

Homes & Real estate

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Tips to purge paper | EcoConsumer

When you prune unnecessary 'trees' of accumulated paper in your home, you'll free up space, make it easier to find the documents you need, reduce fire risk and give those old papers new life through recycling.



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EcoConsumer

Paper gives us a false sense of security.

Many of us still believe that keeping paper copies of documents means we will have them when we need them. We think electronic files aren't as reliable.

But those aren't good enough reasons anymore to keep all that paper. We often have so many paper files that we can't easily find things when we need them. Electronic files these days are generally very trustworthy, and they can have backup copies.

Think of all that paper stored in your home as several giant trees. It's time to prune those trees by getting rid of most of that paper and taking steps to reduce future paper accumulation.

You'll free up storage space in your home, reduce fire risk and give that paper new life through recycling. Documents you do want to keep can be found quicker when you purge your unneeded paper, which will also make moving easier someday.

Organize, prioritize, toss

First tackle your existing plethora of paper. Get rid of most financial statements that are more than three months old. For receipts for store purchases, keep those until you are sure you won't need to return the item.

The Internal Revenue Service says most income tax-related records need to be kept for three years, but not necessarily on paper. Consider storing tax-related records, other documents and receipts electronically.

Several organizing and financial experts recommend Shoeboxed, an online service and app for iPhone, Android and iPad that files and tracks receipts. Numerous other smartphone apps and services also help you save and organize receipts and other financial records.

Another reason to reduce the number of receipts you keep is that many of them are printed on thermal paper coated with bisphenol A (BPA), a chemical linked to health problems. To reduce additional human exposure to BPA, the Pacific Northwest Pollution Prevention Resource Center and Washington Toxics Coalition recommend that you place old thermal-paper receipts in the

garbage, not the recycling bin.

You can identify thermal paper because it feels slick and leaves a dark mark when you scratch it with your fingernail. Because of BPA concerns, consider refusing some receipts, such as those generated by self-service gas pumps and automated-teller machines. This also reduces incoming paper.

Rip it up

Shred all documents containing account numbers, birth dates, passwords, PINs (personal identification numbers), signatures and Social Security numbers. To help protect privacy, the Washington state Attorney General's Office also suggests shredding items that include names, addresses, phone numbers and email addresses.

Financial companies and other organizations occasionally hold community shredding events in their parking lots, where anyone can bring documents for free shredding. More than 20 are scheduled in Western Washington in April. A full list is on the Attorney General's Office website, under "Shredathon events." Be prepared for long lines at these events.

If you shred at home, check with your recycling hauler about whether you should put your shredded paper in the recycling bin or yard-waste cart.

Stop paper at the door

The most effective way to reduce paper clutter in your home is to keep paper from coming in. Consider online bill-paying. Free online financial organizing services such as Manilla, Doxo and Mint make electronic bill-paying easier, even sending reminders to your phone or email when bills are due.

Opt out of unwanted paper mail and phone books with Catalog Choice. This free service asks mailers, which you've selected, to remove you from their mailing lists. Most major mailers comply. Because political mailings are constitutionally protected, you can't opt out from those.

For phone-book opt outs, also try the phone-book industry's service, YellowPagesOptOut.com. No opt outs are guaranteed; an appeals court recently struck down Seattle's ordinance enforcing phone book opt-out requests.

Paper still has its place. We all need an occasional respite from staring at electronic screens. But that doesn't mean we have to keep all that paper indefinitely.

One of the most common products made from used white printing paper is recycled-content toilet paper. Isn't that a more useful fate for your old bills than sitting in a box in your basement?

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