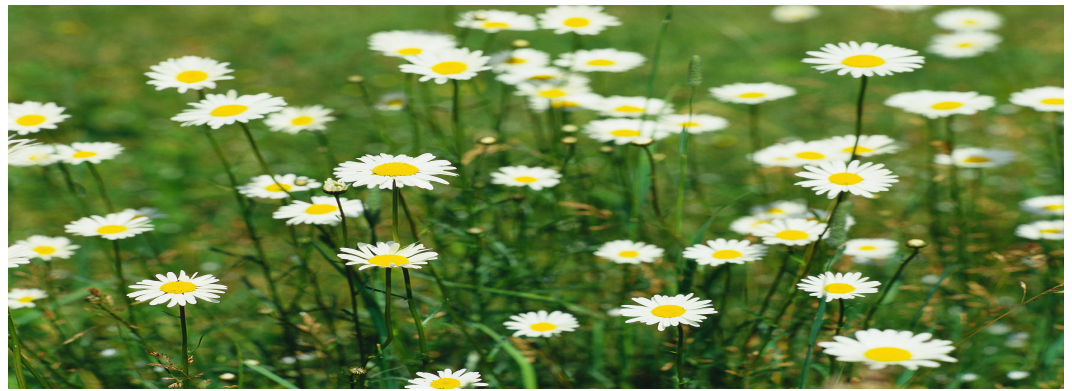


July 1, 2009

Newsletter 01/2009



The Eco Smart Network is a membership based network of professionals who offer proven Eco-friendly and healthy products and services, and bond together for the purpose of helping each other to match Eco-supply and Eco-demand more accurately.

Karin Bennett, Founder

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Pieces of Paradise, LLC
South Carolina, USA

Happy Birthday “Pieces of Paradise”!

We know, it was a hard first year—but You are doing the right thing at the right time! Our Economy and our Ecology needs You and Your consulting services.

America’s landfills are crammed with the detritus of demolished homes and discarded building materials. About 35 percent of landfill space is occupied with construction waste and materials.

The average American uses twice as much energy as the average West-

ern European, even though the standard of living is no higher. Some of the difference is technological (building codes in Europe call for more insulation), but most of it is behavioral.

Eco-friendly doesn’t mean monasticism, darkness, new age, back to “year one”. Going green can be both, more efficient and fun.

Your clients will find their personal way to becoming Eco-smarter and healthier. Inform them



about new ways of energy use. Show them how to just consume what is necessary. Help them to make healthy choices for themselves and their loved ones.

Continue improving your client’s Quality of Life!

We wish You lots of success for the years to come!

The Eco Smart Network

Introducing New Members of The Eco Smart Network

The Eco Smart Network is introducing **Evelyn Nelson**, **Peter Vanderkaay** and **Janice Meyers**. All three of them joined our network in June 2009.

We are happy to have them with us and look forward to enhance and enable the

work of our new members who are committed to protecting, conserving, restoring and promoting a clean, healthy, sustainable environment for present and future generations.

Welcome on Board!

Professionals who would like to join us please visit our webpage for the membership application form as well as the conditions of membership:

www.pop-consulting.com/ecosmartnetwork.html.

Thank You!

Eco-Question: *What is an “Energy Efficient Mortgage”?*



An **Energy Efficient Mortgage (EEM)** is a mortgage that credits a home’s energy efficiency in the mortgage itself. EEMs give borrowers the opportunity to finance cost-effective, energy-saving measures as part of a single mortgage and stretch debt-to-income qualifying ratios on loans thereby allowing borrowers to qualify for a larger loan amount and a better, more energy-efficient home.

To get an EEM a borrower typically has to have a home energy rater conduct a home energy rating before financing is approved. This rating verifies for

the lender that the home is energy-efficient.

EEMS are typically used to purchase a new home that is already energy efficient such as an ENERGY STAR qualified home. The term EEM is commonly used to refer to all types of energy mortgages including **Energy Improvement Mortgages (EIMs)**, which are used to purchase existing homes that will have energy efficiency improvements made to them. EIMs allow borrowers to include the cost of energy-efficiency improvements to an existing home in the mort-

gage without increasing the down payment. EIMs allow the borrower to use the money saved in utility bills to finance energy improvements. Both EEMs and EIMs typically require a home energy rating to provide the lender with the estimated monthly energy savings and the value of the energy efficient measures—known as the Energy Savings Value.

See also:

- Conventional EEMs
- FHA EEMs
- VA EEMs

Source: www.energystar.gov

Eco-Quote:

“It is probably eight times cheaper—on average—to save electricity than to make it.”

Amory Lovins—Energy Expert, Rocky Mountain Institute

The Eco Smart Network *is looking for members in the following Categories:*

- **Professional Home Energy Auditors / Home Energy Raters**, doing Blower Door Tests, Thermographic Inspections (infrared scanning) or PTF Air Infiltration Measuring.

- **Lighting and Daylighting Specialists**, as Light affects our health, safety, morale, comfort, and productivity.

- **Businesses and professionals in Air Sealing, Insulation, Moisture Control,**

Ventilation. A proper balance between all of these elements will also result in a more comfortable and healthier environment.

We are already looking forward to welcoming you to our network!

Eco-Tip: Adjust your Thermostat

Think of energy use like prudent calorie intake. Consume what is necessary.

You can cut heating and cooling cost by an average of 20 percent by lowering the thermostat by 5 F at night and 10 F during the day when no one is at home, or by raising it during the airconditioning season.

You can do that with daily adjustments—which probably won't happen—or install a programmable thermostat so that you can set it and forget it.



Federal Tax Credits for Energy Efficiency:

Tax credits are available at **30 % of the cost, up to \$ 1,500, in 2009 and 2010 (for existing homes only)** for:

- Windows and Doors
- Insulation
- Roofs (Metal and Asphalt)
- HVAC
- Water Heaters (non-solar)
- Biomass Stoves

Tax credits are available at **30 % of the cost, with no upper limit through 2016 (for existing homes and new construction)** for:

- Geothermal Heat Pumps
- Solar Panels
- Solar Water Heaters
- Small Wind Energy Systems
- Fuel Cells

Improvements must be for taxpayer's principal residence, must have a *Manufacturer Certification Statement* to qualify. For record keeping, **save your receipts and the Manufacturers Certification Statement.**

Improvements made in 2009 will be claimed on your 2009 taxes. Use IRS Tax **form 5695** (2009 version) - it will be available late 2009 or early 2010.

Topic of the next issue:

WATER

- water treatment
- lower water usage
- moisture protection
- rain water collection
- and more ..

Buy Local Products

You may purchase goods at the supermarket who purchase from your local farmers because you want to keep your hard earned money in the community. You obviously have a vested interest in your local community, so you shift your

purchasing power to local manufacturers instead of other manufacturers so that your economy can sustain itself. This in return reduces emissions because it takes less energy to transport every day goods from point A to point B when you pur-

chase locally.

You have the power to make a difference in the environment each and every day by simply finding green companies who manufacture safe, effective, eco-friendly products that are derived from nature.





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Recent comments about Energy:

"Smart power grids will, among other benefits, allow home energy producers to sell any excess electricity they make to the utility." Jim Rogers, Chief Executive Officer, Duke Energy

"Conservation may be a sign of personal virtue, but it is not a sufficient basis for a sound, comprehensive energy policy." Dick Cheney, former Vice President

"If we want to reduce our use of carbon, why aren't we building nuclear power plants? Nuclear power is a proven economical and environmentally friendly technology." Roland Bergeron, Water of Life, on Facebook

"In a strange way, the good news is that we are so energy obese that cutting the first 20 percent won't be tough at all. It'll be losing weight by cutting your hair." Bill McKibben, in National Geographic, Edition Energy.



Did you know?

Electricity usage has increased by 60 % since 1985 and is expected to grow by an additional 45 % by 2030.

The use of electronics within the American home has been growing at an exponential rate and we are constantly demanding more and more of our home's electrical system.

The price per Kilowatt hour has gone from an average of 2 cents to 10 cents over the past 40 years.

Energy and energy prices

are now seen as the most important issues facing the U.S.

Our homes and businesses are filled with electronic devices that generate "electronic noise" that is harmful to these very same devices.

The noise created by these devices breaks down the switching power supplies, causing premature failure.

This wasteful electronic noise drains more wattage than it uses, adding unnecessarily to your electric bill.

Typical residential and light commercial power sources allow literally hundreds of spikes and surges a day.

These spikes and surges shorten the lifespan of valuable and sensitive electronic equipment.

The technology to counter the harmful and wasteful effects of spikes, surges and noise has been used by industry and utility companies for years, and now is practical for home use.

Source:

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