

B & S Insurance Agency

Phone: 573-769-2086

Fax: 573-769-4548

DECEMBER 2020 NEWSLETTER

10 Money-Saving Ways to Keep Your Home Warm in Winter!

Heating and cooling are big expenses in the average home, though which one does the most damage to your budget will depend where you live. You will definitely want to take every step you can to minimize your heating bills while still keeping the house and yourself toasty warm. Here are a few of our favorite money-saving ideas!

- 1) Tile and hardwood floors are always in style, giving your home a clean and minimalist look that goes with almost any decorative theme. Unfortunately, those clean, beautiful floors can feel pretty chilly on your feet in winter, which can make you reach for the thermostat. If you don't have in-floor heating, that means winter is a good time to reach for the rugs. They'll keep your feet warmer and could potentially lessen any loss of heat to the basement or crawl space. Rugs are also an inexpensive way to decorate, potentially adding a pop of cheery color to a grey and dreary season.
- 2) Windows are one of the biggest culprits in heat loss, and some are definitely worse than others. If you're seeing actual frost on the inside of your windows, they definitely need help. One of the lowest-cost options is to insulate them from the inside with plastic. The inexpensive sheet of plastic simply mounts to the window frame with double-sided tape, and then you shrink it into place with a heat gun or hair dryer. Their only major downside is that you can't open the shrink-wrapped window until springtime.
- 3) Heavy drapes, or blinds mounted to the inside of the window frame, can do a surprisingly good job of trapping cold air and drafts at the window and keeping them from the rest of the room. Then, open the drapes or blinds while the sun hits that room's windows, and you'll enjoy the luxury of free heat from the sun. As a bonus, that flood of natural light acts as a mood booster and helps keep your outlook positive.



- 4) Some of your biggest pieces of furniture, couches, recliners, beds, dressers and wardrobes, may be blocking the flow of warm air through your home. Do a quick check to see how your furniture and heat sources relate to each other. If you've got cold rooms and over-heated furniture, switching some pieces around will help a lot.
- 5) If you have drafts, do a careful check of all the windows and doors in your house to find where and how the drafts are getting in. Where you find them, caulk the window frames or take down their surrounding moldings and apply expanding-foam insulation. You can also visit your local hardware store for draft-blocking strips for any gaps at the bottom of doors.
- 6) Nothing feels cozier than a crackling fire on a cold night, but the truth is that older fireplaces are lousy at warming your house. In fact, they're downright counter-productive: Most of them draw warm air from your room to fuel the flames, meaning your house will draw in cold air from the outside to replace it. It's also a major contributor to heat loss when it's not in use, because the chimney is designed specifically to draw warm air from the house. Blocking the hearth with a decorative, insulated cover is your best bet to stop heat loss. If you like having a fire, consider getting an airtight wood or gas burning insert.
- 7) Programmable thermostats can be a big money saver in the longer term. It's simple logic: Turn down the temperature by a few degrees overnight, or in rooms you're not using, and then program it to come back up to your normal temperature setting before you use the room again. Just remember to keep it to a few degrees. If you turn the temperature down too far, bringing it back up to normal might cost you more than just maintaining the same temperature all the time.
- 8) Pull on a pair of fluffy slippers and grab a sweatshirt, or set yourself up with a warm blanket, a heating pad or hot water bottle, and maybe a mug of something warm and comforting.
- 9) Running the oven just to warm the house isn't cost effective but getting the warmth plus baked goods is a great combo. Whether you're making cookies for the holidays, experimenting with sourdough or just cranking out a casserole for dinner, this is the time of year to have the oven on.
- 10) Forced air systems will need their filters cleaned or replaced and their ducts cleaned; gas or oil fired systems should have their nozzles checked, cleaned and adjusted; electric baseboards should

