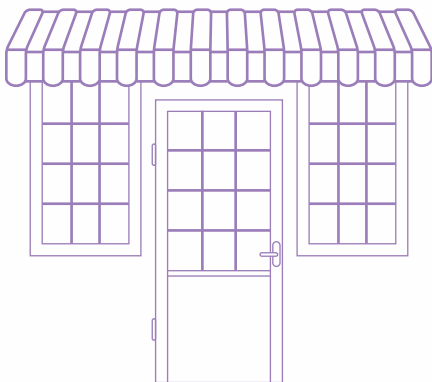


Smart Ways to Spend Less

After a mortgage, utility bills for heating and cooling are among the priciest expenses of maintaining a residence. Here are 22 ways to lower those costs.

Let the Sun Shine In (Sometimes)

- Open curtains, blinds or shades on south-facing windows in winter to let the sun warm your rooms. In summer, close the window coverings to keep rooms cool.
- If you live in a warm climate, install white shades or blinds on windows to reflect heat away from the house.
- To block solar heat and protect furnishings from UV damage, install awnings over windows if the roof eaves or other overhangs don't shield windows from direct sunlight.

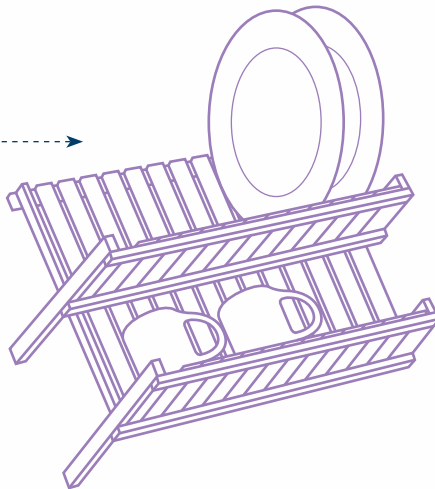


Hot and Cold

- Install glass doors on a fireplace opening to prevent embers and ash from flying free and keep the warm air in the house from escaping up the chimney. Shut the fireplace damper when the fireplace is not in use to prevent heated air from going up the chimney. After burning a fire, be sure all embers are out before closing the damper.
- Turn ceiling fans on low, and set the blades to force warm air near the ceiling downward in the winter. Do the reverse in the summer by making the blades turn in the opposite direction.
- Use heat-generating appliances such as clothes dryers and ovens during the coolest time of day. This reduces the load on your air conditioner in the summer and helps heat the house in the winter.
- Install a programmable thermostat to change the set point for heating and cooling when you are away from home or are asleep.
- Install weather stripping or caulk around doors and windows, and place foam gaskets behind outlet plate covers on exterior walls. If there's a gap at the bottom of the door, install a door sweep or door shoe gasket.
- Remove window air-conditioning units before cold weather to prevent heat from escaping through and around the unit. If the a/c unit can't be removed, cover it to prevent drafts and air leaks.
- Insulate the attic to maximize energy efficiency and save on both heating and cooling costs.
- Unsealed or improperly insulated ducts running through unfinished spaces — such as attics, crawl spaces and garages — waste energy. Seal the joints with a non-hardening sealant and insulate the ducts. Use expanding foam, which comes in convenient aerosol cans, to seal gaps around pipes that connect from the outdoors.

Power-Friendly Ideas

- ❑ Shut off lights in unoccupied rooms, and turn off kitchen and bathroom ventilating fans after they've done their job.
- ❑ Unplug chargers — such as phone, computer and small appliance chargers — when not in use. If the charger is plugged into the wall, it's still on and consuming energy even if you aren't charging.
- ❑ Air dry dishes and cookware instead of using the dishwasher's drying cycle.
- ❑ Install a motion detector or photocell unit on exterior lights so they'll turn on only when needed and will automatically turn off during the day.



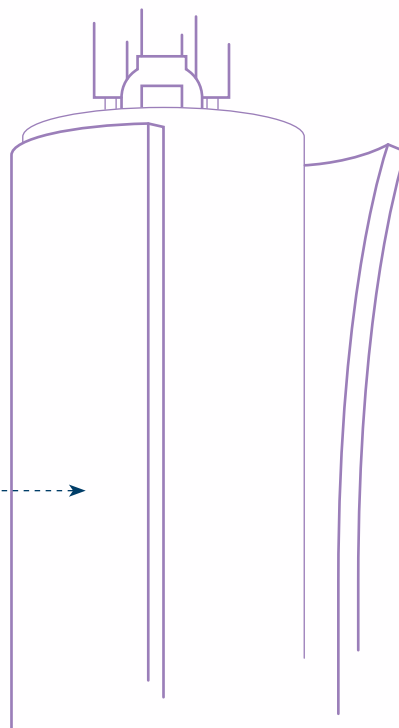
- ❑ To identify ways your home is wasting energy, ask your utility company to do an energy audit. Cost for an audit varies, but some companies do offer free audits and/or provide free items, such as high-efficiency light bulbs and water-saving showerheads.

Clean and Save

- ❑ For maximum heating and cooling output, regularly clean HVAC air vents and registers or baseboard heaters and radiators. Have heating and air-conditioning systems professionally checked once a year. (Two more tips: Push warmth into a room by placing a heat-resistant reflector between the radiator and the outside wall. Ensure all vents are providing heat and cool air by keeping all vents and outputs clear of curtains, furniture and carpeting.)
- ❑ Replace or clean furnace air filters every 30 to 90 days according to the furnace or filter manufacturer's instructions. Dirty filters block airflow, which forces a furnace or HVAC system to run longer, raising your energy bill.

Water Works

- ❑ To reduce your water consumption and heating costs, take showers instead of baths, install a water-saving showerhead and set the hot water heater at 120°F or below.
- ❑ Run washing machines and dishwashers only when you have full loads. When suitable, use the cold water setting on your clothes washer to reduce water-heating costs.
- ❑ Wrap your hot water heater with an insulation blanket or jacket. (Note: Blankets aren't recommended for gas heaters and those with automatic vent dampers. Check with the manufacturer to see if your unit can be wrapped.)



- ❑ Clean the lint filter in your clothes dryer after every load, and periodically clean the dryer's vent system. Lint buildup in the filter can cause the dryer to run longer, which wastes energy. (Also, excess lint in the filter and vent can be a fire hazard.)

