

Bank On It: Daily Savings for Greener Purchases by P.W. McRandle

Living on a budget can make you wonder how you'd ever afford getting a new green washing machine, organic cotton shirt or even at times a compact fluorescent bulb. Everything costs money and many an eco-friendly product comes at a premium. Rumored savings from living green, however, can seem just that as you wander down the aisles of Whole Foods, enviously eyeing imported cheese and organic beef. In my own case, for some time I've wanted a ceiling fan to deal with global warming at the scale of my apartment. And when I looked at my own buying habits, adding up where I might save a little cash, I found some good choices that didn't compromise my green values.

Food

Starting with cereal, I can devour a box a week pretty easily, with all the waste packaging that entails (and my Wheaties aren't even organic). Time to buy in bulk and bring my own bag for a weekly savings of \$2.13 or \$110.76 over the course of a year. Pretty good. I like blueberries on my cereal, but if I buy them out of season I end up paying \$3 more per tub—so I'll be buying seasonal fruits from here on out to avoid the premium.

I eat a lot of peanut butter as well and here I always go organic—but if I use the store grinder rather than buy it in cans, I save \$1.50 every other week for annual savings of \$39. I took the reverse path with my staple onions. Although I believe in supporting organic farmers, knowing that conventional onions have low pesticide residues and cost \$1.30 less per pound, I figured I'd take those savings for an extra \$67.60 each year.

By contrast, buying organic, fair trade, bird-friendly coffee in preference to conventional helps small farmers, maintains forest canopy for tropical birds and protects workers from pesticide exposures. I wind up paying \$1.75 daily for a medium-sized conventional coffee. If I brew my own triple-certified cup, like Tradewinds Eco-Friendly Blend (\$9.75/lb.; www.tradewindscoffee.com) on weekdays, I'll save a whopping \$405.60 every year.

Paper Products

With spilled coffee, bathroom visits and the demands of journalism, I waste more paper than I should. Doubtless there's a forest quaking with fear every time I reach for a paper towel. So looking to save a buck and a tree or two, I switched from Charmin toilet paper and Scott paper towels to Seventh Generation's non-chlorine bleached, 80 percent post-consumer waste (PCW) alternatives, which have the highest PCW percentage of any recycled-paper product on the market. While the Seventh Gen toilet paper (\$3.99/4 rolls; www.drugstore.com) ended up costing me \$.40 more than Charmin's, their paper towels (\$1.99/roll; www.drugstore.com) saved me \$1 over Scotts, and I got 28 more towels with the natural brand. My total savings? \$31.20 per year, and a few more trees in the forest.

When it comes to office paper, I already buy Domtar EarthChoice Forest Stewardship Council-certified paper, but by printing on both sides I can halve my consumption. A 10-ream case sells for \$34.99 (www.officedepot.com/buygreen). At \$3.49 per ream, I save \$20.94 a year.

Cleaning

Why use a product like Windex Vinegar Multisurface liquid at \$3.99 a bottle, when you can mix water and real white vinegar at \$.99/pint for an annual savings of about \$36 dollars? Even if I went for organic distilled white vinegar (\$2.40/pint), I'd still save \$19 each year. And vinegar, along with baking soda and hydrogen peroxide can replace many other products such as floor cleaner, window cleaner, etc.

The story is different for laundry soap. Here, I figured I should switch from liquid Tide to dry eco-friendly laundry soap (again Seventh Generation—we receive no commission for mentioning their products). This makes for better transportation, since there's no point moving around water when the powder will mix with water anyway. And in conventional detergents there are concerns about nonylphenols (see "Virtuous Cycles"). Unfortunately, I only wound up saving a penny per load. But at least I had a lighter detergent.

So my total savings thus far are \$712 annually, but there's more to save yet.

Transportation

Even if your job is too far to walk to, stepping out of your car can trim your expenses (as well as your waistline). The average U.S. commute is 12 miles. For a car getting 20 miles per gallon and with mean US price for gas now at \$2.88 per gallon, that results in \$857.09 annually in fuel expenses alone. Public transportation isn't free, but the typical commuter would find it cheaper than driving, provided the fare costs less than \$1.73 per ride (and this isn't including parking fees and upkeep costs for your car due to the wear and tear of the commute).

However, riding a bike makes for an even more penny-saving, eco-friendly commute. Doing so one day per week would cut \$184.08 from annual commuting costs.

Energy

Three simple ways to save energy are to line dry clothes, turn your thermostat down and shave some time off your shower. The average household could save itself \$54.87 annually by hanging out half its loads to dry. That's not bad, but you can save even more by turning down the thermostat. For every degree Fahrenheit between 70 and 60 you turn lower the temperature, you'll save 5 percent on your heating bill. In New York, this would have worked out to a savings of \$136.51 for natural gas during the last heating season, assuming the thermostat was set at 68 degrees. As for the shower, getting out two minutes earlier can save you \$32 a year.

The Sum Total

If I took all of these steps, I'd rake in \$1,120 every year. The ceiling fan will hardly put a dent in this. A Westinghouse Silverdale ES costs \$199 (www.westinghouseceilingfans.com, 800-999-2226), while the Hunter Sonora is \$132 and up (www.hunterfan.com, 888-830-1326). But I need an efficient washing machine, so I might invest in an Energy Star rated machine such as the Whirlpool's LHW0050 (\$799, www.whirlpool.com, 866-698-2538). Now the only question is making sure I don't fritter away those savings on incidentals.