

ECOLOGY MEANS BUSINESS!

**A Brief Version of the
Green Guide for a Sustainable and Profitable
Economy in Hospitality, Retail and Home
Businesses**

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The Institute of Ecolonomics

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MY GREEN SUCCESS STORY—AND YOURS

By Bruno Gerard Krioussis

My own green success story began in 2006.

A few years ago, my wife, Anne, and I decided it was time to make our lives greener and more energy efficient—or pay the consequences. We already lived in a passive solar home (built in 1983), and practiced common sense energy savings tips like turning off the lights when we left a room and turning off the water when we brushed our teeth. But we realized we could do much more.

We invested \$5,000 dollars to update our outdated solar water heating system, and replaced our last few remaining incandescent light bulbs with the most efficient and low-wattage compact fluorescent light bulbs we could find. I spent many hours analyzing the temperatures and airflows of each room, then physically marking each room's thermostat to the ideal temperature. We spent a little more time and money on recommended maintenance, and changed the heads on our old sprinkler system. In total, we spent about \$7,000 over a three-year period. No, we didn't pay for everything at once, and yes, we are still making changes. But the savings we have already achieved—using the principles you will learn in this guide—were far beyond what we had considered possible.

In our 2,000 square foot home, with three bedrooms and two and a half baths, we now spend an average of \$49 a month in energy (electricity) and \$25 a month in water and sewer—and we have the utility bills to prove it! In fact, we achieved an energy savings of 62% and a water savings of 69% over the average American family. As for natural gas, we simply don't use it. Factor in our overflowing recycling bins and super small trash can, and we feel pretty good about our efforts so far. And we're not done yet.

Even more surprising, we discovered that many changes were physical improvements that only needed to be done once—a one-time expense. Other huge savings were simply the result of changing our habits—and that's free. I realized that the same sorts of changes could easily be applied to the workplace. I am the chef/owner of a restaurant, so my next project was greening up my

business. That, too, continues to be a success story. Much of what we learned is reflected in this guide.

Our achievements over the last three years are evidence of how—with a little thought and effort—individuals can achieve major energy savings in their homes and businesses, and in the process positively affect environmental change. My current professional position with The Institute of Ecolonomics has provided me with the opportunity to share my achievements here, but my successes with the greening philosophy started at my home in Colorado.

The changes my family made were simple things you can do too—starting today, by reading this guide. The information you are reading right now is just a taste of what you will find in the complete “Green Guide for a Sustainable and Profitable Economy in Hospitality, Retail and Home Businesses.” In that longer guide, you’ll also learn more about mentoring—using a mentor to help you get started, and becoming a mentor yourself—and we’ll offer a complete list of businesses, websites, and other resources you can use right now.

In this short guide, we’ll highlight areas where improvements can be made and results measured, and share some simple green techniques that really work. For details, tools, organizations, websites, and more ideas for saving money and helping the environment, please access the complete version of this book on the [access the complete version of this book on the Institute of Ecolonomics website](#).

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INTRODUCTION: START GREENING YOUR BUSINESS TODAY

Making your business green—using fewer natural resources to do more without harming the environment—means helping the Earth. In the bargain, you can save money and help your business thrive:

- The money you save by using less electricity, natural gas, and water goes directly to your bottom line.
- Working toward long-term sustainability will improve the quality of your operations. Even taking small steps will result in positive gains.

The real question is this: What’s stopping you from starting right now?

Embarking on a greening mission for your home or business can seem overwhelming at first. Does going green mean that you have to re-think everything, making changes from top to bottom? Or is it possible to go green in small steps?

As we have found, you can do either—or both.

- **A Light Green approach** can be as little as a simple change of behavior. It takes less money to launch, and can still result in significant cost savings. For example: If you run a restaurant, think about replacing your old dishwasher with a lower temperature one. Instead of buying it, lease it. Immediately, your energy savings increase, and you no longer own the maintenance costs, spare parts replacement costs, or other repair costs.
- **A Dark Green approach** usually involves a larger budget and a more aggressive attitude, but it can yield major savings and generate even more profit. For example: a dark green approach to landscaping might include investing in smart irrigation devices such as evapotranspiration (ET) irrigation clocks that respond to actual weather conditions, and getting a professional water audit to determine where else you can reduce costs.

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Both categories of change will have sustainable impact on the environment and on your savings. You can decide what you want to do in order to make your home and business sustainable, and even profitable. You'll find many more **Light Green** and **Dark Green** tips in many categories in [the complete version of this guide](#).

Begin with a change you can make today. I guarantee you'll make new green choices tomorrow.

Light Green Tip: To be profitable and sustainable tomorrow, begin with one green behavior before today ends.

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WHERE DO YOU STAND RIGHT NOW? DATA GATHERING AND ASSESSMENT

I take my restaurant seriously, and I'm sure you take your business seriously too. You want to be successful and contribute positively to your community. Going green—not merely buying environmentally friendly cleaning products and paper towels, but going green in every dimension—can result in significant savings.

Chances are, there are many areas you haven't considered where green changes can also help your bottom line. Don't just jump in, assuming you already know the problems. Begin by getting your facts straight: gather data that will help you figure out where you stand now. Only after you assess your current performance in all aspects of the business can **you** go green successfully. [The complete version of this guide](#) has many more details than we can present here, but this survey will give you a taste of where you'll need to start.

Remember: Any time you focus attention and viable change on a particular area of your business, you will see significant and measurable improvement in that area!

Assess Your General Business Operations

First, assess the general operation of your business by answering these questions.

1. Business Type: What type of business do you operate? For example, a restaurant can use five times more energy per square footage than a clothing store; a clothing store will use most of its energy during the day; and a hotel will use most of its energy to keep the building comfortable for guests 24/7, 365 days a year.

2. Hours of Operation for Staff and Vendors: What are your real hours of operation, from first deliveries to final closing? Most businesses have three types of atmosphere settings: business mode (when customers are inside your building), economic mode (when

you have only employees and vendors inside), and saving mode (when the building is totally closed).

3. Hours of Operation for Customer Service: What hours is your business open to customers? This may mean that different areas of your building will need heat and light during these hours.

Light Green Tip: Set your HVAC according to the season.

4. Management and Staff: Spend some time observing how your employees go through their day.

- **Behavioral observations:** Take notes on habits and behaviors that may be replaced by greener behaviors.
- **Shift procedures:** If you have a large number of employees, you will need to understand how to schedule and use your employees wisely.
- **Staff equipment operations:** Are your employees turning on all the lights when they come in at 6 a.m.?
- **Waste Management, recycling and composting:** Can you reduce waste using more environmentally friendly approaches?
- **Transportation:** Are you using more fuel than necessary in your company vehicles?

Dark Green Tip: Invest in the most current and appropriate computer software for your industry to help manage your staffing needs.

5. Vendors and Purchasing: Use local vendors when possible and practical to reduce both costs and environmental impacts associated with shipping and transportation.

6. Service Companies and Other Contractors: Use local services whenever possible and practical.

7. Systems and Procedures in Place: Review the systems and procedures you already have in place.

- **Company Culture and Policy:** Do you have green policies right now? Does your current company culture favor waste or savings?

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- **Manual of Operations and Employee Handbooks:** Do you have written information that helps employees understand how your business operates and the kinds of behaviors expected of them?
- **Vendor Contracts:** Do your vendors share your green values?
- **Service Contracts:** Do your service providers employ green practices?
- **Local and Federal Regulations:** The [Resource Conservation and Recovery Act](#) (RCRA) **creates** the framework for the proper management of hazardous and nonhazardous solid waste. Educate yourself about how these laws pertain to your industry.

Light Green Tip: Call your local Department of Utilities or Department of Water and Power to get specific information about your local rules and regulations.

Building and Construction

Thoroughly assess the environmental soundness of your building. If you have major issues, you have to be aware of them before you can fix them.

1. Building Structure and Envelope: Follow the LEED rated renovations specifications for old buildings and the LEED rated new building for new ones.

Remember: Buildings breathe!

2. Interior Space and Design: Decisions about these areas must balance safety and style with energy efficiency.

3. Water and Sewage Systems: Are you wasting water? Invest in a full audit by an external company—NOT your current services company.

4. HVAC System: This complex area involves many other service components, including water, energy, and equipment maintenance. A thorough understanding is extremely important if you wish to make significant improvements in this area.

Light Green Tip: Keep the building closed tight during the day and ventilate at night naturally (using the natural convection pattern inside the building) or with fans, whenever feasible.

Consumable Products and Operational Supplies

Consumables generally relate to the restaurant business, although other types of businesses may also serve food items on a smaller scale. And even if you only provide coffee and tea for customers, you need to consider cups, plates, utensils, and napkins.

1. Concept and Menu Design: If you are in the restaurant business, look at your menu selections with a critical eye. Increases in fuel costs for transportation will make fresh food shipped long distances much more expensive. Consider seasonal menus based on local resources.

2. Local, Organic and Sustainable Sources: Do you know where the food you sell comes from and how it was grown or harvested? More and more, customers favor locally grown and organic or sustainably produced foods.

3. Disposable Products: Some products (such as take-away cups) need to be disposable, but they can also be ecologically sound and economically feasible. This is an area where you can probably make huge improvements.

Equipment and Appliances

Businesses use technology of all sorts, including software management tools, data processing, point-of-sale, communication and security systems. Many office costs have switched from labor costs to new equipment and electric costs, with more skilled managers and staff to operate them.

1. Computer and Office: Many office costs have switched from labor costs to new equipment and electric costs, with more skilled managers and staff to operate them. Make sure yours are up to date and effective.

2. Entertainment (Music and TV): There can be significant energy costs connected with this category.

3. Kitchen (Refrigeration and Cooking): If your profit comes from the food, food needs to be processed with equipment that involves not only a capital investment, but water, electricity, natural gas, other sources of energy in some occasions, spare parts and repair, and maintenance.

4. Cleaning and Laundry: Depending on the type of business you operate, this cost can be minimal (someone to clean the office) or a huge part of your operating costs (hotels, restaurants, spas, hair salons, and so on).

Dark Green Tip: Buy or lease “Energy Star” equipment.

Utilities, Water, Sewage, and Sources of Energy

Considerations about utilities should be about your usage rather than what the bill is. Gather and track your usage data for the last twelve months for all of the energy sources below.

Remember: Because you cannot control the pricing, you must control the usage.

1. Water: Our growing population is putting stress on available water supplies. For the last half of the century the U.S. population nearly doubled. However, in that same period, public demand for water more than tripled! By using water more efficiently, we can save money, help preserve water supplies, and protect the environment.

Remember: Saving water is saving energy; letting your faucet run for five minutes uses about as much total energy as letting a 60 Watt light bulb run for 14 hours!

2. Sewage: For every gallon of waste water sent down the drain to the treatment plant, it takes three (or more) gallons of additional clean water to remove enough debris and toxins to return it to safe levels again. Installing drain screens in sinks and floor drains means that much of this debris can be thrown into the trash rather than into the grease interceptor or downstream.

- 3. Electricity:** Investigate and quantify how your electric usage is distributed—lighting, appliances, equipment, cooling, HVAC, computers, and so on. This is a very large and important subject.
- 4. Natural Gas:** This resource is considered a clean source of energy when the equipment which is using it is in good working condition.
- 5. Other Non-Renewable Sources of Energy:** There are several environmentally friendly, relatively non-polluting means of generating electricity; namely [geothermal power](#), [hydro power](#), [wind power](#), [solar power](#), [tidal power](#), and [wave power](#).
- 6. Renewable and Clean Sources of Energy:** New products are emerging all the time. Do a little research in your area to see what’s available.

Dark Green Tip: Have a complete building audit performed by a company that specializes in alternative sources of energy.

Lighting

Lighting is important, and but it is also an area where it is easy to go overboard and waste energy. Use natural lighting wherever possible.

Light Green Tip: Set up a “lights on and off” policy for openers and closers; post where visible next to each switch, employee information board, employee schedules, office door, where appropriate and necessary.

- 1. Electric Lighting:** For each space, list: location of the lights, type of fixture, number of fixtures, number of lamps in the fixture, specs on the lamps and ballasts (brand, wattage). Then add up the wattage to calculate net savings after installing compact fluorescent light bulbs (CFLs).
- 2. Electric Signage:** These signs bring customers, but they are expensive. If you use them, employ green energy sources to power them.

3. Non-electrical Sources of Lighting: Maximize natural lighting during the day as much as possible with windows, skylights, and roof-mounted equipment that captures sunlight and brings more of it into your space.

Chemicals

Chemicals, harmful and benign, are present in many of the products businesses use every day. Do what you can to ensure that the chemicals you use are as environmentally friendly as possible. Some products that are marketed as environmentally friendly, eco-friendly, or green do not meet the general guidelines of a green product. This is called greenwashing:

1. Cleaning Products: Use environmentally and biodegradable safe commercial cleaning products from reputable companies. For small jobs and homes, effective cleaning products can be made from household sources such as vinegar and baking soda.

2. Linen: Some businesses, including most restaurants, outsource the service of cleaning their linen. Others, including most hotels, do it themselves. Cost it out and make the decision based on your volume.

3. Pest Management: [Integrated pest management](#) is regarded as a more environmentally friendly form of [pest control](#) than traditional [pesticides](#). Its goal is to reduce pesticide use to a minimum by using a variety of means, with pesticides only as the last resort. [Biological pest control](#) is another form of control considered by many experts to be environmentally friendly.

4. Other Chemical Supplies: Contact and use the products and services of a company that develops and markets cleaning, sanitizing, pest control, maintenance and repair products and services for the hospitality, institutional, and industrial markets.

Remember: It is easier to clean a dirty spot which has been cleaned recently rather than to clean a very dirty spot that hasn't been cleaned for a very long time!

Pollution Prevention and Waste Management

Preventing pollution before it occurs is much easier than cleaning it up later! Simply throwing waste in the trash is now the option of last resort. Recycle, reuse, and do everything possible to leave a light footprint on the Earth.

1. Waste (solid waste, sewage, and vent hood operations) and Stormwater pollution:

When you use waste services, you can generally save by increasing recycling and reducing waste. The savings comes after reducing the sizes of your containers and/or the frequency of the pick-ups.

2. Recycling (solid and cooking oil): Restaurants in most areas can find waste companies that collect and recycle old kitchen oil. Call to see what your options are.

3. Composting (Do it yourself or outsource): Much kitchen waste can be composted. Do it yourself and use the compost in your landscaping or kitchen garden to save money on fertilizers, or have a specialized company to do it for you.

Landscape and Gardening

You created your landscaping to make your operation attractive to customers, but it may also be wasting water, energy, and contributing to pollution through pesticides. Fortunately, there are many ways to spend less money and do less harm while creating a lovely environment for your business.

Xeriscaping is the conservation of water through creative landscaping. A low-maintenance xeriscape can cut water use up to 75% while reducing the environmental costs of lawn care. Originally developed for drought-afflicted areas, the principles of xeriscape today have an ever broadening appeal. Xeriscapes do not have a single look, and almost any landscaping style can be achieved in any geographic region of North America. Read much more about this option in [the complete version of this book on the Institute of Ecolonomics website](#).

Dark Green Tip: Choose shrubs and groundcovers instead of turf for hard-to-water areas such as steep slopes and isolated strips.

Transportation

Transportation becomes a subject of concern every time we face an energy crisis. The cost of energy (mainly fossil fuel) affects the products we use, our employees, and our customers, and therefore directly affects the way we run our business.

Light Green Tip: For employees: Post bus and mass transit schedules; encourage biking to work and provide path maps and bike racks (when available, offer the option to use a shower for the bike riders); and provide carpooling and vanpooling information.

Marketing

Marketing is strategy. When you make your strategic green changes, use sustainable “green” marketing to let people know. If you send press releases or brochures, for example, use your blog, website, social networking, and other Internet options to keep paper use at a minimum. If you do want to use paper, use recycled products. Market your organization at sustainable living fairs, sponsor an event in conjunctions with Bike to Work Day ... there are many creative marketing options when you keep the words green and sustainable first!

Light Green Tip: Use a green marketing product and service: The Finders Keepers “IOE Card”, the quickest way to acquire and retain customers (Finders Keepers is a Proud Sponsor of the Institute of Ecolonomics. For more information, visit www.FindersKeepersCard.com.)

Remember: Green marketing is economical, cost-effective and sustainable!

Financial and P & L (Profit and Loss)

Just as you began your efforts to take your business green by tracking your costs over the course of a year, do continue tracking your costs.

You may even want to move to something called “green accounting” or sustainable accounting, a way of approaching your finances by factoring environmental costs into the financial results of a business operation, for new projects as well as ongoing concerns. Traditionally, when you make a decision to invest in a new project that involves a long period of time (say five to ten years), you will consider only the financial costs of this project. Using the “Sustainable Accounting” approach, you will ask yourself:

- Does this project have a sustainable impact?
- Will this project be profitable during its life cycle?

If you say yes to these two questions, that means this financial project is economical—sustainable and profitable. Read more about sustainable accounting in [the complete version of this book on the Institute of Ecolonomics website](#).

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TAKING ACTION: GATHER YOUR GREEN TEAM

Once you have gathered your data and analyzed it, you can create a strategy that establishes the roles and actions throughout the organization that will help to integrate good green management practices.

Ultimately, as the business owner, you are the decision maker. But it's good practice to involve others in your organization in this plan, which will affect everyone. Be sure to obtain buy-in from management in all organizational areas affected by the action plan before finalizing it. Then work with key employees to communicate the action plan to the rest of the organization.

1. Create a Green Policy for Your Organization

First, institute a green policy. Lay down the foundation for setting performance goals and integrating green management into your organization's culture and operations. Write this policy down in your operating manual or employee guidelines, and make sure everyone understand it.

2. Create a Dedicated Green Team

Going green and staying green takes teamwork—everyone needs to understand your goals. For example, if one employee feels free to leave the lights on every night instead of turning them off, this simple act will undercut your efforts. Keep everyone in the loop!

- Appoint a Green Director or Green Team Leader to be responsible for setting goals, tracking progress, and promoting the green management program.
- Establish a Green Team to execute green management activities across different parts of your organization and ensure integration of the best practices.

3. Determine areas of improvement

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Undoubtedly, as a result of the review you did (see the previous chapter for details) you will find new green opportunities and room for improvement in these areas:

- Operations and Behavioral Assessment
- Building and Construction
- Consumable Products and Operational Supplies
- Equipment and Appliances
- Utilities, Water, Sewage and Sources of Energy
- Lighting
- Chemicals
- Pollution Prevention and Waste Management
- Landscape and Gardening
- Transportation
- Marketing
- Financial and P & L
- Financial Goals

For each category, identify the following:

- Opportunities
- Room for improvement
- Challenges
- Wish list items
- Preferences

4. Identify “smart” goals.

Once you have listed all of these options, identify the real opportunities—the ones that are worth your time, money and effort to focus on. Set up specific “smart” goals in each area. Keep your goals simple and specific, measurable, realistic, attainable, and achievable. If necessary, hire professionals to do technical and financial assessments on potential projects.

5. Make your light green and dark green lists.

Finally, organize your targets into priority groups:

- **Light Green:** Changes you can begin doing immediately for little or **no** cost.
- **Dark Green:** More complex or costly changes that take time and money to implement.

6. Finalize your action plan.

This is the final step, so make sure you’ve got all your facts:

- Review assessment results and data.
- Identify the changes that need to be made.
- Prioritize the **Light Green** and **Dark Green** lists.

If you are going to use a mentor bring your mentor into this final discussion. Learn more about mentors in [the complete version of this book on the Institute of Ecolonomics website](#).

Now you can begin making changes! To keep everyone motivated—including yourself—start with the top five to ten targets that will impact your business positively and quickly.

3

FOLLOW-UP

STAYING GREEN ALL YEAR LONG

Going green is a decision, and staying green is an ongoing project. You will need to follow up throughout the process. Ask yourself these questions:

- Are the changes we agreed on being implemented properly?
- Are they being implemented in a timely manner?
- Are we improving the quality of operations?
- Are we paying attention to details?
- Are we tracking the costs and savings?
- Are we getting the word out sufficiently?
- What kind of feedback are we getting from customers?
- Is there anything else we could be doing?

By fully answering these questions, you can assess the effectiveness of your teams' efforts. You can also target additional or new areas of concern and improvement.

4

METRICS AND REPORTING: SUCCESS BY THE NUMBERS

After you have implemented your highest priority changes and lived with them for a while, you should have collected a wealth of data and realized positive improvements. You should see that:

- Consumption and waste are decreasing.
- Costs are improving.
- Expenses are budgeted properly.
- Your business is having a neutral or positive effect on the environment.

Be sure, too, that you have

- Rewarded your green team, managers, and employees for their light green behavior changes.
- Recognized the efforts of your consultants and let them know you appreciate them.

Now comes the fun part: Share your results! Let others know how effective your efforts have been and continue to be.

You can keep the green cycle moving forward by reporting your results and mentoring another business through this process.

Remember: You can't manage what you can't measure!

5

LONG-TERM BENEFITS: ENJOY THE REWARDS OF HELPING THE ENVIRONMENT

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To ensure that your hospitality, retail, or home business stays sustainable and profitable, the long-term benefits must be environmentally friendly and ongoing. To realize long-term benefits, you will need to embrace a true **Dark Green** approach. Very responsible commercial dark green behavior includes:

- Being supplied with 100% renewable energy
- Creating a zero solid waste environment
- Minimizing greenhouse gas emissions, or carbon-offsetting with proper carbon-free investments
- Selling only products that sustain the environment

This, of course, takes financial resources. See [the complete version of this book on the Institute of Ecolonomics website](#) to learn about options for obtaining external funding for continued benefits from green investments, and to learn more ways you can increase your efficiency, save on utilities, and provide more money for greater changes. With a little time and thought, you really can:

- Reduce your carbon footprint
- Reduce your waste
- Reduce your expenses
- Increase your sales
- Enhance your image in the community

Remember: Waste is profitability moving in the wrong direction!

6

SUSTAINABLE MARKETING IN PRACTICE: THE IOE FINDERS KEEPERS CARD

In today’s uncertain economy, advertising can be difficult for brick-and-mortar businesses. Determining the success of your campaign is problematic: Both local and national marketing campaigns lack the metrics to truly quantify the number of impressions within a specific channel that result in actual business traffic and sales.

Fortunately, today’s sustainable marketing practices help to communicate sustainability, and inspire more educated and environmental conscious customers. This includes branding, Internet marketing, market coalition building, creating new business models, sales building, business development, and demonstrating, educating, and promoting sustainability.

Using the ideas inherent in sustainable marketing, Finders Keepers has developed a business model that transfers the popular and powerful pay-for-performance mode of online advertising to the offline retail space through effective coalition marketing. This innovative strategy applies proven models for success from the Internet economy as well as from other global loyalty and rewards marketing programs that drive active consumer participation.

[The IOE Card](#) is the first non-credit card in the gift and loyalty industry capable of running prepaid gift, rewards, and fundraising applications on a single card inside a coalition of unique retail stores and restaurants. The card does not require a consumer application or complex sign-up process, and consumers can begin using it immediately in their community at participating merchants for instant gift value savings.

When the card is activated by consumers online or by phone, Finders Keepers collects valuable marketing data and uses it to communicate with customers by email and mobile text message to drive more business back to the coalition network. Consumers use the card to earn cash back rewards on every sale, valid toward future purchases at stores and restaurants where the rewards were originally earned.

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Through the revenue sharing model, Finders Keepers motivates non-profit organizations to become the beacon for the IOE Card in their communities because participating stores and restaurants agree to donate a meaningful percentage of each sale (4 to 5% on average) back to the non-profit organization each and every month. Selected retailers are invited to join the coalition and accept the IOE Card as part of their customer loyalty building and community service programs. The only time retailers pay is when people spend money with their IOE Card.

Compounding revenues are generated from this universal card distribution and program management as the card is adopted and used by consumers in targeted community coalitions, as well as from custom branding subscription services for specific verticals and clients. Secondary revenue streams result from merchant services and equipment sales.

Finders Keepers supports participating merchants and non-profit organizations with proven marketing strategies for successful implementation and in-store promotion of loyalty and rewards programs, while the Company executes the back-end consumer communications for each customized campaign that are at the core of building true customer loyalty and active program participation with “real” rewards—cash back toward future purchases. [Learn more about IOE Finders Keepers Card now.](#)

Remember: Green economy means profit!

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NOT THE END ... THE BEGINNING!

“Being green” is no longer just a catch phrase or passing fad. It generates customer goodwill, and improves the quality of your operations and your financial bottom line.

As a businessperson today, being green today means more than recycling. It means rethinking how we behave and consume. And it means these real benefits:

- Saving money
- Being environmentally friendly
- Being less vulnerable to today’s economic changes
- Leaving a better world for my children

By moving from a **Light Green** to **Dark Green** approach, you can realize the potential in conserving and possibly even neutralizing energy and natural resource usage. Let us all become such experts that we can tackle the next step of restoring our damaged environment and leaving a healthy world for our grandchildren.

For more on how you can improve your bottom line and the environment, please [access the complete version of this book on the Institute of Ecolonomics website](#).

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