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## Energy Options and Your Economic Survival

Everyone's concerned about the economy these days, whether it's the price of gas, the decreasing value of our homes, stock market losses, the jobless rate, the raising of the debt ceiling, deficit spending, etc. It's tough not to feel powerless and depressed when it comes to what we can do about any of it! Fortunately there are many things we can do and they all have to do with investing now in our own households economic sustainability (aka survival). Inflation and interest rates are low, for now, but for how much longer is anyone's guess. Given all of this, it's time to take care of business and get our households into a more sustainable long-term position so we're better situated to ride out whatever the future may bring.



If you're a regular reader of the Going Green column you'll remember seeing a number of past articles highlighting the economic benefits of energy efficiency and solar (for power, water heating, and home heating). You'll probably also recall why selecting the optimum mix of efficiency and solar typically gets you the most savings for the least cost, ie "most bang for the buck".

In cases where the money for these energy options is borrowed at a fixed interest rate you'll recall the savings typically exceed the cost except in the case of very low utility bills (in which case you're already "good to go"). Another way of looking at it is you're switching from paying PG&E to paying the bank, and your payments to the bank are less than what you've been paying PG&E (aka "positive net cash flow"). And on top of that, every year into the future as energy costs rise, your savings grow. Looking at the economics in a different way - from the standpoint of a return on your investment - the returns range from 10 to 25 percent, surpassing most any other investment option out there.

In cases where the money for energy options is paid for in cash, or from funds currently in other investments offering poor (or even negative) returns, the return on energy-related investments are similar to the case where the money is borrowed – very high returns and positive net cash flow!

Sure, today's economy is challenging and I believe the economy in the future will be even more challenging. That's why so many people are choosing to invest in their own economic sustainability rather than conventional investments these days. Let's call it Economic Survival!

Choosing the right mix of energy efficiency and solar options can be challenging, which is why my company does what it does and why I write this column. I've archived past articles here -

[www.theenergyguy.com/Articles.html](http://www.theenergyguy.com/Articles.html)

These past articles cover a variety of cost-effective energy options as well as energy options you should avoid. As always I like to encourage readers to email me if you have a general question or can't find information on a particular energy option you may be interested in.

So, despite the discouraging economic news we're barraged with on a daily basis, we can all take heart in the fact that there are a number of things under our own roofs we can do to make our futures a whole lot brighter!

*Ray Darby is President of Sustainable Energy Group Inc., a Grass Valley company offering energy efficiency and solar services for residential and commercial buildings, from comparing the alternatives through installation and servicing of energy systems of all types. You can reach him at 530-273-4422, via email [RayDarby@SustainableEnergyGroup.com](mailto:RayDarby@SustainableEnergyGroup.com), or visit their web site at [www.SustainableEnergyGroup.com](http://www.SustainableEnergyGroup.com).*