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enter the house in the summer. It is common to find large openings where pipes, ducts or exhaust fans are cut through the attic floor.

But they can be stuffed with foil-backed insulation or scrap plastic such as dry cleaner bags taped in place. Stopping attic bypasses can save $25-$80 a year in heating costs.

All the obvious holes and gaps can be plugged, with the exception of gaps around recessed light fixtures and the vents in the attic. *Do not cover light fixtures directly with insulaiton as this may cause a fire.* Also, the vents must be able to "breathe" so that they can prevent moisture accumulation in the attic.

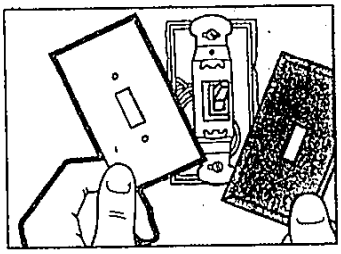
Another major attic bypass is the gap where the furnace stack or chimney meets the wood framing of the house. This gap is very important, because it often creates a kind of chimney effect, carrying air all the way from the basement to the attic and making a river of heat loss.

Fireproof insulation can be stuffed between the wood frame and the wall of the chimney. *Do not use cellulose here, as it may burn.*

Another good candidate for a little insulation is the attic door. Many people forget after they have carefully applied insulation to the rest of the attic. The door should be covered with a batt of foil-backed insulation, perhaps from the same roll you have been using.

The edges of the door should be weatherstripped so that air cannot escape around the sides. This measure along can save $20 if you have electric heat, $8 for gas heat and $12 for oil heat. It will also save on air conditioning costs.

Even if you have not yet insulated your attic, you should cut off the attic bypasses now. By doing so, you will increase the cost-effectiveness of the insulation you buy later.



7. More holes in your pocket.

When people think of caulking and weatherstripping, they generally think of windows and doors. But most energy studies find that only 20 percent of that costly infiltration comes through these places.

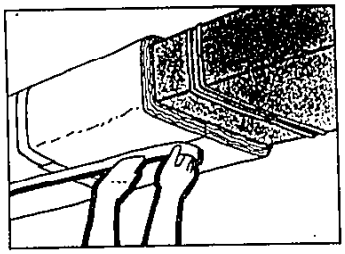
The other 80 percent gets in underneath the baseboards, through wall outlets, through holes where plumbing pipes and telephone wires enter the house, through holes around exhaust fans, around dryer vents, and sink and bathtub drain pipes as they exit from the house.

These gaps and holes should all be caulked or stuffed with insulation. The electrical outlets can be sealed with inexpensive gaskets that can be bought at hardware stores. *Turn off the electrical current switch* for the outlets in question, remove the plastic cover plates with a screwdriver, insert the gaskets; reattach the plates and turn the current back on.

8. Don't duck the ductwork

Where your heating and/or air conditioning ducts pass through the living areas of the house, there is no need to insulate them. Where they pass through unfinished attics or basements, they are an important cause of money loss.

People who carefully insulate the house itself and then forget to seal and insulate ducts may be throwing away 20-40 percent of their furnace or air conditioner output. Covering ducts can save up to $100 a year in heating costs and $35 in central air conditioning costs.



The most inexpensive approach is to use two-inch foil-backed insulation and to do the ducts yourself, remembering to keep the foil facing outward.

It is most important to seal the cracks between each section of ducting with flexible caulk before you add the insulation. Hidden air leaks coming from these cracks can limit the effectiveness of the insulation.

Encircle the ducts with insulation, much as you did with the water heater blanket. Use a trial piece of insulation to measure how much is needed to go around the duct.

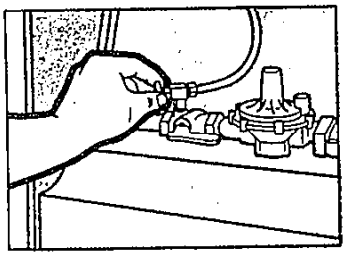
If the insulation is cut a couple of inches longer than necessary, you can then peel the fiber glass off foil for that couple of inches and use the foil as a tab to hold the insulation in place.

Use duct tape to seal all the cracks between each section of insulation and also seal the seam where each piece of insulation joins itself.

Turn-offs, turn-ons and tune-ups.

The last three suggestions deal with appliances, furnaces and air conditioners and how to make them do more work for less money.

Your allies in this effort are switches, filters, thermostats and even the rays of the sun.



9. Profitable turn-offs.

Lightbulbs are the symbols of conservation, but there are other things you can also turn off to save money.

One example is the "anti-sweat" heaters in refrigerators. These heaters keep moisture from appearing on the sides of the appliance.

On large refrigerators, they add $10 to the annual electric bill. They can be regulated with a switch inside the refrigerator compartment. The switch may have settings that say "dry/humid" or it may be called "power miser switch" or "energy-saver switch." If your switch says "dry/humid," make sure it is set on "dry." If it says "power-miser" or "energy-saver," turn the switch *on* to turn the heaters *off*.

The heaters are unnecessary, except in very humid weather with a house without air conditioning. If moisture ever does appear on the refrigerator, you can turn on the heaters for short intervals and turn them off again when the humid weather is over. Or you can wipe off the condensed water with a towel.

Other good turn-offs include:

• If you have a gas furnace, turn off the

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