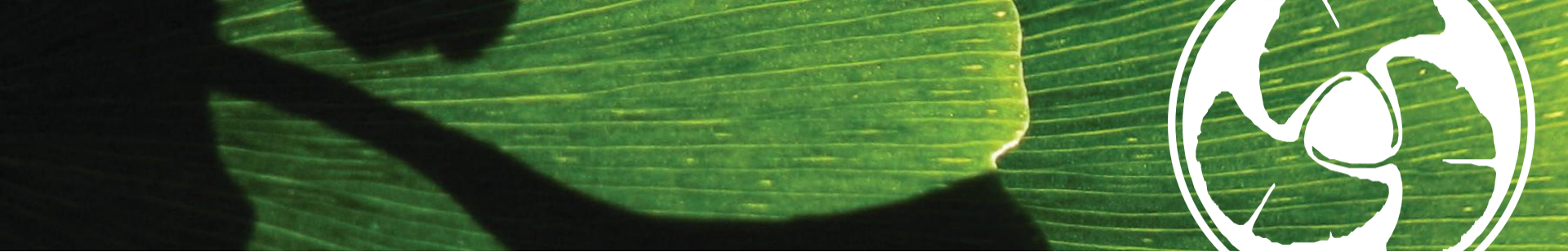


Going Fossil Fuel Free with Your Life

Sylvia Panek, AIF®
Investment Advisor and Financial Planner

Presentation for Chicago 350.org
July 14, 2018





Build the World You Want





Fossil Fuel Free Diet

-  Finances
-  Food
-  Home
-  Transportation
-  Public Policy
-  Consumption





Finances: Banking



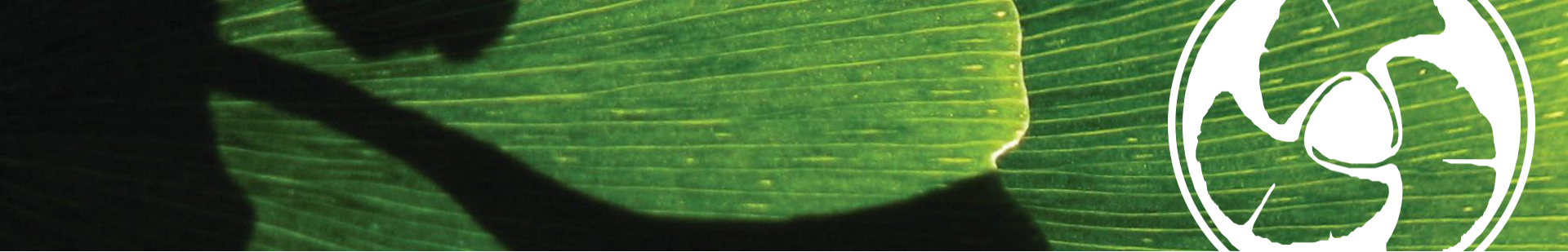
<http://www.cdcu.coop>

<http://www.cdbanks.org/>

[https://www.greenamerica.org/
break-up-with-your-mega-bank](https://www.greenamerica.org/break-up-with-your-mega-bank)

*Go with a Community
Development Financial
Institution!*





Invest & Advocate or Divest?

NATIONAL CATHOLIC REPORTER
THE INDEPENDENT NEWS SOURCE

ExxonMobil shareholders push through climate resolution

Jun 13, 2017

by [Brian Roewe](#) | [Justice](#) | [Environment](#)



AP | January 10, 2018, 9:15 AM




Pension funds in NYC taking steps to divest fossil fuels





Shareholder Advocacy

AT&T <i>political contributions</i>	31.8%
Bank of America <i>predatory credit card practices</i>	33.4%
Goldman Sachs <i>political contributions</i>	22.2%
International Paper <i>sustainable forestry</i>	6.1%
Nucor <i>modern slavery report</i>	26.9%
RR Donnelley <i>sustainable forestry</i>	8.7%

-  A seat at the table
-  Resolutions at Annual General Meeting goes on public record
-  Encourages better corporate behavior to maintain brand reputation



Finances: Divestment

Fossil Free Funds

<https://fossilfreefunds.org/>

<https://gofossilfree.org/top-200/>

✘ FOSSIL FREE ▶

If you decided to stop financing the fossil fuel industry directly with your investments.



Food



Farmer's Market

- <https://www.zerowastechicago.org/farmersmarkets/>



Vegan Veek

- <https://www.peta.org/living/food/free-vegan-starter-kit/>



Compost

- www.urbancanopy.com

- <https://www.collectiveresource.us/>





Home

 LED lightbulbs

 Renewable Energy
– Direct & Indirect in Illinois

 <https://www.homepower.com/> - Home Installation

 <https://www.ilenergyratings.com/> - Green Utilities





Transportation

1 Week No Car Challenge

- Bicycle, Walk, CTA

Flight Carbon Offsets

- <https://www.atmosfair.de/en/>

- <https://www.terrapass.com/product-category/individuals>

- <https://www.icao.int/environmental-protection/carbonoffset/pages/default.aspx>









Public Policy

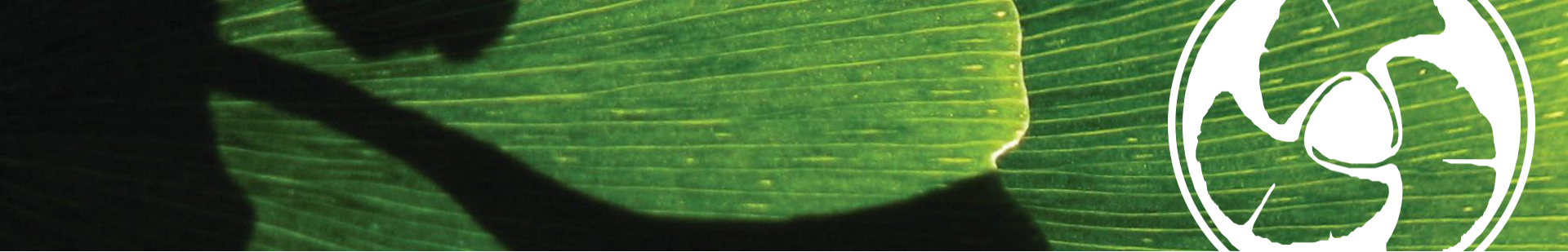
-  Sierra Club & Illinois Environmental Council
-  <https://chicagoelections.com/en/general-information.html>
-  <https://uselections.com/il/il.htm>
-  <https://www.ballotready.org/about>



Consumption



-  July = No Plastic
<http://www.plasticfreejuly.org/>
-  Avoid takeout containers
-  Carry reusable cutlery and drink bottles
-  Reusable bags



Questions





Disclosure & Disclaimer

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Advisor services are provided upon completion of an advisory services agreement. This agreement describes services to be provided and disclosures relevant fees and expenses.

Any investment decision should be made after a careful review of your individual financial situation, risk tolerance, investment objectives and time horizon.

Past performance is not indicative of future results. Indexes are unmanaged and do not reflect real-world investment expenses. This is neither an offer to sell nor solicitation of an offer to buy any security. For more complete information about an investment, including risks, charges and expenses, obtain a prospectus and read it carefully.

Information is from sources believed to be reliable, but we cannot guaranteed its accuracy.