

Two Cent Tips for Delaware

October 2009 Issue

Two Cent Tips for Delaware is dedicated to providing information that will help you:

- \$ Save money
- \$ Stay hopeful
- \$ Manage your resources
- \$ Strengthen relationships
- \$ Connect to local resources

Receive Delaware's Two Cent Tips every month by sending an email to TwoCentTips@udel.edu with the word "subscribe" in the subject line.

Contents of this newsletter are developed by University of Delaware Cooperative Extension staff. We are dedicated to meeting the needs of individuals, families, and communities throughout Delaware through connections with university resources, knowledge, and research.

Your local Extension office can provide you with unbiased information to get you back in financial shape.

Call:

New Castle County:

302-831-1239

Kent County:

302-730-4000;

Sussex:

302-856-7303

Fun on the Cheap in Delaware

By Margo McDonough

For such a little state, there's a wealth of leisure-time options in Delaware. And, best yet, much of the fun can be had for free or at a low cost. Now through the end of the year you'll find a slew of festivals, fairs and other community events to liven up your weekends.

From a pet parade on the Rehoboth boardwalk to a holiday light display at Rockwood Mansion in north Wilmington, check out these fun ways to spend your free time, without spending big bucks.



Fun on the Farm

At many local farms you can enjoy a wide variety of activities, from hayrides to apple picking, most of which is either low-cost or free. At Fifer's Orchards in Camden-Wyoming, the mind-boggling array of special events include cooking demonstrations, a 4-H Front Porch

Demo Series, Canning College with UD Extension educators, a corn maze and more. Every Saturday in December offers the Good Cheer Cider Fest. For more info go to <http://dda.delaware.gov/> for a list of farm markets and farms offering activities. For info on Fifer's go to <http://fiferorchards.com/>.

Sea Witch Halloween & Fiddler's Festival, Rehoboth, Oct. 23-25

Weekend fun for the entire family including a costume parade, broom-tossing contest, 5K run, old-fashioned beach games, and our personal favorite, a parade for pets. For more info go to <http://www.beach-fun.com> or call the Rehoboth Beach-Dewey Beach Chamber of Commerce at 302-227-2233.



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Two Cent Tips Contributors

Maria Pippidis,
Educator, Family &
Consumer Sciences

Margo McDonough,
Staff Writer,
Agriculture
Communications

Sandy Peralta,
Editor

Cooperative Extension
Education in Agriculture and
Home Economics, University
of Delaware, Delaware State
University and the United
States
Department of Agriculture
cooperating. Distributed in
furtherance of Acts of
Congress of May 8 and June
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Tips@udel.edu](mailto:TwoCent-Tips@udel.edu) with your
favorite resources or sav-
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newsletter, you'll get
credit and a special gift.**

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Fall Fun at the Zoo

When the mercury starts to drop, the Brandywine Zoo in Wilmington slashes its rates. After Oct. 1, save \$1 off the zoo's adult admission rate and \$2 off senior and children's admission. That means a family of four can spend a day at the zoo for just \$12. The lower rate is in effect until April 30. Check out the majestic Siberian tigers, playful North American river otters, colorful macaws and curious South American tamarin monkeys. For more info, go to <http://www.brandywinezoo.org/zooinfo.html> or call 302-571-7747.

Jaycees Christmas Parade, Wilmington, Nov. 27

Kick off the season with this holiday tradition that features marching and string bands, floats, cartoon characters and more. The parade takes place on downtown streets from 10- a.m. to noon. For more info, go to http://www.wilmingtonjaycees.com/parade_info.htm or call the Jaycees at 302-655-5288.

Rockwood Mansion Outdoor Light Display and House Tour, Wilmington, December

Enjoy 50-plus trees wrapped in white and red lights along a trail that you can either walk or drive. The museum will be open for house tours select days as well. For a schedule, go to www.rockwood.org or call 302-761-4340.



Cut Holiday Costs – a 3-Part Series

By Margo McDonough

It's October; now's the time to come up with your holiday cost-cutting strategy. Can you forego new holiday decorations? Skip gift-giving to extended family? Turn your big holiday bash into a bring-a-dish potluck?

Everyone has different holiday priorities; begin talking to your family and friends now about what's most important about your holiday traditions. You may discover that an annual cookie baking party or family sing-along is far more meaningful to everyone than that pile of gifts that put you in debt last year.

Start by having a discussion with family and friends about gift-giving to avoid embarrassment or impulse buying later. One Delaware woman told us that her best friend was unemployed last year so the duo decided to exchange handmade gifts under \$5. In previous years, they had given each other expensive clothing, gift cards to restaurants and perfume. Not only did they save money in '08, but they were so pleased by the gifts – a photo album and hand-knit scarf – that they plan to continue this new tradition of handmade gifts.

There may be many family members and friends who will be relieved that you bring up this discussion and grateful for the opportunity to forego gifts or stick to very low-cost items.

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Recommendations for Energy savings

can be found at:

www.energysavers.gov

How much Insulation?

To determine how much additional insulation your home could use to become more energy efficient go to:

http://www.energysavers.gov/your_home/insulation_airsealing/index.cfm?mytopic=11350

Scroll down to Zip Code Insulation Program to get information specific to your house and zip code.

Shopping for a Major Appliance this Year?

Carefully check the energy guide labels to help you select the most efficient appliances and save big bucks in the long run.

For example, Energy Star refrigerators are 10% more efficient than most common brand models. An Energy Star clothes washer is 40% more efficient than a standard model.

Look for the logo below for energy star rated appliances.



What to do with CFL bulbs when it's time to discard them?

Don't put them in the recycle or regular trash. Do dispose of them on the

Household Hazardous Waste Collection Events. The next one is November 7, 2009 from 8 am to 4pm at Frawley Stadium Parking Lot in Wilmington. Or go to DSWA web site for the next event:

http://www.dswa.com/programs_haz_Schedule.asp

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Now is also the time to think about items that are easy and appropriate to re-gift. Unused gift cards are a perfect item to think about giving to someone else, as well as any packaged food gifts that you may receive from business contacts. Just make sure that no original gift tags are on the items and that they are in pristine condition.



Still in doubt about whether re-gifting is okay? Consider that Emily Post, the arbiter of etiquette, says it is acceptable, as long as:

- You're certain the gift is something the recipient would enjoy.
- The gift is brand new (no castoffs allowed) and comes with its original box and instructions.
- The gift isn't handmade, or one that the original giver took great care to select.
- Neither your gift giver nor your recipient will be upset.

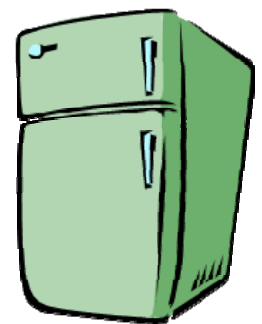
For those gifts you *will* need to buy, layaway can be a good way to manage your holiday spending. It's becoming popular again with cash-strapped consumers. Last year, Sears started offering layaway again after a 20-year hiatus. By purchasing earlier, you are able to ensure that you will obtain very popular items – such as particular children's toys -- before they sell out.

Next month, we will talk about holiday entertaining and decorating. Start thinking now about what you can easily give up in these areas, or which traditions could be modified. You might discover that everyone loves the idea of a potluck instead of the labor-intensive and expensive feast you have always hosted single-handedly.

Organization Offers Rebates for Energy Star Appliance Purchases in DE this Fall

By Maria Pippidis

The Delaware Sustainable Energy Utility (SEU) is currently offering rebates ranging from \$25 - \$100 to Delaware residents for the purchase and installation of Energy Star rated refrigerators, freezers, clothes washers, and dehumidifiers in the state of Delaware. Incentive levels and certain additional equipment requirements for each type of appliance are listed below.



- Refrigerators: \$100 (must be 15.5 cubic feet or larger)
- Freezers: \$50 (must be 15.5 cubic feet or larger)
- Top-Load Clothes Washers: \$50
- Front-Load Clothes Washers: \$75
- Dehumidifiers: \$25

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Low Income Home Energy Assistance Program (LIHEAP)

The Delaware Energy Assistance Program (DEAP) is a federally funded program for low-income families who need help in meeting their costs of home energy. The Division of State Service Centers (DSSC) administers this program on a contractual basis with Catholic Charities, Inc. Funds are provided by the U.S. Department of Health & Human Services (HHS), under the Low-Income Home Energy Assistance Program (LIHEAP). DEAP services provide assistance to income eligible families to help them meet their home energy needs. Income eligibility is defined as 200% of the federal poverty level. DEAP has several components which include:

Fuel Assistance: Help with home energy bills from the period of October 1 - March 31. This includes grants to income eligible households to help pay for home heating, which includes electricity, natural gas, kerosene, propane, coal, or wood. Grants are made to both homeowners and renters.

Crisis Assistance: This component helps households in crisis during the winter months & may be in the form of a supplemental grant to their fuel assistance benefit. In addition to being income eligible, households must show they are experiencing a crisis (i.e., shut-off notice, out of fuel, no money to pay for fuel).

It is important to call Catholic Charities to find out where & how to apply for assistance.

To contact Catholic Charities call:

Kent: 302-674-1782;
New Castle: 302-654-9295;
Sussex: 302-856-6310. For additional information about LIHEAP, the following link is available: www.neda.org

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In order to qualify for a rebate, the appliance must be purchased between September 1, 2009 and February 28, 2010, and completed rebate applications must be postmarked no later than March 30, 2010. Rebates are limited to 2 per appliance type per installation address. See the program website for lists of qualifying appliance models.

The Delaware Sustainable Energy Utility (SEU) is a non-profit organization created by the state of Delaware to foster a sustainable energy future for the state through conservation, efficiencies and the use of renewable energy sources

For more information contact: Delaware Sustainable Energy Utility, PO Box 388, Bensalem, PA 19020-0388, or <http://www.energizedelaware.org>

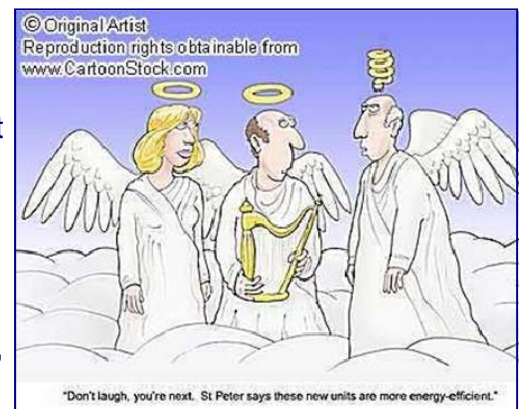
For More information about Delaware Based incentives for both residential and commercial applications go to: <http://www.dsireusa.org/incentives/index.cfm?re=1&ee=1&spv=0&st=0&srp=1&state=DE>

Tax Credits for Making a Big Energy Saving Investment in Your Home

By Maria Pippidis

The American Recovery and Reinvestment act of 2009 includes tax credits for making your home more energy efficient. The credits cover 30% of projects costs finished in 2009 and 2010 with a cap of \$1500 per year for most projects. If you're thinking of going solar, wind or geothermal, these projects qualify for 30% of the project with no cap. To claim the tax credits offered, you'll have to file a special IRS form 5695. You'll also want to be sure to keep a copy of the Manufacturer's Certification Statement and all receipts and itemized bills.

The Delaware Energy Office (DEO) offers rebates for the installation of certain energy efficiency home upgrades to state residents. The program will provide rebates of amounting to 20% of the cost of eligible improvements up to a maximum rebate of \$750 per home. In order to participate in the program, applicants must first have an energy audit performed by an approved contractor. Only measures identified in the audit and installed by an approved, Building Performance Institute (BPI) certified contractor are eligible for rebates. Generally speaking, new equipment installed under this program must be Energy Star certified in order to qualify for a rebate. Some types of upgrades (if identified in the energy audit) are automatically eligible for a rebate under this program, whereas others must be approved on a case-by-case basis by the program administrator. Contact: Charley Roberson at the Delaware Energy Office at (302) 735-3480 for more information.



Quick Tips to Save Energy Costs

By Maria Pippidis

There are literally hundreds of ways we can find to conserve energy in our homes. Many of the quick tips involve changing some of our energy using habits around the homes. These actions cost us nothing and savings can add up quickly. Other actions require modest investments to reap the benefits of more efficient lighting technology or improvements in appliance efficiency.

See how many of these no-cost or inexpensive measures you can adopt. The more measures you adopt, the more you will save. A savings of 10% or more on your utility bills is possible. So get started right away, and start saving both energy and money.

Heat Energy Saving Suggestions:

- _____ Turn down your water heater thermostat to 120°F. You can save even more if you turn off your water heater while on vacation.
- _____ Insulate your water heater and the pipes; especially if they are in crawl spaces or basements that get cool during the winter.
- _____ Turn off lights, computers and entertainment devices when not in use.
- _____ Check the insulation levels in your ceilings, crawlspace and basement. If your attic has less than 11 inches of fiberglass or rock wool or 8 inches of cellulose, you could benefit from more insulation. Ceilings should be insulated to at least R-38. Crawlspace walls should be insulated to R-19 and basement walls insulated to R-11 or greater.
- _____ Set thermostats to 68°F for winter heating and 78°F for summer cooling. Install a programmable or setback thermostat for less than \$100 and do it automatically.
- _____ Install curtains to help keep heat in during the winter; especially on north and west facing rooms. Open the curtains to let the sun warm your south and east facing rooms during the day.
- _____ Change your furnace air filter at least twice each winter.

Electricity Saving Tips

- _____ Check and clean your refrigerator and freezer's condenser coils once a year.
- _____ Unplug that second refrigerator in the garage or basement. Older refrigerators are very inefficient and can easily cost you \$125 - \$150 a year in electricity bills.
- _____ Install compact fluorescent light bulbs in lamps and fixtures you use the most. This measure alone can save you \$30 a year or more if you change out five 100-watt incandescent lamp bulbs.
- _____ Make it a habit to run only full loads in your dishwasher or clothes washer.
- _____ Check the temperature of your refrigerator and set it between 37° and 39° degrees F.
- _____ Switch to the "energy-saver" settings on your washing machine, clothes dryer and dishwasher.
- _____ Unplug infrequently used televisions, VCR's and other home entertainment equipment. These devices always consume small amounts of electricity, even when turned off, to power internal clocks or "instant-on" features. To really shut these devices "off", you need to unplug them. Putting them all on a power strip can make the task easier.
- _____ Use LED holiday string lights.
- _____ Plug electronics into power strips with built-in sensors that automatically shut off devices that aren't in use.