



# Protecting Our Environment

## Precycling Saves You Money While Helping The Environment



(NAPSA)—Recycling keeps trash out of the landfills by reusing the waste for another purpose. Recycling stops waste before it happens. By implementing a few of these easy precycling tips, not only will you produce less waste, you can spend significantly less money.

1. Sign up with your bank to receive financial statements online. You may save a few trees and you can keep a closer watch on your account balance, preventing overdraft charges. Your bank will keep your canceled checks and past statements online to view at any time, so it will free up filing space at your house as well.

2. Many retail shops offer branded reusable mugs or sports bottles that are refillable at a discounted price after the initial purchase. For example, Starbucks offers a 10-cent discount to consumers who bring their own commuter mugs in for coffee. The company's Web site says that U.S. customers used commuter mugs more than 13 million times in 2005 for more than \$1 million in customer savings and immeasurable environmental savings from precycling (not using) the disposable cups.

3. Ask investment and mutual fund companies that send you annual reports and prospectuses to notify you when the reports are available online instead of sending paper copies in the mail. Not only are you saving volumes of paper, you are also saving the fuel that is burned delivering these reports to you via trucks and planes.

4. Use less bottled water. Try a water service or buy a filtration system or filtered pitcher for better tasting, cleaner water. Use refillable sports bottles to take on

the road or to sporting events. Almost 2 million tons of plastic are used each year for bottled water, not to mention the energy that is used to manufacture and ship this bottled water to market.

5. Use Direct Deposit for your paycheck and pay your bills through Direct Payment—automatic deduction from your bank account. The paper you will save is just the beginning. The government spent \$79 million in 2005 transporting checks from bank to bank. Much of this money was spent on fuel costs. Using these services will greatly decrease the amount of carbon dioxide released in the air from the fuel that is burned just moving checks across the country. Your long-term savings can be significant. First, you will save gas costs by not having to drive to the bank to deposit checks or to the post office to mail bills. Second, you will save close to \$100 per year on postage and check costs if you sign up for automatic payment of all your bills.

6. Reduce your use of paper and plastic bags. Use a reusable bag to carry your groceries home. Some grocery stores offer a small bag credit when you provide your own bag. If you use the store's bags, ask that the bags be filled to the top. Reuse the bags around the house for trash can liners and lunch bags. You can save 1,200 pounds of carbon dioxide if you cut down your garbage by 10 percent.

For more information on signing up for Direct Deposit or Direct Payment, visit [www.electronicpayments.org](http://www.electronicpayments.org). To calculate your personal impact on the environment, visit <http://www.climatecrisis.net/takeaction/carboncalculator>.