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ter chill sets in, many homeowners turn to supplemental heating appliances to prevent high heating bills.

More compact and efficient than ever, space heaters can work wonders in a chilly room. And wood stoves lend a homey touch as they provide comforting heat.

Pellet-fired appliances, meanwhile, are the new, environment-friendly kids on the block.

These appliances often resemble traditional wood-burners, but produce less of the hazardous emissions associated with such stoves. Another earth-friendly feature: They burn pellets made of compressed sawdust, wood scraps, recycled cardboard and agricultural byproducts.

One of these appliances may fit well into your heating picture. If so, remember to follow manufacturer's instructions to the letter for installation, operation and maintenance; supplemental sources can be dangerous — even deadly — if used incorrectly.

• Warm up to fireplaces — They can create an atmosphere that's either homey or romantic. They can warm both hands and heart. They can greatly boost a home's value. And, they can give a room a much-needed focal point.

Thus, it's no wonder homeowners hold fireplaces near and dear — even in these high-tech times.

And, in return, fireplaces just keep getting better. You now, for example, can

choose between natural wood-burning or gas-burning fireplaces, and can boost your fireplace's energy output and efficiency by adding an insert.

If you're lucky enough to already own a fireplace, take pains to have your chimney swept before and after the heating season.

If you don't, consult your contractor about the possibility and cost of adding a fireplace. Or consider one of the free-standing faux models that offer psychological warmth to a room without major renovation.

• Important insulation — You throw an extra quilt on the bed during winter. Why not do the same for your home?

Many heating experts say the addition of insulation — oftentimes in the attic — is a good way to lower heating costs.

You can't judge insulation on appearance alone. Rather, insulation efficiency is measured in terms of its resistance to heat flow, which is expressed as an R-value. The higher the R-value, the more defective the insulation.

Before you start piling on the padding, find out how much insulation is already in your home and the type of insulation you'll need to improve the situation. Look to your heating contractor or utility company for facts and figures related to your area.

• Experience a setback — It's a constant battle. Someone turns the heat up,

then someone else turns it down. There's no method to the madness and you suspect there's a price to pay for all the rises and falls in indoor temperature.

A setback thermostat may be able to take away the headache.

These smart little devices can be programmed for maximum efficiency; they'll switch to a lower setting at night and during times of the day when no one is home, then back up during the height of family activity.

You rarely need to fool with the controls unless you want to override the program when the daily schedule differs dramatically from the norm.

• Energy efficiency outside — Who says energy efficiency begins and ends inside? The same kind of thinking should be applied to the great outdoors.

Smart landscaping, for instance, can really make a difference in heat loss and gain.

Practical ideas range from using deciduous trees as living sunscreens that shade in the summer, then shed their leaves when cool weather rolls around so that the winter sun can shine right in, to planting shrubs and hedges in strategic spots to block the chilly winter wind.

Professional landscapers, do-it-yourself books and home gardening centers can offer additional suggestions.

Another idea: Maintenance-free siding with insulation underneath also may help trim your energy bill.

Because a layer of insulation on the exterior surface of the wall is more effective than inside of the wall, say experts, the house stays cooler in the summer, warmer in the winter.

• Recruit the sun — Many homeowners longing to slash their fuel bills and their dependency on gas, oil and electricity are turning to solar power.

There now are hundreds of ways to employ both active and passive systems. Warm a pool, charge an outdoor night light or heat and cool an entire home through solar panels, heat collectors, insulating shutters and heat pumps.

Some solar projects can be tackled by avid do-it-yourselfers. Others require the skills of a contractor or solar-power professional.

• Find an energy-efficient builder — If you're thinking of building a house, why not employ the services of someone who feels as strongly as you do about a lower energy bill?

Many home builders now specialize in constructing abodes with energy efficiency built right in; the savings begin the day you move in.

If you're considering such a builder, take a tour of a model home, ask about energy-smart features and get an estimate of the savings you can expect.

You also might talk to someone who has lived in such a home. He or she can offer firsthand information about comfort vs. a lower heating bill.

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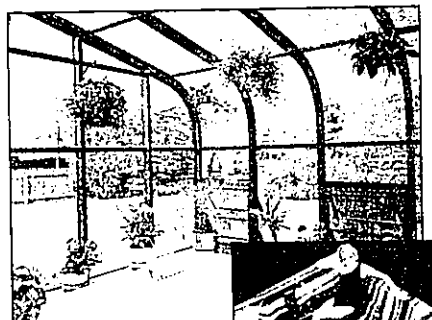
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