Top 10 home energy-saving tips
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1. Control your thermostat.
   Save on your heating bill by keeping your thermostat at an energy-efficient and comfortable setting during the day and turning the heat down at night and when you’re not home. Try 68 degrees or less during the day and 60 degrees when you’re away or sleeping. You’ll save approximately 1 percent for every degree of setback. When you’re chilly, put on a sweater rather than turning up the heat.

2. Lower your water temperature.
   Your hot water heater is probably hotter than necessary. Most heaters are set at 140 degrees. Turn the temperature down to 120 degrees (medium setting on a gas heater dial), and you’ll cut your water-heating costs by 6 percent to 10 percent. Most electric heaters have both an upper and lower thermostat to adjust. Be sure to first turn the electricity off at the circuit breaker.

3. Insulate your hot water heater.
   Wrapping the tank in a blanket of fiberglass insulation will reduce heat loss by 25 percent to 45 percent. This means a savings of 4 percent to 9 percent on your water-heating bill. Water heater jacket kits are available for $10 to $25 at your local hardware store. Be sure to follow installation directions. It’s especially important not to block exhaust vents and air intakes on gas models or on thermo-star access panels on electric heaters with insulation. Insulation wraps and jackets are appropriate for older water heaters and those located in unheated areas. The manufacturer may not recommend an insulation wrap for newer water heaters.

4. Replace your showerhead.
   A standard showerhead sprays up to 8 gallons per minute of hot, steaming water. Replacing it with a quality, low-flow showerhead allows you to use only 1 to 2 gallons of water. You’ll hardly notice a difference—except on your utility bill! Low-flow showerheads cost between $10 and $60 and pay for themselves in less than a year by reducing water consumption and energy used to heat the water.

5. Discover the cold-water wash.
   Water heating accounts for 90 percent of energy used by washing machines. Washing in hot water costs 20 to 40 cents per load. That adds up, and it’s not necessary, except for special loads such as diapers or stained work clothes. Try washing in cold water using cold water detergents and full loads whenever possible.

6. Plug those leaks.
   As the cold comes in, your heat—and money—fly away through such trouble spots as wall outlets, windows, doors and fireplaces. You can stop this heat loss (continued on page 4)
**Fruits and vegetables:**
Not as pricey as you think

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A mericans consume only half the recommended two to six cups of fruits and vegetables a day. People may avoid them because they think produce is too expensive, difficult and time consuming to prepare and spoils quickly. Fruits and vegetables are actually good buys.

They contain many vitamins and minerals we need more of, like vitamins A and C. Foods that often replace fruits and vegetables, like chips and cookies, contain nutrients we need much less of, like fat and salt. Chips and soda aren’t cheap either.

Recently, at one St. Charles grocery store, a serving of potato chips was 21 cents while a banana was only 15 cents. At another store, a serving of cookies cost 21 cents and an apple 17 cents.

A governmental study agrees that consumers can get the recommended three servings of fruits and four servings of vegetables for only 64 cents a day. That is a lot of good-tasting nutrition for just 64 cents, a slim 225 calories and less than one gram of fat. More than half of common fruits and vegetables cost under 25 cents a serving, about half the price of a candy bar.

Are fresh fruits and vegetables more expensive than processed? Definitely not. According to the same study, more than half of common fruits and vegetables are less expensive in their fresh form. However, fresh fruits and vegetables will spoil more quickly than their canned or frozen counterparts, so consider these solutions:

- Plan menus so you have a clear idea when you will use the fresh produce you buy.
- If you shop once a week or less often, buy both fresh and canned or frozen fruits, vegetables, and juices. Use the fresh first; save the processed items for use later in the week.

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<th>Prices of Snacks Compared*</th>
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<tr>
<td>Potato chips w/dip</td>
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<td>Soda Pop</td>
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*price per serving based on 2005 St. Charles stores

- Buy both ripe and not-so-ripe fresh fruits and vegetables (such as yellow and green bananas) so that the not-so-ripe items will last a few days longer and be ready to eat after you’ve finished the ripe ones.
- Fruits and vegetables are the original “fast food” because many can be eaten with minimal preparation. Be sure to rinse off all fresh produce before eating to remove any surface dirt or bacteria. Try replacing less-healthful snacks with these quick, inexpensive nutrient-rich snacks some of the time.

- Raw vegetables (such as celery, carrots, cauliflower, broccoli, green beans, cucumbers, mushrooms, or zucchini) with low-fat ranch dressing, dip, cheese, or peanut butter instead of chips and dip.
- Fruit (such as apples, grapes, pears and berries) with low-fat yogurt rather than candy.
- Low-fat quick breads and muffins (such as pumpkin, zucchini, banana or bran) in place of high-fat cookies.
- No-sugar-added cereals or snack mixes made with popcorn, whole-grain cereal, raisins, and nuts, instead of high-sugar cereals.
- Shakes and smoothies with low-fat milk or yogurt and fruit, rather than soft drinks or flavored coffee beverages.
- 100-percent fruit juice, instead of soft drinks or sugared sports drinks.

Make fruits and vegetables part of your meals and snacks every day; save candy, chips and soft drinks for an occasional treat. Both your health and your food budget will benefit.

For additional information, contact St. Charles County Extension office at 636-970-3000 or your local county Extension office.
Sizable tax credits exist for working families—especially those with children—but as many as 10 percent of eligible Missouri families do not file for them.

Three Federal tax credits are available to low- and moderate-income families. The credits’ rules differ, but many families may qualify for all three by filing IRS Form 1040 or 1040A. Low-income families who are not required to file a tax return might greatly benefit from doing so.

The **Child Tax Credit** is a federal tax credit worth up to $1000 per child. Millions of families became eligible last year even if they owed no taxes. Generally, the 2005 Child Tax Credit is available to a single or married worker who:

- is able to claim a child under age 17 as a dependent.
- has either a Social Security Number or an Individual Taxpayer Identification Number.

The Child Tax Credit first is used to reduce or eliminate a family’s income tax bill. Any that remains comes back as a refund. The total size of the credit depends on the amount by which the family income is over $11,000.

The **Earned Income Credit** is a tax benefit for low- to moderate-income workers raising at least one “qualifying child” at home—and some childless workers. The credit reduces tax burden, supplements wages, and makes work more attractive than public benefits. The credit can mean up to $2,662 for workers raising one child in their home, or up to $4,400 for workers raising more than one child. Although children must meet residency requirements, a child does not have to be claimed as a dependent to qualify a worker. A qualifying child must be under age 19, or under 24 if in school full-time, or totally disabled at any age.

**Taxpayers can qualify who:**

- have one child and family income under $31,030 (or $33,030 for married workers); or
- have more than one child and family income below $35,263 (or $37,263 for married workers).

Workers between ages 25 and 64 with income below $11,750 (or $13,750 for married workers) and not have children can qualify for up to $399.

**To claim the credit, you must:**

- have a Social Security Number for everyone on the tax return with names and numbers that perfectly match what Social Security cards say; and
- file IRS Schedule EIC.

Many workers with stable, predictable incomes can benefit from receiving *advance* payments to help with groceries, paying rent or other day-to-day expenses. Visit your human resources office.

The **Child and Dependent Care Credit** helps families pay for child-care they need to work or look for work. It also helps workers pay for care of a spouse or adult dependent who is incapable of self-care. It can offset taxes taken out as payroll withholding and cover what is still owed at the end of the year, depending on the size of the credit. In most cases, the credit can only be claimed for a child who is claimed as a dependent, but special rules apply for children of divorced or separated parents.

A credit up to $1050 for families with one child or dependent in care, or up to $2100 for families with more than one in care, is available.

**Families can claim this credit if:**

- they paid for care for a child under age 13 or a disabled adult who lived with them, AND
- they needed the care to work or look for work (both spouses must need the care in a two-parent family, unless one is a full-time student or disabled), AND
- they paid over half the cost of keeping up their home (rent, food, etc.), AND
- they file Form 2441 (if they use a 1040) or Schedule 2 (if they use a 1040), AND
- the amount they paid for dependant care in 2005 was less than their income for the year. For married couples filing jointly, the care must have cost less than the income of the lower-earning spouse.

Adapted from “Tax Credits for People Who Work,” by Brenda Procter, MS, Consumer & Family Economics, College of Human Environmental Sciences, University of Missouri-Columbia, 11/1/05, http://missourifamilies.org/features/financearticles/taxcredit.htm

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quickly and easily with low-cost materials. Check weather stripping on your windows and doors. Foam and vinyl weatherstripping wear out and need to be replaced periodically. Make sure the damper is closed in your fireplace to avoid heat loss through an open chimney.

Use caulk to seal along the basement sill plate and around door and window frames. Inexpensive foam gaskets that fit behind light switches and electrical outlet plates stop cold air blowing in through these holes in exterior walls. Remember every hole you plug means fewer drafts, a cozier home and lower fuel bills.

7. Install storm windows.

Once you’ve sealed air leaks around your windows, you can double their insulating value by installing storm windows. Adding another layer of glass or plastic creates a dead-air space, and trapped air is an excellent insulator. Plastic film window kits are a lower-cost option and can be easily installed on the inside or outside of existing windows. Be sure air space is at least a ½ inch and not more than 4 inches.

8. Regularly clean or replace your furnace filter.

All forced-air furnaces have filters that keep dust and dirt from blowing into your house. Dirty filters can greatly affect the heating ability of the furnace and waste valuable fuel. Some filters are disposable; some can be washed and reused. Replace your furnace filter each month you heat or cool your home.

9. Watch your refrigerator.

Refrigerators cost approximately $6 each month to operate and consume 6 percent of your home’s total energy use. To keep out warm room air, keep the door closed as much as possible. It also helps to regularly clean dust from the condensing coils and to minimize freezer frost build-up. Keep the refrigerator at 36-38 degrees F and the freezer at 0-5 degrees F.

10. Devise an Energy Action Plan!

The most important energy-saving step of all takes place inside your head. Once you make the decision to save energy, you’ll discover that reducing your home energy consumption is easy and the rewards great.