

Despite downturn, CA adopts...

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sive, and Californians can expect higher electric rates as utilities increase their use of renewable energy. Homes built with energy-efficient materials could also prove more costly, as could gasoline reformulated to release less carbon dioxide.

The rules spell out in broad terms how the state intends to carry out a landmark 2006 California law that made the state a leader in confronting climate change. The law—conceived when the economy was in better shape—requires the state to cut greenhouse emissions to 1990 levels by 2020. More detailed rules will be issued over the next few years.

California, the nation's most populous state, has long been in the vanguard of the environmental movement, adopting the nation's toughest restrictions on auto pollution decades ago.

Because of its size and market clout, its decisions can have effects far beyond the state, with manufacturers around the coun-

try often adapting their products to meet California's stricter standards.

John Kabateck, executive director of the California branch of the National Federation of Independent Business, argued against the new rules, warning: "Now is not the time to make it even harder to do business in California."

But Air Resource Board chairwoman Mary Nichols said California's plan would save its residents and businesses money in the long run.

A board report found that the average household would save \$400 a year by driving more fuel-efficient vehicles and living in more energy-efficient homes. And already, private investors have given more than \$2.5 billion this year to new companies that have sprung up in California, in part to respond to the state's environmental goals, said Bob Epstein, co-founder of Environmental Entrepreneurs.

"Our president-elect has called for stimulating our economy," said Bill McGovern, director of California's Sierra Club. "I think

he and the Congress will be looking to the state of California, and these measures can serve as a model for the rest of the country."

One major piece of the plan is contingent on the federal government giving California the go-ahead to force automakers to build cleaner cars and trucks. The Bush administration has blocked that law from taking effect, but California officials hope the Obama administration will reverse course.

The plan will also require utilities to generate one-third of their electricity from renewable sources such as wind, solar and geothermal by 2020. And energy-efficiency standards for buildings and for air conditioners and other appliances will be strengthened.

The cap-and-trade plan that will allow businesses to buy their way out of the problem is a particularly contentious part of the plan. California's poor communities say polluters in their neighborhoods may just write a check rather than clean up their act. ■

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Foundation officials said that a woman who wants to avail of the

\$15,000 fund grant to buy a house for her family, she must join the "Home Investment Partnership" (HIP) program sponsored by the foundation. There is no membership fee.

The grant money comes from the investment partnership. She will also be assisted by the foundation to purchase two additional houses as investment property without using her own money. This is an additional source of income for her. She shares equally the profit when the two houses are sold after a period of time.

After few months of being an owner of the investment property, she will have an opportunity to get a \$50,000 loan base on her credit to

establish her own business. Her investment partner will provide the collateral for the loan.

To qualify to join the partnership program, a lady must have a regular monthly income and credit rating of 700 plus. Due to limited funds, application for the grant money is accepted on a first come first served basis.

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