



## Bay Area Green Business Program

Environmental Values At Work



Tommy Fehrenbach stands in front of Stern Mortgage's Green Business sign

### Stern Mortgage Company

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Stern Mortgage has been active with the Palo Alto Chamber of Commerce for over 20 years, so when the Chamber began promoting the Green Business Program, Stern Mortgage was inspired and quickly got involved in making changes around their office. "Once we figured out how easy it would be to make environmental changes, it was pretty straight forward," says Tommy Fehrenbach, Loan Officer for Stern Mortgage.



Employees use reusable ceramic mugs for tea or coffee

The mortgage company had always recycled their paper by separating it from the garbage at the end of the day, but learned they could enhance the program by providing desk-side recycling boxes for all employees, making it more convenient and efficient for collection. They also used reusable ceramic mugs for coffee and tea reducing the need for single-use paper cups. "We were doing a lot of the right things for the environment, but there were a bunch of small things we didn't know about that we were able to implement," says Fehrenbach.

Some of those efforts included developing a Purchasing Policy requiring all paper to have recycled content, changing their furnace filter more frequently so the heater worked more efficiently, and buying environmentally friendly cleaners. To reduce their energy use they installed energy efficient fluorescent bulbs and started turning lights off when they were not in the office during the day and over the weekend. "Instead of buying new furniture, all of it is purchased used from our network of business contacts," says Fehrenbach.

"Being green is more in the front of our minds now when we make purchases and use resources around the office," says Fehrenbach. "We want to make these kinds of efforts habitual, so we even have a "green" line item on our meeting agenda. The more educated we are about the environment, the better!"



All of the office desks were purchased used

For more information on the environmental efforts of Stern Mortgage, contact Tommy Fehrenbach.