the co-operators®
A Better Place For You®

SUSTAINABILITY
Taking care of tomorrow — today

Sustainability at Home:

Decision making help for your everyday choices

"Each person, group, or organization working toward a different world may seem powerless and insignificant but all of them can add up to a force that can become irresistible."

- David Suzuki

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Taking Care of Tomorrow, Today: At Home

A sustainable community meets the needs of today without compromising its ability to meet the needs of tomorrow. Achieving this—while simple enough in theory—ultimately relies on the commitment of individuals to consider the impact of their choices on the world around us and to change their actions to reduce that impact.

A challenge of living sustainably is an individual's belief in their ability to make a difference. When we look at issues like climate change and economic disparity on a global scale, our daily choices can seem insignificant. However, each of Canada's 12 million households consumes water, energy, and food, and generates waste on a daily basis. If every one of them makes an effort to live more sustainably, imagine the impact!

There are opportunities to make changes in every kind of household, from the smallest apartment to the biggest of houses and everywhere in between. To help you live more sustainably, we have created this toolkit in partnership with The Natural Step Canada. It provides guidance for making decisions at home that consider sustainability at every step.

The Co-operators is committed to our vision of becoming a catalyst for a sustainable society and fulfilling our mission of providing financial security to Canadians and their communities. Inspired by our staff, agents, and the communities they serve, we are continually striving to make our operations, products, and services more sustainable. Sustainable solutions for our world are going to require the collective participation of us all—government, businesses, non-governmental organizations, community groups, and families—working together. This toolkit contains many ideas for you and your family to implement in your own home and share with your community. Together, we can make a real difference today that will make our world a better, healthier place for generations to come.

Kathy Bardswick, President and CEO, The Co-operators

The Invitation

Join a growing number of Canadians who are considering sustainability while making choices at home and at work. By making more sustainable choices, many Canadians are:

- Saving money through efficiency measures and smart investments
- Enjoying greater comfort and creating healthier, more efficient spaces
- Increasing the resale value of their homes
- Contributing to the protection of Canada's natural landscapes
- Helping to slow, reduce, or reverse the effects of climate change
- Creating healthy and resilient communities and neighbourhoods

We invite you to join us.

Welcome!

Our Collective Home

Whether we live in Moose Jaw or Montréal, and whether our community is rural or urban, large or small, we all share the same planet, our only home.

Every day, we are supported by systems that provide the food, water, and materials to keep us healthy. As a social species, we also create and maintain social ties and supports, which enable us to meet our needs. We all interact with these social and ecological systems every day—through the water we drink, the food we eat, and the people we are connected with.

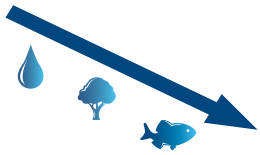
The choices that we make in our homes and communities shape our relationships with the systems around us. Through these relationships, we affect the health of our watersheds, our neighbourhoods, our food systems, our economy, and influence our possibilities for the future. Sustainability is about creating the future we want to live in. By making more sustainable choices, we contribute to healthy communities over the long term. Our day-to-day choices matter!

The Challenge

Sustainability is about making decisions today that do not compromise the opportunity for future generations to enjoy a rich quality of life. Every day, news headlines reveal ways we are already compromising these opportunities: stories about climate change, water scarcity, housing shortages, contaminated food, and air pollution. These stories are all part of a bigger picture that is unfolding: a result of choices individuals make at home and as part of a larger community.

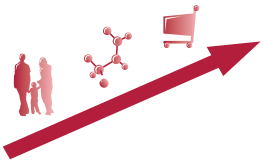
For example, in Canada we are **decreasing** our:

- Fish stocks and forests
- Clean, available freshwater
- Air quality
- Connection to the outdoors

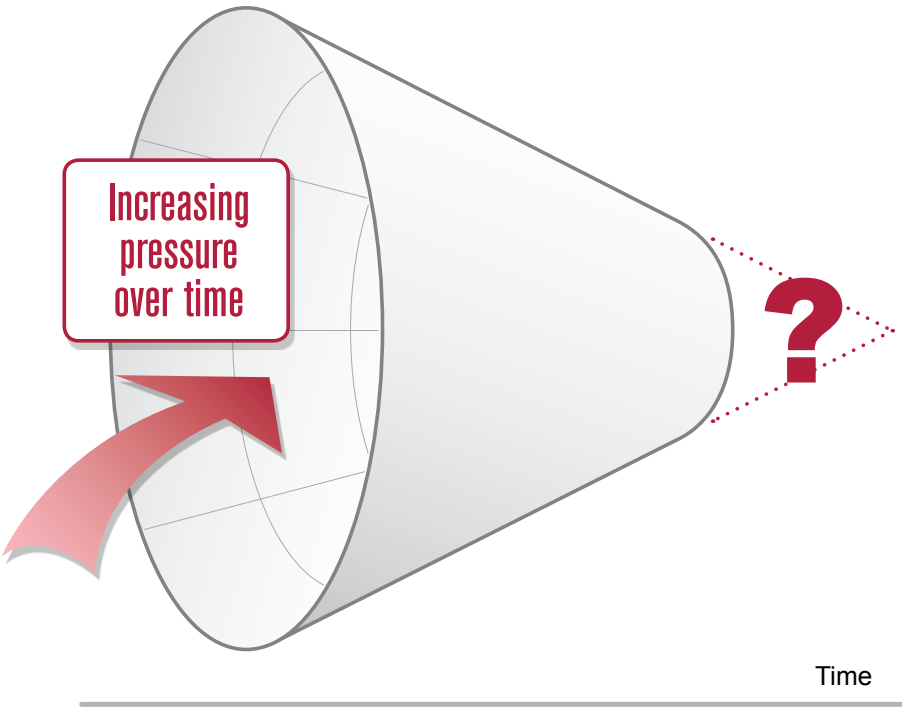


At the same time, we are **increasing** our:

- Water consumption
- Energy consumption
- Encroachment into natural and agricultural lands
- Demand for health care and other social services



We can visualize these challenges as society moving through a funnel.



The sides of the funnel represent increasing pressures on our global society from the growing demand for resources and ecosystem services (like water filtration, flood control, climate regulation, and soil stabilization), and the declining capacity of the Earth to provide these resources and services. The funnel effect also symbolizes the social tension resulting from inequality and human rights abuses, which cause increased demands on our social systems and decrease our capacity to respond to current challenges. These pressures are interconnected and are growing over time. Right now, the dominant drivers of economic growth in Canada contribute to the reduction or degradation of pure water, farmland, clean air, forests, and biodiversity available for present and future generations—the very systems that support our life. These challenges affect every Canadian and we are all part of this story as it unfolds.

Implementing sustainable solutions means acting in a way that supports the long-term health of the systems that support us—social, ecological, and economic. By considering the bigger picture, we can choose to maintain economic prosperity while nurturing the environment, our health, social cohesion, and cultural integrity.

We can help create this future together by the way we live today.

Four Root Causes

What makes our current society unsustainable? A group of international scientists asked themselves this question and identified four basic ways in which we compromise the ability of future generations to meet their needs. This is what they found:

1. **We dig stuff (like heavy metals and fossil fuels) out of the Earth's crust and allow it to build up faster than nature can cope with it.**

2. **We produce substances (like pesticides, fire retardants and other synthetic compounds) that break down slowly and allow them to build up faster than nature can cope with them.**

3. **We continuously damage natural systems and the free services they provide (like climate regulation and water filtration) by physical means (like overharvesting resources and paving over wetlands).**

And…

4. **We live in—and create—societies in which many people cannot meet their basic needs (like access to safe housing and affordable, healthy food).**

For more information on the four root causes and the science behind them, please visit: www.thenaturalstep.org/en/canada/our-approach.

Seeing Your Home as a System

A system is a set of parts forming a complex whole. For example, your body is a very sophisticated system of interconnected parts. Your heart pumps blood around your body, exchanging oxygen for carbon dioxide with your lungs; your nerves run throughout your body, enabling you to sense heat and cold, and feel textures, pain, and pleasure; and so on. Each part of your body plays an essential role in keeping you healthy.

Now think of your home as a system with interconnected parts:

- Building frame, systems, and components (i.e., walls, furnace, and windows)
- Inputs (i.e., energy, water, and furniture)
- Outputs (i.e., waste, heat, gases, and sewage)
- Activity inside the home (i.e., heating, cooking, eating and sleeping)

While making decisions, it can be helpful to think of your home as a system. Each part of this system affects the other parts. For example, the insulation in the envelope of your home affects the inputs (i.e., energy) and outputs (i.e., heat, gases). The activity inside your home—for example, the meals you choose to prepare—also affects the inputs and outputs. Considering the relationships between your everyday decisions and the root causes of un-sustainability can also help.

Everyday Decisions. The icons above represent the types of decisions we make at home daily. Let's look at how they relate to the root causes of un-sustainability and at our opportunities to make more sustainable decisions in each area. The "save money" icon points out opportunities to save money as you take steps toward sustainability in your home.

Utilities

Utilities are basic services such as water, electricity and natural gas, or anything that fuels, heats, or cools your home.

Relationship to the root causes: Production of utilities often contributes to burning **materials we dig out of the Earth** (for example, by using natural gas to heat homes and generate electricity) and allowing the by-products to build up faster than nature can cope with them (for example, rising CO_2 levels in the atmosphere). Also, the source of materials and fuels for our utilities can involve activities that lead to **physically damaging natural systems**. These are two of the root causes of un-sustainability.

Opportunity: **Use less** and **make different choices**. Simple conservation methods and devices can help you save money. Investing in the energy- and water-efficiency of your home has high returns. You can build upon these energy-efficiency measures by switching to more sustainable utility sources as they become available.

Ask yourself:

Can I reduce my use of this utility? When you conserve the amount of water, gas, or electricity you use, you reduce the impacts associated with its production and delivery. For example, burning less fossil fuel will introduce fewer poisonous compounds into the environment and harmful particulates into the air. By installing a rain barrel to collect water from your roof and using it to water your garden and lawn, you reduce the fossil fuels needed to treat water to a drinking standard.

Can I increase my efficiency? There are many options to help you make better use of the utilities that you do use. This can range from simple, inexpensive devices such as faucet aerators, low-flow showerheads, and draft-proofing your windows and doors, to larger investments like increasing the insulation of your home to reduce the amount of energy you need to heat and cool it.

Where do my water and energy come from? It's worth investigating the sources of your utilities. These vary depending on where you live, so check with your local providers.

Can I get this service in a more sustainable way? Some of the services associated with utilities—particularly electricity—can be supplied from renewable sources such as solar, geothermal, or wind. Bullfrog Power, for example, provides these services in various parts of the country: http://www.bullfrogpower.com/home/home.cfm.

Look for or create: A renewable energy co-op in your community. People in many communities across the country are organizing themselves to create renewable sources of energy in the places they live.

Transportation

Transportation: Includes all of the ways you move yourself and your goods from place to place. It could be driving, walking, cycling, and taking transit, train, boat, or plane. In thinking about transportation, consider the location of your home in relation to the activities you do and the services you need—all of which are important to your quality of life.

Relationship to the root causes: Many modes of transportation depend on the burning of fossil fuels, meaning that our mobility is creating a build up of **materials we dig from the Earth's crust** in natural systems. Our impact is magnified by the continual build-up of **synthetic compounds that break down slowly**, like sulphur dioxide and nitrous oxides, which are also created when we burn gas in our vehicles. Many of our current transportation choices directly and indirectly harm natural systems and human health.

Opportunity: **Reduce** your dependence on fossil fuels for transportation and seek out alternative, more sustainable options.

Ask yourself:

Can I stay close to home? Can you find the goods you need nearby? Visit your local businesses to see what's available. What you need is probably closer than you think. Plan your journeys with efficiency in mind and make one trip instead of several. You'll not only save money, but precious time, too!

Do I have to drive? If you live in the city, give yourself time to walk, bike, and check out your local transit schedule. It will save you the worry about where to park and save you money, too. If you have to drive, carpool. More people per litre of gas burned means greater efficiency for you and fewer harmful emissions. You can also enjoy the carpool lane to save time on your commute!

Is there a more sustainable way for me to get there? If you are highly dependent on driving to get around, can you find a more sustainable fuel option? Many vehicles can be converted to run on biodiesel—consider investigating this option where you live.

Do I really need to go? Sounds obvious, but it's a question worth asking. We're used to hopping in our cars and going somewhere at the drop of a hat. Next time, before you slide the keys into the ignition, consider if you need to go at all.

Look for or create: Car co-op and car share options, sustainable sources of biofuels, carpools, services close to your home, and cycling and public transit routes that meet your needs.

Shopping

Shopping refers to anything we buy, from food to furniture to toothpaste.

Relationship to the root causes: Much of what we buy is made from **mined materials and synthetic compounds that break down slowly**, many of which may be transported long distances by the burning of fossil fuels. All of these can build up in natural systems **faster than nature can cope**. In addition to the resources needed to make, transport, and dispose of goods, the manufacturing of some things we buy contributes to working conditions and wages that make it **difficult for people to meet their basic needs**.

Opportunity: Choose what you buy carefully. Reading labels and asking questions will help you vote with your dollar, reduce your environmental footprint, and support worker's rights at home and abroad. Buying less can also help you keep your home clean, organized, and liveable.

Ask yourself:

Do I really need it and/or does it really need to be new? An obvious question that is not asked often enough! The most sustainable choice is buying only what you need. If you do need it, consider renting, sharing, or borrowing instead.

Where and how was it produced? Look for a label (e.g., certification), a tag, or ask the retailer or manufacturer. Support your local economy when possible; it reduces transport fuel and supports a vibrant local community.

Is it durable? Knowing about the materials and their lifespan is key. How long will this product be useful to you? Is it easily repaired? You can save both money and resources over the long term by investing in high-quality items that will last you a long time.

What am I supporting by making this purchase? Every time we use our wallets, we are voting with our dollar. Does this company share your values? Have they made a commitment to being more sustainable? If you don't know, do some research to find out.

What can I do with it when it's no longer needed? Some companies practice cradle-to-cradle design, taking the whole lifecycle of the product into consideration and alleviating the stress on our landfills. If they don't, ask yourself: How can this product be safely reused, recycled, composted, or disposed of? Does the company or manufacturer supply replacement parts and/or a recycling or take-back program? For example, there are mattress and fridge buy-back programs.

Look for: Re-useable/durable/compostable items, companies that provide information about the life-cycle of their products and information about how to deal with them at the end of their useable lifetime.

Waste

Waste is everything you throw away. It can come from things you buy (i.e., shopping), from inefficiencies in how we use our utilities (i.e., heat loss through cracks in your home), and from emissions produced from getting around (i.e., transportation).

Relationship to the root causes: Landfills are being filled up and more space is needed to handle our waste. This contributes to a root cause of un-sustainability because **natural systems are damaged** when we create new landfills, because the waste often contains **substances that build up in nature** and we need more and more **space to handle our landfill waste**.

Opportunity: There is no such thing as waste in natural systems. Mimicking nature as much as possible can show us how to reduce the amount of waste we create. Reducing our overall consumption is an important first step, and we can reuse, reclaim, or repurpose items before we even get to recycling.

Ask yourself:

Can I reuse or repair this? Save money by reusing what you already own. Can you repair what you already have and stop something from entering the waste stream?
Is my trash someone else's treasure? Bartering, swapping, and traditional garage sales are an easy place to start. You can also drop off items at a thrift store, donate to local charities, or access a host of online swap and sell communities, as well as some that help you give stuff away for free.
Can I recycle this? From cell phones to batteries to paint cans, many goods can be recycled. If you can't repair, reuse, or sell something, it's likely recyclable. Find the closest depot or drop-off centre. Also, look to see if the product or packaging is recyclable or made of recycled materials before you buy. Check with your municipality for more information on recycling programs available in your community.
Can I avoid producing this waste? Sometimes, the waste we produce was never even useful for us in the first place (e.g., excessive packaging on something we buy). Can you purchase the same item without the packaging? For example, glass milk bottles are refillable and re-usable, and, by shopping for bulk food, we can purchase food without any packaging.
Do I have to throw this out? Composting is a perfect example of how to keep organics out of the traditional waste stream. Whether you have a big yard or a small apartment, everyone can compost. Diverting organics from the landfill reduces greenhouse gas emissions associated with decomposing waste and turns kitchen waste into high quality soil your plants will love!
Look for or create: 'Free stores,' clothing exchanges, 'Freecycle' web sites, take-back programs, recycling programs, and composting workshops.

Health

Health refers to the mental, physical, emotional, and spiritual well-being of yourself, your family, your neighbours, and your community. Increasingly, people understand that the health of our environment and our personal health are linked.

Relationship to the root causes: When the balance of the Earth's systems is compromised, your own well-being is affected. Many of the **synthetic chemicals** that our society produces (such as fire retardants and heat stabilizers), or **materials that are mined from the Earth's crust** (such as mercury), have impacts on human health. Your health and well-being also depend on **meeting your basic needs**—and health is enhanced by feeling safe, valued, and connected to your community.

Opportunity: Choose products and foods that are healthy for you and the planet. Consider the health and well-being of others as well. By giving back to your community, you can help create a vibrant and flourishing neighbourhood that everyone can enjoy!

Ask yourself:

How does this affect my health? Many products on the market today contain chemicals that are either harmful to human health or have never been tested for human safety. Become a savvy label reader and choose safer, non-toxic alternatives. You may even consider simple, safe, and cost-effective ways to make your own home cleaning solutions.

How healthy and comfortable is my home? Maintaining a healthy home means looking at how each part affects the whole. For example, ventilate your home to maximize air flow and control humidity, and reduce exposure to toxins or allergens, such as mould.

Look for: Ways to maintain a healthy lifestyle for yourself and your family. Your health and well-being support healthy and happy communities!

Participation

Participation is your involvement in the community. It could be with your neighbours, co-workers, community groups, or even reaching out to a local politician.

Relationship to the root causes: Building strong communities and sharing our knowledge with others is important. By participating in our communities, we both **meet our *own* needs and support others to meet *their* needs**. Together, we can better understand and deal with all of the root causes of un-sustainability.

Opportunity: There are infinite ways of getting involved in your community. Start with a small group of friends around the kitchen table. Or, go big and organize a community-wide event. Either way, building a strong social fabric benefits the whole community, including you.

Ask yourself:

Who needs to know about this? If you're facing a challenge, chances are someone else you know is too. Start with a group you feel comfortable with: your sports club, local businesses, or a few neighbours. Share your successes and discoveries along your sustainability journey and bring your message of hope, inspiration, and urgency to people around you. Start with the most approachable people you know and work toward the most influential.
How can I share? Connecting with members of your community can be fulfilling and fun! How you choose to get involved depends entirely on you. Think about your skills and passions, be they public speaking, writing, working with your hands, making music, and so on. How can you incorporate that activity into a way of giving back to the community?
Look for: People and groups within your community who share your passions. Who is already working toward sustainability where you live? What can you learn from each other?

Whole Home

Take a big picture approach to choose the actions that will work for you and your family. Take the time to think through where you want to go and where you are today. Use this insight to help you choose smart actions and investments that move you toward your sustainability goals.

Decide on direction:

What's important to you and your family? Take an inventory of what you value. What matters most for your overall happiness and well-being over the long term?

What are your sustainability goals? Imagine living a fulfilling life without contributing to the four root causes of un-sustainability (page 10). What does this look like? Describe a desirable and sustainable household. Create some big goals with respect to sustainability. Though they are aspirational goals for the future, express them in the present tense, as if you have achieved them. Some examples could be: we are carbon neutral; we produce no waste; or all of our purchases support fair wages and working conditions. Choose goals that inspire you.

Take stock:

Where are you today? Where do you want to go?

Look at your values and your sustainability goals. Where do you stand today in relation to them? How is your home currently contributing to un-sustainability? Take a look at your household activities through the lens of the root causes of un-sustainability. Don't worry if you come up with more questions than answers.

First steps:

Chances are, by setting some goals and taking stock of where you are today, you will have some ideas for action.

You're not alone! The rest of this guidebook is full of ideas, examples, and stories from others who are making similar choices. Here are some questions that can help you identify where to start:

- Does the action move us in the direction of our sustainability goals? Is it in alignment with what we value?
- Does the action set the stage for future progress toward our goals?
- Does the action provide a return on investment (i.e., help you save money by being more efficient)?

Looking for ideas and examples? *Let's take a walk through the rooms of your home, see what you're already doing, and identify some next steps for you and your family.*

Kitchen

How and where was this item produced?

Fresh is best. Join a food co-op in your neighbourhood that supplies locally-grown produce and sustainably-raised meat, dairy and poultry. Eating foods that are in season guarantees they're packed with flavour and, because they're picked at their peak, are high in vitamins and minerals. Buying locally-produced seasonal foods is good for local economies. It also cuts down on excess packaging, fossil fuel use for transport, and you'll know where it came from.

Success story

Potluck Café & Catering is a Social Enterprise in Vancouver whose vision is "to improve the quality of life and economic vitality in the Downtown Eastside community by providing training opportunities and permanent, stable jobs and accessible, nutritious meals to its residents".

Potluck serves 30,000 free nutritious meals annually to low-income residents living with mental and health challenges and addictions. It also provides employment to area residents through their café and corporate catering business.

Potluck is continuously looking for ways to reduce the organization's ecological footprint. They created a Sustainability Policy several years ago as part of their Green Table Network membership and have taken steps to further reduce their environmental impact. Some of these measures include installing a low temperature commercial dishwasher; using recycled and biodegradable garbage bags, disposable cutlery and paper serving supplies plus composting all of their organic kitchen waste.

Today, Potluck Café & Catering is proving that implementing sustainability principles can have strong payoffs- socially, environmentally, and financially.

With hundreds of customers per year, the organization generates $1M to $1.5M in annual revenues to support its community programs. Its sales growth can be attributed in part to its progressive social and environmental sustainability practices which are important to many of the customers it serves through its corporate catering business.

Potluck Café & Catering shows that sustainability makes business sense!

Check out your local food scene.

There are farmers' markets all over the country, many running year-round, from Toronto to Whitehorse! They vary in size and style because they represent the uniqueness of each community. Discover the local food scene and meet some of the folks who grow your food.

Can I reduce my use of this utility?

Ice cold. Set your refrigerator and freezer to the most efficient temperatures: from 2°C to 3°C (35°F to 37°F) for your refrigeration and -15°C (5°F) for your freezer. Maintain stand-alone freezers at -18°C (0°F). You can use a thermometer to check temperatures and adjust settings as needed. Also, vacuum the cooling coils at the back of your older refrigerator regularly for improved performance.

Load it up. Run your dishwasher only when it's full. Let dishes air-dry or use the economy setting. And don't waste water by pre-washing or rinsing; most dishwashers are up for the challenge.

Be an Energy Star. Look for the ENERGY STAR symbol (on products from dishwashers to furnaces). These products must meet or exceed technical specifications that ensure they are among the most energy-efficient on the market. www.oee.nrcan.gc.ca/energystar

How will this affect my health?

Sticky business. The toxic particles and gases emitted from conventional stovetop cookware made of Teflon and other non-stick coatings can stay in the body forever. Applied to everything from pizza boxes to microwave popcorn bags, exposure to these dangerous toxins should be avoided altogether. Use cookware and bakeware made of stainless steel, glass, or cast-iron.

Is there a better way to dispose of my waste?

Black Gold. Your garbage is about 40 percent organic waste. Composting keeps all that waste out of the landfill. Don't use a garburator. They send food waste down the drain, which can overload sewage and septic systems with too much organic matter. Plus, it's a waste of drinking water and energy.

Bag it. Choose reusable shopping bags to cut down on the use of petroleum-based plastic bags. Keep spare reusable bags in the car and one at the office. Go bagless at home and line only one trash bin with a compostable or biodegradable bag. And don't forget to wash your cloth bags.

Buy bulk. It's cheaper and uses less packaging. You can even keep reusing the same plastic bag and twist tie with the code and product name already printed!

The tap is where it's at. Avoid bottled water to reduce your exposure to chemicals that leach out of plastic bottles. You will also help keep plastics out of the landfill and save money. Tap water in Canada is subject to higher health standards than bottled water. If you don't like the taste of your tap water, try a filter on your tap instead. See Toxic Free Canada's new campaign to get Canadians off single-use bottled water – www.toxicfreecanada.ca/campaign.asp?c=11

Living and Dining Rooms

Can I reduce my use of this utility?

Phantom power… scary. Your electronics, including your TV, laptop, and cell phone charger, use power—even when you turn them off! Unplug and you will save energy and money. Use power bars, where possible, because you'll only need to flip a single switch!

Screensavers do not save energy. In fact, they consume almost as much energy as a computer in use (most power consumption comes from the monitor). Turn off your computer monitor to save energy and money.

How will this affect my health?

Bust that dust. Most electronics contain harmful flame retardants or PBDEs. Toxic dust is then sloughed off from your electronics, like the TV, making its way into the air you breathe. Dust regularly with a damp cloth. When making a new purchase, buy from companies who no longer use PBDEs. Greenpeace has created an online guide to greener electronics – www.greenpeace.org/international/campaigns/toxics/electronics.

Play it safe. Toy recalls have you worried? Check out HealthyToys.org. They are the Consumer Guide to toxic chemicals in toys. The web site ranks toys and lists chemicals of concern. They regularly test plastic and wood toys for lead, polyvinyl chloride (PVC), and other harmful chemicals. Choose toys made of natural materials like wood or organic cotton or wool.

Check out the re-use and recycling infrastructure in your community.

Some communities have a ‘free store’ at the dump and many larger cities have online platforms like Kijiji, Craigslist, Freecycle, and Swapsity to connect unwanted items with people who can use them. By discovering how to re-use, share, and trade in your community, less goes to the landfill, and you save money.

How and where was this item produced?

Magic carpets. Before you buy a new area rug, find out where it was made. Ask the retailer under what conditions your carpets were produced, and consider buying floor-coverings from vendors that can prove safe and equitable working conditions for their workers.

Can I recycle this?

Close the loop. Electronics contain dangerous materials such as lead and mercury. Recycle your old TVs, computer monitors, and cell phones to keep hazardous compounds and chemicals out of the landfill and, ultimately, your groundwater. Many provinces/territories and regions offer electronics recycling programs. You can also visit http://earth911.com/ and enter your postal code or try http://www.call2recycle.org/.

Did you know?

Electronic waste is the source of 70 percent of heavy metals—including lead, arsenic, copper, and nickel—found in our nation’s landfills. If you must upgrade your cell phone, ask your service provider about how you can properly dispose of your old phone. Better yet, slow down the rate at which you cycle through electronic equipment. It all goes somewhere and the recycling process is far from perfect.

Bedroom

How and where was this item produced?

Go organic. Choose organic cotton bedding and clothing. Conventional cotton uses about 25 percent of the world's insecticides and more than 10 percent of the pesticides. Many farmers who work on cotton plantations in the developing world face health risks associated with exposure to agrochemicals.

How can I share?

Swap it up. If you're weary of your garments, call some friends and organize a clothing swap. Your old is their new. If you haven't already, try out consignment, vintage, and thrift store shopping. You'll develop a keen eye for what looks good on you and find some amazing one-of-a-kind outfits.

Good as new. Canadians throw away an average of about 7 kg (15 lbs) of textile waste (e.g., clothes, bedding) annually. Remember those pants that popped a button? That shirt with the stain? Fix them up and you'll have a whole new wardrobe you probably forgot about.

Check out the life cycle and health impacts of the items in your home.

Toxic Free Canada's Cancer Smart Consumer 3.0: The Guide: www.leas.ca/CancerSmart-Consumer-Guide.htm.

Read *Slow Death by Rubber Duck* by Rick Smith and Bruce Lourie for more information on toxins in the home.

Can I be more efficient in the way I use my utilities?

Sweet dreams. Before bed, turn down your thermostat to about 15°C (59°F) in the winter. The same rule can apply when you leave the house. You will save 10 to 15% on your total energy bill.

How will this affect my health?

Sleep easy. Most mattresses are made of synthetic materials originating from petrochemical derivatives called flexible polyurethane foam. Some mattresses will also contain flame retardants (PBDEs) to mute the foam's high flammability. Mattresses made in Canada will generally not contain these flame retardants, but it's best to ask. Also, avoid purchasing permanent press or wrinkle-free sheets, clothing, and curtains; they will likely contain resins with formaldehyde, a cancer-causing volatile organic compound (VOC).

Did you know?

"In Canada, there are over 23,000 chemicals registered for production and use, and the majority have not been tested for their impacts on human health, wildlife, or the environment. Even chemicals that are known to cause cancer and other health problems are permitted for use by industry and consumer products. Each year, an increasing volume of toxic chemicals is released into the Canadian environment." –Toxic Nation

Bathroom

How and where was this item produced?

Keep more trees in the forest. Choose 'post-consumer waste' (PCW) recycled toilet and tissue paper. Trees logged in Canada's forests are pulped and turned into disposable products such as toilet tissue, paper towels, junk mail, and catalogues. Recycled paper promotes energy conservation by reusing resources that have already been extracted. PCW content can vary from 10 to 100%, so read labels and choose the highest percentage. Also, look for products that have been processed chlorine free.

Can I be more efficient in the way I use my utilities?

Stem the flow. Install low-flow toilets and faucets. A faucet aerator alone can save up to 10 litres of water per minute. Water-efficient showerheads conserve energy without changing water pressure. During a 6-minute shower you could save as much as 108 litres of water. The amount of energy required to treat, deliver, and then re-treat (as sewage) one cubic metre of your toilet water produces one kilogram of carbon dioxide. A low-flow toilet will reduce the amount of water you use and greenhouse gas emissions.

Can I reduce my use of this utility?

Wrap it up. Save money by insulating your hot water tank and set the thermostat lower. Every 5.5°C reduction saves significantly on your water heating costs.

How healthy and comfortable is my home?

Scrub it up. You can effectively clean your bathroom with vinegar and baking soda as a healthy alternative to chemical cleaners. They even tackle mould and mildew. For stubborn stains in tile and grout, spray hydrogen peroxide, leave on for a few hours, and wipe clean.

Check out your community's sewage treatment facilities.

This is where everything that goes down your drain ends up. You may be surprised by what is, and isn't, removed from the water, and what ends up in our rivers and lakes (and ultimately our drinking water) as a result. All water is connected, and understanding the systems that treat our water can help us to make wiser choices about what goes down our drains and storm sewers. Never flush hair, food, or garbage down the toilet!

How does this affect my health?

Go natural. Avoid beauty products with the dirty dozen toxic ingredients http://www.davidsuzuki.org/publications/resources/2010/sustainable-shoppers-guide-to-the-dirty-dozen-ingredients-to-avoid-in-your-cosme/index.php. Each day, we smear and spray ourselves with personal care concoctions that contain potentially harmful chemicals, some of which have been linked to cancer, birth defects, learning disabilities, and other major health problems. Lighten up your toxic load and find the best brands at Environmental Working Group's Safe Cosmetics web site: www.safecosmetics.org. For a brief overview, check out their shopper's guide to safe cosmetics: http://www.ewg.org/files/EWG_cosmeticsguide.pdf

Is there a better way to dispose of my waste?

Safe disposal. Unused or expired prescription medication that gets flushed down the toilet will eventually find its way into streams and rivers, the source of our drinking water. Instead, take old medications (even those for your pet) back to your local pharmacy for safe disposal. Not only are you eliminating the risk of an accidental poisoning in your home, but you are also playing a role in keeping our oceans and landfills free of pollution.

Did you know?

The average person uses 9-12 personal care products each day. This translates into about 126 different chemical compounds, which are barely regulated. As a mostly self-regulated industry, the companies, not Health Canada, perform the health and safety testing before products hit the shelves.

Laundry Room

Can I reduce my use of this utility?

Tow the line. An electric clothes-dryer can generate more than six pounds of greenhouse gases with every load; a clothesline generates zero. Hang-drying indoors or outdoors helps clothes last longer and smell better (sunshine is also a natural anti-bacterial and kills dust mites). It can save the average household about $100 per year in energy costs.

How healthy and comfortable is my home?

Keep water out. More than half of all basements suffer from moisture issues, which can lead to mould growth. Find out if moisture is forming as a result of condensation or seepage. Most problems can be addressed by making sure water—both snow and rain—drains away from the home. Canada Mortgage and Housing Corporation (CMHC) provides useful information about humidity and moisture problems and outlines a number of solutions to ensure healthy humidity levels in the home: http://www.cmhc-schl.gc.ca/en/co/maho/index.cfm.

Check out your community's water source.

If you live in a rural area, you likely have a sense of where this is (you may even maintain your own well). But if you live in a city, it's possible that you've never given this much thought. We all need water every day, and connecting with your local water source will give you a greater appreciation for what so many of us take for granted: clean, available freshwater.

How does this affect my health?

Clean yet green. Conventional laundry detergents are full of ingredients like petrochemicals, powdered enzymes, optical brighteners, synthetic dyes, and fragrance. Look for biodegradable, fragrance-free, and non-toxic detergents that clearly list all ingredients, and use chlorine-free bleach. Baking soda added to the wash boosts whites and white vinegar added to the rinse cycle acts as a great fabric softener.

Can I be more efficient in the way I use my utilities?

Keep it cool. Up to 90% of the energy you use to wash clothes comes from heating the water. Wash all fabrics in cold water; they will keep their colour longer and you will notice the savings on your next utility bill.

Did you know?

Fumes from slightly damp dry cleaning can contribute to indoor air pollution. Toxic chemicals like perchloroethylene, a carcinogen and respiratory irritant, evaporate from clothing into your home. If you must use conventional dry cleaning, remove the plastic bag and hang clothes outside to speed up the evaporation of solvents. Avoid buying clothes that need to be dry cleaned or look for eco-friendly dry cleaners. Alternatives such as water process or wet cleaning exist.

Garage

How does this affect my health?

Don't inhale. Wood dust from treated or composite wood products can contain hazardous chemicals that are harmful to your health. In your own garage or workshop, make sure the area is well ventilated, wear a mask, and use tools with integrated dust collection systems. Additionally, all paints, solvents, and other chemicals stored in your garage need to be in tightly sealed containers.

Can I recycle this?

Wheel them in. Find out how to recycle your car tires and learn about their second life—scrap tires can provide raw materials for a number of products. Many tire retailers, service stations, municipalities, and recycling centres accept used tires.

Do I have to drive?

Drive green. Instead of arriving at work harried and stressed out from driving, consider carpooling. You'll save money, arrive more relaxed, and reduce your personal greenhouse gas emissions. Enjoy the view from the carpool lane too.

Check out the opportunities for recycling and the safe disposal of toxics in your community.

Items that many of us have in our garages—like paints and solvents—are classified as hazardous waste. A good rule of thumb is: if it's corrosive, flammable, or poisonous, it's hazardous waste. Options for safe disposal exist—see what's available in your community. From Hazardous Waste Disposal Facilities, to paint exchanges and take back programs, the infrastructure is getting better all the time.

Can I reduce my use of this utility?

Retire that second fridge. Refrigerators are one of the top energy-guzzling appliances in the home. Parting with that full size 15-year-old fridge will save you money and prevent about 240 kilograms of greenhouse gas emissions. Some energy companies offer to pick it up for you and may even pay you to retire that extra beer fridge.

Is my trash someone else's treasure?

Reduce, reuse, and recycle. Use recycled building materials for your next renovation. Find stone, tiles, bricks, flooring, and more at salvage yards and junkyards. Add personality and value to your home, help create a market for recycled goods, and encourage others to recycle, too. Habitat for Humanity's ReStores accept and re-sell quality new and used building materials: http://www.habitat.ca/restoresc648.php.

Did you know?

- If Canadians stopped idling just three minutes a day, we would collectively save 630 million litres of fuel a year. That's $945 million in fuel costs (at $1.50/L) and 6.3 billion kilograms of greenhouse gas emissions.
- Recycle all beverage containers. You'll stop new materials from being mined and processed. Recycling can significantly reduce CO_2 emissions.

Outdoor Space

Can I be more efficient in the way I use my utilities?

Every Drop. Save water by xeriscaping, a water conserving approach to landscaping. You will use up to 50% less water and enjoy native plants better adapted to your area. If you have a lawn, water in the evening and use a soaker hose instead of a sprinkler. About half of the water used on lawns is lost to evaporation or run-off due to over-watering. Building a rain garden is another technique. For more information, visit: www.waterbucket.ca.

How and where was this item produced?

Hit the deck. Use composite material such as paving stones, a cement neoprene pad, or decking made from recycled plastic for your outdoor deck. They are very low maintenance. Avoid CCA (chromate copper arsenate) treated lumber. Although CCA-treated lumber is no longer sold at retail, suppliers still make it available to contractors.

How does this affect my health?

Grow green. Choose organic or non-toxic alternatives to pesticides. Pesticides used to kill insects and weeds in your yard work a little too well: they don't discriminate! They have linked to a frightening list of health issues, like increased risks of cancer, Parkinson's disease, birth defects, and organ damage. Nature-friendly insecticidal soaps, biological controls such as nematodes, and alternative gardening techniques can replace toxic chemical sprays. Check your local gardening supply store for non-toxic alternatives, which are widely available.

Check out what grows well where you live.

This can include incorporating native plants into your landscaping or finding out what vegetables grow well in your yard. If you have a sunny balcony, there are many options for growing food! If you're new to gardening, tap into local networks. There's a wealth of knowledge about what grows well in every place.

How can I share?

Pay it forward. Share your backyard with someone who would like to turn it into a vegetable garden. Then you can divvy up the fruits of your shared labour. Some communities have organizations that help coordinate volunteers to garden extra yard space.

Plant, grow, harvest. Many communities have shared garden space available for apartment dwellers who want to grow their own food. Tending to a plot of land for the season can be a fulfilling endeavour and a wonderful opportunity to build community.

Do I have to throw this out?

Compost it. Backyard compost makes a nutrient-rich fertilizer that helps soil retain its moisture. Not only will there be fewer truckloads going to the landfill, but your plants will love it, too. You'll also save money by avoiding chemical fertilizers, which can end up in our drinking water.

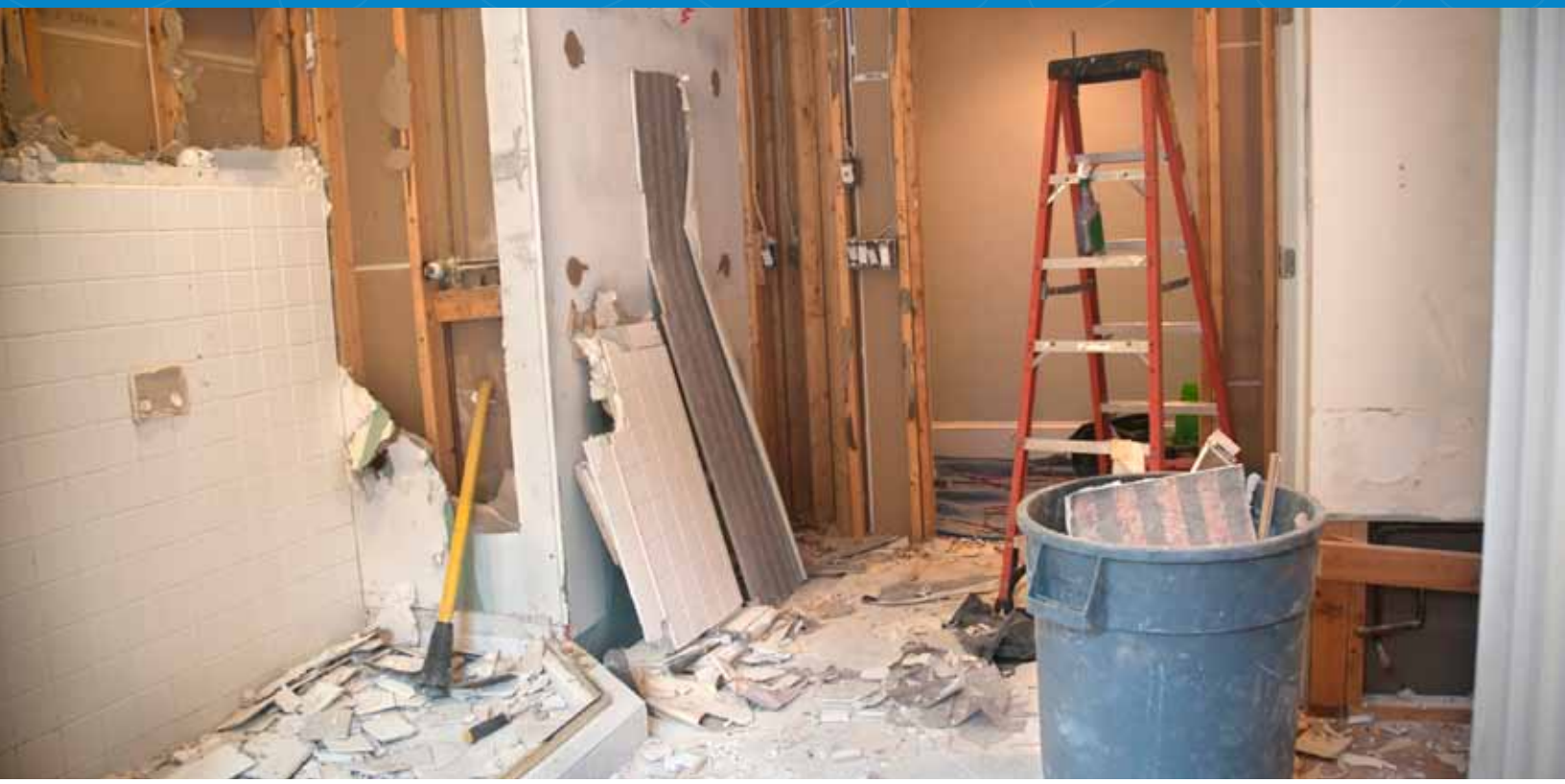
Can I reduce my use of this utility?

Plant green. Save green. Deciduous trees shade windows in the summer while letting sun shine through in the winter. Plant them on the west and east sides of your home. Coniferous trees can help ward off winter winds. Plant them to fight off prevailing winds, often on the north side. Save money in heating and cooling costs all year round.

Did you know?

Lawn and garden watering make up almost 40 percent of total household water use during the summer. Since your plants don't need potable water, you can save on the resources needed to treat that water by installing a rain barrel, or two, for storage! Sustainability is about more than reducing use. It can be about changing the way we do things.

Green Renovations



As you renovate, these ideas will help keep you on the path toward sustainability.

Focus on design and save money. The best way to ensure that your project is affordable is through good design. It is much less expensive and time-consuming to identify and remedy problems on paper than mid-stream in the construction stage. Just a few hours of a professional architect's time can save hundreds, or even thousands, of dollars in construction change orders. Also, have your plans reviewed by a professional energy efficiency expert to identify the design elements that can make your home as energy efficient as possible. When considering the design of your renovation, ask yourself how your decisions could help reduce your contribution to the four root causes of un-sustainability (page 10).

Downsize and upgrade. Smaller renovations disturb less land during site work, and use fewer materials and energy throughout the construction and operation of the home. This reduces the ecological footprint of your home and reduces the damage to natural systems. The money you save can be spent on incorporating special features that will increase your home's overall efficiency, comfort, and beauty.

Integrate good ideas. Integrated building design means bringing together an entire renovation team at various stages of the project to share ideas and identify readily-achievable green design goals. This can save both money and time on your project.

Check out!

Some examples of materials to check out: Carpets made of natural fibres, cork, bamboo, linoleum, marmoleum, natural oil-/wax-based finishes for wood.
See the Canadian Mortgage and Housing Corporation's web site to download resources on home renovations: www.cmhc.ca/en/co/renoho.
Visit the Lighthouse Sustainable Building Centre: www.sustainablebuildingcentre.com.
Post a question at: www.grist.org.
For books about downsizing and remodelling, visit: www.notsobighouse.com.

To help you prioritize, we've listed these renovation ideas in order of importance (or where the biggest impact will be felt):

1. **High performance building envelope**: By building with better windows, an air tight envelope, and better insulation, the size of the space-heating equipment in your home can be significantly reduced. The benefits of upgrading an older inefficient heating system cannot be underestimated. There are huge long-term financial savings to be gained in addition to the environmental benefits.
2. **When you're building, build passive**. Paying attention to solar orientation (when and where your home receives direct sun or is shaded) and natural airflow, known as passive solar design, can significantly reduce your need for more expensive mechanical heating systems. For example, strategically placing windows on south- and west-facing walls can substantially reduce heating costs and the need for artificial lighting fixtures, which will reduce negative environmental impacts.
3. **Focus on materials**. Any renovation will require purchasing materials. Use locally-harvested materials and/or products made from renewable sources to reduce the distance these products have to travel and the damage to natural systems. By selecting building materials that are durable and which require little maintenance, you will save money in the long run and reduce the amount of material sent to landfills. Using natural and biodegradable finishes where possible will also help keep your home and the surrounding environment healthy.

Think of your house as a system and go through the questions related to the 'whole home' (pages 18 and 19). Also, for decisions about building materials, consider the questions in the 'shopping' and 'waste' sections (pages 14 and 15) in relation to your building materials. Share your learning with others in your community.

Remember, green renovations are good for you and they will get you more bang for your buck.
Green buildings sell and rent for higher prices, attract tenants more quickly, and reduce tenant turnover.
These are but a few of the many ways that a green renovation can save you money, increase the net worth of your investment, and make your home more sustainable.

Expand Your Influence: Change the World Around You

"The question of reaching sustainability is not about if we will have enough energy, enough food, or other tangible resources - those we have. The question is: will there be enough leaders in time?"
- Dr. Karl-Henrik Robèrt

Times have changed, and we understand more than ever the importance that individuals play in societal change. The sustainability challenge we all face will not be met without unprecedented leadership.

As you develop your individual and household capacity for change, you can expand your sphere of influence and become a leader in your community. In turn, strong community leadership can influence change at the policy level. Here are some tips to expand your sphere of influence, one step at a time.

Individual Choices

Start with what you love. What motivates you to work toward sustainability? Chances are there's something that you feel passionate about. Start there. Perhaps it's food and health; or cycling; or fighting climate change. Harness your energy by starting with what you love. If you are passionate about it, chances are you'll stick with it. **By following your motivation and energy you can contribute to positive change over the long term**.

Read, listen, learn and act. Once you have a focus, it's easier to grow the scope of what you know. **Connect with others who share your passion, find out what's already happening in your community and create projects of your own**. For example, you could conduct an energy-use assessment of your house to see how greater efficiencies can be made, or learn how to garden and eat locally where you live. Share what you learn with others who can gain from your experience and knowledge.

Community Action

Find others who share your passion. By connecting with others who are grappling with similar questions and projects you can support each other along the sustainability journey. Maybe someone has already solved a problem you have been struggling with? Together, you can imagine something different and explore more sustainable ways of living. With a group of like-minded people, it can be easier to maintain momentum and continue to challenge what's possible. Who knows what you'll dream up together!

Ask and explore meaningful questions. What's possible? Where can you have the most influence? What's holding you back? By exploring big questions, we learn together and increase our capacity to influence the systems around us.

Organize an event. Now that you're gaining experience and modeling more sustainable choices, it's time to share your story and what you've learned along the way! Organize a gathering for your friends and neighbours—you may be surprised at how many people appreciate your efforts. Ideas could include hosting a 100 mile dinner or an information session about socially-responsible investing. **Invite others to join you** on the sustainability journey. Mastered the friendly crowds? Now reach out to your other spheres of influence like your sports team, faith group, or work colleagues.

Policy and Systems Change

Influence the influencers. At the end of the day, we need to make it easy for people to live sustainably and remove the barriers to personal change. The political sphere and the marketplace can either help or hinder sustainable behaviour. As citizens and savvy consumers, we need to communicate our values and desire for change. Support sustainability champions in positions of influence. Ask tough questions of people in leadership positions: from your federal Member of Parliament, to your city councillor, to the manager of your local grocery store.

Think about how to approach decision makers via traditional avenues like petitions, letter writing, and marches—but they are not the only way to influence policy. For the more entrepreneurial types, you may consider initiatives like starting a renewable energy co-op in your community. **Start with your vision**, and ask for the help you need to make it a reality. Build relationships with people who influence your capacity to live sustainably.

Any individual can become a champion. All it takes is passion and commitment. Build on your strengths and seek out opportunities to make a difference. Why wait for someone else to show leadership? Why can't it be you?

Unleash the sustainability champion within you!

The Co-operators: Becoming a Catalyst for a Sustainable Society

As an insurer, The Co-operators sees the economic impacts of a changing climate first-hand, and recognizes that this is likely just the tip of the iceberg. As an organization grown from co-operative roots—with a long-standing commitment to social responsibility and co-operative principles—taking on a leadership role in addressing the sustainability challenge followed naturally. The Co-operators has created a bold sustainability vision and sees great opportunities for leadership. We are already taking the first steps in that direction.

How have we done it?

The Co-operators engaged staff members, member-owners, delegates, our Board of Directors and Community Advisory Panels to develop our first Sustainability Policy and Strategy in 2007. Since then, we have been making progress in embedding sustainability throughout our business planning and operations. We continue to update our Sustainability Strategy as our journey unfolds.

At the very beginning of our journey, The Co-operators focussed on building **awareness** throughout the organization. Through eLearning courses, sustainability presentations and workshops, Co-operators staff members, directors, member-owner delegates and other stakeholders were educated in sustainability. Creating this shared awareness of what sustainability means laid the foundation to move forward together.

The next step was to gain an understanding of where we stood from a sustainability perspective. By creating a solid **baseline** with respect to the four root causes of un-sustainability (page 10), along with measuring our greenhouse gas emissions and a benchmarking study of the practices of other industry leaders, we got a sense of our unique challenges. This analysis helped to define targets and plans and quantify progress along the way.

At The Co-operators, the implementation of our Sustainability Strategy has involved people throughout the whole organization, as well as collaboration with stakeholders. We have implemented measures to reduce paper use, upgraded the energy efficiency of our offices, greened our fleet and our meetings and reduced air travel by holding more virtual meetings. Through these measures, we achieved our initial goal of a 10% reduction in greenhouse gas emissions over our 2007 baseline, and set our sights on an additional 50% reduction by the end of 2014. We have also introduced innovative insurance products, created a program to engage our agents, begun to define and implement sustainable claims management, support youth sustainability leaders and laid the groundwork for important sustainability initiatives in investing, procurement and advocacy.

We continue to ask ourselves ‘What’s next?’ and keep the end goal of a sustainable society in mind.

The whole journey is guided by a sustainability **vision** that describes our organization in a future where we are part of a sustainable society.

Here’s what we’re striving for:

Our sustainable vision:
We will be a catalyst for a sustainable society.

Our Public Voice:
We are strong and effective public advocates for sustainability and inspire others to take action.

Our Relationships:
We are advancing sustainability through collaboration with industry partners, the co-operative sector, business partners, communities, governments and non-governmental organizations.

Our Investments:
We are responsible investors and leverage our assets to contribute to a more sustainable future.

Our People:
We attract and develop personal champions of sustainability through our dynamic, progressive workplace.

Our Clients:
We enable and encourage our clients to contribute to a sustainable future through our products and services.

Our Governance and Operations:
We model responsible, accountable and transparent governance. Our operations help foster a more sustainable society and economy and are a source of pride for our people. Others seek to follow our example.

"We are proud of how far we have come in such a short time. Our success with sustainability is a natural fit with our co-operative culture and values, ensuring that our organization is significantly and genuinely contributing to stronger, safer and resilient communities."
- Barbara Turley McIntyre, Director, Sustainability & Corporate Citizenship, The Co-operators

In Short...

Don't forget that you make all the difference

Households are the base-unit of society. The decisions you make in your home will affect the future of your community, your province/territory and our country for the better.

You are not alone

There are thousands of people and households experiencing the satisfaction (and sometimes frustrations), financial savings, and better health associated with moving their household toward sustainability. Consider volunteering in your community to help build relationships and create groups to support each other in the transition toward sustainability.

Celebrate your successes

Every change that you make with an eye to becoming kinder to the planet is reason to celebrate! You deserve a pat on the back for choosing to live in a way that supports the long-term health and resiliency of your community.

Continue to ask yourself "What's next?"

When you ask yourself this question, it helps you clarify how the results of your decisions can be stepping stones for additional actions that move you down the path toward sustainability. Revisit your plan and your vision regularly, and continue to set new and challenging goals.

☑ Checklist

Achieving sustainability at home and lessening your environmental footprint doesn't happen overnight. This checklist will help you track your progress against the tips provided above and it's a great way to celebrate your successes. Although this list doesn't include everything you can do to make your home more sustainable, you can continue to learn and add new things to do under "other" along the way.

Utilities

Can I reduce my use of this utility?
Can I increase my efficiency?
Where do my water and energy come from?
Can I get this service in a more sustainable way?

- ☐ Get an energy audit
- ☐ Research possible grant and rebate programs provincially/territorially and locally
- ☐ Install a programmable thermostat
- ☐ Draft-proof your windows and doors with weatherstripping
- ☐ Replace old appliances with ENERGY STAR-certified ones
- ☐ Set the refrigerator and freezer to efficient temperatures
- ☐ Use the smallest appliance possible
- ☐ Only run the dishwasher when full
- ☐ Insulate your hot water tank and set the thermostat lower
- ☐ Install low flow toilets
- ☐ Install aerators on taps
- ☐ Install water-efficient showerheads
- ☐ Do not use your garburator
- ☐ Plug electronics into power bars and shut them off when not in use
- ☐ Unplug electronics that suck phantom power
- ☐ Wash clothes in cold water and use the shortest cycle
- ☐ Hang clothes to dry
- ☐ Retire your second fridge
- ☐ Replace your old windows with energy-efficient ones
- ☐ Replace incandescent light bulbs with compact fluorescent light (CFL) or light-emitting diode (LED) bulbs, especially in high use areas
- ☐ Install automatic lighting controls, such as motion detectors
- ☐ Buy energy-efficient electronics
- ☐ Only refrigerate what's necessary
- ☐ Reuse and recycle old electronic equipment (aka e-waste)
- ☐ Choose rechargeable batteries
- ☐ Set up a rain barrel in your yard
- ☐ Plant native plant species
- ☐ Research xeriscaping or rain gardening
- ☐ Switch from a sprinkler to a soaker hose
- ☐ Do not waste waster washing your driveway or sidewalks
- ☐ Plant new trees to save on heating and cooling costs
- ☐ Other: .....
- ☐ Other: .....
- ☐ Other: .....
- ☐ Other: .....

☑ Checklist

Transportation

Do I really need to go?
Do I have to drive?
Is there a more sustainable way for me to get there?

- □ Look into hybrid or fuel efficient options the next time you take a taxi or rent a car
- □ Check out autoshare programs or car co-ops if you drive only 1-2 days a week or are thinking about a second family car
- □ Walk, bike, or take transit to work and to run errands
- □ Drive a fuel-efficient vehicle and adopt fuel-saving driving behaviours
- □ Don't idle: turn off your engine when parked
- □ Take at least one less flight a year
- □ Offset your flights with Gold Standard carbon off sets
- □ Other: .....
- □ Other: .....
- □ Other: .....
- □ Other: .....

Shopping

Do I really need this product?
How or where was this item produced?
Is it durable?
What am I supporting by making this purchase?
What can I do when it's no longer needed?

- □ Find a grocer that sells local food
- □ Join a food co-op or Community Supported Agriculture (CSA) group
- □ Purchase local and sustainably-raised meat, poultry and dairy
- □ Find a farmer's market and go
- □ Eat foods when they are in season
- □ Purchase fewer paper products and only 100% post-consumer waste toilet paper and tissue
- □ Purchase fair trade goods
- □ Buy organic cotton linens and clothing
- □ Purchase non-toxic flooring options
- □ Purchase products that are local and made of recycled or rapidly-renewable materials
- □ Eat meat, dairy, and eggs less often
- □ Choose sustainable seafood options
- □ Invest ethically
- □ Use composite decking materials or recycled materials
- □ Other: .....
- □ Other: .....
- □ Other: .....
- □ Other: .....

☑ Checklist

Waste

Can I reuse or repair this?
Is my trash someone else's treasure?
Can I recycle this?
Can I avoid producing this waste?
Do I have to throw this out?

- ☐ Learn how to backyard compost or try an indoor worm bin
- ☐ Shop with reusable cloth bags
- ☐ Buy in bulk and choose products with less packaging
- ☐ Say no to bottled water: only drink water from the tap
- ☐ Add a water filter to your tap
- ☐ Safely dispose of medications
- ☐ Get off junk mailing lists and post a 'no flyers please' sign on your mailbox
- ☐ Renew your wardrobe
- ☐ Use safe, non-toxic homemade solutions to get stains out of clothing and fabrics
- ☐ Donate or consign clothing
- ☐ Recycle everything you can, including electronics and any materials coming out of your renovation (such as drywall or wood)
- ☐ Recycle properly: learn the blue bin or blue bag rules for your community
- ☐ Use recycled materials for your next renovation
- ☐ Recycle unused cell phones
- ☐ Recycle car tires
- ☐ Check out swap, barter, or Freecycle communities online
- ☐ Donate old cupboards, sinks, and toilets to Habitat for Humanity's ReStore
- ☐ Dispose of hazardous pesticides, paints, and flammables responsibly
- ☐ Learn how to store produce to prevent food waste
- ☐ Other: .....
- ☐ Other: .....
- ☐ Other: .....
- ☐ Other: .....

Participation

Who needs to know about this?
How can I share?

- ☐ Hold a weatherstripping party
- ☐ Host a clothes swap
- ☐ Start a carpool at work
- ☐ Get your office to go fragrance-free (http://www.davidsuzuki.org/what-you-can-do/green-your-work-place/go-fragrance-free/index.php)
- ☐ Grow a vegetable or herb garden
- ☐ Donate extra fruit or vegetables you grow to those in need
- ☐ Teach a neighbour to compost
- ☐ Start a community garden
- ☐ Organize a block party
- ☐ Collect electronic waste from your neighbours and take them to the drop-off depot
- ☐ Stay informed on issues
- ☐ Join a like-minded local, provincial/territorial, or national organization to stay connected
- ☐ Vote and let political representatives know where you stand
- ☐ Contact the media: write a letter to the editor
- ☐ Other: .....
- ☐ Other: .....
- ☐ Other: .....
- ☐ Other: .....

☑ Checklist

Health

How does this affect my health?
How healthy and comfortable is my home?

- □ Clean with non-toxic and eco-friendly cleaners
- □ Make your own green cleaning supplies
- □ Safely dispose of toxic home cleaning products (www.productcare.org)
- □ Avoid disposable dryer sheets and scented fabric softener
- □ Avoid personal care products with the dirty dozen toxic ingredients (http://www.davidsuzuki.org/issues/health/science/toxics/dirty-dozen-cosmetic-chemicals/index.php)
- □ Check personal care product brand against Skin Deep, the Environmental Working Group's cosmetics database (http://www.ewg.org/skindeep/)
- □ Avoid antibacterial products
- □ Buy clothes without stain resistance, wrinkle free treatments, or flame retardants (PBDEs)
- □ Make your next mattress flame retardant (PBDE), stain repellent, and dust mite free
- □ Dust to minimize PBDE-laden particles
- □ Avoid non-stick chemicals like Teflon (PFOA or PTFE)
- □ Use fewer canned goods to avoid bisphenol A (BPA): try dried, frozen, or fresh food instead
- □ Go fragrance-free at home and at work
- □ Buy greener electronics
- □ Purchase the safest, non-toxic toys
- □ Do not use chlorine bleach
- □ Solve dampness issues in the basement
- □ Do not dry clean clothes
- □ Hand wash "dry clean only" clothes, hang to dry, or try wet cleaning
- □ Ventilate garage or workshop area, wear a mask, and vacuum dust
- □ Garden pesticide-free
- □ Use low- or no-VOC paints and finishes
- □ Get outside once a day
- □ Grow plants indoors
- □ Other: .....
- □ Other: .....
- □ Other: .....
- □ Other: .....

Great work! Just remember that even when the checklist is complete, sustainability and green living is really a path and not an end destination. Continue to learn about new ways to make sustainable choices for your home and the planet. Don't forget to share those ideas with your family, friends, and neighbours. You can also connect with a like-minded group to stay informed. For example, the David Suzuki Foundation shares regular tips and resources for sustainability at home: http://www.davidsuzuki.org/what-you-can-do/.

Notes

About Us

The Co-operators Group Limited insures more than 810,000 homes, 1.2 million vehicles, 643,000 lives, 125,000 businesses, and 40,000 farms. It also covers 255,000 employees through group benefit plans and more than one million Canadians through travel insurance products. The Co-operators is a leading Canadian-owned multi-product insurance provider in Canada with more than $42.4 billion in assets under administration.

Social sustainability has always been an integral part of The Co-operators success. Founded in 1945 as a co-operative under the Canada Cooperatives Act, The Co-operators is committed to organizing and operating its enterprises in accordance with co-operative principles. This philosophy permeates the company's governance structure and human resources management. Today, 5,018 people work with the organization, along with 485 exclusive agents with 666 retail outlets, and an extensive national broker network.

sustainability@cooperators.ca
Cooperators.ca

The Natural Step Canada is a dynamic non-profit organization founded with the vision of creating a sustainable society. For two decades, The Natural Step has been at the forefront of international research and dialogue about sustainable development. We are dedicated to connecting leaders and change agents with the inspiration and education they need to make real change for the long-term benefit of our environment, society, and economy.

We have developed a proven, science-based model that helps communities and businesses better understand and integrate environmental, social, and economic considerations.

In working with hundreds of companies, municipalities, academic institutions, and non-profit organizations all over the world, we've proven time and again that sustainable decision making leads to new opportunities, reduced costs, and dramatically reduced ecological and social impacts.

info@naturalstep.ca
thenaturalstep.org/canada

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Please keep this as a handy reference resource, or pass it along to a neighbour, colleague, friend, or family member before you recycle it. This toolkit is also available on our website at: co-operators.ca/about-us/about-sustainability.

Sustainability at Home:

Decision making help for your everyday choices

SUSTAINABILITY
Taking care of tomorrow — today

Printing specifications

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