

FALL 2011



# HANSEN'S ADVISORY SERVICES, INC.

"Investing in companies that give a hoot"

7067 East Genesee Street  
Fayetteville, NY 13066  
315.637.5153  
www.hansensadvisory.com

Securities offered through Cadaret, Grant & Co., Inc. Member FINRA, SPIC ~ Hansen's Advisory Services and Cadaret, Grant are separate entities.

## Sustainability ⇒ Increased Confidence?

## S....l....o....w Money

Can the Earth exude confidence? Do we feel the Earth's healthy and unhealthy energy? Does this pour through our souls? The more we damage our planet's well-being, does it have enough sense of self to preserve its confidence? Are all the majestic features of the Earth enough to bolster the well being of its whole? If the confidence of others is a model for our own, can we still draw upon the Earth to fortify our self-assurance? Breathing clean, pure air and drinking sparkling water each day, would that not lift our spirits and cause us to stand a bit straighter?

Our confidence is a wavering aspect of our lives. We have many ways to boost our confidence through transparency, stewardship, production, kindness, respectfulness, appreciation. Taking the sum of these acts performed daily, you could measure your degree of confidence. The days you are feeling less energetic would probably be those days when your sum is small. We know it is difficult to muster confidence when we are ill. But if we consciously commit to practicing any of the above aspects of confidence during illness, sickness might subside.

If we positively affect everything we encounter, we will not only be improving our environs and boosting our confidence but building the confidence of others and the land on which we live.

Since we are dependent on the Earth, we must be constantly respecting and appreciating its natural diversity and resource abundance allowing its confidence to engender more confidence in all of us.

Our money moves along with more and more speed, from bank to bank, company to company and country to country. The purpose of the Slow Money movement is to be more intentional about our money. In order to preserve the economy and environment, we need to change the focus of profit from more and more individual wealth to more and more healthy wealth.

By bringing back the fertility of our soil, investing in small local enterprises, building dependable relationships, connecting to our neighbors, we can experience the growth of our local communities and make connections that support families and businesses. If a business is part of the community, there is a bond between the executives and the other employees. There is more regard for the living standards of the entire locality. Slow Money means reusing, recycling and replacing our natural resources. For more information on the vision, principals, actions and videos of this movement, go to: [www.slowmoney.org](http://www.slowmoney.org).



*We are not lacking in the dynamic forces needed to create the future. We live immersed in a sea of energy beyond all comprehension.*

~Thomas Berry, *The Great Work*

### Inside!

Page 2:

**Did You Know?**  
**HAS News**

Page 3:

**Green Roofs**  
**From Trash to**  
**Solar Energy**

Page 4:

**Q & A:**  
Common financial  
questions answered by  
Susan Hansen.

## Did You Know? Social Responsibility – There’s An App for That!

*With more and more companies promoting their sustainability efforts, where can you go to find out which claims wash? “Responsibility, Meet Transparency,” (July/August 2011, [www.miller-mccune.com](http://www.miller-mccune.com)) offers an overview of companies whose efforts are sincere, and some who could do better, along with resources for your own research:*

Consumer Reports’ sister site *Greener Choices* ([www.greenerchoices.org/](http://www.greenerchoices.org/)) is a “greenwash-busting” website, and evaluates claims made by companies producing food, electronics, automobiles and other consumer goods. They also rate environmental product seals and labels.

*The Good Guide* ([www.goodguide.com](http://www.goodguide.com)) rates 100,000 consumer goods, scored by their impact on human health, society and the environment. Here, you can download a toolbar for your web browser to use while shopping online, or a mobile phone application that you can refer to when in the stores.

*Treehugger* has over 100 guides to help you *go green*—and a carbon calculator to show you how much carbon you save with changes such as eating organic beef or using recycled paper. ([www.treehugger.com/gogreen.php](http://www.treehugger.com/gogreen.php))

*Heard any concerns lately that teens spend too much time on FaceBook and Twitter? A study conducted by [www.worldvision.org](http://www.worldvision.org) showed that while 4 out of 5 teens (80%) use social media, almost half (44 %) say they’re more aware of the needs of others as a result . . . about one in three (34 %) “friend”, “like” or “follow” charitable organizations or causes they believe in.*

*Ever sit down to your favorite dish and wonder how many hungry children it could feed? Try using the calculator on [WeFeedBack.org](http://WeFeedBack.org) to answer that question (\$14 spent on a Pasta Alfredo can feed 56 children), and then you may easily act on it by donating the amount through their website. *We Feed Back* is a social initiative program of *United Nations’ World Food Program*, and has fed over a quarter of a million children to date, and counting.*

## HAS News

During the first part of October, we spent time in New Orleans at the Socially Responsible Investing conference. We were introduced to the city via a tour arranged and moderated by conference leaders. The Hope Federal Credit Union sponsored our bus ride through the city, stopping at a community café that has created a job training program for residents of the area, an arts center supported by the community bringing the cultural programs and classes to many who would not have that exposure, a new housing project amongst the vacant lots where homes had been washed away during Katrina, and to the 9th Ward where new green homes were built to replace the homes that no longer existed.

From our conference sessions we learned about “The Girl Effect” – 90% of what is earned by girls goes back to the family; 30% of what is earned by boys goes back to the family. Imagine what it would mean for the world poverty rate if women were given equal opportunities. There are 50 million twelve year olds in poverty. This would change the macroeconomics of the planet.

On the topic of healthcare, we were told it is impossible for a child to be born chemically free and they are likely to be obese. We spend more than any other nation on healthcare. Nurses have the highest asthma rates in the US. There is a healthier hospitals initiative ([www.practicegreenhealth.org](http://www.practicegreenhealth.org)) where the food is from farmers’ markets, waste is reduced and energy is saved. There is one hospital that is using methane gas from a neighboring brewery for their utility power.

*What does your conscience say? ... You must become who it is that you are.*

~Friedrich Nietzsche

We look forward to sharing what we have learned with you at our meetings and as we work with your portfolios.

## Let's Go Up On the Roof—and Make It Green

Up to now, the green roof movement has been limited to large-scale professional and public buildings. But homeowners can also realize the benefits—water conservation, energy savings, and storm water management. Also known as “Living” Roofs, these environmental enhancements can be done small-scale and low-tech. If you envision a living space over your head, you may want to check out a new book, [Small Green Roofs: Low-Tech Options for Greener Living](#).

Its authors Dunnett, Gedge, Little, and Snodgrass maintain that building a green roof not only provides environmental benefits, but will personally “do you good” as a life-affirming action. The book offers more than forty profiles of domestic-scale projects on sheds, offices, studios, garages, houses, and bicycle sheds—even a bird-feeder—and several community projects. So keep your eyes “up” for green roofs in your own neighborhood—or make your own!

Here are a few local “big green roofs” to inspire you:

Monroe office building (333 E. Onondaga St.) in Syracuse recently installed one, helped with funds from the county’s Green Improvement Fund program, an effort that promotes

green building practices and aims to clean up Onondaga Lake. For labor, they partnered with Helping Hands, part of Concerned Citizens Action Group, a non-profit group who takes in unemployed high-school dropouts. CCAP Director Mike Atkins said this gives marketable construction skills to those in their training program while it also introduces the community to eco-friendly building practices. Both learn benefits such as a 95 percent reduction in storm-water runoff, decreased energy consumption and a 200 percent extension in the life of a roof.

Syracuse OnCenter has a new green roof of various sedums – a plant family that is low-growing, flowering, easily rooted, and absorbs a lot of water. About 1,000,000 gallons of rainwater should be absorbed by this roof annually, saving it from run-off into Onondaga Lake. For more about this story, go to [www.syracuse.com/news/index.ssf/2011/09/onondaga\\_county\\_oncenter\\_goes.html](http://www.syracuse.com/news/index.ssf/2011/09/onondaga_county_oncenter_goes.html). You can also check [savetherain.us](http://savetherain.us), for news of more community initiatives – such as grants or free rain barrels available to property owners in qualifying areas.

## One Person’s Trash Is Another’s *Energy*

If you’re like most, once you’ve separated your trash each week and put it to the curb—you don’t give it much thought. But if you follow your recyclables in Madison Co., NY, you’ll find their recycling center is now set to become totally self-sufficient by producing its own heat and electricity – from its own landfill site. The county has already been heating the three buildings used for recycling with methane gas which escapes from grass-covered capped landfill cells. Now, a one-acre strip of newly capped landfill is covered not with grass seed, but solar panels.

Two other private companies (one in Texas, one in Georgia) are currently using the panels, but Madison County is the first municipal dumpsite in the nation to harness solar power. The Northeastern climate will also test new ground for the panels, and Carlisle Energy Services, the company who installed the solar panels here and in the southern states, will be viewing this project as an experiment to provide information for themselves and others interested in similar endeavors.

New York State Energy Research and Development Authority will also be watching, as they provided a substantial grant to offset the project costs. Madison County Solid

Waste and Recycling Director Jim Zecca said they were a good match for the grant which required undertaking a solar project that mirrored their electricity needs. Though this limited the size of the project, Zecca notes that grants are available in the future, and expects the project could be expanded. As it is now, the panels are projected to generate about 40,000 kilowatt-hours of power each year, with any excess not needed at the landfill site going into the grid. Zecca says it remains to be seen how these panels will function throughout winter, but they are designed to function in low light. He expects minimal maintenance to be required, such as periodic cleaning and possibly snow removal, though he imagines some removal will occur naturally through heat generated by the panels.

Let’s hope we continue to see more municipalities following this example and turning our waste into energy! For Madison Co, it’s just one more step in their determination to “go green.” They were the first in the country to ban hazardous electronic components, and are planning to keep more items from the landfill by opening a new “re-use” center, where items that are salvageable or in working order are cleaned, repaired, and made available for people to purchase.

*You want to talk about returns? At 1,000:1 in four months, a tomato seed makes even the highest fliers seem paltry.*

*~Eliot Coleman*

## Q & A: Common financial questions answered by Susan Hansen

**Q:** What is a proxy?

**A:** When you own shares of companies or mutual funds, you are sometimes asked to vote on changes in the way the company or fund is doing business. You may be asked to vote on members of the Board or resolutions that a shareholder(s) has proposed to limit executive compensation. When you receive these voting requests, you are giving a person in place of you the right to vote at the annual meeting. The person that does the actual voting is your proxy. Often you don't know how to vote. One thing you can do is notice whether the names proposed for the Board allow for diversity in governance. You can read the resolutions proposed. These may be important to you if they increase diversity, protect workers, or connect compensation to increase in company earnings.

If the company itself recommends voting "no" on the resolution, that is even more reason for you to read the resolution.

**Q:** What does it mean to annuitize?

**A:** If you have an annuity, a pension, or a life insurance policy, you can usually annuitize the total amount. You will receive regular payments for the rest of your life. Annuitizing may allow your heirs to receive the income you received if you die within five or ten years. Usually annuitizing means once you have died there are no more payments made to anyone. To annuitize is to give control of the assets to the insurance company. This can be a perfect plan for some but options need to be considered for others.



**Hansen's Advisory Services, Inc.**  
7067 East Genesee Street  
Fayetteville, NY 13066  
[www.hansensadvisory.com](http://www.hansensadvisory.com)