



## COLBURN GROUP INSURANCE

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# Green Up Your Life!

*Tips to conserve the environment*

It's time to **GO GREEN** to help the environment. By making some simple behavior modifications, you can drastically cut down on waste and conserve energy.

### Why is going green important?

Whether good or bad, everything we do every day has an impact on the planet. Excessive amounts of carbon dioxide pumped into the atmosphere from human-related activities causes the surface temperature of the Earth to rise unnaturally, which as a result, increases global warming effects.

Many of the consequences of global warming are being seen and experienced now. They include an increase in drought and wildfires, more intense rainstorms, more powerful and dangerous hurricanes, melting glaciers and a rise in sea level, an increase in deadly heat waves and the spread of diseases, and species dying off.

### What can you do to help?

By making simple changes in your life, you can reduce your daily impact on the environment.



#### At home:

■ Take advantage of curbside recycling pickups in your community. Set out glass, plastic, paper, cardboard and aluminum to be recycled versus throwing it away.



By 2005, Americans who took advantage of curbside recycling programs saved an equivalent of the amount of energy used by nine million households.

■ Bring a cotton tote while shopping instead of using a plastic bag to take items home with you.

In the U.S., petroleum-based plastic bags consume about 12 million barrels of oil annually, and many are not recycled, meaning that they end up in trees and waterways where animals mistake them for food.

■ Turn off lights if you plan to leave a room for more than 15 minutes.



■ Buy Energy Star-rated appliances, light fixtures and light bulbs, which use two-thirds less energy than normal lighting.

■ Flush efficiently

Flushing makes up 30 percent of a household's water use (about three to six gallons per flush). Placing a brick in your toilet tank will help to conserve the amount of water used during each flush.

■ Turn off the water when brushing your teeth, washing your face or taking a shower. Turn it back on only to rinse.

■ Invest in water-saving appliances and low-flow faucets.

The U.S. would save 3 trillion gallons of water along with \$18 billion, if every household invested in water-saving appliances.

■ Request that your bills be sent via email and pay them online.

- Eat seasonal, local, and organic foods.

Buying local means supporting the local economy and reducing the greenhouse gas emissions required to get food from its origin to your plate. Buying fresh food means reducing packaging and energy used for processing. Choosing organic foods means helping promote organic agriculture and responsible land use.

- Use nontoxic cleaning products and biodegradable soaps.

- Turn down your thermostat 2 degrees in the winter and up 2 degrees in the summer.



#### At work:

U.S. businesses throw away enough office paper each year to build a 12-foot high wall from New York to San Francisco!

- Avoid printing documents that can be saved on your hard drive for later use. Start an electronic storage system instead of using a filing cabinet.

- Create hard copies only when necessary.

Offices use nearly 1.5 pounds of paper per person, per day! You can cut this number by using less paper and reusing paper where appropriate.

- Use a routing label on the first page of your fax instead of an entire cover sheet.

- Set your computer to "go to sleep" when you are not using it.

- Set up a recycling program for your business. Collect paper, cardboard, aluminum cans and plastic bottles for recycle.



- Recycle your ink and toner cartridges when they are empty or simply have them refilled.

- Send e-mails versus sending letters by snail mail.

- Use less staples.

If every office worker used one less staple a day, we would save 120 tons of steel each year.



#### In the car:

Imagine, 2.9 billion gallons of gasoline "down the drain" every day, while we are stuck in traffic.

- Avoid sudden starts and stops and drive the speed limit.

- Use E85 ethanol gas if your vehicle allows for it.

Besides reducing a vehicle's dependence on non-renewable resources, E85 also reduces its emissions. Vehicle emissions can be reduced by as much as 70% when compared to gasoline.

- Buy an electric car or hybrid vehicle.

- Only use "cruise control" on the open highway. In heavy traffic, it simply wastes gas.

- Lighten the load: 1% of fuel efficiency is lost for every 50 pounds of extra weight in your trunk.

#### Even insurance companies are getting involved.

Many insurance companies are now offering green upgrade endorsements on their homeowners policies. A green upgrade endorsement covers some of the costs to rebuild or restore your home with materials and items that are energy efficient, using less water and/or natural resources. This can include upgrading your appliances to Energy Star appliances; installing energy efficient lighting and heating and cooling systems; using energy efficient building materials such as wood from certified sustainable managed forests, countertops made of highly recycled contents, and interior flooring made from bamboo or cork instead of traditional wood. You can also choose to have a LEED (Leadership in Energy and Environmental Design certified) architect design your home to be more energy efficient.

Please call your insurance representative at Colburn Group today to find out if your insurance company offers a green upgrade endorsement.