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Blue Planet Green Living – Earth Wise. Money Smart.

Green Living Means Leaving the Rat Race Behind

February 26, 2010 by Julia Wasson

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Acrylic painting by Patty Zevallos, whose blog, [Green Living](#), may cause readers to rethink their lives. Illustration: Courtesy Patty Zevallos

Google “green living,” and you’ll get something like 64,000,000 hits (as of this post). There’s more advice on the Internet about environmentalism than any single person could possibly read in a lifetime. And it’s growing exponentially. At Blue Planet Green Living, we do our best to add value to the proposition of living a green lifestyle. Sometimes that means we point the way to another website that that has a unique perspective on the topic.

As I was reviewing comments for approval the other day, I came across a lengthy one from Patty Zevallos, who challenges readers to rethink the rat race and engage in true “Green Living” — which is, not surprisingly, the name of her blog. I was intrigued by what I read in her comment, and followed the link to Zevallos’s website.

Zevallos's Green Living home page opens with the following:

Maybe you already want to live more simply and responsibly but get confused by all the advice and "green" claims for products.

That's because someone is pulling your leg. You can't suddenly be kinder to the planet by buying lightbulbs and throwing a few bottles in the recycle bin.

You need to change how you live and how you think. Fortunately, this is fun.

Find out exactly how a family of four can live on 40 hours of work or less. Enjoy more, work less, and be much kinder to the environment. Learn step-by-step how to do it, including something *really* important—how to manage your money. This site also looks at what no one talks about—how such a lifestyle changes our society, and what a green economy looks like.

Tools You Can Use

The tone is engaging and easily draws readers in to learn more about the author's vision of the green life. What I especially like is that Zevallos not only espouses simple living, she also provides tools that can make it achievable for the average person.

If you're an old hand at doing your family's accounting, then you won't really need Zevallos's advice. But if you find that there's more month left than money, this site has a wealth of information you won't want to miss. In fact, it seems perfect for a young person in high school, college, or starting out on their own — or for the family that suddenly finds their income cut due to a layoff, illness, or some other crisis.

Take budgeting, for example. In **Making a budget**, Zevallos provides a simple (customizable) budget form for readers to enter their monthly and quarterly (on another form) expenses.

In **Tracking transactions**, Zevallos explains how to set up a binder with all the information needed to track checking, savings, credit cards, special expenses, and upcoming expenses.

Getting Ahead

When the outflow exceeds the income (or even just matches it), Zevallos recommends taking a hard look at **Lowering expenses** and **Increasing income**.

Her suggestions are much more radical — and interesting — than the traditional "cut the daily latte" advice you can find just about anywhere. Here's a perspective that caused me — hardly someone who's "starting out on their own" — to pay close attention. She starts by talking about the hidden costs in all the taxes we pay, suggesting that there are quite legal ways to get by paying far less.

Look at the tomato. When you buy one at the store for a dollar, you have also paid 48 cents in income and payroll taxes to get the dollar you paid for the tomato. This is based on 15% federal income tax



rate, 9.7% average state/local income tax rate, 6.2% social security tax rate, and 1.45% medicare tax rate. This totals 32.35%, which I then subtracted from 100%.

$\$1.48$ (earned) \times 67.65% (amount after taxes) = $\$1.00$

On top of that, you pay a sales tax on the tomato, and a bit of gasoline tax for the transportation to go get the tomato. Even more invisible, and hard to measure, is that the base price the store is charging for the tomato includes the income taxes, payroll taxes, property taxes, fuel taxes, and utility taxes that the *store* is paying, and needs to make up for by charging you for them.

One expensive tomato.

So, what's the solution? We all have to pay taxes, don't we? Not necessarily, she says — at least not for everything. She goes on:

But if you grow the tomato, presuming you do it organically, start from seed indoors, etc. for little or no cost, there is no transaction. No income taxes, no payroll taxes, no property taxes, no fuel taxes, no utility taxes.

Now look around. How much of your life can you run like this?

Good question. And one that bears thinking about from many different angles.

Creating A Better Life

There's much more to Zevallos's Green Living website than advice on simplifying your financial life. Other sections include **Growing food**, **Using alternative energy**, and **Keeping healthy**. Each section is filled with practical tips and thoughtful commentary about making this life the best life possible.

As Zevallos says,

Although many forces are at work to make you into a giant ameba instead of a human being, you don't have to let them run your life. Only you decide what you eat. Only you decide what physical activity you do.

There is nothing you are in charge of more than this.

And what about retirement? In **Rethinking retirement**, the writer suggests that working for a living the old fashioned way — spending 40+ hours a week in an unsatisfying job only to retire and then die — isn't really living. She proposes alternatives, helping readers think through ways to redesign their lives in much more rewarding ways.

As someone who left the rat race behind, I couldn't agree with her more.

Taking Action

Living a creative and healthy green life would be so much easier if the world (or at least the country I live

in) were more friendly to alternative choices, organic foods, green energy, and more. In **What to fight for**, she writes about urbanism, alternative energy, stopping exploitation in the manufacturing process, and other issues.

“Most of Green Living we do as individuals,” Zevallos says. “But on some issues, we cannot act alone.” Zevallos urges readers to take action on issues that matter to them — issues that make the difference in the quality of life for all of us.

I invite you to check out Zevallos’s Green Living website. But be prepared: You’ll be exposed to ideas that may cause you to rethink your life.

Julia Wasson

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