

MAKE YOUR SUPER CHOICE A GREEN CHOICE

You might be surprised – and concerned – to know that nearly all mainstream superannuation funds hold investments in unsustainable old-growth logging operations, uranium mines, big greenhouse polluters, and/or mining companies with dodgy human rights records.

Fortunately, the number of superannuation funds that avoid these harmful investments, and focus instead on clean and innovative industries, is growing by the year. And, the good news is, a recent study by AMP Capital found that companies with strong corporate responsibility ratings outperform those with poor performance by an average of 3–5% over a 4–10 year time frame.

So now is the time to switch your superannuation to a socially responsible investment (SRI) fund.

Am I eligible?

Unfortunately, most public sector employees, as well as many employees covered by Commonwealth or State awards, certified agreements or AWAs, are not entitled to choice of superannuation. If this is the case for you, you may still have an SRI option open to you in the fund or funds chosen by your employer. If not, urge your employer to make one available. Fortunately, you may still periodically rollover amounts from your enforced fund to an SRI fund of your choice.

Which fund should I choose?

There are many approaches taken by SRI funds (also known as ethical investment or sustainable investment funds) when choosing which companies to invest in.

Some strictly screen-out environmentally or socially harmful practices such as uranium mining, tobacco, and weapons production. Others invest in the leading performers in each industry sector – the best of a not-so-good lot. Others focus on environmentally and socially innovative industries such as renewable energy, education and waste management and some may engage with all companies in which they invest to try and improve performance, rather than selective screening.

Examine the company's Product Disclosure Statement to see whether their approach is consistent with your personal values. Consult your financial adviser or one who specialises in SRI funds.

More info

ACF's Corp Rate project analyses the environmental performance of specific listed Australian companies: www.acfonline.org.au/news.asp?news_id=104

The Ethical Investment Association:
www.eia.org.au

Ethical Investor magazine
www.ethicalinvestor.com.au

The Super Choice website:
www.superchoice.gov.au

Note: This article does not constitute financial advice. Readers should consult their financial advisers before making any decisions with respect to their superannuation savings.

GreenHome in Baulkham Hills

The next six-month GreenHome workshop program will run in conjunction with Baulkham Hills Shire Council starting on February 16th. If you have already completed the GreenHome program yourself, then tell your friends in the Hills to come along!

Workshops will be held in Pioneer 1 Room, Castle Hill Community Centre, cnr Pennant and Castle Streets, Castle Hill.

Call 1800 223 669 or email membership@acfonline.org.au to register for the series.

Powerhouse Museum – Free Radicals talks about Sustainability

The Powerhouse Museum in Ultimo presents a series of talks about sustainability.

March 5 – Your community – Going, Going, Gone: How to balance a village lifestyle and population growth

April 2 – Diseases and the bugs that cause them: What, when and how of disease pandemics eg. Bird Flu?

May 7 – How can I make a difference? Find out what it takes to be an eco-warrior.

For more info visit <http://www.powerhousemuseum.com/freeradicals/> or phone 02 9217 0222.

The talks are free but you have to pay the entry fee to the Museum.

Join ACF's GreenHome Challenge Online

Visit www.acfonline.org.au/greenhome and join the GreenHome Challenge.

Measure your environmental impact with the website's eco-calculator, then sign up for some household actions to reduce your footprint. Your environmental savings will be

added to the national total and you'll enter the draw to win some great green prizes!

ACF has done some exciting research with the University of Sydney to find out just how much water, greenhouse gas and

land are used for our everyday activities like eating dinner, driving our car and shopping for clothes. The *Hidden Cost of Christmas* research in the last GreenHome newsletter used this data to tell you what the impacts of our Christmas spending are.

HOW GREEN IS MY LAUNDRY POWDER?

Ever wondered whether the laundry powder or liquid you use at home is having a negative impact on the environment? If you reuse your laundry greywater on the garden, then you will certainly have thought about it (especially if your plants have started looking sick!).

New research by Lanfax Laboratories now enables you to check out a number of laundry products for their sodium, phosphorus and sulphur content and their pH. Lanfax Labs have analysed 54 powders and 41 liquids and the results may surprise you.

Your choice of laundry detergent does make a difference to the environment, whether your wastewater goes on your garden or into the sewerage system.

Excessive levels of phosphorus in your laundry wastewater can contribute to algal blooms in rivers and waterways which receive treated sewage or sewage overflow. Phosphorus is an essential plant and animal nutrient, but it can cause waterways to become unhealthy as sewage will often contain excessive amounts of phosphorus. But if phosphorus in wastewater is discharged to land it can actually increase fertility of the soil. Plants that react badly to laundry greywater are often reacting to the sodium or high pH of the waste water or to being overwatered, rather than to the phosphorus.

Excessive sodium can make the wastewater unsuitable for use on your garden – it can

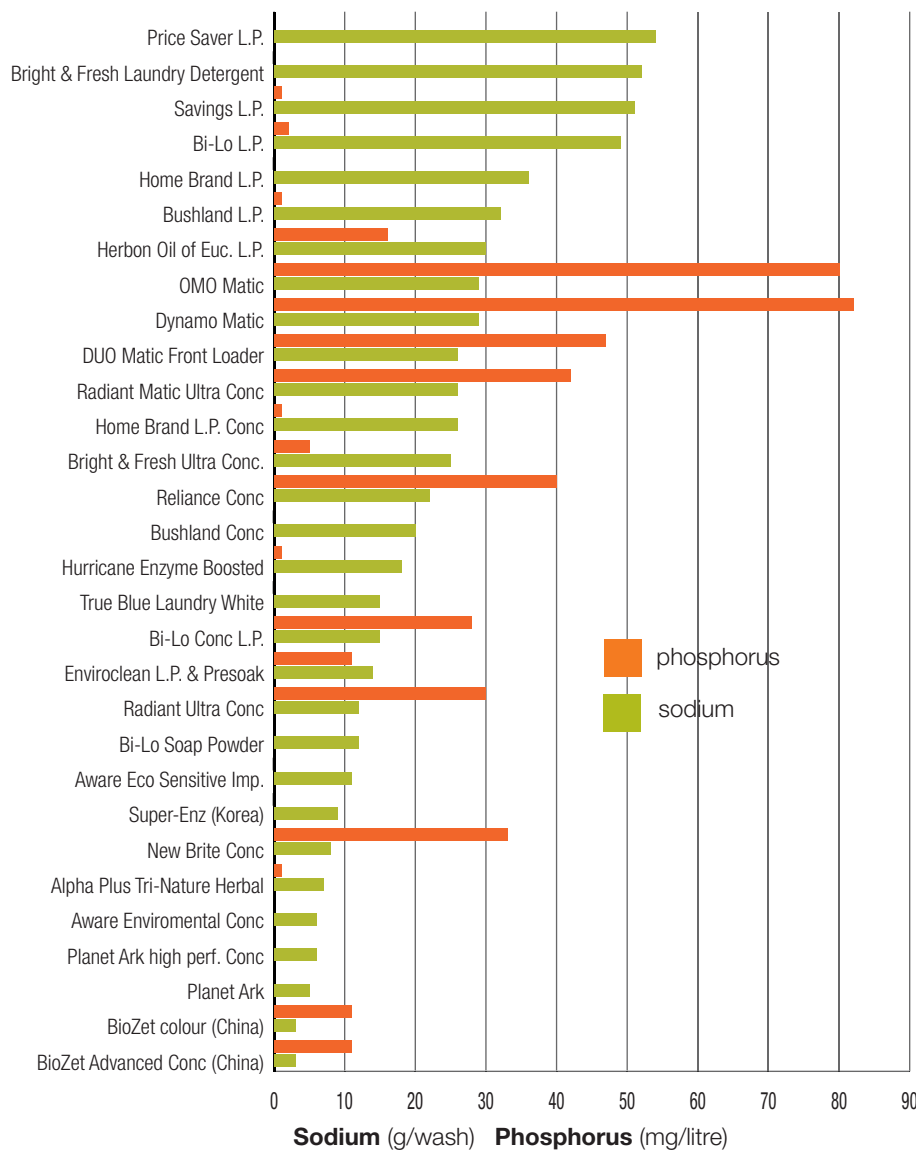
starve your plants of drinking water. If you have tried putting greywater on your garden and the plants don't like it, maybe you're using an excessively sodium rich laundry product.

Another thing to consider is whether you can use less of the laundry product for each wash (and still have clean clothes!). Especially if you have a front loader, you might be using more laundry powder or liquid than is necessary – and manufacturers' instructions often exaggerate the amounts you really need to use. This is particularly so when using rainwater for clothes washing.

Interestingly the Lanfax Labs research shows that powders designed for front loaders are often too high in sodium and phosphorus. Given that most front loaders will take many laundry detergents (see the side of the container), it could be best to choose a generic powder or liquid and use a lot less of the product to reduce foaming. Another example of how helping the environment can also save you money!

This graph shows the sodium and phosphorus in wastewater when a range of powders are used in a full front loader washing machine load at the recommended dose. For further laundry product analysis go to www.lanfaxlabs.com.au.

Laundry Powders – Front Loading



Source: www.lanfaxlabs.com.au

GET INVOLVED

Do you commute from Homebush, Strathfield or Ashfield to the CBD?

Operating every Tuesday, the Burwood and Strathfield Bicycle Users Group Bike Bus is a safe way to cycle commute in a group. The bike bus leaves from Homebush station at 7am and travels through seven train stations along the Inner West line to arrive at Kent Street in the CBD at 8.05am. Visit www.bicyclensw.org.au or call Jan on 0432 610 859 to find out where you can join the bike bus.

Volunteer on Clean Up Australia Day

Sunday 5 March 2006

Grab your friends and family and help out at this fun annual event. Visit www.cleanup.com.au or call 1800 024 890 for info on how to volunteer or organise a site in your local area.

