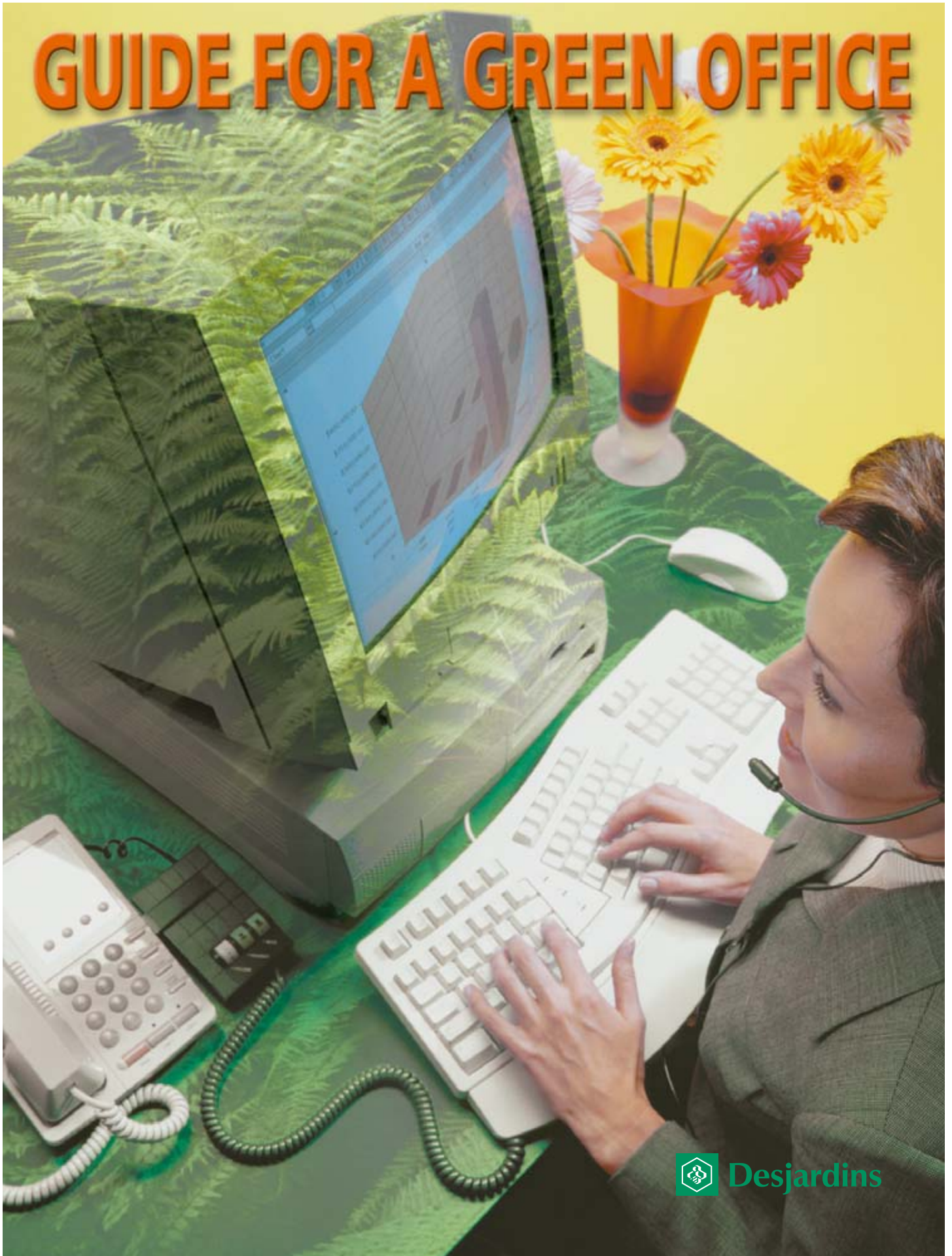


GUIDE FOR A GREEN OFFICE



Desjardins

"THE GREEN OFFICE"



True to its educational mission and cooperative values, Desjardins Group has created a guide entitled "The Green Office." The purpose of this guide is to provide employees of Desjardins and other organizations with the information, motivation and tools they need to use paper more responsibly in the workplace. In conjunction with the guide, Desjardins has challenged each employee to reduce their consumption of paper by 15%.

The actions and suggestions described in the guide are simple and easy to apply, ensuring a smooth transition toward new behaviour more respectful of the environment. We all have our own particular paper-consumption habits; we hope to change these daily routines by taking a moment to think about what we are doing, and by following a bit of advice. The resulting change in behaviour will have a positive impact in the office and also for those who tele-commute...

*Since this guide is meant to inform you about ways to save paper,
we recommend consulting it without printing it.*



Introduction to **SUSTAINABLE DEVELOPMENT**



As a cooperative institution, the Desjardins Group is committed to long-term development and able to balance three of the four aspects of sustainable development, the economic, social and ethical aspects. In view of the accelerated development of human activity and its impact on our natural environment, Desjardins must now pay more attention to the fourth aspect of sustainable development: protection of the environment.

Desjardins will soon adopt a sustainable development policy. The purpose of this policy is to define how the Group plans to integrate the environmental aspect into its mission, which is to contribute to the economic and social well-being of individuals by:

- developing an integrated cooperative network of secure and profitable financial services that are owned and administered by the network's members alongside a network of highly competitive complementary financial enterprises that is also controlled by the cooperative network's members;
- teaching democracy, economics, solidarity and individual and collective responsibility, especially to members, officers and employees.

Desjardins has launched a new initiative, the Desjardins Paper Challenge, to coincide with Earth Day. To find out more, read on.

This policy will target our operations in the area of financial intermediation, investment management, venture capital investment, as well as our activities as a corporate consumer of goods and services, in international development and those associated with our position as a socially responsible organization.

MY GREEN OFFICE



The computer has become a working tool that is extensively used by most organizations. Most people now communicate via e-mail. Have these changes helped reduce our consumption of paper? So far, they seem to have had the opposite effect. Since the introduction of e-mail in organizations, paper consumption has increased by 40% on average.

Let's try changing our methods and ways of doing things so that we use less paper.

I WORK ON SCREEN TO USE LESS PAPER

- 1** Depending on the tools available in my workplace, I e-mail any messages I have to convey to personnel. In this way, I save time and paper, while making sure I reach all the people on my list.
- 2** I read my e-mails on screen. I record any specific information they contain, such as the number of the room reserved for the next meeting in my agenda or notebook. If necessary, I archive my messages using the file functions of my e-mail software, which allow me to quickly locate them without printing.
- 3** I read documents on screen. I use my word processor's *Highlight* function to mark important passages.
- 4** If I have to make corrections to a document, I use my word processor's *Track Changes* function to make them appear on screen. Then the person to whom I am returning the text can see them.
- 5** If I have to make comments on a document, I can always use my word processor's *Insert Comment* function to record any observations I want to make about a word, sentence or paragraph. Anyone to whom I e-mail the document can then read my notes.
- 6** Depending on the tools available in my workplace, I fill out all internal management forms, such as requisitions and time sheets, and then e-mail them to the designated person or department. I archive them electronically at my end.





I CHOOSE ECONOMIC PRINTING OPTIONS

- 1** I print on both sides, regardless of the software I am using:
 - First, I check that the printer has a double-sided printing option;
 - and that it is set to double-sided by default (one-sided printing can still be selected manually);
 - and then I check that my software or application accepts double-sided printing.
 - I can print both sides even if I have an individual printer without the double-sided option.

I can use the *Print* function of my word processor and select the option to print only odd or even pages, or specific page numbers. I can then print first one side, then turn the pages over to print the rest.
- 2** If I must print a NOTES e-mail, I choose the *Print/Preview* function to be sure that the sender's signature does not appear alone on the last page. By double-clicking in the e-mail text, I can delete unneeded spaces, reduce the signature to a simple name and thereby reduce the length of the e-mail.
- 3** If I have to print a PowerPoint presentation, I select the option to print several slides per page.
- 4** If I print two document pages on one sheet of paper, I not only reduce my paper consumption, but make my document lighter and easier to carry.
- 5** If the appearance of the document allows, I reduce the font size and margins in order to reduce the number of pages printed.
- 6** I use standard 8 1/2 x 11 format paper to reduce waste during printing.
- 7** I adjust my Excel software parameters to print tables on one page by selecting *File/Print/Print Preview/Page Break Preview*.
- 8** I choose recycled paper to print for internal documents.



Caution! If you save a document after printing several copies of it, that document may keep the number of copies in memory. Anyone printing it after you could accidentally print as many copies as you did.





WHEN I MAKE PHOTOCOPIES



- 1** I take advantage of any training offered to better understand the copier's various functions.
- 2** Whenever necessary, I use the *Reduce* function to shrink the text to fit one page.
- 3** I save poorly printed copies to use as notepads.



I THINK PAPER-REDUCTION AND I ASK FOR COOPERATION

- 1** To make on-screen reading easier, when I send documents to other people I select a larger font without serifs.
- 2** In the e-mail accompanying my document, I suggest that the recipient only print the document if it is absolutely necessary.
- 3** I send invitations by phone or e-mail.
- 4** I answer invitations without printing them.
- 5** I suggest to people giving presentations that they use an overhead or video projector.
- 6** I avoid distributing paper documents to meeting participants.
- 7** If printed documents are absolutely necessary, I print the exact number of copies I need double-sided.
- 8** I take part in meetings by viewing documents on my laptop, when I have one.



When creating a PDF document you have the option of blocking the print function. If you use this option, we recommend adding an explanation to avoid user frustration and negative reactions. It's a question of providing good quality service!



I USE COLOUR SPARINGLY

- 1** I reserve colour printing for documents going to external customers as much as I can.
- 2** When preparing a presentation with graphics or tables, I choose grey or boxed areas to make deinking easier during recycling.
- 3** When I prepare a PowerPoint presentation, I make sure to insert images as a background rather than as a template so they won't be printed.
- 4** I avoid colours, such as dark blue, red and purple, that make deinking more difficult when printed pages are recycled.



Did you know that the Board of Directors of the Fédération des caisses Desjardins du Québec has decided not to print its meeting documents in colour anymore?

I CHOOSE ENERGY-EFFICIENT PRESENTATIONS

- 1** When I need a large number of copies, I send the job to the copy department and ask for double-sided printing.
- 2** By creating separate English and French versions, I reduce not only my consumption of paper and energy, but also the postage costs because my documents will be lighter.
- 3** When preparing a document, I limit the number of colours used. The more colours used, the more print cycles are involved, and the more energy is consumed.
- 4** I avoid full-bleed printing, which requires more paper, ink and energy.





I USE THE FAX MACHINE WISELY



- 1** I ask myself if a cover sheet is necessary with every fax.
- 2** When sending cover sheets, I use one half for contact information and the other for a brief message.
- 3** I use the blank sides of used sheets of paper as cover sheets.
- 4** I program the fax machine to print a confirmation sheet once a day (some fax machines can be programmed to print for specific transmissions).
- 5** I use the internal modem of my PC to receive or send documents whenever possible.



The Green Office and Its Copy Centre



- 1** Adopting a double-sided printing policy with the cooperation of your copy centre manager is a great way to reduce paper consumption.
- 2** You could also ask your copy centre manager to recycle used sheets of paper with a blank side by cutting and binding them to make notepads, call follow-up notebooks, etc.
- 3** Put stacks of these notepads at key locations, near the fax machine, photocopier or in meeting rooms for example.
- 4** Put stacks of reusable paper in strategic locations, near fax machines, copiers or meeting rooms, for example.
- 5** If the paper cannot be reused in-house, or there is no willingness to do so, why not send the recycled notepads to schools, or to developing areas or countries.
- 6** Be sure to correctly calculate the number of copies you need so you won't have to recycle or discard the extra copies. If necessary, additional copies can always be printed later.
- 7** We recommend adding a cover sheet to each job produced by the copy centre that promote the Desjardins Paper Challenge and explains the advantages, as well as the current and future environmental benefits, of the rational use of paper.
- 8** The use of glue to bind documents is discouraged; use spiral binders or staples, which are easier to remove during recycling, or reusable plastic binders.

The Green Office Extends Paper Life



We will always use paper. It is idealistic to think that we can reduce our paper consumption to nil. However, we can extend paper life by reusing and recycling it. In our Green Office, paper recovery is encouraged by:

- 1** Getting people to limit the number of documents they print and using the double-sided print option before resorting to reuse. The best waste is no waste!
- 2** Using two-bin waste receptacles to separate recycling from waste material.
- 3** Putting containers near offices, copiers, fax machines and shared printers where employees can place reusable paper.
- 4** Posting reminders of the Desjardins Paper Challenge and its issues near copiers and shared printers (using the blank sides of used sheets of paper naturally!).
- 5** Labelling folders in pencil. You can then erase and reuse use them, or place a new label on top of the old one.
- 6** Organizing a collection system for recycling ink cartridges.
- 7** Getting the person responsible for the collection process to save any used sheets of paper that are blank on one side so they can be recycled into notepads and fax cover sheets.
- 8** Reusing the backs of internal notices to write messages encouraging us to reduce our paper consumption or informing us about environmental issues. These messages can be posted near copiers, fax machines and shared printers.



The Green Office and Managers



Managers can make their own contribution to the Desjardins Paper Challenge. Through their leadership, they can encourage and motivate the people around them to be proactive. They are the decision-makers and so have a key role to play in the promotion of sustainable development by implementing policies, environment-friendly practices and clear principles.

To reduce office paper consumption, with a view to sustainable development, managers can:

- 1** Set an example in their day-to-day operations by using practices that clearly show they are determined to cut paper consumption.
- 2** Order recycled paper in order to extend paper life.
- 3** Offer employees training on the economical use of copiers, especially the double-sided function. This will contribute to reduced paper usage.
- 4** Circulate an electronic memo among employees reminding them of the double-sided printing procedure. Post this information near the copier.
- 5** Review existing forms to be sure they are necessary, with a view to reducing their number or use.
- 6** Automatically post relevant forms, user guides and other documents on the intranet to make them readily available to all employees.
- 7** Regularly review subscriptions to magazines, newspapers and distribution lists to make sure they are still up to date and correctly addressed.



Managers can also refer to the policies and charters recommended for printing and archiving, as well as purchasing environment-friendly supplies.

Guidelines for Sustainable Development



To make the Desjardins Paper Challenge a success and an integral part of the way we do things at work, managers should be guided by the principles of sustainable development. Here are some recommendations for printing, archiving and purchasing.

A PRINTING CHARTER

- 1** Recommend electronic transfer of work in progress without reliance on printing.
- 2** Send newsletters, memos and other documents via e-mail, or by using the bulletin board or voicemail.
- 3** Limit the number of pages in documents and include, if needed, references to other documents.
- 4** Reduce the number of copies of certain administrative reports. The person responsible for producing the document can print a more accurate number of copies by comparing the quantity ordered in previous years and checking the number left over. An electronic version can be used to satisfy late orders.
- 5** Plan to send electronic greeting cards when applicable.
- 6** Print payroll monthly and not weekly (which represents a 75% reduction).
- 7** Post policies and charters on the intranet.





AN ENVIRONMENT-FRIENDLY PURCHASING POLICY

- 1** We recommend asking suppliers to eliminate excessive packaging whenever possible.
- 2** When purchasing copiers or printers, opt for those offering the double-sided and other environmental functions, such as copiers with an automatic standby mode, to save energy. If possible, avoid laser printers. Like some high-speed copiers, laser printers work by burning powder into the paper, making recycling more difficult.
- 3** When purchasing fax machines, choose those with a report printing frequency option. Bond paper is recommended because it is more economical than rolls of thermal paper.
- 4** Promote the purchasing of recycled paper, and add standards and specifications, such as products made with a maximum of recycled materials, with a high percentage of post-consumer content. It's better to use unbleached, non-deinked products when buying envelopes and file folders.
- 5** If there is central purchasing for several departments, divisions or companies, it is better to lower the price of recycled paper and absorb the loss by raising the price of virgin paper.
- 6** Promote purchasing of ecological or used supplies (such as binders, diskettes, padded envelopes, file folders), reusable and durable supplies (rechargeable batteries and mechanical pencils) and be sure to use them correctly.
- 7** Choose recycled cartridges (such as refilled powder cartridges) suggested by the Environmental Choice Program¹.
- 8** Use vegetable-based inks for printing, and avoid metallic, fluorescent and petroleum-based ones. Vegetable inks cover much better and are easier to remove than petroleum-based inks during recycling.
- 9** Send used materials to social economy organizations or schools to extend their lifespan.
- 10** Buy large monitors to make document reading easier.
- 11** Give references such as "How to Buy Green":
<http://www.dfait-maeci.gc.ca/sustain/EnvironMan/system/greenop/procure/how2buy-en.asp>



¹ Environment Canada



ELECTRONIC ARCHIVING PROCEDURES

- 1** Explain how to detach files attached to emails to free up server space.
- 2** Make archiving procedures easier by using a medium other than paper (CD-ROM, for example).
- 3** Post the archiving procedures where everyone can see them or communicate them clearly (or create them if they don't exist).
- 4** Train employees, especially the new ones, to archive e-mails on their PCs rather than on paper.
- 5** Question the need to archive all e-mails and documents you receive.
- 6** When a project is completed, save only the final versions of documents. This frees up server space and postpones the company's need to buy additional memory.



11 WINNING WAYS OF BECOMING A GREEN OFFICE MEMBER



How green is your office? Find out by answering the questions below and then pledge to become a greener office by changing your paper consumption habits.

	I already do this	I will do this from now on	Actions
1			I always think twice before pressing "print" . Sometimes, we tend to print out of habit, without considering other options. I am under the North American average of 27 pages per person per day..
2			I keep my printing of e-mails and attachments to a strict minimum and remind my colleagues to do the same when I send them documentation. Here's something to think about: on average, employees receive about 30 e-mails a day, many of them with attachments, and over 25% of employees print them.
3			I rarely print colour copies . Did you know that colour copies require more energy and more ink, and are more difficult to recycle because of deinking? The costs are even higher when the print job is not done by the copy centre.
4			I print all my documents double-sided, or 2 pages per sheet, or as economically as possible.
5			I automatically send large print jobs (in excess of 5 pages) that require 5 or more copies to the copy centre.
6			I learn about the printer and photocopier functions to reduce my consumption of paper and be part of the Desjardins Paper Challenge solution.
7			If the applications and equipment I use use offer this option, I program my desktop to print my documents double-sided by default.



	I already do this	I will do this from now on	Actions
8			At meetings I use the available technologies and cut down on printing. I use overheads or video presentations, and I choose not to print out my presentation. If I do decide to print, I print as few copies as possible, and use a light printing mode.
9			I reuse the blank sides of used sheets of paper to extend paper life (notepads, call follow-up notebooks, fax cover sheets, etc.)
10			Each time the opportunity arises, I share my knowledge with my colleagues and invite them to adopt responsible paper consumption practices.
11			I encourage everyone around me and challenge my unit to find ways of reducing our paper consumption.

If you checked off all 11 winning actions, WELL DONE! We are very proud to have you as a member of the Green Office. Congratulations to those of you who want to change some of your paper consumption habits! Take a look at the guide entitled "My Green Office", which is filled with simple and practical advice.

“Working together, we can make the kinds of changes that will be of benefit to all.”

Alban D’Amours

To find out more about the Desjardins Paper Challenge, watch your regular sources of information for news about our activities or speak to your manager.

