

Create an environmentally friendly shopping policy

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**Create an environmentally friendly shopping policy**

**By Kerry-Ann Cox**

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These days, buying green products does not mean sacrificing your quality of life or needing to become a hippy. There are many high quality environmental products which are better for the environment and your health.

Today, you have far more options when it comes to purchasing products that do not harm the environment. Products that were once only found in the health food shop are now showing up on the supermarket shelves. However, with the more companies jumping on the environmental bandwagon it is becoming more difficult to determine what really is environmentally friendly and what is not. This article is a starting point for you to put together a shopping policy that works for you, your family, your budget and the environment.

To have a totally environmentally friendly purchasing policy you need to look at the cradle to grave analysis of every product. This means looking at:

- where it comes from,
- what sort of pollution occurred in the production
- any possible toxic by-products produced
- derivation from non-renewable resources
- energy needed to transport it to your home
- was it produced locally or the other side world
- what happens when you have no more use for it
- the potential for it be reused, or recycled
- the problems its eventual disposal will create

This is a huge task and not one that can be easily undertaken by the individual. But make some noise, put some pressure on your local political representative and let them know that you want a new way. Let them know that you want to know the direct and indirect consequences of the products you purchase.

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Every time you make a purchase consider what you are buying and the message that it is sending to the producers. Buy products that are good for you and the environment. Develop a purchasing policy that makes waste minimization a priority.

Before buying anything consider

- Is the product can be made from recycled materials?
- Can it be reused or recycled after initial use?
- Do you really need to buy it at all?
- Could you reuse something else?
- Could you find the product second hand?
- Is the product from a relatively natural source or has it been chemically manufactured with possible toxic by-products?
- What sort of processing was involved in its production?

To make your shopping more environmentally sound, when given a choice:

- avoid disposable products
- buy organic and natural products whenever possible
- buy in bulk to reduce packaging
- buy products that are recycled and/or recyclable
- do not buy products which have been tested on animals
- buy quality products that will last
- do not buy products which negatively influence or are made from endangered species.
- do not buy products which negatively effect your health
- do not buy products which cause significant damage to the environment during production or disposal
- do not buy over-packaged goods
- buy goods with packaging that can be reused, recycled or which is biodegradable.
- buy organic fruits, vegetables and meats whenever possible. Common agricultural practices can be very polluting. Run off and leaching from pesticides, fertilizers and fungicides contaminate our underground water and rivers, killing off aquatic wildlife and making it unfit for human consumption.
- keep cleaners as natural as possible. Detergents, shampoos, dishwashing liquids, oven cleaners etc that contain chemicals are very difficult treat in our sewage systems. The result is many heavy metals and toxic chemicals in our streams and oceans because treatment can not remove them all. Soil and rocks are excellent filters for natural biological materials but can not cope with the chemical cocktails that they are subjected to today.
- when purchasing new appliances, buy the most energy efficient that you can. It may cost a little more initially but it will pay itself off by lessening your energy bills.
- do not buy appliances that are bigger or more powerful than you need
- what are the energy requirements for operating the product

Kerry-Ann Cox is an author and environmental scientist. Find out where to shop online for organic and natural products with a free guide to online shopping get your copy at <http://www.wildlife-wilderness.com>

**Life Insurance Mortgage Online Quote - How To Shop For Mortgage Protection Online**

**By Gavin Bloom**

The purchase of a new home is one of largest investment that we make. The homeowner policy is almost always purchased when anyone purchases a home. The bank lending the mortgage money will require a homeowner policy and become the lien–holder on the policy to protect the loan. The mortgage loan is a major debt and should be covered by life insurance. Mortgage life insurance can be purchased from just about any life insurance company. Shopping for mortgage life insurance online is relatively easy. The mortgage term policy is nothing more than a decreasing term policy. There are 10, 15, 20, and 30 year decreasing term policies and these policy periods can coincide with mortgage loans for the same time periods.

The mortgage term insurance policy is pure protection and has no cash value accumulation. There is another concept for purchasing life insurance for mortgage purposes. It is a mortgage –payoff concept. The purchase of a sizable permanent life insurance policy can be used to pay the mortgage off sooner with the cash value accumulation within the permanent plan. This type of planning is best done with an insurance professional.

Shopping for mortgage protection insurance online is fast and easy. Look for policy rates that match your mortgage balance and length of pay period. There may be some added features that you may want to look for also. The waiver of premium rider is relatively inexpensive. The waiver of premium is a disability rider that will pay the premiums on your mortgage protection policy if you cannot work because of injury or illness. If you owe \$100,000 on your mortgage and have 20 years left to pay off your balance then you go shopping online for a 20 year decreasing term policy for \$100,000. It's that simple. Mortgage term protection rates are relatively inexpensive. Shop with confidence and make sure that you obtain rates with and without waiver of premium.

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