

LSAP Goal #3  
Ecological Economies

some helpful images, part 1

DIVESTING

# Divesting from Fossil Fuels

*Is your money  
financing this?*



*Or this?...*



# Divesting from Fossil Fuels

***Is your money living sustainably,  
in the spirit of Laudato Si'?***...

*...not only do you have a lot of influence as a consumer making purchases in a store...*

*...you can help influence financial markets by where and how you bank, borrow, save and invest...*

*...many large banks, insurance and investment companies are invested in fossil fuels...*

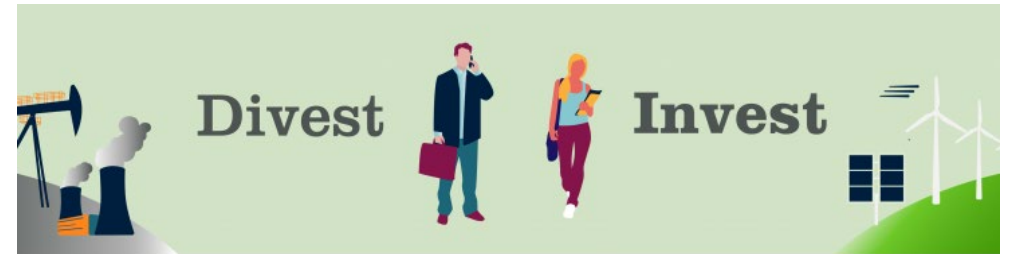
*...you can petition the CEO or board to stop this...or you can change your accounts to other companies...*

# “How to” Divest from Fossil Fuels

**Step #1** – “Nuts and bolts” review of personal or organizational finances

**Make a list of all of your:**

- 1. Bank accounts**
- 2. Credit card companies**
- 3. Loan and mortgage companies**
- 4. Insurance companies**
- 5. Investments (self managed or fund manager managed)**
- 6. Pension and retirement accounts**



# “How to” Divest from Fossil Fuels

## *Step #2 – Research each account’s investments*

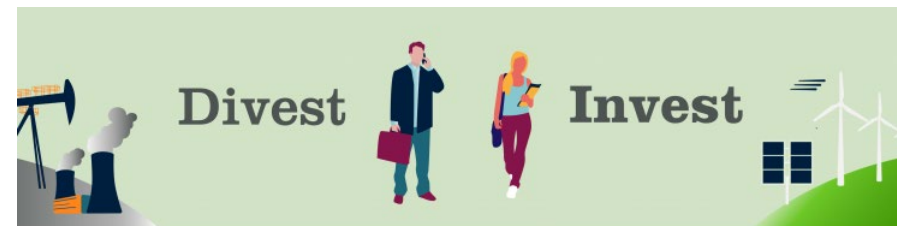
- *Do they have fossil fuel holdings?*
- *Have they committed to divesting from fossil fuels?*
- *Does their published investment strategy allow them to invest in fossil fuels? Does it restrict them?*

*Bank info:* <https://www.bankingonclimatechaos.org/bankingonclimatechaos2021>

*Insurance company info:* <https://insure-our-future.com/scorecard>

[https://interactive.web.insurance.ca.gov/apex\\_extprd/f?p=260:40:15214728949480::NO:10,20,30,40](https://interactive.web.insurance.ca.gov/apex_extprd/f?p=260:40:15214728949480::NO:10,20,30,40)

*Mutual Fund info:* <https://fossilfreefunds.org/>



# “How to” Divest from Fossil Fuels

**Step #3** – *Petition your banks to divest from fossil fuels, and create policies against fossil fuel investment in the future.*

## **1. Write to the CEOs and Boards**

- *Ask them to divest from fossil fuels, as quickly as possible*
- *Ask them to commit to a policy against fossil fuel investments*

**OR...if it seems unlikely they will do that...**

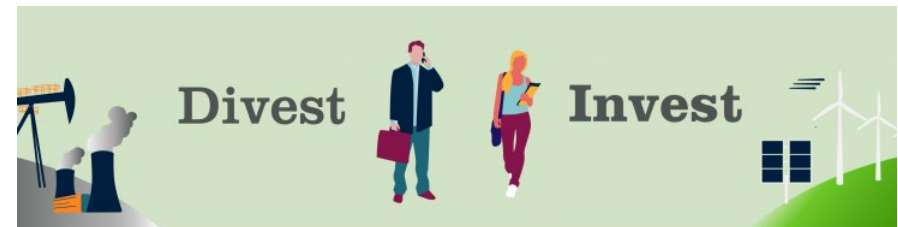
## **2. Switch companies**

- *Tell them why you left...*

*Sample letters available at:*

<https://laudatosimovement.org/download/sample-divestment-letter/>

More info at: <https://www.divestinvest.org/how-to-divestinvest/individuals/>



Discussion?

Questions?

We recommend a short break...

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Ecological Economies

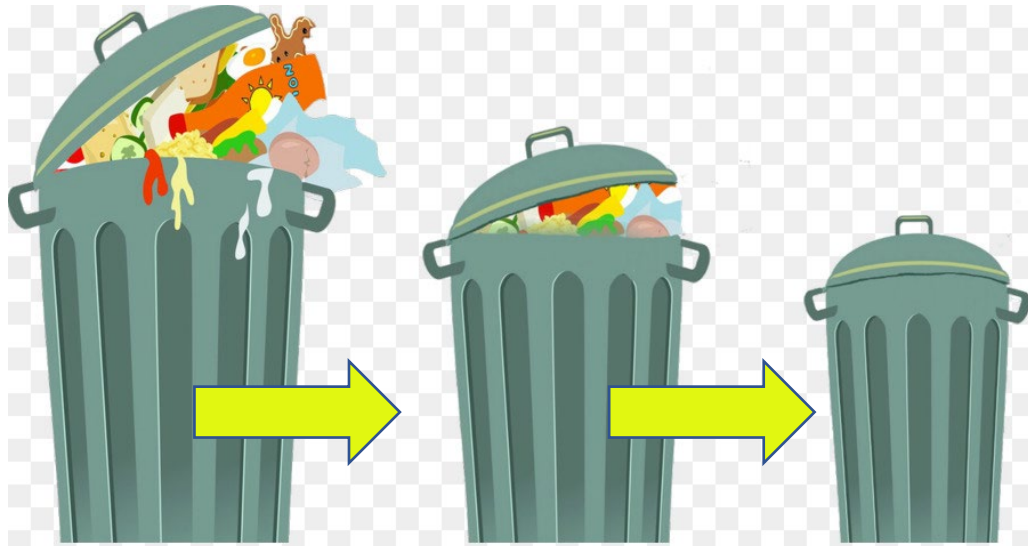
some helpful images, part 2

MANAGING TRASH AND RECYCLING

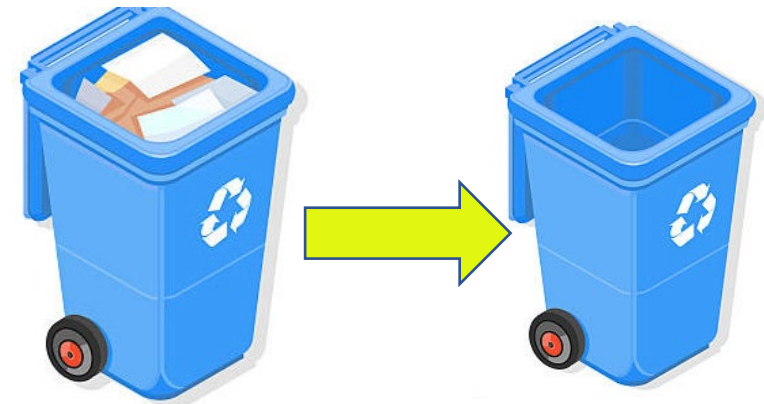


# Reducing household solid waste footprint

## *Reducing trash...*



## *and items to be Recycled...*



## *What if you could do both?*

*You could help save energy and resources for future generations, by avoiding unnecessary resource extraction, manufacturing, transportation, etc etc . You would be reducing pollution and Green House Gases, too. Wouldn't that be great?*

# The “Why”: Trash and Landfills in the USA



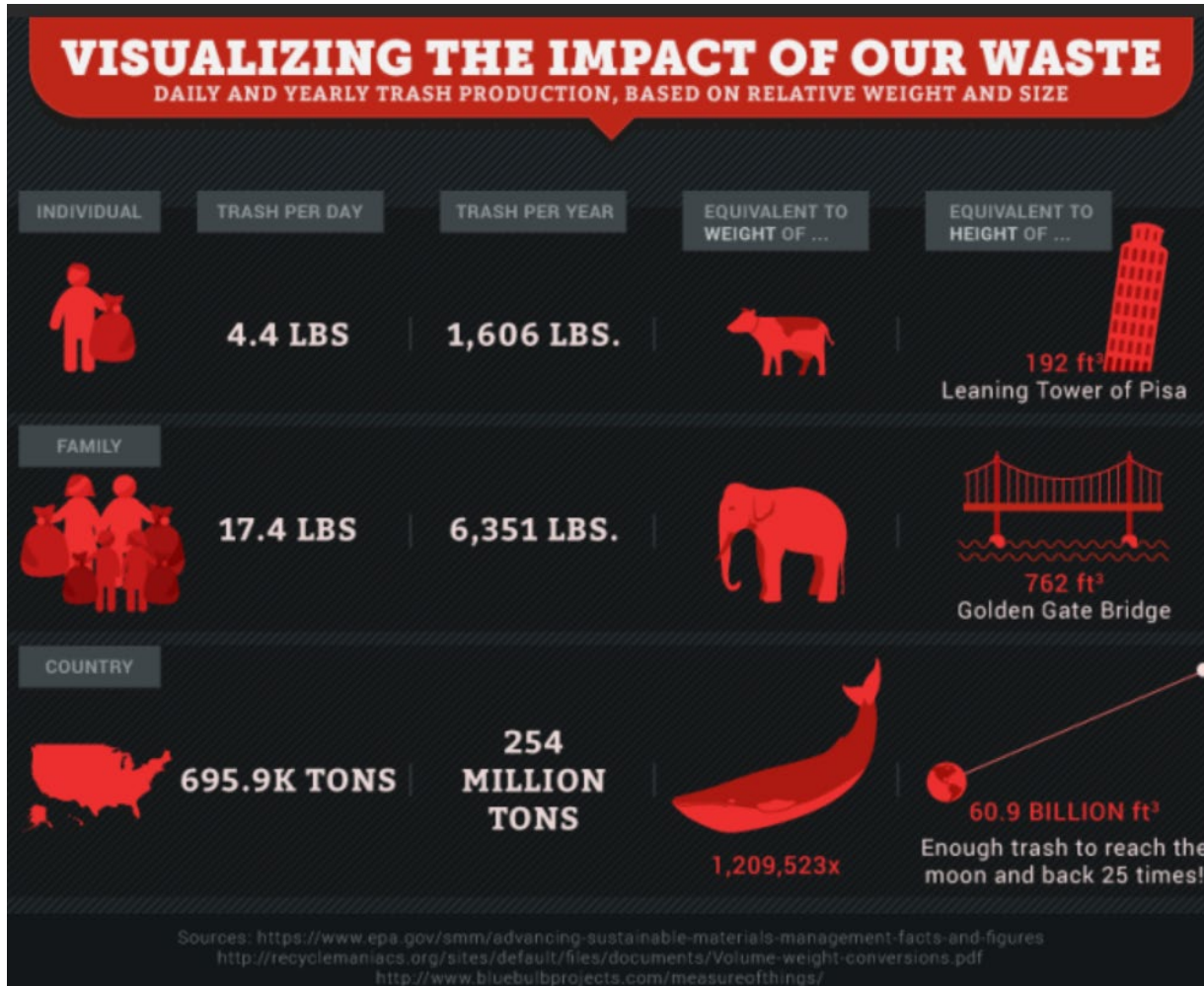
***2000 Landfills in the USA (as of 2016)***

*Approximately 254 Tons of municipal solid waste is created every year  
About 2/3 of it goes to landfills*



***(4.4 lbs per American per day)***  
*This man is wearing 18 days worth*

# The “Why”: Trash and Landfills in the USA



- 1,600 lbs per American per year  
or *the weight of a steer*
- 6,351 lbs per family per year  
or *the weight of an elephant*
- 254 million tons as a nation per year  
or *1.2 million blue whales*

EPA data (2018)

*every year*

# The “Why”: Recycling in the USA

## *US Recycling Rates*

much recyclable trash ends up burned or in the landfill

	RECYCLED	BURNED	LAND-FILL'ed
<b>Paper</b>	68.2%	6.2%	<b>25.6%</b>
<b>Glass</b>	25%	13.4%	<b>61.6%</b>
<b>Plastic</b>	8.7%	15.8%	<b>75.5%</b>
<b>Aluminum</b>	17.2%	14.4%	<b>68.4%</b>

<https://www.epa.gov/recycle>

### *Some REASONS for low recycling rates:*

- *Items aren't actually recyclable (ex: paper coffee cups, plastic spoons, broken glass, etc)*
- *Items weren't separated (at household or municipal level)*
- **LACK OF A MARKET FOR THE RECYCLED MATERIALS**
  - *manufacturers prefer to buy cheaper “virgin” materials*

# The “Why”: Recycling in the USA

*Recyclability* (how well a material recycles into a new resource)

*HIGHLY recyclable:*

*Glass, aluminum, paper*

*POOR recycler:*

*Plastic degrades quickly, its use is extremely limited*

**DOWNCYCLING:** means an item produces a lower quality material the second (and subsequent) times it is used. Some “recyclable” materials break down with each recycling iteration. This term is often used when describing some of the limitations of plastic recycling.

# The “Why”: Recycling in the USA

## *Recyclability and “Downcycling”*

*Glass --100% recyclable and can be recycled endlessly without loss in quality or purity, recycled glass can be substituted for up to 95% of raw materials.*

*Aluminum – almost infinitely recyclable without loss of quality*

*Paper – can be recycled 5 – 7 times, and then composted*

*Plastic – quality degrades quickly, and plastic recycling takes a lot of energy in order to return a degraded material (plastic recycling is often referred to as “downcycling” because recycled plastic is very limited as an ingredient for new goods).*

# What can we do?

## *1. Simplify*

- *Consider doing without, especially single-use items*

## *2. Avoid purchasing “new” items*

- *Repair, borrow, rent, purchase second hand*

## *3. Avoid highly packaged purchases*

- *Also – look for items packaged with recycled materials*

## *4. Purchase “recycled” materials*

- *This helps create the market for recycling, and reduces the amount of materials which are land-filled*

*Avoided items save energy and resources at the beginning of product life, as well as at the end*

# What can we do?

## *“Zero” Waste habits -- some simple swaps:*

- *“Bulk” shopping at grocery stores bins, using your own containers for groceries like beans and nuts*
- *Homemade iced tea or lemonade, rather than soft drinks*
- *Water from the tap, or filtered in a pitcher, instead of bottled water*
- *Homemade salad dressing, rather than pre-mixed*
- *Flour & sugar in paper packages, rather than plastic*
- *Purchasing produce “naked” or using cloth or net produce bags*
- *Shopping at farmers markets, bringing your own bags and containers*
- *Store foods using reusable materials like cloth or closeable containers, rather than plastic wrap and aluminum foil*

*WHAT ARE YOUR IDEAS ? WHAT DID YOUR GRANDPARENTS DO?*



# What can we do?

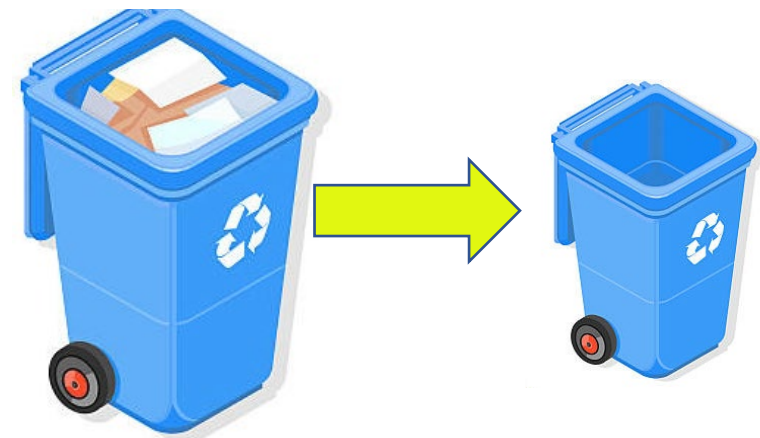
## *Consider “Zero” Waste habits*

- <https://youtu.be/CpSdbKRHK9A> *Moreton Bay lowering household waste primer (1 minute, 30 seconds)*
- <https://youtu.be/eQDCg8uolUE> *a quick guide to Zero Waste grocery shopping (7 minutes, 32 seconds)*
- <https://youtu.be/c8aVYb-a7Uw> *Canadian Broadcast Company 20 minute news story – “Tracking your plastic: Exposing recycling myths”*

*Avoided items save energy and resources at the beginning of product life, as well as at the end*

# What can we do?

*At the end of your 7-Year Laudato Si' journey, where would your household like to be?*



*God saw everything that He had  
made, and behold, it was very  
good...*

*Genesis 1:31*



END

USE THIS WEBSITE TO LEARN WHAT YOUR BANK IS INVESTING IN

<https://www.bankingonclimatechaos.org/bankingonclimatechaos2021/#score-card-panel>



*Banking on*  
**CLIMATE CHAOS**

Key Facts & Impacts  
How Does Your Bank Score?  
Explore the Data  
Take Action  
Get in Touch

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FOSSIL FUEL FINANCE REPORT 2021

**DOWNLOAD THE REPORT** 

**ADDITIONAL DOWNLOADS**

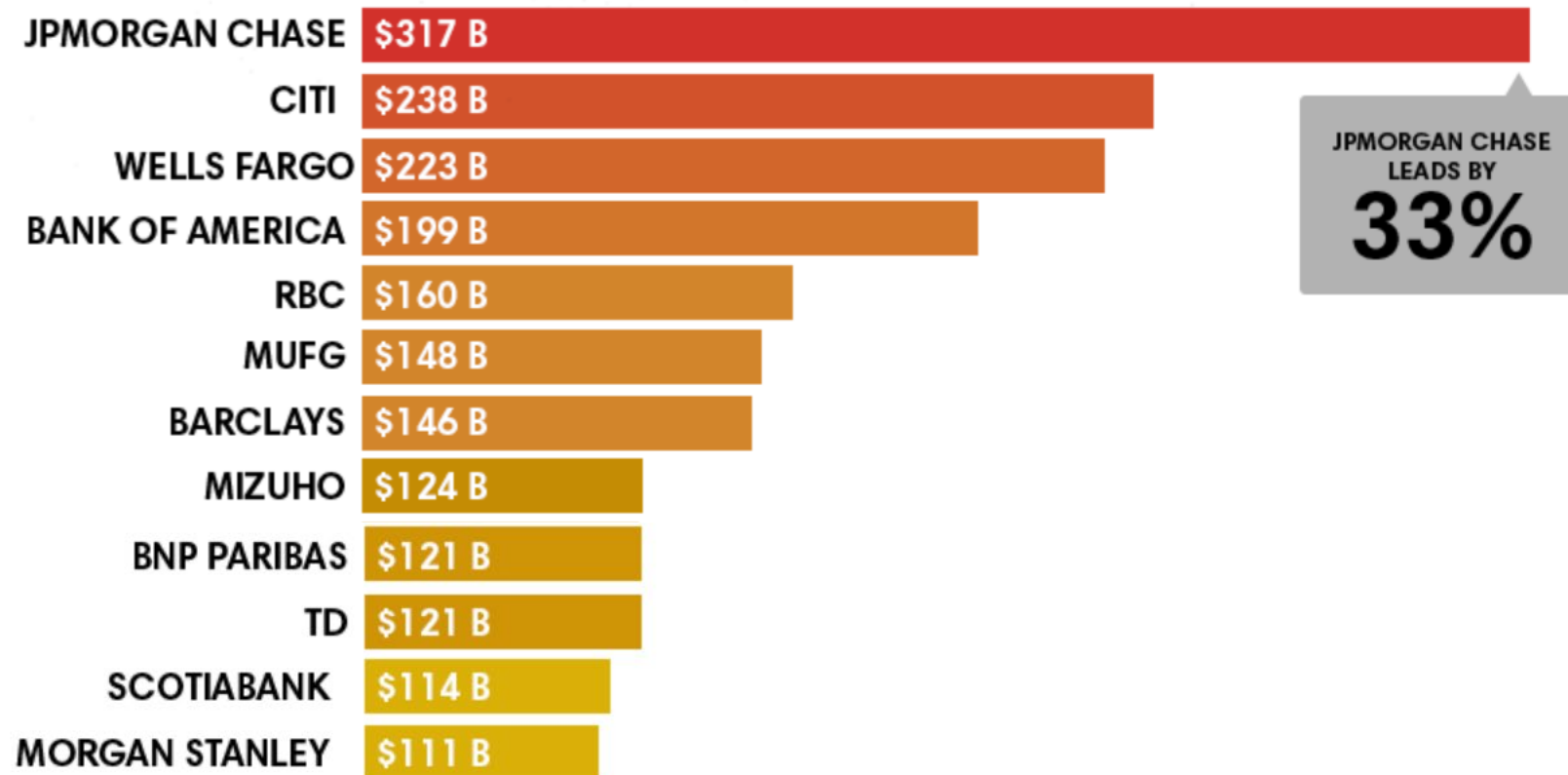
The image shows a promotional graphic for the 'Banking on Climate Chaos' report. The background is a dark, smoky orange gradient. On the left, the title 'Banking on CLIMATE CHAOS' is displayed in a mix of white and gold fonts. To the right, there is a list of navigation options: 'Key Facts & Impacts', 'How Does Your Bank Score?', 'Explore the Data', 'Take Action', and 'Get in Touch'. Further right is a thumbnail of the report cover, which features a large mining truck in a snowy, hazy landscape under a sunset sky. The report title and subtitle are visible on the cover. Below the thumbnail is a red button with the text 'DOWNLOAD THE REPORT' and a white download icon. At the bottom of the graphic, there is a section for 'ADDITIONAL DOWNLOADS'.



# THE DIRTY DOZEN

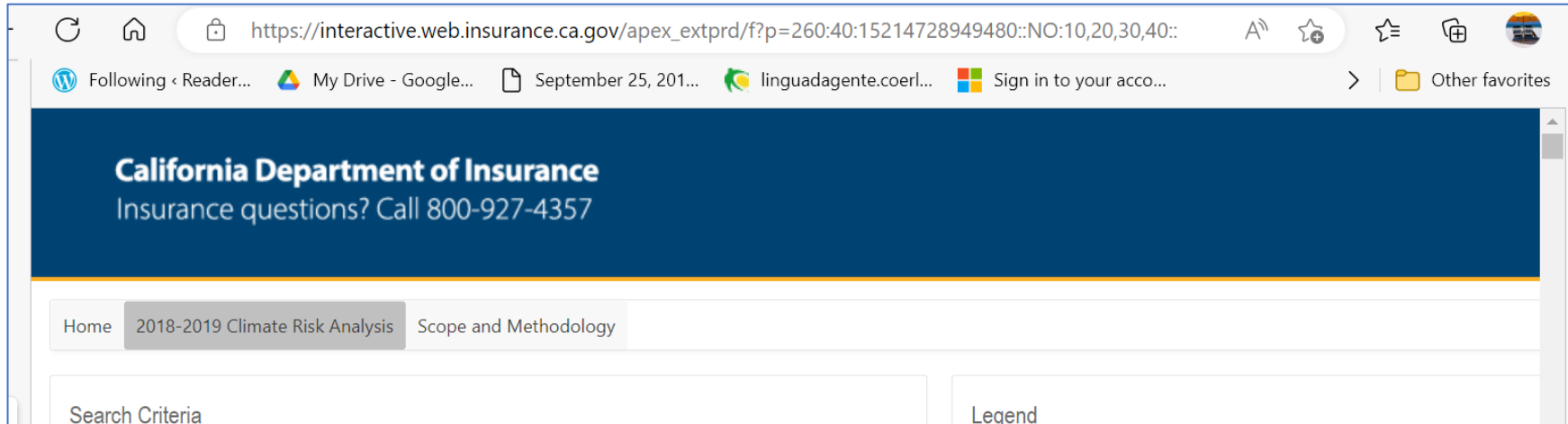
## THE WORST BANKS SINCE THE PARIS AGREEMENT

Top 12 banks financing fossil fuels globally, 2016 - 2020



# USE THIS WEBSITE TO LEARN WHAT YOUR INSURANCE COMPANY IS INVESTING IN

[https://interactive.web.insurance.ca.gov/apex\\_extprd/f?p=260:40:15214728949480::NO:10,20,30,40](https://interactive.web.insurance.ca.gov/apex_extprd/f?p=260:40:15214728949480::NO:10,20,30,40)



Company ↑	NAIC #	Group Code	Assets Under Management	Total Fossil Fuel Investments Including Coal	% of Fossil Fuel to Assets Under Management	Coal Investments Over Threshold	Tar Sands Over Threshold	Fossil Fuel Invest Over Threshc (excluding Coal Threshold)
Generic Insurance Co	5555X	SSSSS	\$102,234,245	\$5,357,351	5%	\$0	\$0	\$

Download

# USE THIS WEBSITE TO LEARN WHAT YOUR MUTUAL FUNDS ARE INVESTING IN

<https://fossilfreefunds.org/>

Fossil Free Funds

Get email updates

Sign up 

## Search mutual funds and ETFs

Compare the fossil fuel investments of different funds










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Compare	Fund name	Fossil fuel grade	^ Sustainability mandate	Fossil fuels	Carbon footprint	Clean200	Net assets	Category	
<input type="checkbox"/>	<b>Fidelity® U.S. Sustainability Index</b> Ticker: FITLX	C		3.17%	39.07 	22%	\$2.15B	Group: U.S. Equity F Category: Large Blend	
<input type="checkbox"/>	<b>Fidelity® Envir and Alt Engy Fund</b> Ticker: FSLEX	F		11%	352.32 	34%	\$627.11M	Group: Sector Equit Category: Industrials	
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<input type="checkbox"/>	<b>Parnassus Core Equity Investor</b> Ticker: PRBLX	A	 USISIF	0%	39.38 	21%	\$25.09B	Group: U. Category: Le	
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