



THE ASHKIN GROUP, LLC

— DESTINATION GREEN —

Transforming The Cleaning Industry By Helping Sales People Sell Green Products

Wednesday, October 12, 2005

Issue 9

VOLUME 1 ISSUE 9

TOPICS

Welcome Message
Green Selling Tips
Green News
Green Group of the Month
Health & The Environment
The Ashkin Group News

PROFESSIONAL DEVELOPMENT

Invest in your future



SO MANY GREAT BUSINESS BOOKS SO LITTLE TIME!

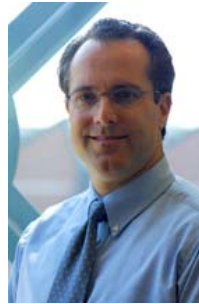
Advance Your Career with: Soundview Executive Book Summaries

October's Executive Book Summaries includes *Winners Never Cheat* by Jon M. Huntsman, billionaire and founder of Huntsman Chemical who describes the honest principles which helped him succeed and shows leaders how they can find the bravery to act on what they know is right, and build teams with the same courage.

Welcome to Destination Green

This issue has one of our most important Green Selling Tips articles to date. Whether you are a buyer or seller of Green Cleaning products or services, this is a must read. And please take a look at our announcement of becoming a founding member of the New Earth Fund. Share our dream of using soap to change the worlds. And much, much more.

[FULL STORY]



Green Selling Tip: Buying and Selling Green at ISSA

What Buyers Should Look For and What Sellers Need To Know

If you're attending ISSA this year looking for Green Cleaning products, this article will help you ask the right questions. And if you're selling Green Cleaning products, these are the questions that you need to be prepared to answer.

[FULL STORY]



Health & The Environment: Bacteria in Dust May Trigger Asthma Symptoms

Since the mid-1960s, researchers have known that house dust contains bacteria and chemicals, but it is only within the last five years that they have begun to understand the impact of household dust on human health. This article will help you document why cleaning is more important than just appearances.

[FULL STORY]



Green News: Building Green Always Made Sense—Now It's Beginning To Pay Off

Building Green, even remodeling Green, has come a long way from



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INSTANT POLL

Looking for Green in all the Right Places

As a distributor attending the upcoming ISSA show, will looking for new Green product offerings be a major item on your agenda?

- Yes
 No
 Somewhat

Submit

[See Results](#)

ARCHIVE

Issue 8

September 13, 2005
Vol. 1 Issue 8

Issue 7

August 17, 2005
Vol. 1 Issue 7

Issue 6

July 20, 2005
Vol. 1 Issue 6

Issue 5

June 15, 2005
Vol. 1 Issue 5

Issue 4

Plus, you get *Tough Management* by Chuck Martin who presents important techniques to help companies and managers experiencing increasing demands to do more, deliver more and grow more – while keeping stress low and morale high.

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being just an expensive novelty. The added cost of using sustainable materials and design is starting to pay for itself within a few years—not the decade that has been the rule of thumb in the past. If your customers are interested in Green Buildings, this is an article you should read.

[FULL STORY]

Health & The Environment: How To Get Green

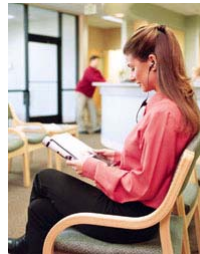
Here are some short and simply ways to determine if the products you purchase are really Green.

[FULL STORY]

Health & The Environment: University of Massachusetts Report Links Environmental & Occupational Exposures to Cancers

Massive new study links environmental and occupational exposures and certain cancers in the United States. Disputes older reports that minimize the impact of involuntary environmental and occupational exposures. An important article on the value of cleaning, especially as it affects workers and building occupants.

[FULL STORY]



Green News: Green Mortgage Backed Securities—A Good Investment

This article is an interesting new approach to Green Buildings. It is based on pooling mortgages into securities and showcasing their value in the financial market which may be the next big step for Green buildings.

[FULL STORY]



Green News: No Longer Just Hippie, Green is Finally Chic

With the city of Santa Monica leading the way, Southern California homeowners are turning to ecologically sound design as an alternative to soaring energy costs. Is a Green sea change in the works?

[FULL STORY]



The Ashkin Group News: UNICCO Service Company Receives Award from

May 11, 2005
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Issue 3
April 13, 2005
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WEB LINKS

The Ashkin Group

GreenRelief

US Green Building Council

The Center for a New American Dream

Health Care Without Harm

CHEC

Hospitals for a Healthy Environment

Green Seal

Healthy Schools Campaign

Stop Global Warming

Environmental Building News

Sustainable Business

the Ashkin Group for Its Green Cleaning Initiatives

The Ashkin Group LLC recognizes service company UNICCO with the Ashkin Green Cleaning Champion Award.
[FULL STORY]



The Ashkin Group News: The Ashkin Group Partners with New Earth Fund

The Ashkin Group partners with New Earth to help people around the world develop healthier, more successfully responsible, and profitable ventures. We want to build small, community-based soap factories in third-world countries. When someone is living on a dollar a day, we can make a difference. Read what we're doing and how you can help.
[FULL STORY]

Green Group of the Month: Green Relieve

Each month we select one organization that is contributing to a healthier environment. This month our Group of the Month is GreenRelief, which is working to help those who have suffered because of Hurricane Katrina.
[FULL STORY]



Ashkin Group Events Calendar

The following are The Ashkin Group's schedule of upcoming events:
[FULL STORY]



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Two years ago at ISSA, Dianna Bisswurm introduced our High Performance Healthy Cleaning Workshop by saying how the Green Cleaning issue had "tipped". The trend was clear and today, this statement has proven to be true. In every segment from within our own industry to cities and states to contractors and distributors to building owners to the scientific community and more, green and more specifically, Green Cleaning is taking hold.

No where will this be more evident then at this year's ISSA convention and trade show. In addition to conducting our third High Performance Healthy Cleaning Workshop in conjunction with ISSA, the Leonardo Academy and the US Green Building Council we will also be conducting 2 additional presentations. And hope to see you there.

When walking the trade show, I'm sure you will clearly see all the focus on "green". Pay attention to all of the Green Seal "certified" products and how many companies are promoting water conservation and other green technologies. And don't forget to stop by the US Green Building Council's booth. The Council and their LEED-EB Rating System is going to have a huge impact on our industry, so you'll want to personally meet those who may have such a huge impact on our industry. You can find the Council at booth #3193 (and tell them Steve sent you).

So to help you at ISSA, this month's DestinationGreen has a terrific Green Selling Tips article on the 10 Questions you should ask if you're looking to buy Green Cleaning products or services. And if you're a sales person, these are the questions you need to be prepared to answer. (NOTE: If you're new to DestinationGreen we'd encourage you to go



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[POST LETTER]

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back and read all of the past issues and read ALL of the Green Selling Tips articles. They'll help you succeed).

Also this month, The Ashkin Group has announced that we have become a founding member of the New Earth Fund, a not-for-profit organization trying to change the lives of people all around the world. Our specific "vision" is to help build small community-based bar soap factories in third-world countries. Sadly, there are over 1 billion people around the world who live on less than one dollar per day!

We believe that not only will soap help them from a public health perspective (there's probably nothing better our industry can do then encourage people to wash their hands), but we are arranging for the soap bars to be imported into the US where the profits can be sent back to the community to help them build their local economy. Read our announcement and see what you can do to help us make a difference.

Also in this issue, if you think that dust is just "dirt" – think again. We're providing a couple of good articles that will help you document why it's important to clean to protect health and not just appearances. And if you're calling on building owners, we're included a really interesting article on how the mortgage industry is looking to package Green Buildings into investments which provide a superior return-on-investment.

All in all, there is something for everyone in this issue. Green Cleaning is really happening and since buyers are going to have to buy their products and services from someone, we prefer that it's from you. Good selling!

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Green Selling Tip: Buying and Selling Green at ISSA

What Buyers Should Look For and What Sellers Need To Know

One of the "hot topics" expected at this year's ISSA show will be Green Cleaning. But as more and more companies jump on the bandwagon, here are some questions that you can ask to help determine who the best suppliers might be. And if you are working a booth at the trade show, these are questions that you need to be prepared to answer.

1. What do you know about Green Cleaning?

How did you learn about Green Cleaning?

What seminars have you attended?

Do you have any certifications or other training on Green Cleaning?

This question will help you get a sense of what they really know, how deep their knowledge is, and how they learned what they know. A supplier can't be a good guide if their knowledge is only superficial.

2. Who else are you doing it for?

Can I contact your references?

What benefits did you achieve for them?

Did you document the benefits?

This will help you determine how much experience they really have. Working with a company that has achieved success for others and can document the benefits is a much better



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partner because that information will be very valuable to your customers and prospects.

3. What is the extent of your Green products or services?

Do you offer a single, innovative product?

Do you offer a complete line of products?

Do you offer a complete system, such as chemicals, tools and equipment?

Some companies are coming out with single products used for multiple purposes, while other companies have broad product lines. There is no right or wrong answer to this. Just know clearly what they are offering so you can make the best decision for you and your customer.

4. Are you familiar with the US Green Building Council and LEED?

Are you a member?

How do you participate? Are you involved with a local chapter? Are you on any committees?

Do you have a building in LEED – your own or one of your customers?

Does your program meet the requirements of LEED-EB? If so, which points can you help deliver?

Will you help with the actual submission documentation?

It is hard for me to believe that a company that is really into Green Cleaning wouldn't be a member of the US Green Building Council or know much about LEED-EB (LEED for Existing Buildings). Just make sure if they claim to be an "active" member of the Council that they can document it. Their contacts could be very valuable, as long as they are real. And if they are exaggerating their claims here, they likely are exaggerating their claims elsewhere as well.

5. What makes your Green Cleaning program different from a tradition

program?

Everybody has a “green” glass cleaner and everybody’s glass cleaner works

Is your program more than just products? If so, how?

Have you modified your procedures to reduce exposures and improve the health of building occupants?

Try to determine what makes them different, what is of value, and how much help they can really be. And please remember that Green Cleaning is NOT about “doing more with less”, reducing costs, labor efficiencies, etc. While these may be important, Green Cleaning is about protecting health and reducing environmental impacts.

6. Are your products and equipment certified?

Green Seal for chemicals

Carpet & Rug Institute for vacuum cleaners

Green Seal or Chlorine-Free Paper Association for janitorial paper

Are you “self-certified”?

If you only have 30 minutes to make a presentation to a prospective customer, why spend half of it trying to explain what makes your products green? It is so much easier to just use “certified” products and you’re done. Then you can spend what little sales time you have on the real issues.

Furthermore, many of the new programs (i.e. LEED-EB) require that your green products meet these standards. Thus, certified products make it easier on everyone – unless of course you’re the sales person having to make excuses why your products aren’t certified.

7. What is your local expertise?

Everyone has a “technical expert”. But are they available when you need them?

Is your technical expert 1,000+ miles away at corporate headquarters?

What kind of training on Green Cleaning do you put your local representatives through?

If you've ever had a problem during a complete strip-out at 2 o'clock in the morning, then you can appreciate how helpful it is to have someone local who can help solve your problem. Local expertise is well worth it. Just make sure that their local reps are well trained on Green.

8. How can you help me communicate the benefits to my customers?

Stickers for restroom mirrors

Articles for newsletters

Tent cards

Door hangers

Other?

Communications is an important aspect of implementing and maintaining a successful Green Cleaning program. Working with a supplier that has these materials already completed can be very valuable.

9. What kind of training programs do you offer?

Are the training programs comprehensive or only for single products?

Are the training programs designed for people who don't speak or read English?

Are the training programs focused only on procedures, or do they offer programs to help with workloading and staffing requirements?

As stated previously, Green Cleaning is much more than just products. Finding a good training program is incredibly valuable. Look for one that addresses the needs of people who don't read or speak English. And make sure that it is more than just OSHA Right to Know

info which focuses on the hazards of individual products based on their MSDS.

10. If you had a blank slate, where would you begin?

This question is that “open ended” question which gives them an opportunity to demonstrate what they really know and how much they’ve thought about what it will take to really help you succeed.

In all of this remember our goal is to transform the cleaning industry and through the sale of Green Cleaning products generate exceptional sales, commissions and profits. But today, Green Cleaning still represents only a small portion of the total market. Thus, our real competitor is NOT the person trying to sell a competing Green Cleaning product or program, but rather the billions of dollars of traditional products being sold and used every year.

Our goal is to convert all of our customers from traditional products to those that are more environmentally preferable (reduce impacts on health and the environment compared to similar products used for the same purpose). And selecting the best suppliers at ISSA and truly being prepared to help end-users implement a Green Cleaning program will ultimately help us achieve our goals.

Keep in mind that customers are going to start buying Green Cleaning products and programs from someone – and we’d prefer that it’s from you. Good selling and see you at ISSA.

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The Ashkin Group News: UNICCO Service Company Receives Award from the Ashkin Group for Its Green Cleaning Initiatives

The Ashkin Group LLC and UNICCO(R) Service Company jointly announce that UNICCO has received the Ashkin Green Cleaning Champion award in recognition of its UNICCO GreenClean (sm) green services initiatives including the <http://www.GreenCleaning.com> industry resource Web site. The award is given to companies that support The Ashkin Group's mission of creating healthier, more productive indoor environments with lower burdens on natural systems, while creating sustainable value.

Commented Stephen Ashkin, president of The Ashkin Group, "We are committed to transforming the cleaning industry. Many companies are claiming green cleaning expertise. Few cleaning services companies are making the fundamental changes in their use of chemicals and equipment and, most importantly, their training and structure, to consistently implement green cleaning. UNICCO is making those changes and is absolutely committed to green cleaning throughout its organization."

UNICCO has revamped its standard operating procedures and training to embrace green cleaning techniques. It automatically introduces green cleaning to virtually all of its new accounts and has developed partnerships with suppliers and customers to champion green cleaning. It maintains a corporate-level green services task force and conducts education programs for its customers and their tenants. It has introduced green cleaning at colleges and universities, government offices, corporate and multi-tenant buildings, shopping malls and other commercial and industrial accounts.



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"UNICCO has made a commitment to green services that has taken on a life of its own," stated George Lohnes, UNICCO vice president and leader of the GreenClean initiative. "Frankly, the progress has surprised even me. We have swapped out chemicals and equipment, revamped our training and procedures, and developed meaningful communications programs for our employees, customers and the industry. This award is welcome outside recognition of our efforts and results."

About The Ashkin Group

The Ashkin Group LLC, is a nationally recognized consultant firm with extensive experience helping federal agencies, states, counties, cities, school districts, commercial buildings and others implement green cleaning strategies. Ashkin is a 24-year veteran of the cleaning industry and is described in the book *Environmentalism Unbound* as the "leading advocate for a stronger environmental profile among cleaning product manufacturers and suppliers" and the "most visible industry figure advancing the cause of environmentally preferable products."

About UNICCO

UNICCO Service Company, based in Newton, Mass., is one of North America's largest integrated facilities services companies with more than 18,000 employees and \$700 million in annualized revenues. The privately-held company has over 55 years of facilities outsourcing experience and maintains an industry-leading 95% customer retention rate. UNICCO offers maintenance, operations, cleaning, lighting and administrative/office services for education, multi-tenant and corporate office, industrial, retail, government and public venue facilities. The company is also committed to green services through its UNICCO GreenClean program. It delivers on the commitment through collaboration with leading edge partners and the use of green products and best practices, as well as through customer awareness programs. UNICCO's advanced facilities technologies include the myUNICCO.com portal, UNI-Q(R) palmtop inspection system, eProcurement, and a 24x7 national call center. For further information,

call 888-751-9100 or visit
<http://www.unicco.com>.

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The Ashkin Group News: The Ashkin Group Partners with New Earth Fund

The Ashkin Group has become a founding member of the New Earth Fund, a nonprofit, global-funding organization. The organization helps improve the lives of people worldwide by working with businesses and individuals to develop and finance community-driven social, economic, and environmentally responsible programs.

"New Earth provides support, resources, information, and fresh ideas from members worldwide to help these programs take root and blossom," says The Ashkin Group President, Stephen Ashkin.

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Earthly Goals

"When we started New Earth, our goal was to let consumers know that buying certain products, and not others, could help improve the world, and address two very pressing problems—poverty and the environment," says Greg Norris, a founding member of New Earth, who is also with the Harvard School of Public Health and program manager for the United Nations' Environment Program. "Since then, we've learned that what is most important is to help empower people—with information, funding, and most of all, the hope that comes with knowing they're part of a movement for positive change."

New Earth chairperson, Bob Berkebile, also a founder of the American Institute of Architect's Committee on the Environment and a founding member of the U.S. Green Building Council, elaborates, "New Earth's vision is improving communications and sharing ideas and resources globally. Our sense of global community increases simultaneously. It is the creativity and participation of members like The Ashkin Group that make the New Earth vision a reality."

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Ashkin believes Norris and Berkebille are visionaries, adding, "These leaders are the type of people Margaret Mead was referring to when she said, 'Never doubt that a small group of thoughtful, committed citizens can change the world.'"

Tie to Green Cleaning

Ultimately, the goal of Green Cleaning as well as New Earth is to help produce a healthier world and environment, according to Ashkin.

"Currently we are developing a plan to build soap factories in third world countries where the soap can help protect public health," he says. "And, at the same time, we are connecting them with U.S. distributors, manufacturers, and retailers who can sell their products, creating revenues that help these people build a healthy local economy."

Ashkin adds that he hopes others in our industry will also join, "as it is a great opportunity to work with some amazing people and make a meaningful difference all around the world."

For more information on New Earth and The Ashkin Group partnership, visit www.AshkinGroup.com, <http://www.NewEarth.info>, or contact Steve Ashkin of The Ashkin Group at SteveAshkin@AshkinGroup.com.

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Green News: Building Green Always Made Sense—Now It's Beginning To Pay Off

Green building uses design techniques, materials and technologies meant to minimize a building's impact on the environment, both in its construction and its continuing operation.

A Green building lowers both environmental impact and costs by using sustainably harvested or recycled materials durable enough to last generations. Green buildings also avoid toxic materials and are designed to minimize construction debris and indoor pollutants.

Because petroleum-based products are not Green, the trend toward using these materials can only speed up as the price of oil skyrockets.

"Everyone supports sustainable development to preserve natural resources, but the question has always been the cost," said Matt Anderson of Oakland, CA's Foresight Analytics, a real estate research group.

It doesn't stop there. When done properly, Green building also uses design and operational systems that reduce energy and water consumption and other maintenance costs. The payoffs can accrue to both the planet and the owner. On a macro-scale, Green building is part of move toward a more sustainable economy. Americans are energy and resource hogs, consuming about 28 percent of the world's oil to sustain 4.7 percent of its population, according to the United States Green Building Council.

It turns out that much of that energy goes into our buildings. The Department of Energy's Center for Sustainable Development says



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buildings consume 40 percent of the world's total energy, 25 percent of its wood harvest and 16 percent of its water.

Martin Samuels, a businessman with a track record in real estate and other ventures, said he has long wanted to show his commitment to sustainability. "I wanted more than just to build a Green house for myself. I wanted to build a largely Green multifamily housing development."

Samuels conceived GreenCity Lofts after meeting Jerry Brown during the 1998 Oakland mayoral campaign. Samuels found that Brown was passionate not only about downtown development, but about Green development in particular.

"Brown challenged developers to build Green projects to revitalize the city and provide a Green standard for development in the 21st century," Samuels said.

"To save dwindling landfill space, our city laws require that all demolition projects in Oakland recycle at least 50 percent of their debris," Brown said. Samuels did them one better. GreenCity sits on the site where a paint factory stood for 80 years. Ninety-five percent of the demolition waste was recycled.

If Samuels could do it, why doesn't everybody? "For multiple reasons," said Marc Richmond, of What's Working, a team of Green design consultants.

"Builders are used to meeting codes, not exceeding them. It requires extra effort in separation of materials and in finding a demolition contractor who has sources for the recycled materials. And it takes more time than just tearing down and hauling away, and time is money on the construction site." Samuels said building Green on a large scale pays off.

"Because they squeeze more units onto less land, apartments and condos are more friendly to the environment than single-family homes in the 'burbs. Shared walls, floors and ceilings keep heating and cooling costs down, and it's easier to spread cost efficiencies across multiple units."

"We wanted to be as Green as we could be," Samuels said. "To make sure the development was truly Green, the design team followed the strict Energy Star Program guidelines from the U.S. Department of Energy and Environmental Protection Agency. We also followed the multifamily Green building guidelines set by the Alameda County Waste Management Authority."

Samuels said Energy Star qualifications require a home to be at least 15 percent more energy efficient than California's energy code requirements, which are already 20 percent higher than in most of the rest of the nation.

"I largely credit the gas-fired hydronic radiant floor heating system in each unit for the development achieving the Energy Star qualifications," Samuels said. "It heats the floor rather than the air. Once heated, it saves energy by continuing to release heat even after the thermostat is turned off."

Because the hot water circulates through plastic tubing embedded in concrete, any finish surface -- tile, stone, carpet, wood flooring -- can be placed over it. "With radiant heat, recycled building materials, energy-efficient design and high indoor-air quality, GreenCity Lofts demonstrates many state-of-the-art construction and design techniques that are bringing Green building into the mainstream," said Richmond, who was a consultant for the project.

"In terms of large-scale Green features, the five buildings within the project are all framed with steel instead of wood. Steel framing is durable, long-lasting and doesn't deplete the forests."

The GreenCity Lofts also collect water runoff for use in landscape irrigation, and the parking garage wiring to accommodate three electric vehicles.

The project also replaced up to 25 percent of the concrete foundation's cement with fly ash, a recycled material from the smokestacks of coal-fired power plants. Using fly ash in the mix increases durability, reduces costs and reduces cement demand; therefore, it also reduces carbon dioxide emissions.

"Most ready-mix suppliers already use 15 to 20 percent fly ash in their standard mix. Higher percentages of fly ash take longer to cure, which can create scheduling problems, and it gives it a different consistency, so it becomes a training issue for concrete finishers," Richmond said. Last, the interior finishes were chosen to provide better indoor air quality. No-VOC (volatile organic compound) paints were used, thus reducing the off-gassing that comes with traditional paint.

The cabinets in each unit are made from wood stalk, an engineered board made from wheat straw fiber, a byproduct typically discarded by wheat growers. Because the cost of solar energy on such a large scale is still prohibitive, GreenCity doesn't have it. "We tried for nine months to figure out how to bring solar in, but we just couldn't make the math work," Samuels said.

A Green Glossary

- Glass tiles: Recycled glass is collected, crushed, mixed with metal oxides, then cooked at high temperatures before being poured into tile molds. Can be used anywhere indoor-type tiles are used, such as on backsplashes, countertops or shower stalls.
- Bamboo flooring: Bamboo, actually a grass and not wood, produces new shoots each year. Individual stems are harvested from controlled forests every three to five years. FSC products: Wood bearing the FSC (Forest Steward Council) logo guarantees that it was sustainably harvested from a certified, well-managed forest.
- Zero- and low-VOC paints: These paints, stains and varnishes are water-based instead of petroleum-based, so they don't release volatile organic compounds. The levels of harmful emissions are lower than in solvent-borne surface coatings. These certified coatings also contain no or very low levels of heavy metals and formaldehyde.
- Hydronic radiant floor heating: Uses a gas-fired boiler to heat water up to 130 degrees and a pump to circulate the water through plastic pipes embedded in the concrete sub-floor. The pipes conduct

the warmth to the surface of the floor, where it radiates heat into the room, saving 20 to 40 percent of the cost over conventional methods. Radiant heat systems eliminate the noise and draft of forced-air systems, so dust and germs aren't blown around.

- Formaldehyde-free products:
Formaldehyde is a colorless gas compound (HCHO) used in manufactured products such as the adhesives used in wood products, some fiberglass insulation, construction adhesives, paints and finish products. It can be inhaled or absorbed through the skin and can irritate eyes, mucous membranes and the upper respiratory system.

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Green News: Green Mortgage Backed Securities—A Good Investment

In 1994, the commercial mortgage-backed securities market was a \$50 billion industry. Today, the Commercial Mortgage Securities Association estimates the market at \$500 billion, making up 25 to 30 percent of the mortgage market.

This growing secondary market for commercial mortgages provides both liquidity and diversification for large commercial real estate investors, including insurance companies and large pension funds. The scale of that market is the reason that the Institute for Market Transformation to Sustainability (MTS) is promoting development mortgage-backed securities for Green buildings.

"In 1995, mortgage-backed securities pools were created for buildings completing Phase 1 environmental site assessments (ESAs), complying with the ASTM Phase I national standard to avoid cleanup liability," says Michael L. Italiano, president and CEO of MTS. "These securities provided much higher value and lower risk to investors, and were rated higher by Standard & Poor's, allowing greater profit margins for investment bankers. Phase I ESA-MBS achieved 95 percent market penetration of all commercial buildings in five years."

Those statistics lead Italiano and other members of MTS to believe that Green mortgage-backed securities could potentially provide the same benefits for the Green building market over the next five years. "We project that Green MBS would take Green building market penetration to 70 percent, add \$1 trillion a year to the U.S. economy and go a



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Green News: LEED As Benchmark For Financial Marketplace

To qualify for the Green mortgage-backed securities pool, buildings would be rated using the U.S. Green Building Council's LEED (Leadership in Energy and Environmental Design) Green building rating system.

[FULL STORY]

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long way to meet U.S. Kyoto mandates," Italiano says.

Mortgage-backed Securities

Commercial mortgage-backed securities are similar to traditional mortgage-backed securities, which are mortgage loans backed by residential loans and offered by such organizations as Fannie Mae, Ginnie Mae and Freddie Mac. However, they also are different because commercial mortgages are more complex and less standardized than residential mortgages.

In residential mortgage-backed securities, the investor buys part of a large pool of similar residential mortgages. In commercial mortgage-backed securities offerings, the number of loans in the pool is smaller and often the pool is segregated into sequential pay bonds, called tranches. The highest-rated tranche generally carries a AAA rating and is paid off first. The next tranche will have a lower rating and be paid off next, and so on, until all tranches are retired. The bonds are rated by Duff & Phelps, Fitch, Moody and Standard and Poor's.

"Based on our discussions with rating agencies and our past experience, the rating agencies would provide Green commercial mortgage-backed securities or bond them at a higher rating because Green buildings perform better financially than conventional buildings," says Italiano.

Importance of Debt-Service-Coverage Ratio

Because lenders are looking at the collateral, not the borrower, property cash flows and values become very important. According to mortgage brokers, two important indicators of loan credit quality are the debt-service-coverage ratio and the loan-to-value ratio. The debt-service-coverage ratio is the income that a property generates divided by the costs associated with running it. For more favorable property types, a debt-service-coverage ratio of 1.3:1 to 1.5:1 is acceptable to Vanderbilt Capital Advisors, for example. Properties generally considered good performers are office buildings and hotels in major cities, large high-

end shopping malls and anchored strip malls.

Multifamily buildings also are considered favorably. For less favorable property, Vanderbilt requires debt-service-coverage ratios nearing 2.0. Suburban office space and hotels, mid-level malls and unanchored retail centers often are considered less favorable collateral by investment bankers. Because the debt-service ratio is critical and because Green buildings operate more efficiently than their non-Green counterparts, Italiano sees great promise in Green commercial mortgage-backed securities.

“The buildings whose mortgages are in Green commercial mortgage-backed securities pools have higher value from lower building operating costs, greater occupant satisfaction, increased value and tenant retention, and greater access to capital,” says Italiano. “For example, for its Green building headquarters, National Geographic increased its appraised value, received a higher Moody’s credit rating, increased tenant rents, lowered interest rates on loans secured by the realty and enjoyed reduced worker absenteeism.”

Proving Benefits

Public Green commercial mortgage-backed securities auctions are expected to attract large institutional funds. Scott Muldavin, president of the Muldavin Co., says Green commercial mortgage-backed securities will be offered by investment bankers once the investment bankers realize the value of Green buildings. State government pension funds, a group that invests heavily in real estate, are one promising market for Green commercial mortgage-backed securities.

“Pension funds are significant investors and they build a lot of buildings,” says Muldavin. He should know. The Muldavin Co. developed the risk-rating system for Standard and Poor’s that initiated the \$400 billion commercial mortgage-backed securities industry.

“We have had several MTS committee meetings with mortgage-backed securities purchasers and other supporters, and talked with rating agencies and investment bankers, who manage hundreds of billions of dollars of commercial

mortgage-backed securities investments," says Italiano. "Based on past Green mortgage-backed securities pools, they are interested in Green commercial mortgage-backed securities and believe that Green building pools would receive a higher rating for investors due to some existing corporate guarantees of Green building cost savings for 30 years."

MTS also is speaking with Fannie Mae executives to learn their interest in Green MBS for multifamily residential property mortgages. Fannie Mae is the nation's largest source of financing for home mortgages. Fannie Mae CEO Franklin Raines has said Fannie Mae operates two businesses. It has a portfolio business, which buys mortgages originated by lenders, and it has a credit guarantee business, which helps lenders convert their mortgages into mortgage-backed securities. Both businesses help lenders replenish their funds to lend.

Currently, Fannie Mae does not have a Green commercial mortgage-backed securities program. However, it does have an energy efficient mortgage program that can be used for one-unit, single-family, owner-occupied principal residences and condominiums. Why? "After the mortgage payment, the monthly utility bill is usually a family's next largest housing-related expense," says Michelle Desiderio, senior product developer at Fannie Mae.

Homes may be new or existing housing, but must have a home energy rating system report. The money saved in energy costs, as documented by the report, is factored into the mortgage. So, if the certified energy consultant determines that the home will save \$1,200 a year in reduced energy use, that amount is considered home-buying power for the consumer. Energy efficient mortgages also encourage the use of utility and manufacturer rebates by allowing these rebates to be applied toward the loan under some programs.

Though commercial mortgages are more complex and less standardized than their residential counterparts, energy-efficient buildings offer their owners similar cash flow advantages, as less capital is laid out each month to pay utility charges.

When commercial lenders recognize that Green buildings are excellent collateral, Green mortgage-backed securities will be viable. "There's a tangible, quantifiable benefit in Green buildings," says Muldavin. "But right now there is a knowledge gap among lenders."

MTS hopes to close that gap in the next year or two by educating investment bankers and others interested in commercial mortgage-backed securities supporters. Once that case is made, Muldavin believes Green building mortgages offer "a gigantic opportunity" not only for Green commercial mortgage-backed securities, but also for more Green buildings. "When lenders value Green building mortgages because they realize those buildings have increased property value," he says, "then more owners will be investing in Green buildings and Green building standards to qualify for those mortgages."

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Green News: No Longer Just Hippie, Green is Finally Chic

Don't look now, but the '70s are back. Not disco, thank God, but the energy crisis. Gas not only costs an arm and a leg, but consumption is peaking toward that dreaded point where demand may outstrip supply. California's electricity crisis of 2000-2001 may have been orchestrated by corporate bad boys, but rolling blackouts and brownouts could become as much a part of our summers as record-breaking temperatures and water rationing. And speaking of water, we have a problem: There's not enough of it.

So get ready for another round of dreadlock-wearing, hemp-clothed, tree-hugging moralists wagging fingers and imploring us to abandon our homes and live in treehouses, right? Well, yeah, those people are always going to be there. But what's really interesting—startling, really—is that the real "green" movement in California these days is coming from the most unlikely sources. Like utility companies. And the home-building industry. And even our Hummer-loving governor. In fact, the whole "green building" phenomenon pretty much has been kidnapped from hard-core environmentalists, spruced up and given a new suit by corporate America.

Which raises the question: Is Green chic?

The green building movement "has moved way beyond the hippie era," says Eric Shamp, an architect and "Sustainability Champion" for HMC Architects in Ontario. "It's become a very savvy, bottom-line response to current economic conditions. Builders are going green because it's finally starting to make sense economically. And if we can save the planet at the same time, so much the better."



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Southern California developer Steve Edwards concurs: "I'm not doing [green developments] because I'm a tree hugger. I'm doing them because, first of all, there are economic benefits. The fact that there are also environmental and social benefits makes it just that much more logical."

How mainstream has it gone? Consider this: Shamp's architectural firm currently is involved in a project with the Cucamonga Valley Water District to design and build a 9,000-square-foot demonstration building, called the Frontier Project, whose sole purpose is to demonstrate to Inland Empire homeowners, contractors, developers and businesses how energy- and resource-efficient technologies work, what's out there and where to find it. For instance, there are gray water recovery systems that recycle waste water from sinks, showers, bathtubs, dishwashers and washing machines for landscape irrigation. The water district figures the average homeowner could save \$100 to \$200 a year with such a system.

But aren't water utilities supposed to encourage us to drown our lawns and gardens and let the excess run down our driveways and into storm drains to the ocean, algae bloom be damned? Robert DeLoach, the chief executive of the Cucamonga Valley Water District, admits it's a confusing idea. "We've changed our mindset," he says. "Conserving water was an oxymoron for us five years ago. But as water has become more political, we've changed our thinking. Now we see ourselves as stewards. And we need to get serious and put our money where our mouths are."

That's all well and good, you say. But probably not very practical, right? I mean, who wants yucky gray water going into their cactus garden? Or those hideous-looking solar panels on the roof? They're nice ideas, but not very attractive. As Kermit used to say, it's not easy being green.

Actually, it is. And if you live in a house that was built in the last 30 years, it's already twice as green as an older home, thanks largely to a slew of energy regulations established in 1978 and known collectively as Title 24. New California standards, which take effect Oct. 1, tighten the screws even more.

Residential replacement windows need to be high efficiency, kitchen hot water pipes in new construction must be insulated, outdoor lighting must be high-efficacy or include motion or light sensors. And that's just the start. If the Million Solar Roofs Initiative passes the state Legislature next year, California's use of solar power would significantly increase during the next 13 years.

But not everyone is waiting for solar energy to go mainstream. Deep in the heart of Orange County, in a perfectly coiffed development romantically named Ladera Ranch, 1,280 homes and townhouses are being built in 12 neighborhoods collectively known as Terramor that—get this—are Green.

In fact, the developer, Rancho Mission Viejo, boasts that Terramor is "the largest green-oriented village of its kind in the nation." And this is no hippie commune, believe me. The upscale homes, which range from \$500,000 to more than \$1 million and come in Cape Cod, Spanish traditional and cottage styles, among others, have roof-mounted photovoltaic panels, recycled insulation, built-in kitchen recycling areas, drip landscape watering systems and electrical vehicle recharging outlets in the garage.

"We did our research before starting this project," says Paul Johnson, senior vice president of community development for Rancho Mission Viejo, "but we were still surprised by the response." Such as the fact that 88% of the residents in Terramor say they are willing to pay as much as \$124 a month more for green features.

"We learned that people are just more concerned about this than traditional developers assume. We've taken something that hasn't been done in Southern California before and done it on a big scale because we know that it's coming—green building is the future. Everyone's going to be doing this in three or four years. And we want to be pioneers in the business."

Not everyone is as optimistic. Isabelle Duvivier, a Venice-based architect, designed a number of Santa Monica-area green homes and also conceived and designed the Santa Monica and

Ballona Watershed Green Map, which features businesses and organizations in the area that provide products or services consistent with Santa Monica's Sustainable City Plan. She has major doubts about the green building movement's longevity, worrying that the whole thing may be as fleeting and trendy as a Paris Hilton fashion show.

Noting that Outside magazine recently applauded Venice's sustainable architecture, Duvivier says, "It's very chic and very hip right now, but I'm cautious because I'm not necessarily sure this is a movement that's going to stay with us. We're such a flashy city, and it's all about the image. We like sexy green materials like bamboo floors, but many passive green materials, like recycled insulation, are less sexy and less apt to get our attention. So what's going to happen when we get tired of floors made from recycled rubber?"

Newport Beach architect Craig Schultz agrees, to a degree. He tells the story of clients who wanted a green house, but once they were presented with the costs of using alternative materials, including building products that did not use formaldehyde, they found it cost-prohibitive and changed their minds. But that was several years ago. Now, he says, costs have come down as green products become more standard in the building industry. "From recycled paints to a whole range of flooring choices, it's just a lot easier to specify green products in construction these days," he says, "even if the homeowner doesn't specifically ask for it."

Both Duvivier and Schultz agree that the future of green building in Southern California depends on products being more affordable, easier to understand and governed by some sort of universal standard. Toward that end, the nonprofit U.S. Green Building Council, which created a green certification system for commercial buildings in 2000 called LEED—Leadership in Energy and Environmental Design—is currently testing a pilot program for green home certification that, in a year or two, will give consumers a way to measure a builder's claims of residential "greenness."

In Southern California, the leader in promoting green building is undoubtedly Santa Monica,

which offers building grants for LEED-certified buildings, has Green Building Design and Construction Guidelines and supports a Green Building Resource Center for the public and an annual green building tour to coincide with its Alternative Building Materials Expo in the spring.

In addition, the city has hired a green-building advisor, Greg Reitz. "Green building is here to stay," says Reitz, who notes that a survey Santa Monica did two years ago revealed that 93% of the respondents said they believed that buildings in the city should be more energy-efficient in the future. "I think Los Angeles is really ready for green buildings. Right now, I have to convince most of my clients that they should build green. But in four or five years, I think they will be coming to me and demanding environmentally friendly houses. It's definitely coming. It's a sea change."

A Green sea change.

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Green News: LEED As Benchmark For Financial Marketplace

LEED is feature-oriented and awards credits for satisfying specified Green building criteria. The five major environmental categories reviewed are sustainable sites, water efficiency, energy and atmosphere, materials and resources, and indoor environmental quality.

The LEED standard has been adopted nationwide by federal agencies, state and local governments and interested private companies as the guideline for sustainable building. One reason for the interest is the growing recognition of the long-term economic value of Green buildings.

For example, in June, Mayor Richard M. Daley announced that all of Chicago's newly constructed buildings will be LEED certified. He believes that ensuring LEED certification for all new construction and major renovation projects will save taxpayer money by reducing annual operating costs. Daley hopes that with these Green building strategies in place for public buildings, the private sector in the Windy City will embrace the concept as well.

LEED commitments are not restricted to Chicago. In fact, there are 1,535 registered LEED projects totaling more than 187 million gross square feet of new construction. These projects are located in 50 states and 12 countries. Of these, 126 projects are certified.

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Health & The Environment: Bacteria in Dust May Trigger Asthma Symptoms

New research shows that bacteria lurking in household dust produce chemicals that may trigger asthma and asthma-related symptoms such as wheezing. These bacterial chemicals, called endotoxins, particularly those found on bedroom floors, were linked with increased respiratory problems in adults.

This study, supported by the National Institute of Environmental Health Sciences (NIEHS), a part of the National Institutes of Health, is the first nationwide study of endotoxins in the household environment, and it involved analysis of more than 2,500 dust samples from 831 homes across the U.S.

Researchers at NIEHS and the University of Iowa found a strong association between endotoxin levels and the prevalence of diagnosed asthma, asthma symptoms, asthma medication use, and wheezing. These relationships were strongest for bedroom floor and bedding dust. Households with higher endotoxin concentrations experienced higher prevalence of respiratory symptoms.

Endotoxins are found in the cell wall of bacteria and are only released when bacteria ruptures or disintegrates. Because bacteria can be found everywhere in the home, the likelihood of their release is high. Once released, endotoxins can cause inflammation of the airways and lead to asthma symptoms.

The study, published online in the American Journal of Respiratory and Critical Care Medicine, was conducted using samples from the National Survey of Lead and Allergens in Housing (NSLAH).



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Two research assistants visited each household, administered a detailed questionnaire, conducted a home inspection, and used a standardized protocol to collect samples. Dust samples were collected from bedroom, kitchen and living room floors, bedding, and upholstered furniture and assayed for endotoxin. A disease association analysis was performed to correlate endotoxin concentrations to specific health outcomes.

"When we analyzed the dust samples, we found that kitchen and living room floors had the highest concentrations of endotoxin," said Darryl C. Zeldin, MD, a senior investigator at NIEHS. "However, when we looked at where the health impact of the dust was the most significant, we found that the likelihood of having recent asthma symptoms was nearly three times greater among individuals with exposure to high levels of endotoxin in the bedroom."

The researchers found that all dust samples contained detectable levels of endotoxin. The average concentration of endotoxin ranged from 80.5 units per milligram of dust on kitchen floors to 18.7 on bedding. Family room floors had endotoxin concentrations of 63.9 units per milligram of dust; sofas had concentration levels at 44.8; and 35.3 units on bedroom floors.

"Interestingly, endotoxin exposure worsens asthma symptoms in adults, regardless of whether an individual has allergies or not" said Peter S. Thorne, PhD, a researcher at the University of Iowa and lead author on the paper. "This suggests that exposure to endotoxin increases asthma risk even in non-allergic individuals."

The study implies that it is not just the concentration of the endotoxin that matters, but according to Schwartz, director of NIEHS, "Understanding how factors such as duration of exposure, timing of the exposure, and genetic factors, contribute to the development of diseases like asthma will lead to new insights into how to prevent and treat this important disease."

NIEHS is implementing new studies to better understand the role that the indoor

environment plays in the development and severity of asthma.

According to ProTeam president Matthew Wood, "the study shows the possible importance of duration of exposure to dust as an asthma risk factor, and thus has relevance to the janitor industry because janitors and residential cleaning service workers may be exposed to dust for extended periods during the course of their shift. Vacuum cleaners with tested or certified filtration systems and strong balanced airflow facilitate excellent cleaning and dust capture, two essentials for the cost-effective cleaning of occupied spaces and respiratory protection of workers and occupants."

Data Source: National Institutes of Health NIEHS, a component of the National Institutes of Health, supports research to understand the effects of the environment on human health.

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