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MARSHALL LOEB'S DAILY MONEY TIP Save money on home heating

By Marshall Loeb, MarketWatch Last Update: 12:01 AM ET Sep 6, 2006

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NEW YORK (MarketWatch) -- As temperatures plunge while energy prices continue to rise, the prospect of heating your home this winter can be downright scary. In fact, more than 40% of a typical home's annual energy budget is consumed by heating and cooling costs, reports the U.S. Department of Energy.

Here's how you can save on energy bills this winter:

- There are several Web sites that can help: The Home Energy Saver (http://hes.lbl.gov) helps consumers identify ways to save energy, according to your location and home specifications. Visit the site.
Make sure your doors and windows keep cold air out. Installing new replacement windows or prehung entry/storm doors can do the trick. Not sure if your windows need replacement? Look for broken or cracked pieces of glass in the window frame or sill, and make sure doors fit snugly into doorjamb.
You don't have to undertake a costly process to replace your current windows and doors. Invest in weather-stripping kits and seal energy leaks. A little caulk to cover cracks and small holes can save you a bundle.
Your utility company might even offer you an incentive to make improvements that save energy. Some companies offer low-interest loans or discounts on door and window replacements.
Get a programmable thermostat and set it at a low temperature for most of the day when no one is home. You can have it heat the place half an hour before you get home.
Some energy companies offer energy-savings programs in which they'll shut down electric appliances for short periods of time during peak hours.
Consider landscaping that helps protect your home -- trees planted in the right place can block winter winds, for instance.

Marshall Loeb, former editor of Fortune, Money, and The Columbia Journalism Review, writes "Your Dollars" exclusively for MarketWatch.

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