

**Dotsie Bregel,
Founder and CEO of
The National Association of Baby Boomer Women
(NABBW)**



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Presents

***Going Green – Saving Dollars While Saving the
Environment***

With

Diane MacEachern

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Going Green – Saving Dollars While Saving the Environment

With
Diane MacEachern

Dotsie: Hello and welcome to the call. The format for the call is simply that I will interview our guest, Diane MacEachern for about 45 minutes, then we'll take some questions and answers.

For those of you who don't know me, I am **Dotsie Bregel**, founder of the **National Association of Baby Boomer Women** which can be found at www.NABBW.com and www.boomerwomenspeak.com, and they are the number one sites on major search engines for baby boomer women. I am passionate about educating and empowering boomer women and have been doing so for many years now. Since launching **Boomer Women Speak** over six years ago, I've been connecting, encouraging, and supporting our generation of women on a daily basis.

Our sites are proudly sponsored by **Me Again** products, which are tried and true products for women at midlife. They can be located at www.meagainonline.com. We're also sponsored by **Sunsweet** for those interested in natural, digestive health solutions. They can be located at www.plumsmart.net. Okay, so that's it for our sponsors.

If you're not a member of the [NABBW](http://www.NABBW.com) and you're a guest of Diane's today, you are welcome to email me at dots@nabbw.com and I'll be happy to send you a link to join the association for \$50.00, which is a \$25.00 discount. All you have to do is email me at dots@nabbw.com, and I can send you that link to join.

Now this teleseminar is one of the many archived in the MEMBERS ONLY area at the www.NABBW.com. We have approximately 60 teleseminars now, and you can listen to them at the MEMBERS ONLY page at www.NABBW.com and if you don't like to listen while working online, you can also print them because we have them transcribed. So you can print, throw it in your purse, and read it at your convenience. Our teleseminars range in topics from plastic surgery, the latest and greatest with a New York plastic surgeon, to things like "Going Green," making sure your finances are in order; especially during this financial climate. And then we also have things for entrepreneurs; we have teleseminars on just about everything, especially women's health; and they're all done with experts in the field. So that's just one of the many benefits that you can take advantage of when you join the association.

We try to make our teleseminars very content rich. We do not use them to just promote the people that we're interviewing or to promote ourselves. So I'd like to get started by interviewing Diane MacEachern so that we can get the latest and

greatest on going green on a budget. Let me just give you a little introduction for Diane.

She is a best-selling author, a successful entrepreneur; she is a sought after public speaker, and a long time environmentalist. She is the author of **Big Green Purse: Use Your Spending Power to Create a Cleaner, Greener World**, and she is passionate about empowering consumers, especially women, to use their marketplace clout to protect the environment. Her areas of expertise are green living and shopping. She is a green business guru, and also marketing green to women authority. She has received several awards and recognitions for her book, Web site, and blog. And we'll have her give you those Web addresses once she gets started.

Her work has been features in the *Baltimore Sun*, *Christian Science Monitor*, *Family Circle*, *Good Housekeeping*, *Glamour*, *InStyle*, *Plenty*, *Body and Soul*, *Sierra*, *Wildlife*, *Ladies' Home Journal*, *Reader's Digest*, *First for Women*, *Washington Woman*, and many more. That's quite a list Diane; wow, that's great. Also she lives husband and their two children (plus a wonderful pooch and two ornery cats) in the energy-efficient home, as you can well imagine, that they helped build more than 20 years ago. Welcome to the call Diane. How are you today?

Diane: I'm great. And thank you so much for having me back.

Dotsie: You're welcome. The last time Diane was on the call she was telling us how to go green during the holidays with entertaining and shopping, etc, and it was an excellent teleseminar. And that's also archived on our MEMBERS ONLY page. But today she's here to talk to us about saving money while saving the environment which are two very hot topics right now with the way the economy is, and what everyone is thinking about the environment and just how to incorporate these going green ideas into our lifestyles. I know I live in Baltimore, Maryland, and our energy bills were incredible this year. So everybody I know in the Baltimore area is considering ways to kind of shore up the houses and have more efficient energy use. So anyway, what she's also going to talk to us about is how we can save \$4000.00 dollars or more by going green.

You want to tell us a little bit about the myth that a lot of people think it's expensive to go green?

Diane: Yeah, that's a great place to start because in a way, it's sort of a fallback on how things used to be, and what's happened now there are so many green products in the pipeline that first of all, the "per product" price has become cheaper, but also; we're becoming aware that using less, extending the life of products, sharing with neighbors and friends, swapping, shopping at thrift stores; that kind of thing...those are all very green actions but they also save us a whole lot of money. And as we really look at ways that we can mesh these two goals,

we want to save money and save the planet too, it turns out that most of the time they work hand in hand. One of the big messages of “**Big Green Purse**” is that you really can find ways to save as much as \$4000 by going green. And you can do that by, you know, they’re such little things. You can stop using paper towels and use a sponge. Over the life of the sponge, you’ll save about thirty dollars in paper towels. It doesn’t seem like a lot but if you’re doing that ten times a year, that’s suddenly \$300. So there are a lot of ways to save a lot of money and live a greener life.

Dotsie: Good, because I know in the past, especially when it comes to going organic eating and things like that, people tend to think that that’s more expensive, but now I’m learning about different ways you can co-op with farmers and things like that. So it just seems like everybody is gearing up and pitching in to make it easier, and I guess, more user-friendly to go green these days. So that’s encouraging. Now Diane mentioned the “**Big Green Purse.**” That is the Web address, right?

Diane: Right. www.biggreenpurse.com.

Dotsie: And if you’re interested in this topic, I recommend you sign up for her newsletter and really pursue her site. Now, you also have another site, don’t you?

Diane: I do. It’s called www.biggreenbreakthrough.com and it is really focused on women business owners. This is a new effort that sort of extends **Big Green Purse** into the worker’s world. You know women are now buying the most products for companies where the job is called a purchasing agent, or you know, whoever the person is in the company who’s in charge of buying the pens and pencils, and paper, and computers, and cleaning products, and all those things. And it turns out that over 50% of the people who do that job are women, let alone all of the women that are starting their own businesses.

Women are starting businesses at the rate of 2 to 1 over men. So I thought to myself, you know, these are women who really have an enormous opportunity to make a difference based on how they run their companies, and how they help educate their employees about their options, and how they integrate work and life. And so www.biggreenbreakthrough.com offers various tips and suggestions. And I think the best thing to read there is the *Big Green Declaration for Change* and it really lays out the argument as to why women in particular can make such a difference.

Dotsie: And so it seems like you’ve extended the idea that you have in your “**Big Green Purse**” of women making a difference in the home to *now* women business owners making a difference in the corporate world and small businesses.

Diane: Absolutely. Yes and whether women are working at Fortune-500 companies or their own little start-ups, they can make a big difference. And in fact, one of the reasons why women are starting so many businesses is that they are very unhappy about what Fortune-500 companies have to offer them in terms of job satisfaction, responsibility, work/life balance, and all the rest. Women like creating their own ventures where they can meet their values, they can meet their needs for prosperity, and they can, you know, usually they are really also focused on doing something good for their community.

Dotsie: Right. Following their passions; that's what we're all about at the NABBW. And I'd also like to put a plug in for the *Small Business Administration* because they are very women-friendly. So if anybody is starting a business or has a friend who is, I highly recommend going to their Web site because they just have a wealth of information at their site.

Diane: That's a very good point. And actually, even if you go to the *Environmental Protection Agency*, they've got pages on how to help small businesses go green. So you can go to *EPA Small Businesses* as well.

Dotsie: Oh good. And that would be a great place for you to network as well; I would think.

Diane: Right.

Dotsie: A lot of good connections there. Well let's start with taking lunch to work. I know it's very simple but let's hear some of your ideas, and how much money can be saved by doing that.

Diane: You know taking your lunch to work, again, people don't necessarily think of it as green, but it's wonderfully green. If you take your lunch to work, use left-overs from the frig; you know, use a reusable lunch bag and reusable containers in the bag including a little water bottle, you can save as much as \$1500 dollars a year. You know, we're just all so used to going out to lunch all the time. And actually, you get a double savings when you take your lunch to work because as it turns out, according to the *US Department of Agriculture*, we throw away about 30% of the food that we buy. The refrigerator is like the big black hole, isn't it? You sort of put it back, you put the leftovers in the frig thinking I'll get to those tomorrow and somehow they keep getting pushed farther and farther back into the refrigerator until you completely forget about them, and then you have that awful moment of reckoning when you clean out the refrigerator and you find all that stuff. I mean I just cleaned out my refrigerator on Saturday and I took two things to the refrigerator; a sponge and a trashcan, because I knew what I was going to find. So use the leftovers. Keep the leftovers in the front so you don't forget about them. Take them to lunch in reusables, and you'll be surprised how much money you'll start saving.

Dotsie: And most work places have refrigerators, and microwaves, and lunch rooms. And you know another thing that doesn't really have to do with saving money, but it has to do with building camaraderie at work, is that I think lunch rooms are being used more because people are being forced because of the economy to take lunches, and so people who work together are lunching together instead of just two or three going out for lunch alone.

Diane: Absolutely. And you know, people can take turns bringing lunch for each other. Somebody might say I'm having a big dinner tonight and I'm going to bring in a lot of leftovers tomorrow because they won't be good two days from now. But you're right. I think the camaraderie piece of that is really important and it's really nice.

Dotsie: Good, okay. So you're saying we can save \$1500 dollars by taking lunch to work.

Diane: Right. Just think about if you work; like I used to work downtown in Washington, DC, and it was hard to save. I went out to lunch say three times a week, and each time it cost me \$10.00, which was not unreasonable for like a sandwich, a drink, and some fruit, or a cookie or something. That's \$30.00 dollars a week.

Dotsie: Yeah, so you're saving at least \$1500. Sure.

Diane: There you have it right there. And that's only for people who go out three times a week. What about the people who are going out more often than that?

Dotsie: And another thing that you mentioned is I think really worth pointing out is, I remember and I'm ashamed to say, making lunches for my kids years ago. And they all got a juice box, they all got individual snacks, they all got baggies of this, or little bags of that, and you know, if I had to do it all over again, I would buy in bulk, make individual—you know, I wouldn't do all the shopping that was, you know, 24 snack packs in a box from Sam's Club. I mean I would just buy a big bag and do all the individual baggies. And using like the Tupperware's and the reusable containers, and the reusable lunch boxes, is another way to save money.

Diane: Absolutely, but you know, I don't think we should beat ourselves up too much about what we did in the past. We were all trying to do the best that we could, we didn't have a lot of information, and the question is what are you going to do going forward? You know I think it's really important to take stock of the kind of things you're doing now, but what can you do in the future? Staring today, moving forward, where you can make a difference. And you know now that you can use all kinds of water bottles in all sizes. I mean also, when our kids were little, we didn't have those little water bottles. And now we have terrific water bottles in all sizes for all ages of kids. We've got really great, cute, safe lunch

boxes and lunch bags that they can use. We've just got a lot more at our disposal that we can use to send them off to school. So don't worry about the past, but moving forward, it's pretty easy to do the right thing.

Dotsie: Good, now tell us about using reusable water bottles. How much can you save in a year just by doing that alone?

Diane: Well if you don't worry about filtering the water; you don't want to put a filter on your faucet, you know bottled water cost about 10,000 times more per ounce than tap water does. So what that translates to during the week let's say, is, you know even the smallest water bottles are going to cost anywhere from a \$1 to a \$1.99 depending on where you're buying it. Say on average its \$2.00 dollars, and say you buy a bottle of water every day; that's \$10.00 dollars. In a month that's \$40.00 dollars. Well one reusable water bottle only cost—you know you can get one for less than \$20 bucks. You can get them for \$12.99 in most grocery stores. So once you buy one water bottle; or maybe you want to buy two; one for the car and one for your purse, you're done. And if you are concerned about the quality of the tap water, buy a filter for \$29.99. Again, in one month if you bought a filter and one water bottle, you would save—you would pay for it based on what you're not buying in bottled water.

Dotsie: And do you recommend any specific filtering system, or filter for the sink?

Diane: You can get anything from a Brita Filter to something that's a lot more elaborate. Again it's probably a matter of budget, and it's a question of what you know about water quality in your community. What I would do; what I suggest to people is that they check in with the local environmental organization, or the local water department and find out if there is anything in particular they need to filter for. The American water system is pretty safe. It turns out that tap water is more strictly regulated than bottled water, because tap water is regulated by the *Environmental Protection Agency*. Bottled water is regulated by the *Food and Drug Administration* and their regulations aren't quite so strict. So ironically, even though people are buying bottled water because they think it's better than tap water, it isn't necessarily. In fact, a lot of bottled water is tap water. It just comes in a bottle somebody has already bottled for you. So I would check in with the local environmental organization and see if they recommend anything. If you live in an agriculture area, you may need a stronger filter than if you live in a city, for example. You know you look at a place like New York City which has this wonderful water coming down from the mountains up in the north of the city and they've got fabulous water. So anybody in New York City that is buying bottled water is really wasting their money.

Dotsie: Right. And I mean, it's great that so many people are switching to drinking water as opposed to sodas, etc, but we do have to take into consideration what we're spending because I recall buying cases of bottled

water. You know when we'd have parties at the house, it was all of those individual bottles; and what a waste! But I'm not going back, Diane. You're right—just go forward. Put a pitcher of water on the counter, right?

Diane: Right. Let's say that if you are having a party, and you are serving soda; you're better off buying the one to two liter bottles of soda and then serving reusable cups, than buying a whole bunch of individual cans of soda. One of the things that I noticed when I had parties was that, especially if there was kids coming; they never drank a whole can of soda. So you ended up throwing all that soda and all those cans away; whereas if they're pouring themselves a cup they actually usually pour themselves something they would drink.

Dotsie: That's a good point. Very good. Okay now let's talk a little bit about car pooling and telecommuting. Tell us about that. How much money can be saved? I'm sure it depends on the way that you go about it. And then also I don't know, and I'm sure people can Google it, I recently read and I can't recall the name of the Web site, but there is a Web site now, and you probably know about it, where you can go on and actually find rides within your area. Do you know about that?

Diane: You know what? I think I've got it on my Web site and I actually think it's in *Big Green Purse*, I just don't remember right off the top of my head. I think if you just Google "ride share," or "car share," as a matter of fact, while we're talking, I'll just go ahead and do that.

Dotsie: Okay, because you know I read about it; it may have been in Baltimore magazine. It was one of those—oh I know, it was the *Urbanite Magazine* and you know, they shared stories about gals who met one another through this Web site and are now riding together to work back and forth every day. And I thought, oh my gosh, what an incredible idea to have a Web site because you just go on, you put in your area, where you're coming from, where you're going to each day, and then they connect you.

Diane: There are two that I see online. One is called www.erideshare.com, and the other one is actually www.rideshare.com and all someone should really do is Google "ride share," those two words, "ride share," and you will be amazed at how many options you see. And I think, depending on where you live, you know I was in Washington, DC so I could Google "ride share in Washington, DC," and then it would give me what I'm looking for there.

Dotsie: Exactly. Okay, that sounds good. So tell us about the car pooling and telecommuting, and other ideas other than jumping in a car, one person driving back and forth to work everyday.

Diane: Well obviously if you can car pool, if you can share a ride, every time that you do that, you are saving that gas, that money, that wear and tear on your car, that much more energy burned. Every gallon of gasoline we burn, we put 20

pounds of carbon into the atmosphere, so you know, if you can reduce the amount that you're burning, it's better all around. Every time we burn gasoline, we're generating smog and air pollution. So strictly from a self interest point of view, if you want to breathe healthy air, it makes sense to do it. And so what can you do? You can car pool.

You may have a job where you can telecommute and increasingly employers are encouraging this. Telecommuting actually reduces the overhead cost of operating a business. So it is often in the interest of the employer to encourage employees to telecommute. Most people don't work within a mile of where they live, but if you do, I always say one mile is the milestone. Walk or bicycle any distance within a mile. If it's only a fifteen minute walk, it keeps you physically fit; you don't have to pay a gym membership because you're walking, so take advantage. Really take stock of what's going on in your community and at your place of employment, and talk to your manager about options you have to reduce your travel time. Because when you do that, not only do you save money, not only is it great for the planet, but it's a great stress reliever. It's so nice not to have to get into the car everyday and drive 30 miles, or 20 miles, or 10 miles, whatever it is, and fight the traffic, and waste all that time.

Dotsie: Yeah and you know I've been reading a little bit about telecommuting centers too for people who don't like to be home alone. I know that some of the bigger cities are doing it. They have these centers that you can go to, and they have like fax machines, scanners and everything that you would need and you pay a very small fee. But then you're also there with other people if you don't want to be home alone working. So it's just interesting to see some of the other things that are popping up. I never would have thought of that, you know?

Diane: That's a great idea. Because maybe you feel like you're more productive when you're around people, but you just don't want to do that whole distance. That's a really good idea.

Dotsie: Yeah, and so I'm sure that's something that can just be Googled also. Okay, let's talk a little bit about driving more efficiently and how much money you can save by doing that and then also if you could talk a little bit about the smart cars and what's taking place in that department.

Diane: Well you know actually there are dozens of suggestions for driving more efficiently and saving a lot of money in **Big Green Purse**. They range from the simple, keep your tires inflated; it will reduce the amount of gas you use by 3.3%, so that's a savings to your pocketbook. And some people say, "That's nothing, 3.3%, what does that mean?" What it means is if we all did it, 4 million gallons of gasoline every day that we add to the pipeline; we basically increase our supply by 4 million gallons right now, as soon as people do it. It is the same amount of oil that people think they might be able to get out of the *Artic Wildlife Refuge* in ten years if they started drilling today. So that's an immediate savings. It

increases our national security, it's going to increase the rolling resistance of the tires, the car works better, it's a win-win all around. A regular tune-up for your vehicle, 4% fuel efficiency gain, and anything that's an efficiency gain means more money in your pocket. Don't drive like a teenager. I always say don't drive like a teenager; weaving in and out of traffic, speeding up, slowing down, trying to hurry up only having to stop because you run into traffic. That can affect fuel efficiency by as much as 30%. We've just identified a way to get 40% more gas out of every gallon you buy just with those three simple actions.

Dotsie: Very good. Now can you tell us a little bit about the smart cars?

Diane: You know I'll be perfectly honest, I have not test-driven one myself although I know that they get a lot of fuel efficiency, I think they're great for inner-city driving because they're so easy to park, and they're so easy to maneuver. Personally, I don't know how comfortable I would feel being the only smart car out on the highway because they are so tiny, but I think for city driving, city commuting, zipping back and forth to the grocery store, and to the cleaners, and to school, and if you work nearby, and you're just sort of in stop and go traffic, I would take a look at it. I'm actually...I've been selected to test drive the new Ford Focus which is a high-mileage vehicle and I'm going to do that in May. So check back with me then and I'll let you know how I like that one.

Dotsie: Good, good because I know the size is one of the biggest concerns. So it almost seems like that unless you live in a city where everything is pretty much contained without you having to go out on the beltway, you need two cars. And I don't know...how smart is that when it comes to spending money?

But I would just like to get back to the whole idea of just walking because I know we recently visited our son who lives in Brooklyn and uses public transportation for everything; walks everywhere, or takes the subway. And after being with him a couple of days, I came home, and I had to go to the food store which is about a mile from my home, and I thought you know what; if I lived in New York I'd be walking. And you know, it's really just what you're used to. I can walk within a mile of my house to any store which you could possibly imagine, and then some. And on days when I have time, or I make time, or I schedule it into my schedule, I will walk. But the problem is planning ahead. So if we do just plan ahead when it comes to doing these trips and running our errands, and kind of doing them all in one walk, it makes sense. But I just think that I know we have just gotten in the habit of just jumping in the car.

Diane: We have. And part of it is that everybody feels so pressed for time. You know we work at home, we work at work, we work 24/7, we're managing our households, we're trying to do something of value in the community, we're trying to get to the gym, we've got all these things to do, and we're doing too much. One of the reasons that we're driving everywhere is because we're trying to get to too many places, in my opinion. You know if we could all calm down a little bit,

we'd have time to walk. I always have the extra fifteen minutes, but I usually don't feel like I do because I'm in such a hurry, I'm so pressed for time. I think we could do a really big favor to ourselves, our communities, and our planet if we all try and do about 20% less.

Dotsie: I have to agree with you. It's something that I'm working on at midlife. So anything else about the car pooling or the telecommuting?

Diane: Just give it a try. Nothing ventured, nothing gained. I would really recommend it, especially when my children were small, I worked at home one day a week. And it was just a godsend. That morning, getting them off to school was not so hectic, I did not feel quite so frantic. It just gave me a little bit more breathing room. So ask your employer if it's possible. I know the federal government has flex-time where you can work four long days, and get in your forty hours, and then you get Friday off. Or maybe you get Monday off. You know you take one day a week off. So telecommuting is not about working less, it is about commuting less, and getting more out of every hour that you do work.

Dotsie: And you know I've heard from a lot of people that work from home that they get more accomplished when they are at home. They don't have people walking in and out of their offices, they don't have the meetings, they just don't have all the interruptions. And I think you can be much more efficient when working from home if you have everything you need at your fingertips. So if there's any way that we can figure out working from home, that's a good idea.

Okay, let's move on to the whole light bulb thing; the fluorescent lights, etc. A lot of people are switching over from the old light bulbs to the new light bulbs. So can you talk to us about that a little bit?

Diane: Right. The compact fluorescent light bulbs use about 66% less energy than an incandescent. The thing that I really like about them is that they seem, in my life, they seem to last forever. I have lights that have lasted for ten years and I really love not having to change a light bulb. Why are CFLs more energy efficient than incandescent? Incandescent spend most of their time actually generating heat. Just because of the incandescent technology, that's the way the incandescent bulb works. It generates heat, and light is sort of a by-product of it. With the CFLs, the whole point of the CFL is to generate light. In fact, if you touch a CFL, it's like—I'm right now as we're talking, I'm touching the CFL in the desk lamp on my desk. And it's almost cool to the touch. It's just slightly warm and it's been on for about six hours already today. Now if I touched even a 40-watt bulb that had been on for even one hour, I wouldn't be able to touch it because it would be way too hot. So an CFL bulb is much more energy efficient, it last longer, and because it's more energy efficient, it saves you a lot more money over time. Every year you can save about 10 dollars a year in electricity cost on the life of each bulb.

What makes people uncomfortable about CFLs is that the technology requires a minute amount of mercury to work. And when I say minute, pick up a ballpoint pen and look at the tip of the pen. The amount of the mercury in the CFL is about the amount that would fit on the tip of that pen. So it's very small. But people have gotten a little anxious about the mercury, and they're worried if the bulb breaks, what are they going to do with the mercury? EPA says sweep up the contents, put it in a sealed plastic bag, put in the same trash that you would put other hazardous materials that you have in your house. Like you use some kind of nasty drain cleaner, or some kind of chemical solvent, some kind of dangerous pesticides, you would put all of those in hazardous waste. You'd do the same with the light bulb. You don't vacuum it up, you sweep it up and you put it into the trash can. I mean you put it into the plastic bag and you put it into the hazardous waste trash.

I will say that one of these bulbs broke in my daughter's room not too long ago and we did exactly that. It was not a big deal. EPA is actually more concerned about people cutting themselves on the broken glass of the bulb than they are about the mercury. The other thing to remember about these bulbs is that we get electricity by and large from coal-burning power plants. And when a power plant burns coal, it releases mercury into the atmosphere. That mercury falls down into our lakes, and rivers, and streams. That's the mercury that fish are eating that make it dangerous for us to eat certain fish. And again, EPA is much more concerned about *that* mercury, the mercury that comes from basically powering incandescent bulbs, than it is from the mercury in CFLs.

Dotsie: Okay so what about, I mean, are there these types of bulbs for every lamp and—because I'm thinking of the recessed lighting. Are there bulbs for the recessed lighting?

Diane: There are, there are now. Consumers will say, you know people get a little grumpy about CFLs, and they'll say, oh I've got to find the right light quality, or oh I've got recessed lighting, or oh I've got a dimmer. Well we buy special lights for all of our fixtures. If you are, in fact, putting in a recessed light, you have to have a special fixture for it. There are CFLs that now go in recessed lights. Pick those, don't put a traditional CFL in that. Same with dimmers. There are compact fluorescents that work on dimmers. So when you're putting in the lights for the dimmers, just pick the CFL option.

Dotsie: Okay because you know that's something that is relatively new. Because I know I guess maybe last year we were looking for this and couldn't find it. Is that possible? It's pretty new, isn't it?

Diane: The technology is always developing, no question about it. And in fact, the new thing that is happening with lighting are these lights called LED, light emitting diodes. We're use to seeing them. They're those little lights that light up exit signs, and light up our cell phones.

Dotsie: Yeah, the little red lights and stuff, right?

Diane: Well they also light up our phones, our portable phones, and they are in flashlights. They're a new technology and they last...some of them last twice as long as the CFLs. They are very efficient but they are very expensive right now. They are about the same price now that CFLs were 10 years ago. So ask for one in your Christmas stocking, or as a birthday present because they are expensive; but over time I'm sure that we'll see them come down.

Dotsie: Yeah, I'm sure. And they'll come down in price, too. Okay, let's talk a little bit about insulating our home and varying the thermostat temperature; what kind of a difference that can make in your home. I have a son who just bought a house and there's a little edition on it which is a kitchen, and there's a bedroom and a sitting room above that. And it is freezing cold in that part of the house. And what I've said to him is—you know he's getting one of those credits, \$7500 dollar credit for being a first-time home owner. He does have to pay it back in fifteen years without any interest, but this is one of the things that Obama has done and he's taken advantage of it. So he wants to insulate this part of his house and I've told him he needs to have insulation blown into the walls or what else? Can you tell us some of the neat new ways that we can insulate our homes?

Diane: Well you know, first of all, what I would suggest to him is that he have Pepco or whoever his local utility come out and do an energy audit so that they really see about where they need to put the insulation. And it may not be just the walls. There may be crawl spaces under the house, there may be places in the attic that need insulation. So if he going to go to the trouble of insulating, you may as well put the insulation in the right places. Insulation is very interesting. You know there is the blow-in insulation, there is the old-fashion fiberglass kind. There is even insulation made now out of shredded blue jeans and newspapers. There are so many options. So what he could do is go to the *US Green Building Counsel* Web site www.usgbc.org/ and they will have lots of links to help him find local resources who can help him, specifically for his house.

Dotsie: Okay good. So what are most people doing these days? I know when we were doing it like 25 years ago, we had the insulation blown into the walls, and you know, we got new windows, and is there anything else that you can recommend or suggest?

Diane: You could certainly weather strip. You could caulk and weather strip the windows and doors. You can get these really good, energy-efficiency weather stripping kits now from places like Home Depot's Eco-Options Program, or online. Everything is available online if you just Google it, you'll find it. So I have double-paned windows. My windows and doors are pretty well sealed. And I also have shades and curtains in front of all of my windows. And even my French

doors. I have shades for my French doors because glass is so transparent. Heated air and cool air go in and out depending on where the temperature differential is. So you don't want to spend that money. Summer is coming and people are not thinking about heating any more; they're thinking about air conditioning, but it's the same loss. You know when it's hotter outside than it is inside, that cool air is going to want to get out and that hot air is going to want to get in.

So you could get double-fold blinds if you just want to put blinds on your windows. You could cover them with curtains. You could get all kinds of window shades. Anything that actually creates a barrier over the glass so that the heat transfer, or the air transfer is not going on will help reduce your heating and cooling cost and pretty substantial, actually.

Dotsie: Okay, alright. How about...you know we're talking about saving this \$4000.00 dollars. We've talked about taking lunch to work, car pooling, driving more efficiently, using reusable water bottles, installing the fluorescent lights, insulating your home, and then we have just a few more before we take some questions. But how about varying the thermostat temperature by 3 degrees for heating and cooling and how much can we save by doing that?

Diane: Yeah that's a great one and you know if you have a programmable thermostat, you just set it, it's automatic. The three degrees means in the winter; say you might normally set yours at 75, set it down to 72. If you normally set it at 72, set it down to 69. Same thing in the summer. Say you normally cool it to 75. Now that's pretty cool in the summer. Can you maybe take that up to 78? That means the interior temperature would be 78 degrees instead of 75. Probably not really noticeable in terms of your comfort level, but it makes a difference—it will depend—how much you save will really depend on the kind of system you have and, of course, where you climate is. But let's put it this way, it should be enough to pay for the cost of a new thermostat in a relatively short period of time.

Dotsie: Right and so that's raise it or lower it, depending on the season, just by three degrees.

Diane: Right.

Dotsie: You mentioned a couple of things that maybe some people are not as familiar with, and that is using Craig's List, and Ebay and swapping. Do you want to tell us a little bit about that?

Diane: I'm a really big fan of swapping and giving away things, and accepting things for free. So often, we think we have to have something "new" when we just need something that is *new for us*. So if you go to a Web site like www.craigslist.com or www.freecycle.org or www.ebay.com or even your neighborhood listserv if you are lucky enough to live in a neighborhood that has a

listserv, you'd be surprised at the bargains you could find. I'll use myself as an example. I had two perfectly good chairs, two perfectly good ones but they just didn't fit in my family room anymore. I put a note on my neighborhood listserv. I sold them for 100.00, 50.00 dollars each, and then I put that hundred dollars toward reupholstering the couch in the family room. So it was a win-win; the chairs were perfectly good, my neighbor got two really good chairs for a bargain, I got a hundred dollars that I could put towards the reupholster of my couch, and we didn't have much of an environmental impact in that transaction.

Dotsie: You are so right in that you just want something different is what it really is. New to you instead of brand new. I'll share something that my *girl's night out* group is doing. We're having an accessory swap. So there are 7 of us and everybody has to bring at least 10 things which will not be a problem. We're just going to get together. We're all going to bring stuff that's still in good condition but we've used it enough, we bought it, we don't like it anymore, or whatever, and we're just going to swap. And everybody leaves with whatever they want. If there are a few things that don't get taken, they'll be given to the Goodwill, or whatever. But that's accessories. You could do it with music, oh gosh, things for the yard, decorations, reads. I mean you could do it with anything. And I think people are starting to think more about reusing and recycling instead of just pitching things, or giving them to Goodwill because we can give them to one another.

Diane: Right. Interestingly, when we have little children, and we always do this; we're constantly swapping toys, we're shopping at yard sales, because we know that kids go through things so quickly. I mean I really got the point to where I hated to buy new clothes because they barely lasted three months. You know your kids are going through growth spurts all the time and until they hit puberty, nothing lasts more than one season anyway. So I think that for kids and their clothes, and their toys, it really makes perfect sense to adopt this.

But you know I noticed with my teenage daughter who had to manage her own clothing budget, she started doing it, and she just figured it out. Before she went shopping, she would call up one of her friends and say, you know I'm going on a date tonight and I really like that green top of yours. Can I borrow it? And then the friend would call her and say, you know, can I borrow your skirt? And they were constantly sharing clothes and consequently, they all had huge clothes, ah, they had a lot of fashion at their fingertips because they weren't buying all of it.

Dotsie: Right, right. That's always good to see. I remember some of the girls doing that with prom dresses when my daughter was in high school. Okay, what about saving money with DIY cleaning products?

Diane: DIY cleaning products. *Do it yourself*, cleaning products. Honestly I don't know why people spend a fortune on cleaning products. I clean my house with water, the universal solvent, a little bit of baking soda as I need it for; if I need a

an abrasive of some sort, I use baking soda. Liquid soap. Just plain liquid soap, fragrance free. A little bit of vinegar for the windows if I need it. And if I need something that is really powerful, I use Bon Ami. All it is, is a pulverized rock crystal, it gets everything very clean. It has a good scouring powder impact without having anything like artificial fragrances, or nasty chemicals in it. I personally think people worry about dirt too much, and that things don't have to be as dirty as manufacturers want us to believe. You know we're all afraid of our houses now. We're afraid of every possible little germ in our houses, and yet doctors tell us that kids are in effect more susceptible to diseases than they've ever been than before because they're not building up a resistance to germs.

Dotsie: Yes, I have heard that, I've actually heard that. That antibacterial bottle that everybody carries in their purse and has their kids use all the time, etc. Yeah, kids just aren't building up the immunities that they once did.

Diane: Right and honestly, I do have a lot of recipes for specific proportions in *Big Green Purse*, in the book, but you'll get a feel for it once you start doing it. I mean really, when I'm cleaning my counter, I just use a wet sponge with hot water and I just sprinkle baking soda on it and it's perfect. You know, that's pretty easy to do.

Dotsie: Okay tell us a little about your book; where you can get it, and what are some of the topics that you cover in there?

Diane: The book is divided into twelve, actually pretty short chapters, and if you see the book you think oh, that's a big book. And it is, but in fact, each of the chapters is very small, and very distinct. It's not the kind of book you read cover to cover. You dip into it when you've got a question about something. The first couple of chapters are background information—why should you care, why is this important, what's the relationship between what we buy and our health, and the environment—that kind of stuff.

And then it gets into specific chapters that deal with these things that we are buying. Food, clothing, cosmetics, cars, computers, cleaning products, garden and lawn care, all these kinds of things. And within each chapter, you find out again what the connection is between those practices that you do and the health of the environment, and your own personal health, because that's a big factor. You know what we do to the environment, we do to ourselves. But then it's got lots of very useful and simple, easy to follow lifestyle tips, and links to great resources.

Dotsie: Good. I have the book and I've read the book, and I've reviewed the book, and it's excellent. Actually, it's one of those books that you can pick up and—like you were just talking about the cleaning products. If you can't remember, you pick up the book and say okay, I'm cleaning this, what should I

use and how should I use it? So it's a good reference book I guess I'm trying to say.

Diane: Yeah, I would think so.

Dotsie: Okay, we only have ten minutes. I do want to ask one thing about growing your own food and saving money in that regard, and talk a little about maybe container gardening for those people who don't have big yards, or spaces for gardens, or enough sun, whatever the case may be.

Diane: Well I am a big fan of gardening. I have a garden myself and I feel like; again, this is something from a money-saving point of view, people are concerned about the slightly higher price of organics, grow your own. You've got five to six hours of sunlight a day. You can grow tomatoes, lettuce, peas, beans, carrots. You can at least grow everything that you would ever need for a salad, right in your own back yard or on your patio in containers. So that's certainly a great place to start.

Dotsie: And what about like canning? Do you have that kind of information on your sites or for people who aren't familiar on how to do that? Or do you have a reference for it?

Diane: I do, I certainly link to it. And I have all kinds of references in the book and on www.biggreenpurse.com to help you get started with composting, irrigating your plot, watering it so that you're using the least amount of water possible, saving money on watering. Planting native plants. You know I'm a big fan, especially when we're talking about non-food and vegetables, but the plants that you plant in your landscape for pleasure. Because you want greenery, you want flowers, or what not. Start with native plants. What has evolved to grow in your area? Again it will require less fertilizer, less chemical inputs, less water; it will be more tolerate of the climate. So your native plant specialist at the local nursery would be able to help you, or there's a link in ***Big Green Purse*** where you can find native plant societies. They'll have a lot of recommendations for you.

Dotsie: Okay and one thing that I would like to mention before we wrap this up is another part of your site that I think is helpful is where you have the top ten tips, and you have several articles on top ten ways to do such and such. And just to give everybody on the call a quick example, you have one for ***Saving Energy and Money at Home***, which is our topic for today. And I'm just going to run through these ten tips very quickly so you can get an idea of the types of information that is very straight forward that Diane has on her site.

1. Caulk or weather strip windows and doors to prevent cold air from seeping into living spaces.
2. Install storm windows and doors to create an additional barrier against cold air.

3. Insulate attics, crawl spaces, exterior walls and basement, ceilings and walls.
4. Use a programmable thermostat to automatically turn down the heat when you don't need it.
5. Get an energy audit to determine where your house is leaking energy. (I love that and it's like new to me. So I can't wait for my son to do that)
6. Turn down your water heater to 120 degrees
7. Wrap your water heater in an insulating blanket to keep water hotter, longer.
8. Consume less hot water by using appliances efficiency
9. Maintain your furnace to run at maximum energy efficiency
10. Upgrade your appliances to those that waste the least amount of energy and water.

So that's just ten quick tips that Diane has on her site for saving energy and money at home. And she has several articles like that that are the top ten tips, and you can just run through them. Even if you just learn one or two new things that you can add to whatever you're already doing, it well worth the read. So I highly recommend her Web site and I know it's gotten some kind of an award or several awards, right?

Diane: Right.

Dotsie: And is your blog on your site, or is that a separate address?

Diane: You can get to the blog from the Web site, yeah...that's probably the easiest thing to do. You'll see the tab at the top that says "blog" and you can go right there.

Dotsie: Okay, anything new? Any other hot tips that you want to tell us about saving money or any great Web sites that you can recommend?

Diane: Oh I guess my overall message would be that there are some people who may not have embraced the idea the idea of *going green* because they think it's just a trend, you know? Everybody's talking about it now and it's just a lot of activity, but I often hear people say I'm just not going to worry about it now because it's just going to come and go. But in fact, it's here to stay. We've seen huge investments in the manufacturing sector, huge investments in the retail sector, and we need to continue this trend because in fact, energy supplies are continuing to dwindle, climate change is a serious problem. We're seeing more and more connection between pollution and human health, so I would just really encourage everyone to embrace green, to start with simple things that they can do now to integrate green into their lifestyle, set a bigger goal for themselves over time, and understand that what they're doing really makes a difference.

Dotsie: Okay, that sounds great. Let me just see if anyone on the call has a question. <pause> Okay maybe not. I think you've covered everything. You did a great job! Again, Diane's Web address is www.biggreenpurse.com and you can contact her through the site. If no one has any other questions, then we just want to thank you for being on the call.

Feel free to email me at dots@nabbw.com if you have any questions about the association, or our Web sites, or anything that's coming up soon with baby boomer women.

So thanks again for being on the call and Diane, I really appreciate your expertise. You did a great job and I'll be in touch.

Diane: My pleasure. Thank you.

Dotsie: Same to you and have a great day. Thank you.