



A PENNY SAVED IS TWO PENNIES EARNED

This modern twist on the Ben Franklin maxim reflects the multiplicity of taxes to which earnings are subject in today's world.¹ Finding ways to manage expenses is one of the cornerstones of a sound financial strategy.

Here are some simple and inexpensive energy-saving tips that may help you save money.

AUDIT FIRST...

To better understand where opportunities may exist for improving energy efficiency, consider an energy audit. Perform one yourself by purchasing a home energy monitor, which tracks your energy use, and a handheld air leak detector to identify windows, doors, and other areas of the home that are drafty.

Also, your local power utility may offer in-home energy audits or related services that can help identify remediation opportunities.

THEN ACT...

Consider these do-it-yourself ideas that may offer immediate savings at very little cost.

- Install a programmable thermostat to automatically lower the heat or air conditioning because—let's face it—you forget to do it.
- Devices that offer “instant on” or continuous display (e.g., TV, cable box, and recharger) use energy non-stop. Consider a power strip to reduce their electrical use by shutting off the power strip at bedtime.
- Plug up air leaks through weather stripping or caulking; install door sweeps to block drafts. Close the fireplace damper when it's not in use.
- Be sure to have your heating system serviced to ensure maximum efficiency.
- Install a water heater blanket and turn the heater down to 120 degrees; not only is a higher temperature wasteful, but a lower temperature is a safety precaution for younger children. Lower it to a minimum when you leave for vacation.

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1. Brainyquote, 2016

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penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.

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