

Weathering the High Cost of Heating Your Home



Whether you heat your home with oil, natural gas, or electricity, the Federal Trade Commission (FTC) has some tips to help you save money and stay warm this winter.

- Conduct an energy audit to help detect waste and gauge the efficiency of your current heating system. Your utility company may offer free or low-cost energy audits, or you can conduct your own. The U.S. Department of Energy (DOE) offers instructions at www.homeenergysaver.lbl.gov. The home "walk-through" may help you spot needed maintenance or problems that, if fixed, could save you money. For example:
 - Check your attic, attic stairway, attached garage walls, and basement to make sure your home is insulated to DOE-recommended levels for your area. When inspecting and buying home insulation products, look for the R-value. The higher the R-value, the greater the insulating power.
- Wrap your hot water heater in an insulating jacket.
- Schedule an annual tune-up for your heat pump, furnace, or boiler. Your utility company may provide this service.
- Hire a professional to seal and insulate leaky ducts and to ensure that the airflow distribution system serving your heating equipment is operating at peak efficiency.
- Clean or replace filters on forced-air furnaces, seal flues in fireplaces you don't use, install drapes or some other covering on windows, and seal holes around plumbing and heating pipes.
- Install a programmable thermostat that will automatically lower night time temperatures.
- Check caulking and weatherstripping and repair where necessary.
- Close your foundation vents in the winter if there's a crawl space under your home.
- Close the doors to rooms that you don't use.
- Prune shrubs that may block airflow to your heat pump.
- Install ceiling fans. The air circulation promotes heating efficiency in the winter.
- When buying a new furnace, boiler, heat pump, water heater, or other home appliance, consider a high-efficiency model. Although some energy efficient appliances may cost more to buy than other models, their lower operating costs may save you money in the long run. Use the black and yellow EnergyGuide labels to compare the energy use or efficiency of models. You can find these FTC-required EnergyGuide labels on most major appliances. The labels provide useful information about products' energy use or efficiency and estimated annual operating costs. In addition, the EnergyStar logo will help you

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- identify high-efficiency appliances.
- Shop around for the best prices on oil - and gas, if you live in an area that lets you choose your natural gas provider.
- Ask your utility or oil company about a budget billing plan to protect against sudden or unexpected price increases. Your provider takes the amount of energy you use during one year and divides it into equal monthly payments. At the end of the season, you pay any outstanding balance or your provider credits any overpayment to your next monthly bill.
- If you're on a fixed income and have trouble paying your utility bills, contact your utility company. They, or your state or local government, may have energy assistance plans to help you pay your heating bills.

Don't Get Burned

When energy prices rise, so does advertising for a host of energy-saving products and services - including some that are just plain bogus. The Commission recently settled charges against marketers who claimed their "liquid siding" product had a significant R-value and would yield dramatic reductions in consumers' utility costs. Although good maintenance such as caulking and painting can reduce air leaks in older homes, consumers should be wary of coating or paint sellers that promise their product will perform like insulation or will significantly reduce utility bills.

Sellers offering other devices, gadgets, and energy-saving products also promise drastic reductions in home heating costs or extreme energy savings. Read energy-saving claims carefully and, if possible, get independent information about product performance. Avoid unsolicited door-to-door sales calls and high pressure sales pitches from contractors offering furnaces, windows, roofing, and other home improvement projects. To make sure that a contractor is licensed and reputable: Ask friends and neighbors for referrals; ask the contractor for customer references; and check out potential contractors with the Better Business Bureau, state and local consumer protection officials, and your state licensing agency. The FTC's Cooling-Off Rule gives you three business days to cancel a contract if you sign it in your home or at a location other than the contractor's permanent place of business.

The FTC works for the consumer to prevent

fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a [complaint](#) or to get [free information on consumer issues](#), visit [ftc.gov](#) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



What You Need to Know About AIDS

December 1st, 2008 is World AIDS Day

Some people are so fearful of infection by HIV, the virus that can cause AIDS, they won't shake hands with someone who is HIV-positive.

But you can't get the infection unless you have unprotected sexual contact with the infected person, share needles, or come in contact with his or her blood or blood products.

HIV isn't transmitted by casual contact. Nor can you get it from sharing water fountains, toilet seats, pencils, or pens. And it's not spread through coughing or sneezing, tears, sweat, urine, or saliva.

Learning the following facts about HIV and AIDS can help you protect yourself and allay your fears. To protect yourself from the deadly AIDS virus, it's imperative you understand how it's spread.

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Sexual Transmission

Homosexuals and heterosexuals alike are at risk. Infected people can pass HIV on to anyone with whom they have intimate contact. Men can infect female or male partners, as can women. If you're promiscuous, you increase your chances of encountering someone who's infected.

The proper and consistent use of latex condoms can greatly reduce your chances of contracting and/or spreading HIV and other STDs through sexual intercourse.

Drug and Needle Use

Injecting drugs or steroids with someone who's HIV-positive puts you at risk. Dried blood can stay on a needle or inside a syringe, then be transferred to the next user. Because you can't tell by looking whether a person has HIV, sharing needles is always dangerous.

You're also at risk if you have any part of your body pierced or get a tattoo. If you have either of these procedures, make sure the person providing the service uses only new or sterile needles.

Blood Transfusions

Today, blood that is used in transfusions in the United States is rigorously tested for HIV and several other contagious viruses, so there is only a slight chance of getting HIV from a transfusion. That wasn't the case a decade ago.

Stopping the Spread

The following steps can help you prevent the spread of HIV and AIDS:

- So you can protect yourself, find out all you can about HIV and AIDS. Share your knowledge with family members and friends.
- If you don't know your partner's sexual history, advise him/her to get tested for HIV and other STDs prior to engaging in sexual activity.
- Don't inject drugs of any kind. Don't share needles or syringes. Seek medical help if you have a drug problem.
- Have an HIV test if you've participated in unsafe sex or drug use. Encourage any friends who believe they may be infected to do the same.
- Postpone pregnancy if it's possible you've been infected. Unborn children can contract the disease from their mothers, although there are

medications that can prevent this. Your doctor can offer advice, as can family-planning services.

For additional information visit the HIV/AIDS Education and Resource Centers for the Centers for Disease Control, <http://www.cdc.gov/hiv/> and the National Institutes of Health <http://www.aidsinfo.nih.gov>.



A New Vision of Holiday Eating

Indulging over the holidays can do more than stretch your waistline. An American Heart Association (AHA) report shows that the risk of having a heart attack is four times greater after eating a large meal high in fat and calories. The good news is that you can enjoy the holidays in a healthy way.

Get Creative

Try these simple recipe changes from the AHA to reduce fat and calories while keeping the flavor:

- Use egg substitutes or egg whites (two whites per one whole egg).
- When a baking recipe calls for oil or butter, try a fruit puree, such as applesauce, instead.
- Use less sugar than called for in pie recipes. You can make up for the required sweetness by using one-fourth of the amount of sugar and add the sweetener sucralose, which can be successfully

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- used in baking.
- Use low-fat dairy products.

Change one ingredient at a time so that you know which changes you like best.

Party Planner

At holiday parties, you don't always have control over the types of foods available. Make the best of your choices and cut back on portions:

- Take only a sliver of your favorite desserts.
- If you're having pie, don't eat all the crust, unless it's made from crushed graham crackers.
- Sample the fresh fruit platter.
- Avoid alcohol.
- Eat a healthy meal before the party so that you don't overindulge.

When you bring a dish to share, keep in mind that the guests may also be watching their eating habits. Offer healthy alternatives to feel good about what you're serving.



**Heart Healthy Holiday Recipe:
Green Beans Sauté**

In this dish, green beans and onions are lightly sautéed in just 1 tablespoon of oil, making this a delicious and healthy alternative to the traditional green bean casserole.

You will need:

- 1 lb fresh or frozen green beans, cut in 1-inch pieces
- 1 Tbsp vegetable oil
- 1 large yellow onion, halved lengthwise, thinly sliced
- 1/2 tsp salt
- 1/8 tsp black pepper
- 1 Tbsp fresh parsley, minced

Directions:

1. If using fresh green beans, cook in boiling water for 10-12 minutes or steam for 2-3 minutes until barely fork tender. Drain well. If using frozen green beans, thaw first.
2. Heat oil in large skillet. Sauté onion until golden.
3. Stir in green beans, salt, and pepper. Heat through.
4. Before serving, toss with parsley.

Yields: 4 servings; Serving Size: 1/4 cup
Each serving provides: Calories: 64, Total fat: 4 g, Saturated fat: less than 1 g, Cholesterol: 0 mg, Sodium: 282 mg, Total fiber: 3 g, Protein: 2 g, Carbohydrates: 8 g, Potassium: 161 mg