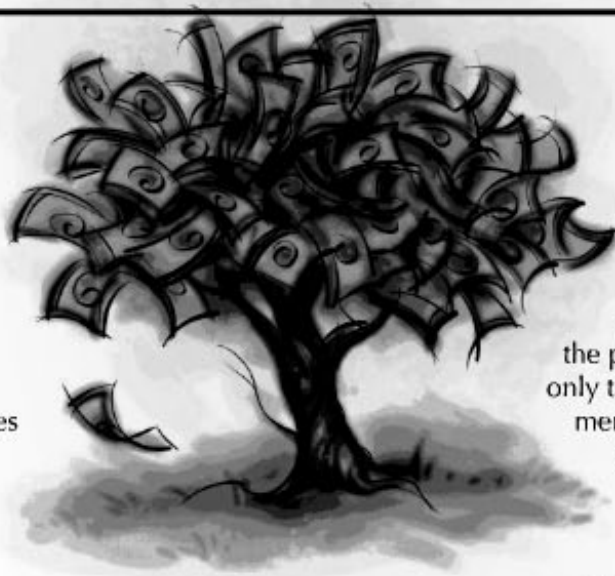


Environmentally-Conscious and Fiscally Responsible Investing

by Jeff Brindley



As environmental concerns become ever more important to consumers, investing in environmentally friendly companies is proving to be a top priority for many investors. In response, some mutual fund companies are developing, or have developed, products geared toward environmentally conscious investors. Although this is not a major focus for most mutual fund companies, this arena is certainly growing, with some of the products available already establishing quite a positive track record.

When seeking to invest in environmentally-conscious companies, it is important to select companies that are also financially sound, given that the primary purpose of investing is, of course, to grow your investments. Mutual funds can help with this aspect of investing because they do the homework to ensure that the so called "green company" is truly living up to its ecologically-friendly claims and also that the company is performing well in its sector of the market. Thankfully, this area of business is growing because consumers are more environmentally-conscious than they were even just a few years ago.

So how can you get involved in this green megatrend? Since this is a newer sector of the market, many investors may decide to select professionally-managed mutual fund companies. There are companies right here in Michigan that have entire investment strategies geared toward green investing. These strategies are actively managed so that you don't have to spend the time doing research and watching over your investments on a daily basis. These strategies provide convenience, liquidity and professional management in a new sector that is growing, but can be confusing to the average investor.

One strategy right here in Michigan is called "For a Better World." It is managed by Flexible Plan Investments, Ltd. in Bloomfield Hills, MI. The strategy utilizes a universe of socially-responsible funds that avoid investing in alcohol, tobacco, and gambling. They also favor stocks of ecologically-conscious companies. The strategy was tested on a

parallel style of funds dating back to 1972 and has shown promise as an effective management strategy that hasn't forgotten the planet. For a Better World selects only those funds which, based on momentum, are likely to appreciate the most in the coming weeks, thus creating an exciting investment option for socially-conscious investors. This strategy requires an investment advisor representative to get started, but offers a widely-diversified and managed strategy for the "green" minded investor.

When selecting an investment advisor representative you should look for someone that you trust and with whom you enjoy working. You will be spending a fair amount of time with this person, developing and reviewing your investment strategy, so you want to make sure that you will get along. It is also important to find out if they will be charging you additional fees. Most investment advisor representatives are paid by the companies that they represent, but some also charge an annual fee to help you with your portfolio. This is perfectly acceptable, but make sure that you get what you are paying for. Another thing to look for is if the advisor is captive or independent. The independent advisor has the ability to select from many different products, while the captive advisor has to stick to products recommended by his or her company. Again, this is a matter of taste, but it is important that you understand the different types of advisors out there and that you know how to ask the right questions.

If you are thinking about "going it alone" in this market, funds to consider include the Calvert Capital Accumulation A fund, which invests primarily in mid-sized companies and is looking for growth in these areas. Another Calvert fund to check out is the Calvert Social Investment Balanced A Fund. This fund takes a more balanced approach to investing through investments in stocks, bonds and money market instruments. The Franklin Templeton Hard Currency A fund is designed to protect against the depreciation of the dollar, relative to other currencies. It normally invests in high quality, short-term money market

instruments and forward currency contracts denominated in foreign hard currencies.

The real key to any investment is to get started and to be consistent with your investments. Contrary to popular belief, getting started in investing does not require a large sum of money. There are, in fact, many different investments with very diverse entry points. A handful of mutual funds even have the option of an automatic investment plan which requires a minimum investment of only \$50. While even \$50 per month may sound like a lot of money, consider the fact that it is usually less than the cost of cell phone service or cable television.

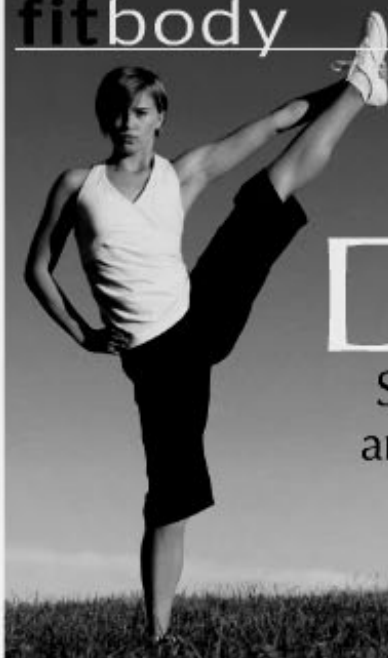
Investors who have retired or left their 401(k), 403(b), or other retirement vehicle with their old company may wish to roll those funds into an IRA. In general, options for diversification of investments are limited to a few funds within a company-sponsored retirement account, so for those looking to pursue environmentally-conscious investments, the available selections may simply be inadequate.

Although the number of choices for environmentally-conscious investors is relatively small at the moment, this area of investing is becoming ever more popular and the mutual fund companies are responding. As consumer demand increases for more opportunities to be "green", the companies that produce these products and services will continue to grow and perform well in the market.

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fitbody



EXERCISE DETOX

Six Ways to Burn Calories and Clean Out Your System

by Annie B. Bond

There are as many different types of exercise as there are ways to move. Although all types of exercise will help to detoxify your body, some are clearly more beneficial than others. Try one of these today and feel better immediately.

Walk This Way

Generally speaking, aerobic exercises like walking, jogging, cycling and swimming are the most detoxifying. Of the wide array of choices, walking is hands-down the most popular. It is something almost everyone can do to get a daily dose of healthy detoxification.

Jump for Joy

Bouncing on a trampoline, such as a mini-tramp or rebounder, is one of the least appreciated exercises for cleansing and strengthening every cell of the body. Experts point out that it is also one of the best workouts for activating the lymphatic system.

Let Your Body Flow

For centuries, yoga has been prescribed as moving medicine for the immune system. Yoga has been reported to lower stress hormones that compromise immunity, while stimulating the lymphatic system to purge toxins and bring fresh, nutrient-oxygenated blood to each organ to help ensure optimum functioning.

Pick Up the Pace

There's a longstanding myth among participants that exercising at a lower intensity for a longer duration maximizes the burning of fat and releases toxins. Not true. To really rev up metabolism, burn more calories and keep the fat-burning switch turned on longer after an exercise session, try picking up the pace for one or more shorter periods.

Make Some Muscle

Strength training is known to boost natural muscle-making chemicals such as human growth hormone and preserve the muscle we have, while also replacing the muscle tissue we've lost. Lifting weights also helps us shed fat by simply burning calories. As a bonus, a calorie-burning metabolism can stay elevated for up to 48 hours after we've finished lifting.

Take It Outside

When possible, infuse an exercise routine with fresh air by doing it outdoors. When exercising outside, it's important that we not add to our toxic burden by walking or jogging along busy roads or highways, because breathing in chemical-laced exhaust nullifies the benefits.

Annie B. Bond is an internationally renowned expert on personal detoxification and past executive editor of Care2.com/greenliving, which sourced all health claims in The Purification Plan, by the editors of Rodale Health Books.