



Maureen Babin

Ph: (902) 876-0375

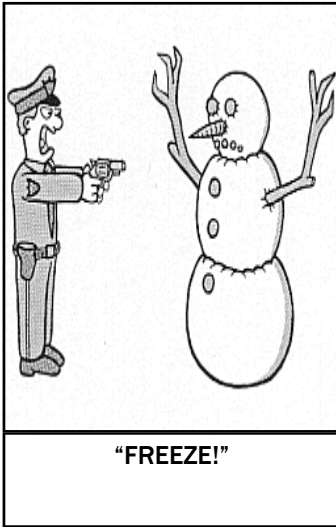
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Risk Less & Gain More

People don't plan to fail, they fail to have a good plan. If you want to know how good your plan is call Maureen

Cold Weather Hot Savings

What's the connection?



You can save a chunk of change by following these tips related to heating your home.

☀ Identify areas where heated air is leaking out. Check around windows, doors, fireplaces and other areas that feel drafty. Use caulk, weather stripping, door sweeps or plastic to close off these leaks. If your home is poorly insulated, additional insulation will pay for itself in no time.

☀ Minimize the use of ventilation fans such as bathroom fans and kitchen hood fans in the winter. A bathroom fan can suck all the heated air out of an average home in little more than an hour.

☀ Don't heat areas of your home you don't use regularly. Such as guest rooms. Close heating vents and turn back the thermostat in those areas and close the doors.

☀ Don't turn the thermostat above a desired temperature. The room won't heat any faster and will make your furnace work harder.

☀ it's a good idea to turn the heat back when you're sleeping or not at home.

☀ Check the temperature setting on your hot water heater. If your water heater is in an unheated space, like an unfinished basement, wrap it in an insulation blanket available at hardware stores to prevent heat loss.

☀ Wash clothes in cold or warm water whenever possible.

☀ It's tempting to stand under a hot shower on a cold morning for as long as possible, but cutting your shower time in half can save up to 33% on your hot water bill.

☀ Open the blinds and curtains on the sunny side of the house when the sun is shining and close them as soon as the sun goes down to retain the solar heat. Close curtains on the shady side of the house. Curtains made of heavy fabric with lots of folds can prevent cold air from seeping in and warm air from seeping out.

There are more great ideas for keeping you and your home warm this winter at the sites listed below.

Visit Nova Scotia Power Corporation (www.nspower.ca) and Canada Mortgage and Housing (www.cmhc-schl.gc.ca) for practical tips to help keep that hard earned money in your pocket rather than out the window.



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Save Money / Stay Home

Here are a few simple ways to cut costs around the home;

\$ Always do full loads of laundry. Small loads use considerably more water than one or two large loads.

Potential savings \$25-125/yr

\$ Run the dishwasher only when you have a full load. Let the dishes air dry rather than using the heat cycle.

Potential savings \$35-55/yr

\$ Fix running toilets or leaking faucets.

Potential savings \$ 25-125/yr

\$ Install flow restricting shower heads. You not only save on the cost of water, but also the cost of heating it.

Potential savings \$100-300/yr

\$ Use warm or cold water for washing clothes.

Potential saving \$50-100/yr

\$ Use your microwave instead of the oven whenever possible and save up to 50% in energy costs.

Potential saving \$50-80/yr

\$ if you can live without cable television, do it. If you can't get the basic services only.

Potential saving \$100-500/yr

\$ Plant perennial flowers instead of annuals.

Potential saving \$100-300/yr

\$ Stick to basic phone services. Extra services like call waiting and forwarding can be very costly.

Potential saving \$75-160/yr

\$ Intsall the new type of light bulbs in lights you leave on for long periods of time. They provide four times as much light and last ten times longer than older blubs.

Potential saving \$10-50/yr

\$ Cut back on the use of your clothes dryer. Not only does it drain energy, it can also suck heated air from your home very quickly in the winter.

Potential saving \$25-70/yr

As you can see from these examples there are many ways you can easliy cut costs around your home.

For more information about investments, insurance and affordable ways to make your financial plan a success, call Maureen.

To receive a copy of my book *The Gender Gap, what every woman should know about money*, contact us.

For more information:

Contact: **Maureen Babin**

Business Phone: **876-0375**

Fax Machine: **876-7156**

Business Email:

maureen@amarackfinancial.com

www.amarackfinancial.com

Maureen has been in the financial industry since 1972. Education and relationship building are the foundation for Maureen and her clients. She understands that each person is unique, having goals and dreams. She works with them and prepares a financial plan they can follow to achieve those dreams.

"When everything's coming your way, you're in the wrong lane"

AMARACK:
The spirit of the wolf represents strength and guidance as a pathfinder, teacher and protector



Amarack

Financial Consulting

PO Box 128
Lakeside, NS
B3T 1M6

Tips, techniques and practical solutions for planning your future.