... AND 14 STEPS TO TAKE TODAY

Stroll through your home with PM's list of low-cost (or free!) upgrades, making quick fixes as you go.

TURN DOWN THE WATER HEATER

Lower the temperature to 120 F, and for every 10-degree drop, you recoup 3 to 5 percent of the power bill. No temperature dial on the tank? Check the temp at the tap farthest from the heater.

UNPLUG APPLIANCES

Turn off power strips or pull the plug on appliances completely. Idle machines suck up 11 percent of your home's electricity.

CLEAN YOUR DRYER

Slip a shop-vacuum hose into the dryer's guts to remove lint wads and boost efficiency. Use an electric leaf blower to clear lint from vents that lead to the outside. It'll work like new.

OPTIMIZE HEATING AND COOLING

Move furniture and rugs away from vents and radiators. Run a fan with the a/c raised 2 degrees to drop cooling costs by 14 percent.

DRIP-IRRIGATE BEDS

Line gardens with hoses—no sprinklers, no hassle. Use mulch to retain moisture, and set timers to water in the morning.

ADJUST MOWER BLADES

Cut no more than one-third the grass blades' length—this helps them to develop strong roots, remain moist and absorb runoff.

TRUST THE DISHWASHER

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Fully loaded, the dishwasher uses less water than hand-washing dishes. Save power by using the air-dry mode, not heat.

INSULATE THE ATTIC HATCH

Keep the conditioned air downstairs by weatherstripping the attic hatch's edges. Cover the hatch with rigid polystyrene insulation.

USE SMALL APPLIANCES

Downsize your cooking device: Toaster ovens consume half the energy of a full-size electric oven; microwaves use only one-third.

INSTALL STORM WINDOWS

Storm windows reduce heat loss through windows by 25 to 50 percent. Magnetic internal storm windows go up without a ladder.

STREAMLINE THE FRIDGE

Fridges work best at about 38 F; freezers should register between 0 F and 5 F. Leave a thermometer inside for 24 hours, then check it.

KEEP FILTERS CLEAN

Pleated electrostatic filters catch up to 60 percent of allergens (blue fiberglass ones only catch lint and dust). Change them every two to three months or as soon as they show discoloration.

DRAW THE CURTAINS

Cover windows to prevent air loss. Curtains engineered for insulation multiply the R-value of standard insulated glass.

FIX A LEAKY TOILET

Drop food coloring in the tank; if it ends up in the bowl, there's a leak. Replacing the flapper can save thousands of gallons of water a year.