

Sustainable Investing E-Newsletter

September 2009

Hello Everyone,

Hope you had a wonderful summer and are settling into your fall routines.

Your personal financial tip for the season is to **pay attention and be strategic and disciplined about** your 401k, 403b, IRA, or whatever retirement account you have.

While most people think of their house as the most important financial decision they will ever make, **your retirement account is just as, or more, important!** Your retirement account has to support you in your 70s, 80s, and beyond. A recent study by Vanguard concluded that **57% of 401k participants had an incorrect asset allocation.** If you don't have an investment strategy for this account, you should develop one based on your needs, age, savings capacity, risk tolerance, and other factors. If you have a strategy, you want to make sure that you rebalance your account periodically to keep it in line with that strategy. A lot of people understandably stopped opening their statements during the market tumult of the last 12 months. It's time to open that envelope and make the changes you need to build your retirement resources.

On to other topics:

If you are in the Boise area, there are two workshop opportunities this fall to learn more about sustainable investing and about your relationship with money.

- **Tuesday October 6th at 7 PM at Hillside Junior High.** I will be offering a seminar on **sustainable investing.** This seminar is for you if, for example, you contribute (either time or money) to environmental or social causes, but own funds that invest in companies that abuse the environment or their employees. Come learn how you can reach your financial goals while investing in a more just and sustainable society. You will gain an understanding of socially responsible investing and leave with the tools you need to ensure that your investment choices are sustainable. For more information and to register, visit: <http://www.boiselearns.org/pub/> and look in the catalogue under "Green Living."
- **Tuesday November 5th and 12th at 7 PM.** I will be conducting a two-part seminar titled "**Money, Values, and Investing**" for the Boise Unitarian Universalist Fellowship (BUUF). The goal of this workshop is to help participants understand their relationship with money issues and learn how they can

Kathy Stearns
First Affirmative Financial Network
<http://www.arcadvisers.net/>
208-350-6557
Kstearns@arcadvisers.net

manage their financial lives in harmony with their personal goals and values. We will explore how we can change our relationship to money so that it helps us live the kind of life we want for ourselves, and helps us contribute to the kind of society in which we want to live. We will also learn about sustainable investing and explore how our investments can provide financial security while contributing to a more just and sustainable society. **This workshop is being offered to BUUF members first. If you are interested in attending, please let me know and I will contact you before the workshop to let you know if there is an available spot for you!**

There are also a couple of websites you might find interesting.

- <http://www.slowmoneyalliance.org/> : Slow Money is dedicated to catalyzing the flow of capital to local food systems, while promoting new principles of responsible investing that support sustainable agriculture and the emergence of a restorative economy, and was recently featured in TIME Magazine. You can show your support by signing on to the “Slow Money Principles” on their website.
- <http://www.greenamericatoday.org/programs/responsibleshopper/> : This Green America website allows you to search hundreds of company profiles by name or industry and compare the corporate responsibility records of companies within industries.

There are two new, short newsletters on my website:

- <http://www.arcadvisers.net/sustainable-investing-events-and-articles.html> : The July 2009 issue of *Market Commentary* examines the best quarterly results for stocks since 2003 (the quarter ending June 30th, 2009), and what it means for the future. The July 2009 issue of *Affirmative Thinking* includes brief articles on jobs in the clean energy economy, climate change, and the increasing number of women being appointed to corporate boards.

As always, if you would rather not receive these occasional emails, just let me know and I will take you off the list immediately! And, feel free to contact me with any ideas, questions or suggestions you