

Kirkland Financial Center

Real Estate Finance - Investment - Insurance - Annuities

Changing Your Lightbulbs is Just the FIRST Bright Idea

Here are a few more things you can do to save ENERGY and MONEY:

Maintain air filters and HVAC equipment

Well-maintained equipment runs more efficiently, so change your air filter monthly or as needed and tune up your HVAC equipment yearly.

Set your thermostat as low as is comfortable

Roll temperatures back by 10 to 15°F before bed and before leaving for work.

Reduce air leaks (can save up to 10% on energy bills)

Seal doors and windows with weather stripping or caulk. Tape clear plastic film to the inside of window frames to further reduce leaks, and consider installing insulated curtains or blinds.

Take advantage of the sun's heat and light

Keep your south-facing windows clean. Open curtains on south-facing windows during the day and close all curtains at night.

Add insulation to your attic

With the right safety practices, this can be a do-it-yourself project.

Turn down the temperature on water heaters and provide good insulation

Most water heaters are set to 140°F, but at 115 to 120°F you'll still have plenty of hot water. Insulate hot water pipes and, if your water heater is over 7 years old, consider a "wrap" to insulate the tank. Also consider heat traps on water heater tanks, timers that use off-peak power for electric water heaters, hot water recirculation loops, and drain-water heat recovery systems.

Fireplace efficiency

Plug and seal the chimney flue of fireplaces that are never used. When using fireplaces, keep the damper closed unless a fire is going and make sure the damper is as snug as possible. Caulk around the fireplace hearth. Consider installing tempered glass doors and a heat-exchanger system to blow warm air back into the room. When a fire is lit, open dampers or open nearest window about an inch, close doors leading into the room, and lower your thermostat to between 50° and 55°F.

Wood and pellet burning heaters

Clean the flue vent regularly and the inside of the appliance periodically with a wire brush.

Unplug electronics and appliances when not in use

Use multiple-outlet strips so you can turn everything off with one flip of a switch.

Replace incandescent bulbs with compact fluorescent bulbs (CFLs)

Lighting makes up about 10 percent of home energy costs, and CFLs can save up to 75 percent of that energy. They also last longer, saving money on replacements.

When buying new appliances...

Appliances marked with the ENERGY STAR® label use less energy than other products and save you money on energy bills.

A qualified ENERGY STAR® TV, for example, consumes 3 watts or less when switched off, compared to a standard TV, which consumes 6 watts on average. What's more, if you pay the national average of \$1900 per year on energy bills, you can save up to 30 percent or more than \$600 per year if you install ENERGY STAR® appliances.

Another way to keep money in your pocket is to take advantage of the new Federal Energy Credit. You can receive a tax credit of up to \$500 if you buy certain high-efficiency heating or cooling units for your primary residence. (energystar.gov)

It makes sense to look into buying an appliance with built-in energy saving features. Not only will you save on electricity and water bills, you'll be doing your part to protect the planet.



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Do-It-Yourself Energy Audit Checklist

A professional energy audit is more precise, but here are a few things you can check out around the house yourself.

OK	Needs Work		Recommendations	Your Notes
Central Heating/Cooling				
<input type="checkbox"/>	<input type="checkbox"/>	Annual service		
<input type="checkbox"/>	<input type="checkbox"/>	Thermostat or controls	68° in winter 78° in summer*	
<input type="checkbox"/>	<input type="checkbox"/>	Supply vents	Open, clear, doors to halls open min. 2"	
<input type="checkbox"/>	<input type="checkbox"/>	Return air filter	Clean and maintained	
Air leakage				
<input type="checkbox"/>	<input type="checkbox"/>	Windows	Firm fit all around, windows latched	
<input type="checkbox"/>	<input type="checkbox"/>	Doors	Firm fit all around, close tightly	
<input type="checkbox"/>	<input type="checkbox"/>	Plumbing	Bath and kitchen pipes sealed to outside	
<input type="checkbox"/>	<input type="checkbox"/>	Fireplace	Tight damper or glass doors	
Water Heater				
<input type="checkbox"/>	<input type="checkbox"/>	Pipes	Insulated (minimum 3 feet from heater)	
<input type="checkbox"/>	<input type="checkbox"/>	Water temperature	Maximum 120° at tap	
<input type="checkbox"/>	<input type="checkbox"/>	Plumbing leaks	No dripping faucets or pipes	
Refrigerator				
<input type="checkbox"/>	<input type="checkbox"/>	Gasket	Tightly sealed, flexible and clean, no moisture	
<input type="checkbox"/>	<input type="checkbox"/>	Temperature	34° to 38°	
<input type="checkbox"/>	<input type="checkbox"/>	Coils	Cleaned every 6 months if accessible**	
Freezer				
<input type="checkbox"/>	<input type="checkbox"/>	Gasket	Tightly sealed, flexible and clean, no moisture	
<input type="checkbox"/>	<input type="checkbox"/>	Temperature	3° to 7°, defrost as needed	
<input type="checkbox"/>	<input type="checkbox"/>	Coils	Cleaned every 6 months if accessible**	
Dishwasher				
<input type="checkbox"/>	<input type="checkbox"/>	Operation	Use only when full, air dry	
Dryer				
<input type="checkbox"/>	<input type="checkbox"/>	Exhaust vent	Sealed to outside, blows freely to outside	
<input type="checkbox"/>	<input type="checkbox"/>	Lint filter	Clean regularly	
<input type="checkbox"/>	<input type="checkbox"/>	Operation	Full loads only	

*Warmer in winter or cooler in summer costs 5% more per degree
 **Do not tip the refrigerator to get to the coils

Client of the Month

Lisa Fischer

One of our longest-running clients and close "friends of the office." We appreciate you!

The Latest

2008 was a year of celebration, and of deep sadness.

THANK YOU for all who have been so kind & supportive.

We're declaring 200- the year of healing, recovery, and GROWTH!

What They Say

Your honesty and dedication to customer service is outstanding.

I am surprised when I read over the internet that buying a house is a stressful experience. You sure made it easy for us!

I have and will continue to recommend you to all my friends and associates. Also look forward to working with you again.

--Abhi & Mona

WE LOVE TO HEAR FROM YOU!