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The winter months can be hard on the human race. Even in the 21st century, winter can feel more like a wasteland than a wonderland with cold temperatures and lack of sunlight. Fortunately, winter's bite doesn't have to be a drain on your finances. Here are a few tips for saving money during the winter months:

1. Inspect around your home for overhanging tree limbs that can crack and fall under the weight of accumulated snow. Examine your roof for cracked or missing shingles to prevent further water damage both inside and outside the home.
2. Prevent frozen pipes! When water freezes, it expands, which can cause pipes to break. Follow these steps to prevent your pipes from bursting, which can cause flood damage to your yard and basement:
 - Drain the water from all water sprinkler lines. Do *not* put antifreeze in the lines unless specifically directed by the manufacturer. (This can cause damage to the local environment.)
 - Drain and store outside hoses. Make sure to keep all valves *open* so that any water remaining inside can expand outward rather than against the walls of the pipe.
 - You can insulate some pipes by placing pipe sleeves or special tape around them.
3. Take advantage of the sun. Nature's longest-lasting light bulb is your friend during the winter. Keep your curtains or blinds open during the day, especially on windows that face south.
4. Try setting your thermostat lower, especially while you are sleeping. Turning your thermostat down 10 degrees for eight hours can help you save up to 10% a year on your heating bill.¹ Also, remember to change the filter on your furnace at least once a month.
5. Seal air leaks around doors and windows with caulk or even rolled up towels around the edges. This prevents cold air from coming in, and will keep your furnace from working harder.
6. A fireplace is a great way to keep warm during the winter. But, it's also a way to lose money if you're not careful. Keep your fireplace damper closed whenever it's not in use to prevent warm air from escaping.
7. Consider buying LED Christmas lights. They're both festive *and* 75% more energy efficient!² Don't forget to turn them off before you head to bed.

I hope you found these tips helpful. Have a wonderful holiday season, a safe winter, and a happy New Year!

Sources:

¹ "Fall and Winter Energy-Saving Tips," U.S. Department of Energy, October 21, 2013.

<http://energy.gov/energysaver/articles/fall-and-winter-energy-saving-tips>

² "Top 10 Tips to Save Energy and Money in the Winter," U.S. Department of Energy, December 10, 2012.

<http://energy.gov/energysaver/articles/top-10-tips-save-energy-and-money-winter>

BONDS, NOT STOCKS - 73% of the investment portfolios of US life and health insurance companies at the end of 2017 were invested in bonds while just 3% of their assets were invested in stocks (source: NAIC).

THAT WOULD HURT - Individual income taxes paid by American taxpayers would have to increase by +46% in order to eliminate our \$779 billion deficit from fiscal year 2018 (source: Treasury Department).

EVERY DAY - An estimated 10,400 Americans will turn 65 years old each day next year (2019). This group represents the 9th year of 19 years of "Baby Boomers" turning age 65. An estimated 11,500 Americans will turn 65 years old each day in the year 2029 (source: Government Accountability Office).



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