than standard incandescent bulbs and last up to 15 times longer, it seems like you will get your money back many times over,

The Best Places to Use CFLs

The best place to use these lights is in fixtures that are on for periods longer than 20 minutes.

The best places to use CFLs are in the following areas of your home:

- Family and living rooms*
- Kitchen*
- Dining room*
- Bedroom*
- Outdoors*



Are CFLs Right for You?

Some people say that they don't like the light they give off, well early bulbs did have a more fluorescent feeling to them. People would only use them in garages and attics. But the newer versions are just like regular lightbulbs. There are also CFLs that work on dimmers.

Other people worried that there was too much mercury in the bulbs. While there is mercury in them, it is far less than the mercury that is produced in burning coal for electricity.

There really isn't a good excuse for not using these lower energy bulbs any more.

Matching the right CFL to the right kind of fixture helps ensure that it will perform.

CFLs perform best in open fixtures that allow airflow, such as in table and floor lamps, wall sconces, pendants, and outdoor fixtures.

To choose the bulb that is labeled as equivalent to the incandescent bulb you are replacing. You can find this information right on the product packaging. It will say something like "Soft White 60" or "60 Watt Replacement."

See how much a you can save by switching to energy-efficient light bulbs using the CFL light bulb savings calculator.

GE Energy-Smart CFL Savings Calculator

At www.gelighting.com you can enter the number of regular bulbs you want to replace with Energy-Smart CFLs. Click on calculate to get your estimated savings.



Enter the number of regular bulbs you want to replace with energy-smart CFLs. Click "calculate" to get your estimated savings.

\$ \$ Easy **000**

Have Your Biggest **FAN** Follow You Around.

\$2,000
A year on energy

\$320
Savings annually

\$6,400
20 years

The Green Millionaire would have

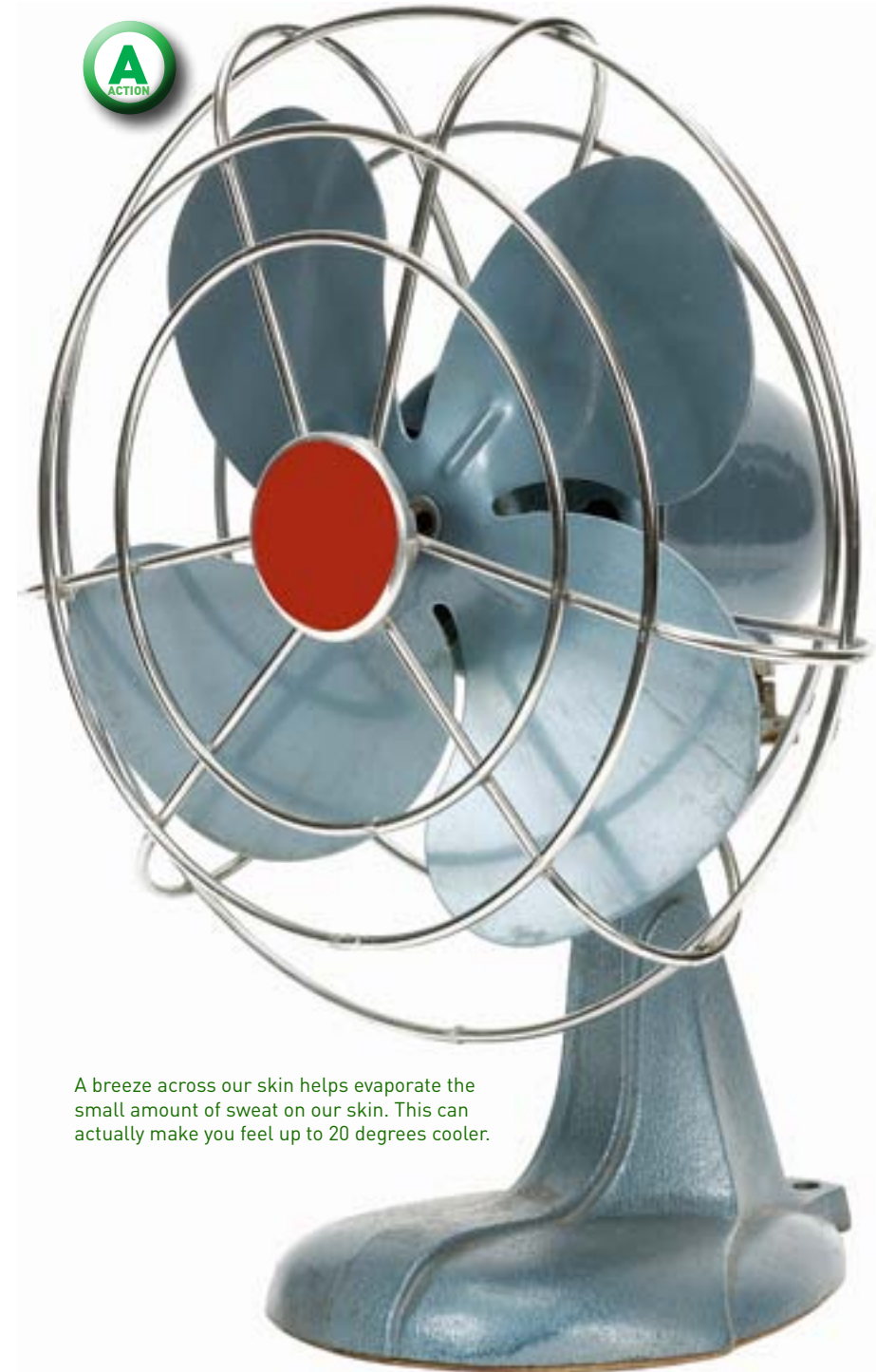
\$20,160
At the avg. rate of return over 20 years



Take a portable fan anywhere you go in the house and point it at yourself. This will keep you 10-20 degrees cooler. (We don't suggest taking it in the shower, though.) I do this at home, and even at my gym, which is in an old building that doesn't have air conditioning. I set up a fan to keep me cool while working out. At first people thought it strange, but now they want to use my fan.

Why cool the entire house when you just need to cool your immediate surroundings? The same goes for heating the house. A space heater is a very efficient way of heating just one room.

\$\$ Easy 



A breeze across our skin helps evaporate the small amount of sweat on our skin. This can actually make you feel up to 20 degrees cooler.

How Dangerous Is Your **SHOWER?**

We're not talking about a psycho waiting to attack you while you shower. So how dangerous can a shower be? It's just steaming hot water, right?

Consider chlorine. We all know it's good for keeping bacteria out of the water. But we also know it's not good for us, and that it's inherent in the water that comes out of the tap. That's why tap water tastes the way it does.

What if you wanted to eliminate chlorine from the water? What's the best way to release it? Answer: Heat it up and turn it into fine mist. And if for some unhealthy reason you wanted to breath it in, then you'd stick your head right into the steam cloud.

Well, that's what a shower is. You absorb more chlorine while showering than you would from drinking 100 glasses of tap water.

I recently changed my shower-head to one that removes the chlorine, and that is also "low flow" for good measure. Now, when

I'm in the shower, I drink the water. It tastes like rain.

Anyone who has ever swum in a chlorinated pool knows how chlorine robs moisture from skin and hair. What most don't realize is that typically there is as much or more chlorine in your tap water as in most swimming pools. Chlorine strips the natural protective oils from skin and hair, causing excess dryness. Without the harsh influences of chlorine you'll notice significant cosmetic benefits.

These filtered shower-heads install in seconds and can make a big difference in the amount of chlorine and other toxic chemicals you breath in.

While you will save on the amount of water you use in the shower, it is the long-term health benefits that really count.



The 5 Minute Shower

Impossible!

As Americans we really, really love our shower time. Why else would we spend so much time taking one everyday? Shorter showers just seem unfair and unrealistic, so most of us are inclined to bypass this particular green tip.

But we can't ignore the fact that the average 10-minute shower using a conventional shower-head uses approximately 90 gallons of water.

So what can we do? Install a low-flow shower-head and a water filter—and relax.

Why?

Low-flow shower-heads save 60 percent on your water usage, and using a filter removes residue chemicals from your water so you're not drenching your skin in toxins. Plus, you won't be inhaling chlorine vapors from the steam for 10 minutes a day.

This leads to a healthier shower. And if you can relax while showering and focus on the pleasant experience of hot water pounding down upon you instead of thinking about the stresses of the day, then your shower will be a much more rejuvenating experience. Also, if you're conscious that you had a hand in the quality of the water coming out of your shower through a filter, you'll be more inclined to shower less in order to prolong the life of the filter.

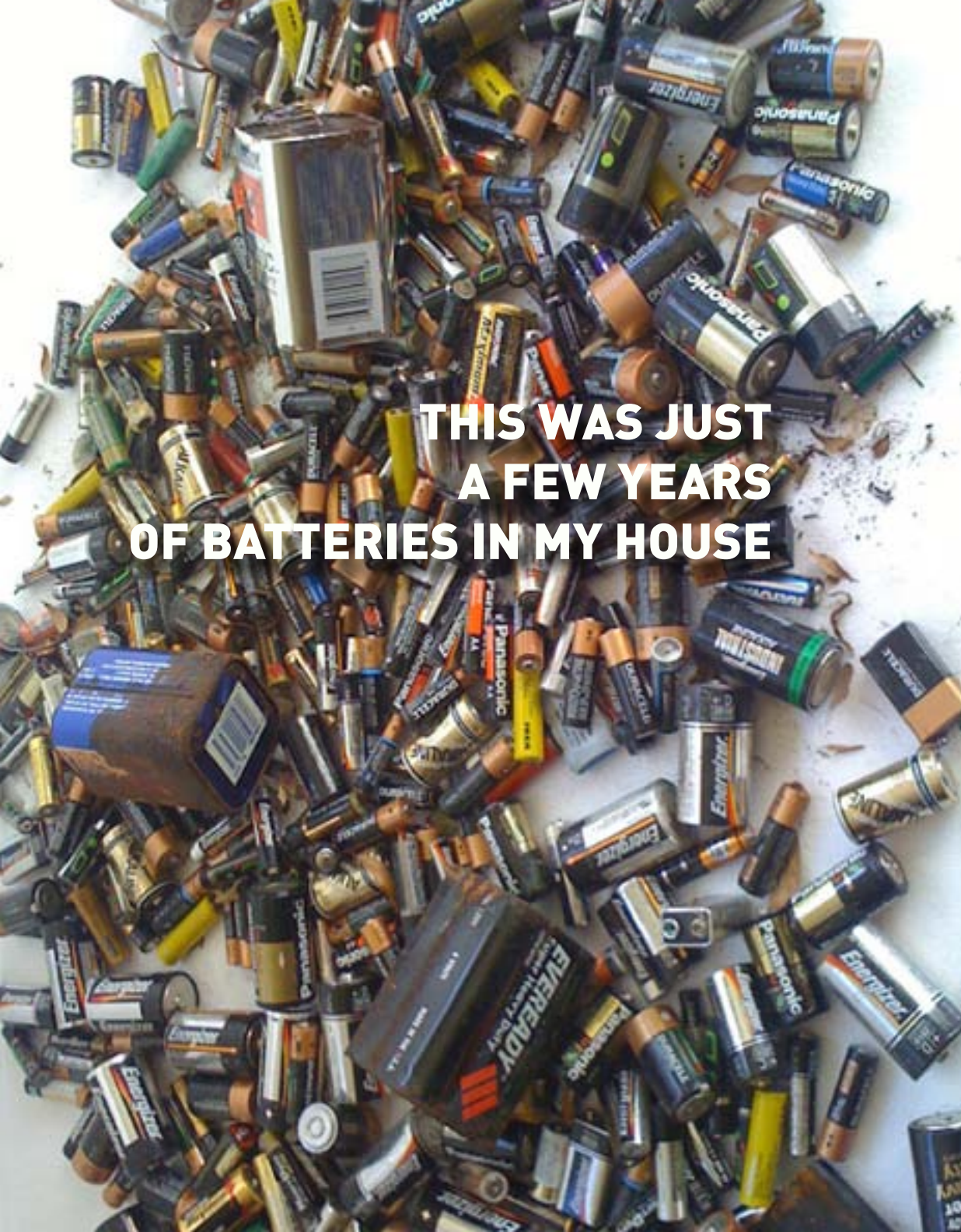


You breathe in more chlorine in a 5 minute shower than you absorb by drinking 100 glasses of water. A shower-head filter can eliminate almost all the chlorine. This will improve your health, and your hair and skin.



Easy





THIS WAS JUST A FEW YEARS OF BATTERIES IN MY HOUSE

I try to use hand-cranked flashlights wherever I can. I love them. They always work. I keep them under the sink, in the garage, behind the TV. These new flashlights are amazing, and, if you're like me, who uses a flashlight infrequently, when you do finally get around to using one you usually find the battery is dead and leaking acid.

I especially don't like those big batteries that cost \$10, which you never use more than once anyway.

Also, hand-cranked flashlights have bulbs that never break because they are LEDs, and last for a long time.

Some of them even have AM/FM radios included that are also hand-cranked. They're perfect for emergencies, and for when you otherwise must know what's going on.

You can even charge your cell phone with them. This is a real life-saver for me when I travel. My phone always dies, and I can't always find a place to charge it.

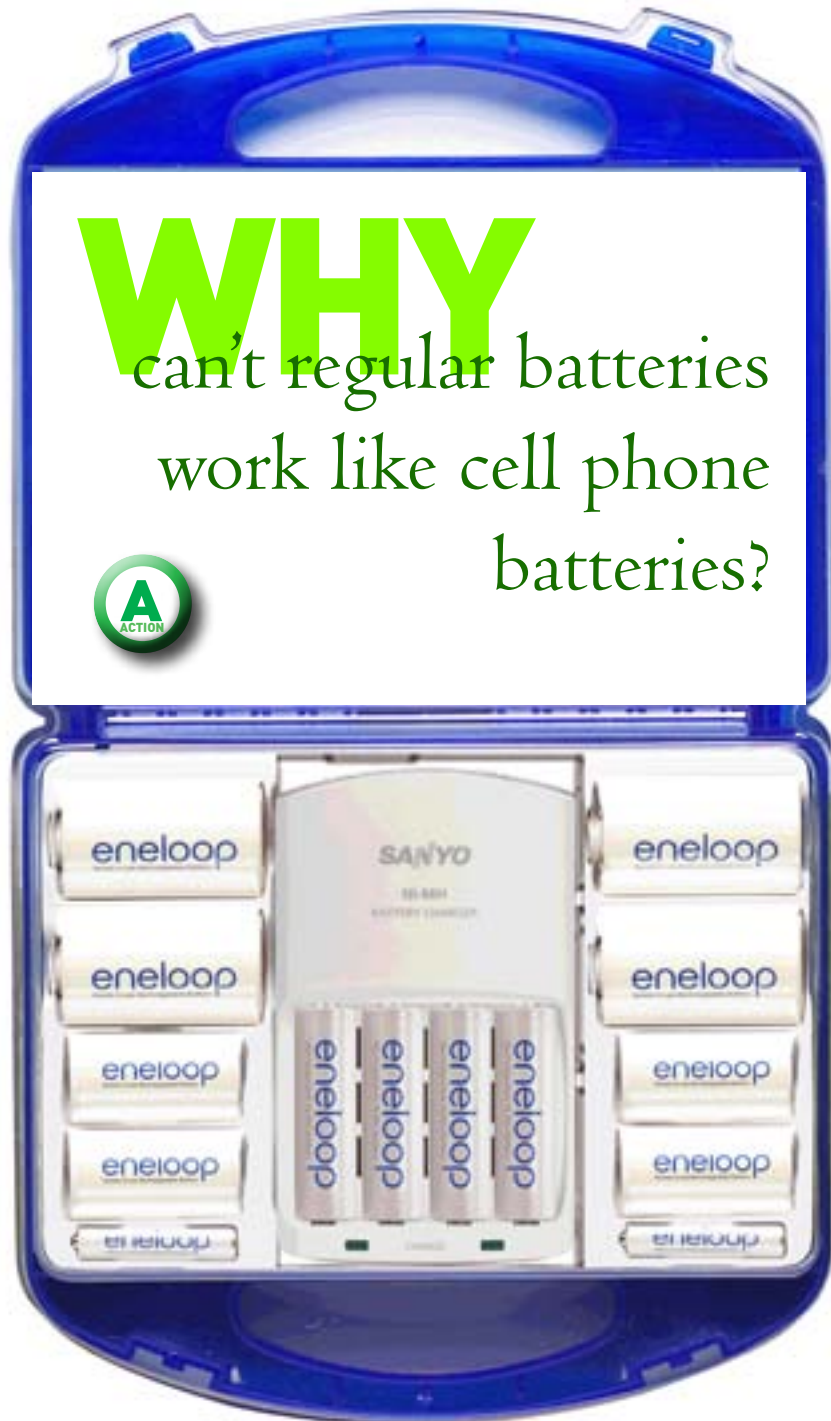
Truly an amazing invention.

\$\$ Easy ♻️



WHY

can't regular batteries
work like cell phone
batteries?



120
Batteries a
year

\$2
Avg. cost

\$240
Savings each
year

\$4,800
20 years

The Green
Millionaire
would have

\$15,120
at the avg. rate
of return
over 20 years

Finally, some enterprising companies are saying enough is enough and coming out with new technologies that will allow batteries to work just as well after a thousand charges as they did after the first charge. That was the problem with the first-generation batteries--they just didn't recharge that well after the first few times.

Where do the batteries go?

Recently, I wondered what my family did with our discarded batteries. To my horror, I found a treasure chest containing hundreds and hundreds of batteries in a big tub out in the garage. Well beyond the thousands of wasted dollars that the batteries represented, I became anxious about the effect of so many batteries buried in the earth after being dumped in the landfill. And not just those discarded by our family, but from the hundred million families that consume the same amount of batteries as we do.

Across America, 15,000,000,000 batteries consumed every year. If you put all those batteries end to end, that's a trip to the moon and back. There are batteries that we all use in our cell phones, video cameras, razors, and tooth brushes that are far more efficient than these old alkaline batteries, which, according to advertising, just keep "going and going". See how marketing makes us think about things? People even compare their own endurance levels to that bunny.

So why aren't regular batteries as efficient as the ones in our cell phones?

They could be, but the battery companies are getting so rich making billions of batteries that last just one charge that there is no incentive for them to change.



All batteries are basically the same. The only variation is the size.

\$\$\$ Easy

The coolest Gifts are **GREEN.**



This is a great conversation starter in your favorite coffee shop: a Porcelain version of the paper cup, Just imagine how many paper cups this will replace.

One of the best ways to help others become a Green Millionaire is to give them Green Gifts. Start them small. They will soon see how going green and saving money can set them on their way to becoming a Green Millionaire.



You can save up to 10% on your fuel costs by keeping your tires properly inflated. Plus your tires will last longer also saving you money and the planet less waste.



Go iGreen. Gotta have that iPod? Find out how to have your music without the excess packaging and transportation costs that come with it.



One-third of all waste is food. Add a composting pail to your kitchen for vegetables or coffee grounds. It's amazingly convenient. Then take it outside to freshen up that garden.



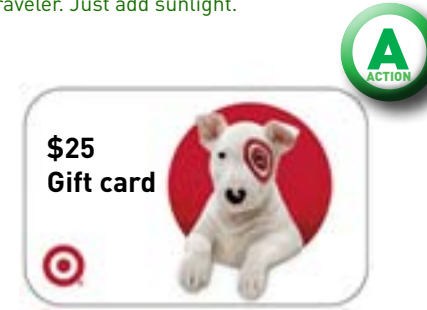
These bags are made from recycled inner tubes and just look cool. There are also belts and wallets available.



If you are on the go, this solar "juice bag" will keep your iPod and phone charged. It's so easy, and perfect for the student and business traveler. Just add sunlight.



When you're on the run, keep your coffee hot in an insulated cup to avoid those unnecessary trips to the coffee store.



Gift cards are great green gifts. Think of how much wrapping paper will be eliminated, to say nothing of return trips to the store.



Inexpensive, reusable bags that you carry to the store not only negate the accumulation of hundreds of disposable bags over the year, but look great too.



Little did we know how healthful our old stainless steel lunch boxes really were. Overexposure to plastic is now known to be toxic to our lunch! Here's the coolest stainless steel lunch box ever, with separate compartments for everything.



How much does it cost to go to **WORK?**

It is staggering how much it costs just to get to work every day. These are costs we don't even think about. But when it is so difficult to make ends meet these days, it might make sense to cut the commute.

Gas (\$4 a gallon x 20mpg)	30 miles a day x 236 days a year	\$1,416
Parking	\$5 a day	\$1,180
25% Maintainance	Tires, oil changes, tune-up, etc (\$1,000 yr)	\$250
Tolls	\$2 a day	\$472
25% of car payment	Based on \$200 car payment	\$800
Child care	\$400 a month	\$4,800
Lunch	\$8 a day	\$1,888
Snacks	\$2 a day	\$472
Coffee and muffin	\$4 a day	\$944
Clothes	\$100 a month	\$1,200
Dry cleaning	\$30 a month	\$360
TOTAL		\$13,582
How much you'd have to make before taxes to net \$13,582	Assuming 38% is deducted from your paycheck for federal and state taxes plus FICA etc.	\$21,731

Give Yourself a **\$21,000** raise by not showing up for work



\$13,582
Annual cost to go to work

\$271,640
20 years

The Green Millionaire would have

\$855,666
At the avg. rate of return over 20 years

Whether you're looking to contribute to your family's finances or earn some cash to cover special or unexpected expenses, many people want more ways to make money at home.

One great environmental thing you can do is to work from home. I will show you how to make a compelling argument to

\$\$\$\$ Moderate **0000**

your boss to work from home at least one day a week. Imagine the savings from gas to lunches, from clothes to parking, tolls, and more. Now is a great time to help the environment by working from home. Also, I will tell you about some interesting business opportunities that you can take advantage of from home, or anywhere you are.

With computers and Internet access so readily available, this means new, better-paying opportunities for people who want the flexibility and convenience of careers that don't require an office cubicle or a long work commute.

I work from home, from coffee shops, and even from the beach, and it has made me realize that I don't need to be in the office eight hours a day. It's more important that I be the one to pick up my kids from school than stand by the water cooler. Remember, the Green Millionaire doesn't just have money—he or she has a great lifestyle.

Eleven great ways to convince your boss that you should work from home:

1. Submit a written proposal.
2. Start with one day a week (not a Friday).
3. Don't stipulate a time period, just propose to see how it works.
4. Start doing projects from home in your own time.
5. Make sure you are known as the reliable person in your office—not one to exploit goodwill.
6. Take this instead of a raise. Most companies are struggling these days and may welcome keeping a good employee with this offer.
7. It could free up resources at the office, such as computers and office space.
8. Explain that you are having difficulty with the expenses of commuting.
9. Explain how good this would be for the environment.
10. Just start doing it and see what happens. (Only if you feel pretty secure in your job.)
11. Talk to your human-resources people about existing programs your company may already have in place.

Here's a list of jobs you can do in your **PAJAMAS.**

The Top Home-Based Business Ideas



The thought of starting your own home-based business, or of just working from home, can be overwhelming. There are so many options. However, there are many tried-and-true, home-based businesses that may be just what you're looking for.

Medical claims billing.

This industry is one of the most popular work-from-home businesses; the medical field is certainly healthy these days.

Home Tutoring.

You can start a business tutoring students by advertising at schools, the rec center, and other places frequented by families. Maybe start by tutoring some other families at your kid's school.

Consulting.

With the economy in a downturn, companies want to save money by hiring consultants instead of staff. If you are an expert in your industry, such as finance, marketing, or mediation, consider beginning your own consulting business.

Child-care services.

Turn your love for kids into one of the most popular home-based business opportunities. No experience necessary, just patience.

Travel Agent.

Many travel companies use home-based agents to book hotels, cruises, and flights. You can even get a commission on these calls.

Accounting.

A great business to do from home with little client contact and flexible hours. There are many franchises and opportunities available for certified public accountants. Check out the web site of the American Institute of Certified Public Accountants

Web design.

If you enjoy being artistic and feel you can design quality web sites, how about turning your skills into a home-based business. Web designers tend to be well-compensated for their efforts. All that is needed is a computer and the right software.

Desktop publishing.

Like web design, desktop publishing is an easy work from home business, designing annual reports, menus can be a fantastic way to show your creative side. This can be a very rewarding field and you can get basic training online with some great tutorials.

Remodeling.

If you are a weekend carpenter or handyman around the house, you can turn your skills into your own business. You could find fixer houses to remodel and right now they are especially cheap.

Home inspection.

Maybe you'd rather tell people what they should fix. The National Association of Certified Home Inspectors Web site provides information on becoming certified to inspect homes.

Wedding planner.

If you like putting together parties and planning events, this could be the perfect fit for you. There are numerous certification courses online.

Computer repair.

Does everyone call you when they have a computer problem? Why not start getting paid for fixing hard drives and software? Check out Geeks on Call America and Rescue.com—they have some interesting franchise opportunities.

Cleaning service.

This wouldn't be my first choice but some love to clean. One way to go is with a franchise. JaniKing is one of the largest franchisers in the cleaning market.

Carpet cleaning service.

There are many popular franchises such as ServiceMaster Clean and cleanpro that allow you to start your own carpet-cleaning business and receive the equipment and training. Clean up in the carpet-cleaning business!

Transcription Services.

Especially in the medical and legal fields. You can easily work from home for a variety of different companies. It might be good to take a speed typing course as you will be paid by the word.

<http://www.workathomecareers.com/>
WorkAtHomeCareers.com provides pre-screened work at home jobs, articles, videos and scam avoidance information.
<http://www.hbwm.com/>
Home-Based Working Moms™ is a professional association and online community of parents who work at home, and for those who would like to.

\$\$\$ Involved 0000



The iPod of Books.

I was luke warm about this technology, I thought that it would be difficult to read and you would get tired looking it.

That was until I tried one. The image looks like it is printed on the surface of the screen. I am not sure how they do that. The screen actually looks like it's printed, and you can't help but touch it to see if it has a papery feel.

People I know are addicted to this gadget. Last year you had to pay double its price on Ebay just to get one.

It can hold up to 200 books and you can have your daily newspaper delivered to it, as well as magazines.

It's a wireless device, so you don't even need to plug it in to get the Sunday paper or the latest Grisham novel.

It is lighter than a typical paper back.

The books you download cost are about half the price of the paper versions and magazines are about \$1.50 a month. Incredible.

But imagine how many trees this would save, not to mention all the transportation and delivery costs of daily newspapers.

30 million trees are cut down to produce books in the U.S. annually.

Sales of these ebooks have been going up steadily 50% a year, not bad for a country in recession. Maybe there are more Green Millionaires out there than we thought.



Worldwide, 453 million trees are cut down for newspapers annually.



What a shame to cut down these pristine forests when it is so needless. The technologies are there to avoid this.

\$\$\$ Easy 5/5

It weighs less than a paperback and can hold 200 books, magazines and newspapers.



25 Books per year

365 Newspapers

3 Magazine subscriptions

\$765 Spent on reading materials

\$389 Savings

\$7,780 Savings over 20 years

The Green Millionaire would have

\$24,507 at the avg. rate of return over 20 years

The Scariest Vampire is on when the TV is **OFF.**

\$140
Avg. monthly
electricity bill

\$1,680
Avg. yearly
electricity bill

\$168
Annual savings

\$3,600
20 years

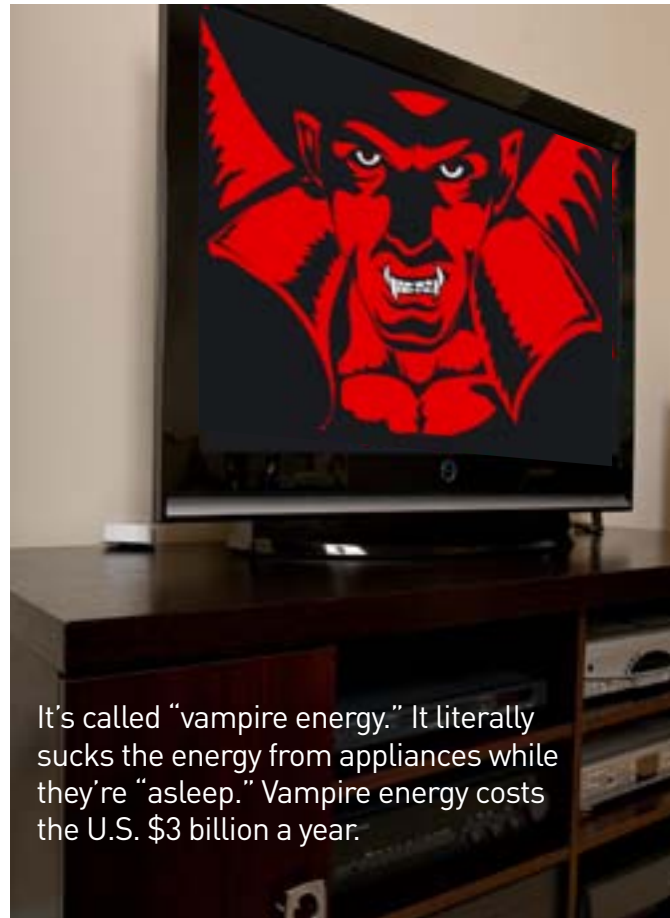
**The Green
Millionaire
would have**

\$10,584
At the avg. rate
of return
over 20 years

Anything that has a standby mode is drawing power, even when you're not using it. Plasma TVs, DVD players, electric toothbrushes, cell phone chargers, fax machines, shredders, lamps, fans, modems, routers, speakers, scanners, and CD players—all stay on when you're not around. It's like you're letting gremlins live in your house rent-free.

As an example, a plasma TV can consume \$162 a year when it is in the standby mode. That mode exists just so the TV will come on instantly when you hit the remote. Are those few seconds you save worth hundreds of dollars a year?

A simple device can turn off these things and save you a lot of money over the course of a few years.



It's called "vampire energy." It literally sucks the energy from appliances while they're "asleep." Vampire energy costs the U.S. \$3 billion a year.



The biggest turn-off.

This device also comes with a remote control that turns off all the devices you want in one fell swoop.

How much energy is wasted by leaving an appliance on when you're not using it? This simple device can go right on the wall, and turn off up to eight devices while leaving two permanently on. (It saves bending down and turning off all these buttons.)

There are other kinds, too, that work by motion sensors, or can tell when you're not using a certain appliance.

You need a powerstrip and surge protector anyway, so why not get one that will pay for itself? It turns off all of the appliances except the ones you want kept on. Plus, it has a remote so you don't have to crawl around behind the TV.

\$\$\$

Easy



The California Energy Commission estimates standby power losses in the average household to be as much as 15% of household electricity use.

They Say Knowledge is **POWER.**



Actually, we believe with this device that knowledge is saving power. The “Kill A Watt” is a simple device that plugs into a socket. You then plug in whatever other electrical device you want. Leave it on for a while and you’ll see how much each appliance is costing you over time. You’ll discover that it may save you money to switch to a gas-powered clothes dryer, or get a more energy-efficient refrigerator. You’ll also see the vampire energy being drawn from the wall, and how the appliances you don’t even think about as being power hogs are actually costing you a lot of money every year.

Now you can cut your energy costs and find out which appliances are actually worth keeping plugged in. You’ll know for certain if it is time for a new refrigerator, or if that old air conditioner is still saving you money. With this device you’ll know “watts” killing you. (Sorry.)

\$\$\$ Easy



Here are some typical power usages of common household appliances, as measured in watts.



- Dishwasher - 1200-1500
- Desktop computer - 80-150
- Garbage disposal - 450
- Computer printer - 100
- Washing machine - 500
- 9" disc sander - 1200
- TV (25 color) - 150
- Coffee pot - 200
- Garage door opener - 350
- Coffee-maker - 800
- Ceiling fan - 10-50
- Toaster - 800-1500
- Table fan - 10-25
- Electric blanket - 200
- Blender - 300
- Blow-dryer - 1000
- Microwave - 600-1500
- Shaver - 15
- Waffle iron - 1200
- Hedge trimmer - 450
- Hot plate - 1200
- Weed eater - 500
- Frying pan - 1200
- Laptop computer - 20-50
- 1/4" drill - 250
- 3" belt sander - 1000
- TV (19" color) - 70
- 12" chain saw - 1100
- 14" band saw - 1100
- Upright Vacuum - 200-700
- VCR - 40
- Handheld vacuum - 100
- CD player - 35
- Sewing machine - 100
- Portable stereo - 10-30
- Refrigerator, 20 cubic feet - 540
- Iron - 1000
- Clock radio - 1
- Electric clothes dryer - 4000
- Satellite dish - 30
- Electric clock - 3
- Fan heater 150-1000
- Furnace blower - 300-1000
- Room A/C - 1000
- Central A/C- 2000-5000
- Electric mower - 1500

If we could increase gas mileage
by just 1 MPG.

It would be like discovering a whole new oil
reserve producing

650,000
barrels of oil a day.



The **TRUE** Cost of Owning a Car.

The true cost of owning a \$21,000 vehicle over 5 years

	Year 1	Year 2	Year 3	Year 4	Year 5	5 Year
Depreciation	\$2,815	\$2,635	\$2,320	\$2,057	\$1,846	\$11,673
Financing	\$1,486	\$1,206	\$901	\$569	\$208	\$4,370
Insurance	\$1,802	\$1,865	\$1,930	\$1,998	\$2,028	\$9,623
Taxes & Fees	\$1,883	\$153	\$136	\$121	\$107	\$2,400
Fuel	\$2,029	\$2,090	\$2,153	\$2,218	\$2,285	\$10,775
Maintenance	\$228	\$523	\$337	\$941	\$1,839	\$3,868
Repairs	\$0	\$125	\$298	\$298	\$435	\$858
Yearly Totals	\$10,243	\$8,472	\$7,902	\$8,202	\$8,748	\$43,567

The true cost of owning a car is huge. It is 20% of your annual income.

Here are the other costs involved with owning a car:

The average family works two full months each year to pay for every vehicle they own. If you could have just one car in the family then you would reach your Green Millionaire status with just this savings tip alone. But whether you drive one car or two, you will save real money here.

Depreciation:
A new car can lose 50% or more of its value in five years. It loses 20% just driving off the lot.

Remember: Just because the purchase price of a car might be low, this doesn't make it any cheaper to drive.

Financing:
The interest rate payments can amount to as much as 50% of the price of the car over its lifetime.

The purchase price is only the beginning.

Insurance:
Insurance rates keep going through the roof. And the cheap rates usually don't cover essential things.

Taxes:
Up to 8% of the purchase price goes to Uncle Sam.

Registration:
You likely pay hundreds of dollars to register your car every year.

Fuel:
The average car logs 15,000 miles per year, while average fuel economy is about 20 mpg, (which is actually worse than it was in the 1970s when

fuel economy was 22 mpg). So with gas recently around \$4 a gallon, you're paying around \$3,000 a year.

Maintenance:
Brakes, tires, oil changes, wiper blades, etc. These costs can be unexpected and add up to hundreds of dollars per year.

Repairs:
Transmissions, windshields, fuel pumps, suspensions. You never know what will fail on a car and drastically affect your budget that month.

So let's say you buy a \$21,000 car. How much will it cost you to own it over five years?

Some people can afford to buy a car but they can't afford to own it. Understanding a vehicle's TCO (Total Cost to Own) is extremely important to a person on a fixed budget. Any way you look at it, it's expensive to own a car, especially when you also consider that you'd have to make around \$60,000 before taxes over five years to purchase an ordinary new vehicle. And remember, that car is only worth \$14,000 after 5 years.

As you can see, owning an average car can cost you \$43,567 over five years. A Prius is \$40,618. A Mercedes costs \$69,197. Even a three-year-old car costs \$38,118 to own over five years.



\$\$\$ Moderate



You have to wonder if the new car smell is worth over \$500K over the next 20 years.

1
Avg. sedan

\$20,600
Purchase price

\$8,600
Costs per year

\$172,000
Over 20 years

The Green Millionaire would have

\$541,800
At the avg. rate of return over 20 years

Item	Proportion of Total Expenditure
shelter (home mortgage or rent)	32%
car ownership & operating expenses	17%
food	13%
pensions & Social Security contributions	10%
utilities	7%
health care	6%
entertainment	5%
clothing	4%
household furnishing	4%
education	2%

source: BLS Current Expenditure Shares Table
U.S. Department of Labor Bureau of Labor Statistics
<http://www.bls.gov/ceal>

LOVE

the one you're with.

1

Classic car

\$4,000

Cost savings
per year

\$80,000

Over 20 years

**The Green
Millionaire
would have**

\$252,000

At the avg. rate
of return over
20 years

The most energy-efficient car you can own is the one you already have, no matter what kind of gas guzzler it is. I know that sounds crazy (you probably thought I would be advising you to buy a Prius). But consider this: If you take existing materials from an engine, rebore the cylinders a little wider, add new pistons, and replace all the seals, you have an engine rebuilt to a higher specification than the original, and that costs merely a fraction of a brand new engine.

Some cars even appreciate in value over time.

The amount of energy that goes into making a car, no matter how fuel-efficient, is far greater than the cost of driving the vehicle 200,000 miles. All the sheet metal, seats, and wiring have to be manufactured and transported here for assembly. If you want to really treat yourself, get a can of that new car smell, buy a great stereo and maybe a navigation system, and relish the thought that not buying a new car has saved you thousands in depreciation and saved the planet untold in squandered resources. The fact is, cars are just as inefficient today as they were 100 hundred years ago.



\$\$\$

Easy

0000

How about saving thousands if you drive a classic? Some of these older cars aren't that bad on gas mileage—just make sure the engine is up to today's cleaner-air standards.

How to **ENJOY** your commute.

Interestingly, if you look at some of the richest areas in the U.S., you'll find that the people who live there take the bus, the ferry, and train. These are great ways to get work done, catch up on a book, or watch your video iPod.

I live in Los Angeles. A few years ago, my kids asked me what the numbers on the front of a bus were for. They had no concept of bus routes. When I was young living in London, a bus was how you got around; it couldn't have been easier.

If you look at the major cities in the world, they all share one thing in common that allows them to be so livable, and not congested with traffic: fantastic mass transit systems. Los Angeles has one of the most beautiful train systems in the country; people ride the train just to see the various artworks in each of the stations. But still, not enough people take the train.

In the days before we were all green, we did this stuff to just save money. We didn't know we were being green.

I remember one guy on the ferry, who would go outside in the wind and his comb-over would come unraveled, which would always make me laugh.

Taking mass transit can also be more relaxing than sitting in traffic. You get to meet some interesting people on the ferry I used to take

there were a number of people who met and got married. On Fridays there was a jazz band that played. Authorities wanted to put a faster boat into service but the passengers objected; they wanted the longer commute.

Parking in the larger cities is crazy. In New York you can pay \$40 a day and more, and San Francisco is not far behind, with \$30 parking. Miami is \$20.

Toll roads can add up.

It is these expenses, which you pay every day, that really bleed you over the years.



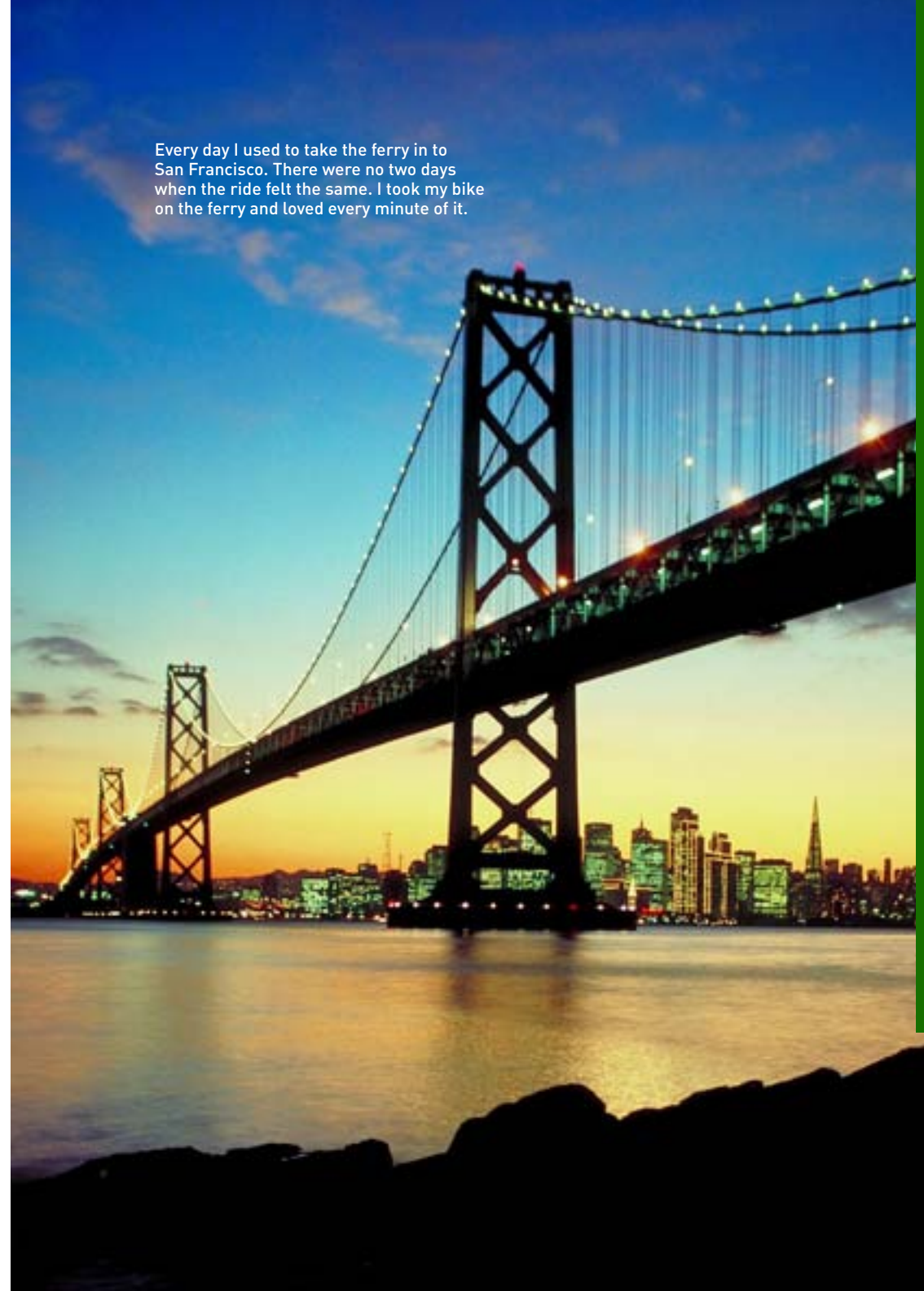
I used to ride my bike everywhere. I loved it. It gave me time to think. Plus, I didn't need to go to the gym to ride a stationary version.

\$\$\$

Easy



Every day I used to take the ferry in to San Francisco. There were no two days when the ride felt the same. I took my bike on the ferry and loved every minute of it.



Transportation

RIDE-SHARE with a new friend, maybe your boss.

40
Mile commute

\$8
Gas

\$5
Parking

\$3,380
Cost of getting to work a year. Not including cost of owning a car.

4
People in carpool

75%
Reduction of costs

\$50,700
Savings

The Green Millionaire would have

\$159,705
At the avg. rate of return over 20 years

If you want to drive somewhere, find out if someone else is going your way. Let's say you want to go skiing in Park City, Utah, and you live in Phoenix, Arizona. Maybe someone else is going and you can share costs. Or what if you have a regular commute of 50 miles from San Jose to San Francisco—maybe there is someone else who has that same route and timetable. Let's start sharing our resources. If every car on the road was occupied with four passengers there would be 75% less traffic.

My measure of how much I like someone is proportionate to how far I would want to travel in a car with that person. Some people I could only go around the block with; others I could drive cross-country. The point is, find someone you like chatting with and start carpooling. The In-

ternet has made it very easy to find people that match up to your needs.

You can check out www.alternetrides.com and www.rideshare.com. Also www.craigslist.org is a great resource.

I have found that driving and chatting with someone makes any trip seem a lot shorter. I used to drive 100 miles roundtrip each day with a colleague. We would talk about a variety of things, mostly office gossip. But I still remember those conversations, and I made a friend for life.

You must know a few people at work who live near you and who smell nice. You can split the costs and get to know each other a little better. You never know, it might even be your boss.



\$\$\$ Easy 000



Never pay for gas again, **REALLY.**

15,000
Miles a year

\$4
A gallon

20
Avg. mpg

\$3,000
Cost of gas a year

\$60,800
Savings over 20 years

The Green Millionaire would have

\$189,000
At the avg. rate of return over 20 years

Drive a FryBrid, Not a Hybrid.

What if you didn't want to pay for gas at all anymore? I am going to show you right here how you can avoid ever having to pay for gas again. Gas is made from a hydrocarbon that is very similar to another kind of oil—vegetable oil. Gallons and gallons of this stuff are thrown away by restaurants every day, from their deep fryers. They pay someone to take it away. Go to www.greenmillionaire.com and I'll show you how you can drive for free using this oil. And all it takes is 20 minutes to modify your engine. Many Mercedes, Jeeps and Volkswagens are driving around using vegetable oil right now. They don't call them hybrids, they call them frybrids.

Not only is the gas free, but you can get up to 69 mpg (VW Jetta), or 30-40 mpg (2009 Ford F-150).

A good friend of mine and his family are driving using this oil. We used to find it funny and now they're the ones laughing. Their gas station is the local sushi restaurant. They save \$7,500 a year on gas. And I can show you how. Plus, you can always use regular gas if you need to.

Make \$500 an hour and never have to pay for gas again.

The Green Millionaire is resourceful. Especially at \$80 a tank. It is possible to make \$500 an hour by collecting just two 55-gallon containers. You could sell oil to your friends.

Biodiesel is stored in 55-gallon drums outside restaurants. They are ecstatic when someone comes and takes it away so they don't have to pay a renderer to do it. You are doing them a favor, and vice-versa.

That oil drum has \$250 of vegetable oil in it. Not a bad price.

If you had taken the money you'd saved and bought Apple stock 10 years ago, you'd have six times that money now.

Veggie cars and trucks get the same gas mileage as their diesel counterparts, and if you're unable to find an accommodating restaurant, you can always fill up on regular diesel.

These engines are just as clean as their catalytic- converting counterparts.



This VW Golf TDI gets 69 mpg and can run on free WVO (waste vegetable oil) with a conversion kit.

\$\$\$ Moderate

2008: Exxon Mobil had a **bigger profit** than any company in history.

\$\$\$ Easy 000

The high gas prices of 2008 left consumers furious. Now the number-one thing people look for in a vehicle is fuel economy. Not styling, not performance. Fuel economy. That's a huge change.

15,000
Miles a year

\$4
A gallon

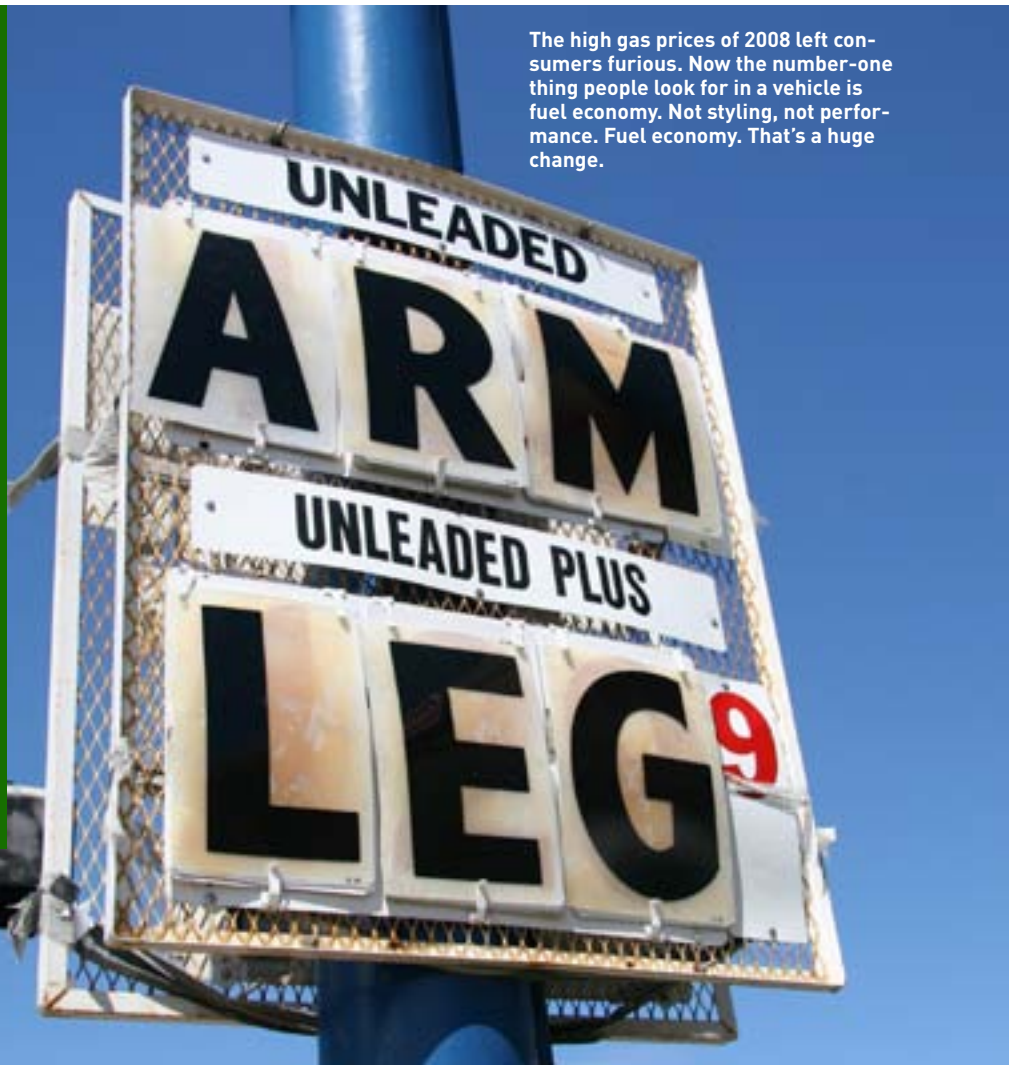
20
Avg. mpg

\$3,000
Cost of gas a year

\$60,800
Savings over 20 years

The Green Millionaire would have

\$189,000
At the avg. rate of return over 20 years



Fuel additives

If they conserve fuel and increase performance, why don't the gas companies just put them in the gas?

Duh!

Would you take a pay cut if you didn't have to? No, and neither would they. While fuel additives can dramatically affect the performance of your car's engine and reduce emissions, oil companies have nothing to gain from improving your engine's performance, so they do nothing. They have been happy to produce the same product for the last 100 years, while doing very little to improve efficiency.

As part of writing this book, I wanted to see if there was a simple way of reducing our consumption of gas. I looked at many different options and was disappointed—I thought if someone actually could save you gas they would be able to document it.

So I was about to give up when I discovered a company that had patented a formula that was first noted 60 years ago to help save our oil reserves.

They created a fuel reformulator, not an additive.

When the scientist who discovered it presented it to the oil company he worked for, he was put out to pasture. The company didn't feel it was good for business to sell less gas.

So the idea lay dormant for over three decades.

The inventor spent the next 33 years trying

He had some success with industrial applications and within the military, but it is only recently that his invention has become widely available to the public. In fact, the U.S. Marine Corp. tested the product and recorded an average fuel economy increase of 35%.

This additive is not petroleum-based; it is mineral-based. It coats the cylinders of the engine, creating a tight seal, which means no leaks around the pistons. It also basically polishes the surface of the cylinders, reducing friction, which causes engine heat and therefore improves gas mileage. It also increases from 89 to 90 and higher, which means better performance in your engine and you could switch to a grade lower and save money that way.

The owner of the company showed me a 1929 Rolls Royce he owned. The car had never passed a smog test until he put this product in the gas tank.

The green benefit from this technology isn't just better gas mileage, but emission reduction up to an unbelievable 89%, which is documented by major government bodies.

I am glad to find that these entrepreneurs stuck with this product, as it could have a significant effect on our oil consumption and therefore the health of the planet.



Fuel reformulators can drastically reduce emissions around 80% and gas mileage by up to 20% or \$600 per vehicle per year.

Inflation is **GOOD** for the planet.

2
Vehicles

10
PSI under-
inflated

5%
Extra gas a
year

25%
Reduction of
tire lifespan

\$300
Gas savings

\$200
Savings on tires

\$1,000
20 years

**The Green
Millionaire
would have**

\$3,150
At the avg. rate
of return
over 20 years

If you're like me, you probably only check your tires when they look a little flat. I recently found out I'd been driving around on about 10 psi on two of my tires. One of the 2008 U.S. presidential candidates made fun of tire inflation as a petty way to combat global warming.

So I decided to find out if it was fact or fiction.

The EPA states that for every 2 psi of pressure under the recommended level you suffer a 1% loss of gas mileage. If, like me, your car is 10 psi under-inflated, you may not even notice it by visual inspection, but under-inflation could add an extra 5% to your vehicle expenses each year, or around \$300 for two cars.

The problem is that it's difficult to find a gas station anymore that has an air pump, let alone one that has an accurate pressure gauge. Plus, they now charge 75 cents or more for the privilege of checking your own tires (aren't they making enough on the gas?).

Why not get your own electric pump? These new machines can inflate your tires in seconds. And they're far more accurate than the ones at the gas station.

Another benefit to inflating your tires properly is that they will last longer. Under-inflation is a major cause of tire wear, so if you can increase the life of your tires 25% you can save another \$200 a year for two cars.

If everyone in the U.S. were to properly inflate their tires, it could reduce our collective need for oil by over 650,000 barrels a day. That would be like discovering a massive new reserve, or saving 13 billion gallons of gas a year.

Most importantly, it would save 271 billion pounds of carbon dioxide being released into the atmosphere.

Seems like a huge savings for sacrificing just a few seconds every month.

\$\$\$ Easy **000**

One gallon of gas gives off about 20 lbs. of CO₂. How is this possible if gas only weighs 6 lbs. a gallon? Easy. The carbon in the gasoline combines with the oxygen in the air to form carbon dioxide. So the CO₂ comes from the reaction of the gas and the air.



If everyone properly inflated their tires it would save 13 billion gallons of gas a year.



Uncle Sam WANTS YOU To Have Billions To Go Green.

The Green Millionaire knows how to use other people's money to achieve his or her goals.

If any of you owns your own business, you're well aware of how much the government favors business people. There are billion-dollar programs in place to save your business money and make you a Green Millionaire even faster.

This is thinking like a Green Millionaire: What's good for the environment is also great for business.

Even if you don't own your house or apartment, you can still get help from Uncle Sam.



Why use your own money to become a **GREEN MILLIONAIRE?**

The federal government, as well as every state, city, and utility company, has money it wants to give you. It's just not very good at getting the word out. Much of the money goes unclaimed because people don't know it's available. It's almost as if the government feels like it should offer these programs but doesn't want you to know about them.

There are literally billions of dollars out there in the form of grants, tax credits, and really low-interest loans to help you achieve your goal of being a Green Millionaire.

All millionaires know one thing: OPM = other people's money. Here are a couple examples of how to leverage OPM to achieve your own goals:

One city is helping you lower your energy bills by paying you to install solar panels. We're talking about giving away \$10,000 or more to individuals who want to reduce their energy costs.

In many parts of the country, cities will pay for weather-stripping, CFL light bulbs, a new refrigerator, insulation, and water-heater jackets, and pipe insulation. They will not only pay for the materials, but they will come out and install. This is thousands of dollars of work that you don't have to pay for. You just need to know where to look.



California has \$3 billion of state funding that has been allocated for helping people to go green.

Los Angeles has over \$300 million allocated to upgrade the energy-efficiency of your house for FREE, while also helping to pay for new appliances.

You can get a solar system for free in six states, and for under \$1,200 in 20 states.

Massachusetts has \$68 million in grants for businesses to install solar panels, up to \$1.6 million per business. Homeowners can earn close to \$2,000 in state-sponsored rebates for weatherizing, or installing energy-efficient appliances, such as new furnace or thermostat.

New York will give building owners up to \$2 million in tax breaks per building by going green. And the same goes for renters.



SOME QUICK WAYS TO CONSERVE ENERGY IN YOUR HOME.



1. Reverse your indoor ceiling fans for summer and winter operations, as recommended.
2. Use compact fluorescent light bulbs to save money and energy.
3. Lower the thermostat on your water heater to 120°
4. Wrap your water heater in an insulated blanket.
5. Turn down or shut off your water heater when you will be away for extended periods.
6. Turn off unneeded lights even when leaving a room for a short time.
7. Replace old windows with energy-efficient ones.
8. When using an oven, minimize door-opening while it is in use; you reduce oven temperature by 25° to 30° every time you open the door.
9. Clean the lint filter in your dryer after every load so that the dryer uses less energy.
10. Unplug seldom-used appliances.
11. Use a microwave whenever you can instead of a conventional oven or stove.
12. Only use electric appliances when you need them.
13. Clean or replace air filters on your air conditioning unit at least once a month.
14. Turn off lights, computers, and other appliances when not in use.
15. Purchase appliances and office equipment with the “Energy Star” label; old refrigerators, for example, use up to 50% more electricity than newer models.
16. Wash clothes with warm or cold water instead of hot.
17. If you have central air conditioning, do not close vents in unused rooms.
18. Keep your thermostat at 68° in winter and 78° in summer.
19. Keep your thermostat higher in summer and lower in winter when you are away.
20. Insulate your home as best as you can.
21. Install weather-stripping around all doors and windows.
22. Shut off electrical equipment in the evening when you leave work.
23. Plant trees to shade your home.
24. Shade outside air-conditioning units by trees or other means.
25. Set your refrigerator temperature at 36°-38° and your freezer at 0° to 5 °
26. Use cold water instead of warm or hot water when possible.
27. Connect your outdoor lights to a timer.
28. Buy green electricity—electricity produced by low- or even zero-pollution facilities.
29. Close your chimney flue when not using the fireplace. It will save you \$200 a year.

SOME QUICK WAYS TO REDUCE TOXICITY IN YOUR HOME.

The cost of treating the harmful effects of toxic chemicals could severely affect your financial future, not to mention your health. A report came out in California recently that the toxic chemicals we come in contact with on a daily basis cost the state \$28 billion a year.

1. If you have an older home, have paint in your home tested for lead. If you have lead-based paint, cover it with wall paper or other material instead of sanding it or burning it off.
2. Learn about alternatives to household cleaning items that do not use hazardous chemicals.
3. Buy the right amount of paint for the job.
4. Review labels of household cleaners you use. Consider alternatives like baking soda, scouring pads, water, or a little more elbow grease.
5. When no good alternatives exist to using a toxic item, find the least amount required for an effective, sanitary result.
6. Eliminate mercury from your home by purchasing items without mercury, and dispose of items containing mercury at an appropriate drop-off facility when necessary (e.g., old thermometers).
7. Use traps instead of rat and mouse poisons and insect killers.
8. Have your home tested for radon.
9. Use cedar chips or aromatic herbs instead of mothballs.



HAVE A GREENER BACK YARD



It's a sad story, but we lost a dog a couple of years ago. He was just sitting in the grass enjoying the sun. We didn't know that the lawn had just been fertilized, and he died two days later from a huge amount of potassium in his blood.

1. Use an electric leaf blower instead of a gas-powered one.
2. Use an electric lawn-mower instead of a gas-powered one.
3. Leave grass clippings on the yard--they decompose and return nutrients to the soil.
4. Rent or borrow ladders, chain saws, party decorations and others that are seldom used.
5. Use only the required amount of fertilizer.
6. Minimize pesticide use.
7. Create a wildlife habitat in your yard.
8. Water grass early in the morning.
9. Use recycled wood chips as mulch to keep weeds down, retain moisture and prevent erosion.
10. Put leaves in a compost heap instead of burning them or throwing them away. Yard debris too large for your compost bin should be taken to a yard-debris recycler.
11. Use solar powered outdoor lights. They are no cost to operate and no wiring.

WHAT CAN YOU DO AT WORK?

Offices are one of the biggest producers of waste in the U.S. If you could eliminate waste, and therefore costs, you could help your company during these difficult times.



1. Copy and print on both sides of paper.
2. Reuse items like envelopes, folders, and paper clips.
3. Use mailer sheets for interoffice mail instead of an envelope.
4. Set up a bulletin board for memos instead of sending a copy to each employee.
5. Use e-mail instead of paper correspondence.
6. Use recycled paper.
7. Use discarded paper for scrap paper.
8. Encourage your school and/or company to print documents with soy-based inks, which are less toxic.
9. Use a ceramic coffee mug instead of a disposable cup

HOW TO BREATHE A LITTLE EASIER

Ways To Protect Our Air

1. Ask your employer to promote flexible work schedules or telecommuting.
2. Recycle printer cartridges.
3. Shut off electrical equipment in the evening when you leave work.
4. Report smoking vehicles to your local air agency.
5. Don't use your wood stove or fireplace when air quality is poor.
6. Avoid slow-burning, smoldering fires. They produce the largest amount of pollution.
7. Walk or ride your bike instead of driving whenever possible.
8. Use solar power for home and water heating.
9. Use low-VOC or water-based paints, stains, finishes, and paint strippers.
10. Purchase radial tires and keep them properly inflated for your vehicle.
11. Paint with brushes or rollers instead of using spray paints in order to minimize harmful emissions.
12. Ignite charcoal barbecues with an electric probe or other alternative to lighter fluid.
13. If you use a wood stove, use one sold after 1990. They are required to meet federal emissions standards and are more efficient and cleaner-burning.
14. Burn seasoned wood—it burns cleaner than green wood.



Water is **LIFE.**



“You ain’t gonna miss your water
until your well runs dry”

– *Bob Marley*

Ways to Use Less Water

1. Check and fix any water leaks.
2. Install water-saving devices on your faucets and toilets.
3. Don’t wash dishes with the water running continuously.
4. Wash and dry only full loads of laundry and dishes.
5. Follow your community’s water-use restrictions or guidelines.
6. Install a low-flow shower head.
7. Replace old toilets with new ones that use less water.
8. Turn off washing machine’s water supply to prevent leaks.

Ways to Protect Our Water

1. Revegetate or mulch disturbed soil as soon as possible.
2. Never dump anything down a storm drain.
3. Have your septic tank pumped and system inspected regularly.
4. Check your car for oil or other leaks, and recycle motor oil.
5. Take your car to a car wash instead of washing it in the driveway.
6. Learn about your watershed.

Create Less TRASH

1. Maintain and repair durable products instead of buying new ones.
2. Avoid products with several layers of packaging when only one is sufficient. About 33% of what we throw away is packaging.
3. Buy products that you can reuse.
4. Buy items in bulk from loose bins when possible to reduce the packaging wasted.
5. Check reports for products that are easily repaired and have low break-down rates.
6. Reuse items like bags and containers when possible.
7. Use cloth napkins instead of paper ones.
8. Use biodegradable plates and utensils instead of disposable ones.
9. Use reusable containers to store food instead of aluminum foil and cling wrap.
10. Shop with a canvas bag instead of using paper and plastic bags.
11. Buy rechargeable batteries for devices used frequently.
12. Reuse packaging cartons and shipping materials. Old newspapers make great packaging material.
13. Compost your vegetable scraps.
14. Buy used furniture—there is a surplus of it, and it is much cheaper than new furniture.
15. Check out sites like freecycle.org, craigslist.org, and of course ebay.com.



Less really is **MORE.**



I hope that you have seen that there are better ways to consume and that I am not advocating going without, just consider alternative that do less harm to the planet and your wallet.

Does it really matter that you drink water out of a plastic bottle or a re-usable one?

Can you tell the difference between electricity from solar panels or coal?

Would working from home be better for your family, your company and the planet?

Remember going green isn't an overnight process and you shouldn't be hard on yourself if you aren't perfect right away.

I hope that you will start seeing the benefits in the short term and you will achieve your long term financial dreams of becoming a Green millionaire.

