



Money Saving Tips for the New Year

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Hidden Money in Your Home?



The New Year is here! Let us help you keep that money-saving resolution by providing you with some helpful tips that will help you find the extra money lying around your home:

HEATING & A/C

Find Out Where You Lose Heat- Older homes are notorious for being drafty but even new construction can have problems if windows and doors have been improperly installed. You should inspect doors, windows and fireplaces annually to make sure they are in proper working order and sealing the warm air in and the cold air out. An incense stick is a great tool to find leaks around doors and windows. Light one, and you'll notice that the smoke generally travels upward. Being careful not to burn curtains, bring the incense stick around your windows and doors. Where there's a significant leak, you'll see the smoke traveling sideways towards the leak rather than upwards. Use caulking or weatherstripping to seal any leaks you may find. It can make a huge difference in your heating or cooling bills.

Program Your Thermostat- Replace old dial thermostats with new electronic ones that let you customize the temperature. For a very small investment, you can get a thermostat that adjusts the temperature around your sleep/wake cycles and work schedules. According to the U.S. Department of Energy, turning your thermostat back for eight hours a day will save you as much as 10 percent a year in heating and cooling costs. Visit the DOE website at <http://www1.eere.energy.gov/consumer/tips/thermostats.html> for more details. Since a good entry level programmable thermostat costs only around \$25 or so, it could pay for itself in the first month that you own it. During the

winter months, it is recommended that you set your thermostat 8 degrees lower for the time you are away from the house, and in the summer, 8 degrees higher than usual.

Put Mother Nature to Work- Take advantage of the natural heat supplied by the sun. Provided you have properly insulated your windows, open curtains and blinds on the sunny side of your home and let the sun shine in! Solar heat works, even in the winter months.

Inefficiency = Wasted Money- Heating units work overtime in the winter to keep your home warm. It is more cost effective to have your furnace or other heating equipment inspected annually by a professional to avoid paying more money for an inefficient unit. Not only will you save money each month, you can extend the life of your heating equipment which will save you even more money down the road.

PLUMBING

Lower the Thermostat on Your Water Heater- Another major source of wasted \$\$\$ is keeping the water heater hotter than necessary. Although water heaters can lose a lot of heat in the winter, it is not necessary to keep them on their hottest setting. 180 degrees is hotter than most people can stand, so it won't hurt to turn it down just a little.

ENERGY & ELECTRICITY

ENERGY STAR Rated Appliances- According to the U.S. Dept of Energy, the average household spends about \$2,200 on their energy bill each year. Switching to appliances that have earned the ENERGY STAR rating, can save a lot of money over time. First off, if you are thinking of purchasing new ENERGY STAR appliances, try to purchase during the month of May. Retail stores tend to discount appliances for Mother's Day and Memorial Day. Also, many states offer a "tax holiday" during this time. Don't be afraid to barter with your salesperson for a good deal.

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CFL Energy Efficient Light Bulbs- These long-lasting light bulbs can save you a lot on energy! A long life 60-watt incandescent bulb usually lasts for 2,000 hours, but an equivalent 13-watt ENERGY STAR qualified CFL will last 6,000 hours or more, and use 75% less energy. They not only help you to lower your energy bill, but also your household costs will decrease because you won't have to buy and change bulbs as often.



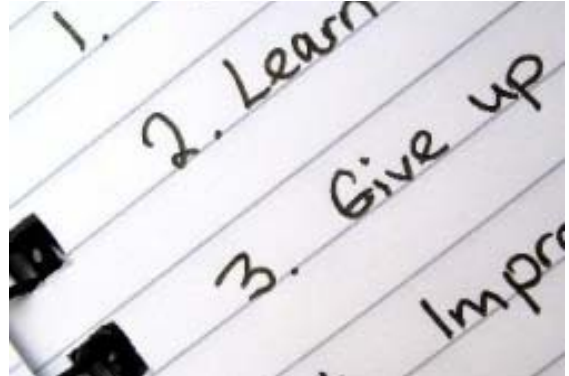
A few tips to help you get the most out of your CFL:

Do the Twist- Screw in your CFL by holding the ballast (the white plastic part), NOT the glass tubing.

Don't Flip Too Fast- You'll maximize the lifetime savings and effectiveness of your CFLs by keeping them on for 15 minutes or more at a time.

Give them Air- CFLs are sensitive to extreme temperatures, so place your CFLs in open fixtures indoors. Using them in enclosed fixtures indoors can create a hot environment that reduces the lifetime of your bulbs. Note that covered reflectors are best used in recessed cans.

There certainly are other ways to save money, too. Often times, you can get an examination of your entire home by calling your local electric company. They will gladly come out for free and give you an evaluation that will show you what needs to be done to conserve on heat and money. Many repairs are tax-deductible, good for the environment, and may also pay for themselves over the course of the winter. Happy savings!



Happy New Year

-By Amber Duran

The New Year signifies a new start and a new life, as we take the opportunity to make amends with the mistakes of the past and start anew. As the final seconds of the year tick away, it's no surprise that the vast majority of us become introspective. Thoughts of self-improvement and the annual ritual of making resolutions begin again.

By investing our efforts into a New Year's Resolution, we give ourselves a launch pad for starting a new year.

If you're like me, and not sure what you'd like to resolve to improve, below are the Top Ten New Year's Resolutions for 2010 to get you thinking.

- 1- Lose Weight/Get in Better Physical Shape
- 2- Stick to a Budget
- 3- Debt Reduction
- 4- Enjoy More Quality Time with Friends and Family
- 5- Find Your Soul Mate
- 6- Quit Smoking/Drinking
- 7- Find a Better Job
- 8- Learn Something New
- 9- Volunteer and Help Others
- 10- Get Organized

Hopefully this helps you figure out what your New Year's Resolutions will be. Be sure to write them down, and see how successful you are at keeping them. HAPPY NEW YEAR, make it a great one!

