

Making Ripples

by Amanda Bancroft

It can be challenging just to know how to invest, let alone knowing which options are available. Many people have a certain cause they feel strongly about, and wish that their investments would either help solve problems or not contribute to problems in the first place. As with most things, evaluating your options and doing your homework is a great way to start making a difference as an investor.

Sometimes, what we do with our wealth can be a grey area. Is it ethical to accept a scholarship from a company that you believe hurts the world, even if you're using their wealth to get an education? What if your employer pays you with money they acquired from unethical or destructive methods (legal, but harmful methods) and you accept the paycheck and use the money for something good? While the ethics of our income is more difficult to pin down, once the money is in our hands, things become clearer. We often have at least some choice in what to do with it, such as where to spend it and what to buy. We also have a choice in where to invest it, assuming we're in a situation that offers this opportunity.

Currently, the world's economy seems to profit from harm. It's incredibly convenient to destroy the environment or make people suffer. We need a world in which causing harm is extremely inconvenient and the quickest way to get rich is to help people. It should be most profitable to maintain a healthy planet and eliminate suffering. In our everyday life, systems are currently built to support the convenience of making choices which cause harm. Support systems for making ripples are few, and doing the right thing often comes with an uphill battle some people don't win even before they die.

But it doesn't have to be this way. The more demand there is for ethical consumption patterns, the easier it will be to live a life that does the least harm possible. Investing is similar. There are options to grow one's wealth through supporting vulnerable people, fueling green energy, and more. The goal here isn't to get you to invest in only one specific thing, but to give you power from the awareness that you have choices. Here are a couple of resources to get you started thinking about what options appeal most to you:

Social or Green? Investopedia explains that "green investments are essentially investment activities that focus on companies or projects that are committed to the conservation of natural resources, the production and discovery of alternative energy sources, the implementation of clean air and water projects, and/or other environmentally conscious business practices. Green investments may fit under the umbrella of socially responsible investing, but are fundamentally much more specific." You might choose to invest in multiple areas!

Visit GreenAmerica.org, an organization that "harnesses economic power—the strength of consumers, investors, businesses, and the marketplace—to create a socially just and environmentally sustainable society." They help people know what their choices really are, and empower them to make decisions. There are also books written on the topic of socially

responsible investing (SRI) so if you're not online, there are still many ways to gain knowledge about how you can invest in a better world.

Amanda Bancroft is a writer, artist, and naturalist building an off-grid cottage for land conservation on Kessler Mountain. She and her husband Ryan blog about their adventures and offer a solar-hosted online educational center on how to make a difference with everyday choices at: www.RipplesBlog.org.