

IT PAYS TO GO green

Follow these eco-friendly tips and save as much as **\$11,174** in one year.

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ILLUSTRATIONS BY KEVIN GHIGLIONE



It used to be that an environmentalist, otherwise known as a “hippie,” represented a lifestyle that was, shall we say, frugal. Yet these days, living green is considered the hallmark of those who can afford to shop at organic supermarkets, buy fair-trade coffee and

drive hybrid cars. Truth is, green comes in all shades – from light and easy to deep and highly impactful. Much of the time, going green can actually save you money, and even small steps can help save the planet. So pick your shade – and get greening. ▶

Household Energy

North Americans consume 2.4 times as much energy at home as those in Western Europe. All that energy comes at a price: extracting power out of coal and other fossil fuels is the leading cause of air pollution. And air pollution (sulphur dioxide, nitrogen oxide, carbon dioxide, mercury and more) is literally choking the life out of millions of people and plants and the planet. The good news is that when we make our homes more energy efficient, we're making changes that add up big.

➤ Free and easy

- **Turn off lights:** Lights account for up to 20 per cent of a home's energy use. Using a compact fluorescent lightbulb (CFL) requires about 75 per cent less energy than incandescents, but lights that are turned off save the most energy of all.

Savings: about \$15 to \$35 per CFL over the lifetime of the bulb.

- **Cold-water wash:** Eighty-five to 90 per cent of the energy used by a washing machine goes into heating the water. The higher the temperature, the higher the cost to you – and the planet.

Savings: up to \$217 per year.

- **Clean the lint filter:** This simple task will decrease your dryer's energy usage by up to 30 per cent. Since the average household spends up to \$135 per year using their dryer, simply cleaning the filter could save enough for a Friday night pizza dinner.

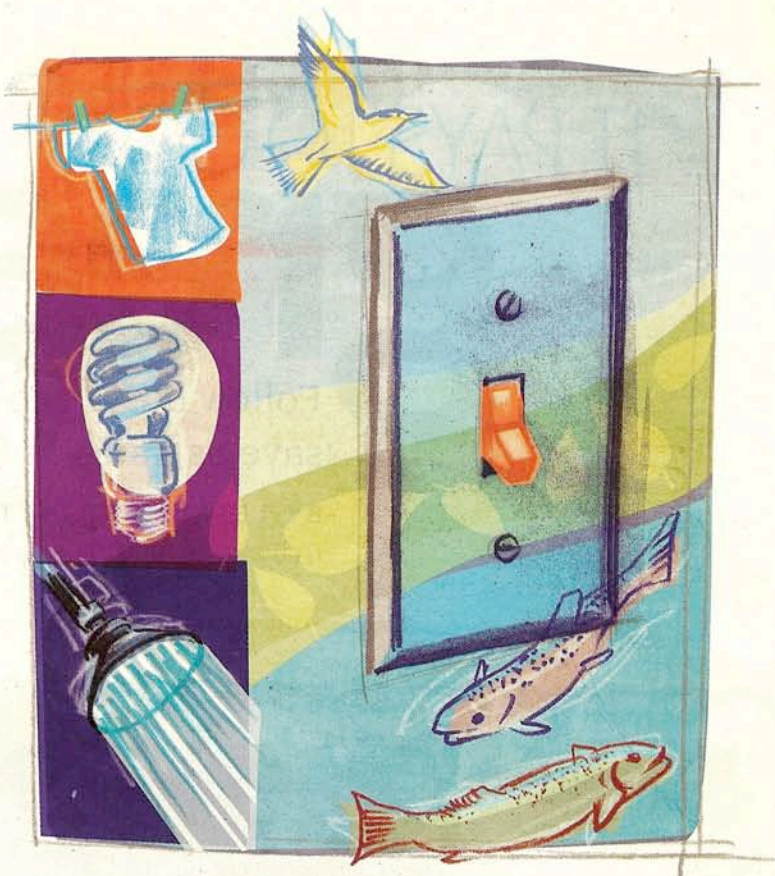
Savings: up to \$40 per year.

➤ Spend some, save some

- **Low-flow showerhead:** Save water (about 50 to 70 per cent) and money and still have plenty of water pressure. Prices start at about \$10. A cheap change that will add more green to your wallet.

Savings: almost \$45 per person annually.

- **Clothesline:** Harness the power of the sun to dry your clothes, though there are municipalities that have archaic hang-ups about these solar-powered dryers. Fortunately, there are line-drying activists fighting for our



right to hang-dry in Canada – visit www.laundrylist.org for info. A clothesline can cost from \$20 for an indoor drying rack to \$60 for an outdoor umbrella-style clothesline. **Tip:** To get rid of that “crunchy” feel of line-dried clothes, add ¼ cup (60 millilitres) of white vinegar to the rinse cycle.

Savings: up to \$135 per year.

➤ Worth the money

- **Green energy:** Green energy essentially replaces the amount of energy your home uses with that from renewable sources, such as wind, solar and low-impact hydroelectric. The more people that purchase it, the “greener” the grid and the less we need to rely on coal-fired power plants and nuclear energy.

Savings: The cost can be considerable – about \$1 per day more – but the benefits to our planet are considerably greater, such as cleaner air, including reduced nitric oxide, sulphur dioxide, mercury and particulates. Find out more at www.pollutionprobe.org/whatwedo/greenpower/index.html.

Around the House

We've become so accustomed to our lives of comfort – from our surround-sound theatre systems to wireless Internet access – that we frequently forget that all these niceties come at a price. And that price is an increasing toll on our planet. Fortunately, there's plenty we can do to green our living.

➤ Free and easy

- **Find the perfect spot:** Place your fridge where it's not competing with heat – away from the stove, dishwasher or vent. Keep the condenser coils clean and free of dust by pulling the fridge out from the wall and cleaning them once every three months. I know – yuck – but your fridge will work more efficiently.

Savings: up to \$10 per year, according to Tracy Chong at www.greensaver.org.

- **Beware the phantom:** All those freaky appliances with that one blinking red eye really are sinister. So sinister that they're sucking 75 per cent of the power your electronics use – when

they're not even on! Either unplug your appliances or plug them into a power strip that can be turned off. You'll save about 225 kilograms annually of carbon dioxide emissions.

Savings: up to \$200 per year.

➤ Spend some, save some

● **Low-flush toilet:** If you're looking to install a new toilet, rebates are available (check out federal, provincial and municipal sources at www.toiletrebate.ca). Create your own lower-flush toilet by placing a plastic container filled with water or pebbles in the toilet tank. Close to four litres of water can be saved per flush. Leaking toilets can waste as much as 200,000 litres of water per year. To find out if yours is leaking, add a few drops of food colouring into the tank. Wait about 15 minutes, then check the colour of the toilet water. If it needs fixing, either do it yourself or hire a plumber.

Savings: up to \$150 per year.

● **Weather-proofing windows and doors:** Windows account for about 25 per cent of total heat loss. If you aren't ready for the financial plunge that new windows entail – or your windows can be repaired or require caulking, sealant or weather stripping – you can make them more efficient with relative ease.

Savings: about \$75 per year.

● **Programmable thermostat:** Purchase one of these for less than \$100, then program it to lower the heat by a few degrees at night and when you're away, or turn off the air conditioner when you're out. Your savings will pay for the thermostat in the first year.

Savings: at least \$100 per year.

➤ Worth the money

● **Energy Star:** Appliances have come a long way from the inefficient energy wasters of yesteryear. Appliances and electronics can be awarded Energy Star status only if they exceed the federally mandated efficiency standard in their categories. Keep in mind, however, that an appliance needs at least five years to work off the energy debt created in its manufacturing. "Better" isn't always better, and bigger isn't always better,

either. Resist the urge to supersize your appliances. Choose those that meet your current or anticipated needs.

There are also rebates and some tax exemptions on Energy Star appliances.

Savings: varies widely depending on the type of appliance. You'll use at least 10 per cent less energy to run an Energy Star refrigerator and up to 50 per cent less energy on a washing machine.

● **Insulate:** If you're planning any major projects, include proper insulation. By insulating your walls and ceilings, you can reduce carbon dioxide emissions by just over 900 kilograms a year and save about 25 per cent in your home heating bills. You may even find that there are tax incentives to any renovation you're planning.

Savings: up to \$500 per year.

Cleaning

Many cleaning products leave not only a sparkle but also a toxic souvenir of petrochemical volatile organic compounds (VOCs) and the synthetic fragrances used to give us that "just cleaned" smell. Our homes have worse indoor air quality than the parking lot at the mall. What are we going to do?

➤ Free and easy

● **Take your shoes off:** To avoid tracking pesticides, mites and other unwelcome guests into the house (where they can become embedded in carpets) remove shoes at the door.

Savings: cleaner floors with no toxic outdoor residue.

➤ Spend some, save some

● **Make-your-own:** You really only need about four ingredients to clean just about anything in your home: baking soda, white vinegar, castile soap and hot water. Oh, yeah, perhaps elbow grease. You can find some great cleaning recipes online by searching "natural cleaning recipes." Or try www.care2.com/greenliving/healthy-home/nontoxic-cleaning. One of my favourite recipes is simply a half-and-half vinegar/water solution that is ▶

What would you



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to WIN*?

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love-aero.ca

Or text BUBBLES to 500500



Have you felt the bubbles melt?

*NO PURCHASE NECESSARY. There is (1) One grand prize available to be won. Total grand prize value is \$10,000CDN. The Contest is open to residents of Canada who have reached the age of majority in the Province or Territory in which they reside. Odds of winning are dependent on the total number of eligible entries received during the contest period. Selected entrants must correctly answer a mathematical skill-testing question before being declared a winner. Contest opens February 13, 2008 and closes August 1, 2008. Contest draw date is August 8, 2008. Full contest details available at www.love-aero.ca.

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INSPIRED INVESTING: *Personally Speaking*

“With retirement just a few years away, my husband and I realized we have different ideas about our future. We went for a Second Opinion from Scotiabank, and easily made our financial plans compatible. With a few small changes, we’ve ensured that our investments are on track to meet our goals. Now, we feel confident that we’ll have enough when it’s time to retire.”

Trish, age 54, working, married, two kids in college*



great for cutting boards, sinks and windows.

Savings: up to about \$30 per month.

➤ Worth the money

• **Greener cleaners:** They cost a bit more but are infinitely safer for your family and the environment. Look for EcoEthic, Nature’s Clean, Dr. Bronner’s, Seventh Generation and others at your grocery store (you may have to visit the “natural” food section) or health-food stores.

Savings: better indoor air quality from reduced VOCs.

Entertainment

We all love to break bread with friends and family. We’re generally a little less enthused about the mess that’s left behind. Mother Nature agrees with us: she doesn’t want the mess, either.

➤ Free and easy

• **Natural decorating:** Trust nature to provide you with what you need to create ambiance. Flowers picked from

your (pesticide-free) garden, sprigs from shrubs and trees, a collection of soy-based candles...you get the idea.

Savings: the sky’s the limit!

➤ Spend some, save some

• **Serviettes:** Even though it takes energy to wash cloth napkins, forgo the disposable napkins in favour of a one-time investment in linens. I recently purchased 60 serviettes from a nearby antique shop that I plan to use for any gathering. A one-time investment of about \$60 and I’ve got long-lasting elegance.

Savings: countless trees.

• **Renting dishware:** Skip the paper plates and turn to your local party-rental centre for dishware. Prices vary, but you won’t have to clean up or take out a heap of trash after the party.

Savings: more trees and less plastic in landfills.

➤ Worth the money

• **Organic wine/beer:** While you’ll frequently pay a premium for organic wine and beer, they are produced

You’re richer than you think.

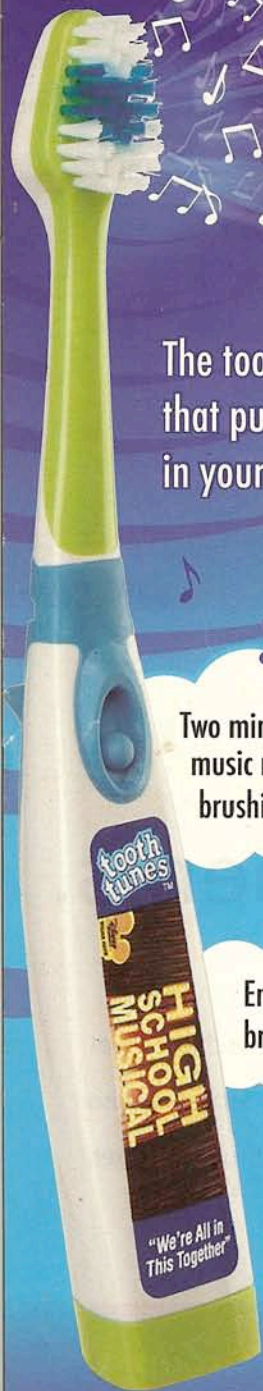


scotiabank.com/secondopinion

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 "We're All in This Together" performed by "High School Musical" cast. Written by Matthew Gerrard and Robbie Nevil. © 2006 Walt Disney Music Company (ASCAP). Produced by Matthew Gerrard.

from ingredients that are free of pesticides, herbicides and fungicides, as well as fossil-fuel-derived fertilizers. Drinking organic versions is better for you and the world. If you can find local wines – and Canada is fortunate to have a plethora – you'll also reduce greenhouse gas emissions from air and land transport.

Savings: improved soil, water and air quality. Better for you thanks to no pesticides in your system.



Transportation

Cars pollute. OK, maybe you need a bit more than that. They pollute a lot. Toronto's public health unit released a study in 2007 blaming car pollution for the deaths of 440 people and medical expenses of \$2.2 billion annually. But that doesn't deter us from driving more and, as a result, we're driving this planet's health – and our own – into serious decline.

➤ Free and easy

• **Walk, bike, skateboard...** use human power. Healthier for you, healthier for your pocketbook and healthier for the planet.

Savings: more than \$1 per litre at press time!

➤ Spend some, save some

• **Share the ride:** Whether you go the informal car pool route or prefer to share the car but not the ride, your options have never been greater. A membership in a car-share company, such as Zipcar or Auto Share, will generally cost you \$20 to process your application, plus a \$500 deposit, say the folks at www.carsharing.ca. You can then pay-as-you-drive for anywhere from about \$3 to \$7 an hour. Insurance and gas costs are included. It's an ideal combination: the luxury of car ownership without the hassle!

Savings: more than \$7,000 per year for a car and over \$9,000 per year for a van.

• **Name that tune-up:** Keeping your car tuned can go a long way toward improving energy-efficiency. Consider

the following facts. Keeping tires properly inflated can improve mileage by more than three per cent. Using the recommended grade of motor oil improves mileage by one to two per cent. Keeping your engine tuned can improve mileage by about four per cent. Replacing air filters regularly can improve mileage by as much as 10 per cent.

Savings: about \$300 per year, depending on how poorly the car had been maintained prior to its green days.

➤ Worth the money

• **Say hi to a hybrid:** Hybrids cost more than their conventional counterparts. Depending on the model you purchase, that difference can range from a few thousand dollars to more than \$10,000 (the federal government offers rebates; www.tc.gc.ca/programs/environment/ecotransport/ecoauto.htm). However, fuel savings can be significant (again, depends on the model) and reduced greenhouse gas emissions is also a big motivator. To find out costs and savings for the hybrids available, visit www.hybridexperience.ca/Hybrid_Savings_Calculator.htm.

Savings: cleaner air and fewer greenhouse gas emissions.

TOTAL SAVINGS: \$11,174

Leslie Garrett is the author of *The Virtuous Consumer: Your Essential Shopping Guide for a Better, Kinder, Healthier World* (New World Library, 2007). Visit her website at www.virtuousconsumer.com.