



SAVE ON YOUR UTILITY BILLS...

... and reduce your chances of experiencing a disaster!

Last month we discussed how to get ready for winter at home, prepare for possible power outages, and develop a plan in the event storm damage forces you to leave your home. Let's face it; we are going to pay through the nose for energy this winter. That said, this month we'd like to show you how you can save money this winter and reduce your chances of experiencing a home disaster. The key is to make the changes that will save you the most money and improve the safety of your home.

Although we have no control over the rising prices of our energy sources (electricity, natural gas, propane, heating oil, etc.), we do have the ability to control how we use energy and how we care for our home. Using energy more efficiently will save you money and you'll be surprised at how fast the savings add up.

WE USE ENERGY INSIDE OUR HOME TO:

- Keep us warm while it is cold outside
- Light up our rooms in the darkness of winter
- Cook or preserve our food
- Warm water to bathe
- Wash and dry our clothes
- Wash and dry our dishes
- Provide entertainment through television and audio equipment, etc.
- Operate all the other "gadgets" in the home

Now let's examine each area to see how and where you can save energy and money.

Keep us warm while it is cold outside:

1. Thoroughly insulate your home:
 - Close exterior doors, windows, and foundation access panels and vents.
 - Be sure gaskets around the windows and doors form a seal.
 - Use storm windows and storm doors. If you have older windows, you may want to consider buying a shrink and seal window kit to reduce cold drafts. These kits are inexpensive (under \$2 a standard window) and easy to use.
 - Fill structural gaps and cracks with caulk.
 - Increase the insulation in the attic, crawlspace, and walls. (Don't forget to insulate the attic door or pull-down access.)

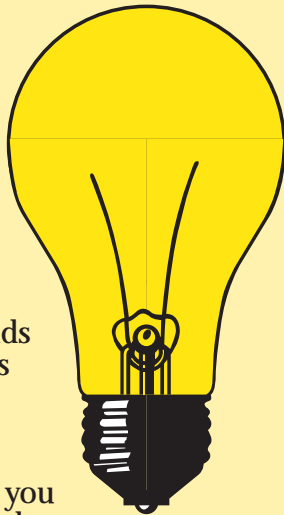
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2. Use sunlight to help heat your home by opening blinds during the day. Close blinds at night (or on overcast days) to help contain the heat in your home.
3. Have the heating system cleaned and serviced. That not only saves you money, it prevents a disaster in the form of a puff-back. The harder your system has to work to heat your house, the higher your utility bill. Like a car, a furnace heat pump or boiler must be "tuned-up" regularly to operate effectively and save money.
 - Clean vents and ducts allow more efficient delivery of the heated air.
 - Check your filter monthly and change it as necessary.
 - Insulate any exposed ductwork (under the house, attic and in closets) increases the heating efficiency.
 - With an older home, make sure you cover any unused vents. Magnetic vent covers are available and can be painted to match your wall color.
 - Depending on the age and condition of your heating system, it might be a good time to have your present system evaluated. Consider having several professional HVAC contractors come out, evaluated your present system, and give you information and pricing on a new energy efficient system. (They can provide you with estimated costs, financing options, projected savings.)
4. Install Reversible flow ceiling fans. This can save you about \$625 per year in heating/cooling costs. Warm air rises, so make sure you set your ceiling fans to redirect the warm air back toward the lower portion of the room. Where radiators are used, fans help move air through the coils to more efficiently heat and circulate air.
5. Dressing warmer in the winter by layering your clothing allows you to lower the thermostat temperature a few degrees, causing the heating system to run less and save you money. Newer AFFORDABLE programmable thermostats help you save on energy by pre-programming temperature settings based upon occupancy demands.
6. Remember to close your fireplace dampers (flue) when not in use. Otherwise you are sending your heated air (and money) right up the chimney. For both ambiance and maximum heating efficiency, consider investing in gas logs and a glass door enclosure. (Some gas logs may need some venting, so check the manual before closing the damper completely).

Light up our rooms in the darkness of winter:

- Open curtains and blinds more during the day to use sunlight instead of electricity.
- Invest in long life, energy efficient fluorescent bulbs and save about \$90 per year.
- Where less brightness is required, substitute a lower wattage (and cheaper operating cost) bulb.
- Install window blinds and drapes to help insulate your home in the winter and cool your home in the summer.
- Reduce your lighting demands by using light colored shades and maximizing your use of light.
- Also, watch how much light you use. Turn off lights in unused rooms. And use lower wattage "mood" lighting in occupied areas whenever possible.



Cook or preserve our food:

We cook more in the winter, which translates into higher utility bills.

- When cooking, generally the more energy an appliance uses, the higher your bill--depending on cooking time. The higher the temperature, the more burners you engage, and the size of the burners all directly affect the energy usage. For example, warming a plate of food in the microwave is cheaper than using your oven. Defrosting food in the microwave is generally more expensive than thawing it out overnight in the fridge.
- Your refrigerator is generally the 3rd biggest energy expense after your heating/cooling system and water heater. Keeping coils clean, maintaining the door gasket seals, preventing the vents from getting blocked, along with maintaining proper settings on the thermostat will help reduce operating costs.



Warm water to bathe:

Heating water is the job of your hot water heater. The colder the weather, the harder it works to keep the water hot.

- Setting the thermostat too high causes the unit to run more frequently. Lowering the temperature a few degrees won't affect your comfort, but may lower your energy bill more than you think.
- If your heater is located in an unheated area, a properly installed insulating blanket will lower costs by helping the heater maintain higher temperatures.



- Having the unit serviced and flushed regularly also keeps the unit operating at its highest efficiency.

- Don't forget the importance of insulating the pipes that deliver and return the heated water.

- Consider replacing an older model with a higher efficiency model to save money.

- Most of us don't want to admit it -- but if we took shorter showers and used less water in the bath, we would reduce both our energy and water bill.

Wash and dry our clothes:

There are a lot of savings to be achieved here.

- Many new detergents are designed for cold water use. You can save close to \$120 per year by washing in cold water.
- Try not to wash a lot of small loads when one larger load will do.
- Check the dryer for lint build up in the collection basket, the dryer intake, exhaust chamber, and the vent. Besides creating a possible fire hazard, a clogged vent will drastically increase drying time and operating cost.
- Also be sure the outside vent flap is working properly to prevent cold air (and "critters") from entering there.



Wash and dry our dishes:

Reduce dishwasher operation from several small loads to one larger load. Newer, energy efficient units deliver water hot enough to clean/sanitize dishes at lower cost. Try running your dishwasher after dinner and opening it to let the contents air dry overnight.

Provide entertainment through television and audio equipment, etc:

Many of these devices draw a current when not in use. They are usually not energy "hogs", but all consume energy that costs you money. When you consider that 2/3 of all American households have 3 or more TVs it's easy to see how the energy costs add up fast! Especially if you leave them on for long periods when not in use. Turning off or sleeping your computer when you aren't using it can save you about \$60 per year.



Operate all the other “gadgets” in the home:

This is a very open-ended category since there are many tools, small appliances, games, etc. operating in our homes, using varying amounts energy. Furthermore, gadgets that use a heating element, compressor, or motor often consume more than we realize. For safety reasons, we recommend you unplug your gadgets when they are not in use. As a side benefit, you save money!.



IMPORTANT:
Take a 10-minute survey of your home to see how many gadgets are plugged into the wall. While you're at it, make sure there are no exposed wires and that you haven't overloaded any outlets or extension cords - a common fire hazard.

Summary:

- We've given you lots of information, so where do you start and what are the biggest ways to save money?
- Properly insulate your home with insulation, weather-stripping, water heater covers, vent closures etc.
- Have your heating system and water heater properly serviced for maximum efficiency.
- Change your filters frequently.
- Conserve on hot water.
- Use your kitchen appliances efficiently.
- Unplug or at least turn off what is not in use, including lights, small appliances, electronics, games, tools, etc. Not only does this save you money; it helps prevent a fire hazard.

We at **AFTERDISASTER**[®] are committed to helping you care for your home. You will not only save money by following our tips; you will also be taking steps to prevent a disaster.

In the unlikely event that you or someone you know experiences damage to your home in the form of a water, mold, fire, smoke or odor disaster, we are here to help you restore your home and contents, and most importantly, your life.

Should you experience a disaster call
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