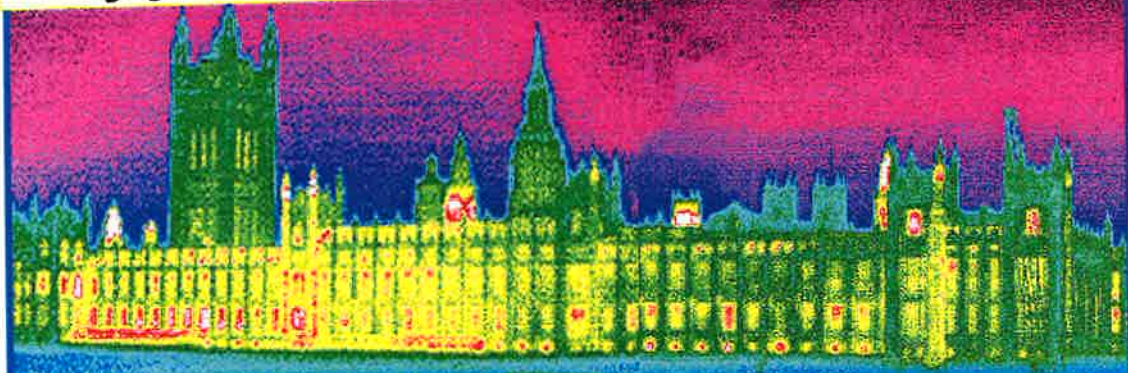


# Why you and the planet must go green



A SURVEY this week shows Britain is Europe's worst energy waster. But those in power aren't doing a very good job of leading by example as our thermal image of the Houses of Parliament proves.

Charles Barry in 1868. British Gas reckons that around £1 in every £3 spent on energy is wasted due to poorly insulated homes and public buildings.

can cut heat loss by up to 60 per cent. Double glazing also cuts heat loss, reduces noise and condensation and can save on bills.

Even simple measures such as closing curtains as soon as it gets dark can stop heat escaping through windows.

The warm reds and yellows show where heat is leaking from this historic building, built by Sir

Nearly half of all heat lost in most homes is through the loft and walls. Cavity wall insulation

**Q** I HAVE been advised to take out an interest-only mortgage by my broker as this is the cheapest available. Is it a good idea?

**A** INTEREST-only mortgages are the cheapest because you pay nothing off what you owe.

So you are effectively "renting" your home from the lender. We would suggest a repayment mortgage. You can keep the cost down by going for a longer term - 35 years for example.

Take on an interest-only mortgage only if you feel you will be able to afford to switch to repayment in the foreseeable future or expect to come in to some money to pay it off. For advice, call 0800 018 3751.

**Q** I HAVE invested £5,000 into a Maxi ISA this tax year. How much more can I add and must it be into the same account?

**A** YOU can add another £2,000 as the maximum is £7,000 per tax year. All current tax year contributions must be into the same account. For a free ISA guide, call 0800 544644.

**Q** I HAVE been told it would be a good idea to set up an Enduring Power of Attorney (EPA) with my son as attorney because I am in poor health. What

## dear john

Do you need some good financial advice? Your Money editor John Husband, and his team can help.



will he be able to do should I become unable to deal with my own affairs?

**A** AN EPA can cover just about all your affairs, and it is up to you to give him full or restricted powers. With full powers he can do basically anything you could have done, from filing a tax return and signing cheques or documents to having access to your savings and investments. For a free guide, call 0800 544644.

**Q** I AM a member of my occupational pension scheme and also contribute £50 per month to the AVC scheme. Can I also put £50 per month in a stakeholder pension plan?

**A** YES. Since "A-Day" (April 6, 2006), active members of an occupational pension scheme can make direct additional contributions to a stakeholder pension plan, as well as, or instead of, contributions to an AVC. For a free guide to pensions, please call 0800 544644.

**THANKS** to my team of independent financial advisers, John Cooper of Weston Financial Group, John Stewart of PMI, and Rachel Twig of Inter-Alliance Group. For independent advice send an SAE to Mirror Money Independent Advice Bureau, One Canada Square, Canary Wharf, London E14 5AR. Please give your age, income, family circumstances, mortgage, details of savings and pension plans and your home phone number.

by JOHN HUSBAND

**G**AS and oil prices have soared in the past three years, pushing average annual bills from £600 to £1,000 and leaving many householders struggling to pay.

But a few simple changes in your lifestyle can cut those bills - and help save the planet from global warming.

Powergen and the Energy Saving Trust have put together a list of tips as part of Energy Saving week.

Following all their advice would reduce domestic energy use by a fifth which would mean a saving per household of £30 a year on bills, a national reduction in energy use of 10 per cent and a cut in greenhouse emissions of up to 50 million tonnes of carbon dioxide - CO<sub>2</sub> - a year.

Phil Biddle of Powergen, says: "Even small changes, when scaled up across the UK's 25 million households, can make a real difference in pounds and carbon emissions."

Here are some things we can do and the household and national savings they bring:

**LIGHTING:** Fit energy-saving bulbs that last up to 15 times longer and use 80 per cent less electricity.

● Your annual saving: £100. Nationally: 3.6 million tonnes of CO<sub>2</sub>.

**HEATING AND HOME INSULATION:** Turn your thermostat down a degree and save up to 10 per cent on your heating bill.

Insulating your loft and cavity walls could reduce heat loss by 25 per cent.

Put a thick insulating jacket on your hot-water tank and draught-proof doors, windows and skirting boards.

● Your annual saving: Up to £300. Nationally: 12 million tonnes of CO<sub>2</sub>.

**APPLIANCES:** Choose low-energy washing machines, freezers and dishwashers and high-efficiency boilers when replacing old models.

Switch off appliances at the wall when they are not in use. Leaving them on

# Power GAME

## Plug that energy gap

TO REDUCE energy wastage, Powergen offers a PowerDown plug that turns off your printer, scanner, etc when you log off from your computer.

It normally costs £9 but we have teamed up with Powergen to give one away free to 100 readers.

The PowerDown plug can save up to £17 a year on energy bills. Just send your answer to the question below on a

postcard to Powergen Daily Mirror PowerDown Giveaway, MCGPR, Alexandra House, 2 Well Lane, Chapel Allerton, Leeds, LS7 4PQ, including your name, address and postcode by November 3, 2006.

**QUESTION:** How much can the PowerDown plug save you in a year?  
a: £170, b: £17, c: £7.17.

Usual rules apply.

standby wastes huge amounts of power.

● Your annual saving: £100. Nationally: 3.6 million tonnes of CO<sub>2</sub>.

**COOKING AND WASHING:** Boil only the amount of water you need and put lids on saucepans. Showers use only a third as much water as baths.

● Your annual saving: £10. Nationally: 1.4 million tonnes CO<sub>2</sub>.

**MOTORING:** When you can, walk, such as taking the kids to school. Drive smoothly. Switch off the engine when stationary for more than a minute. Remove roof racks when not in use. Maintain the correct tyre pressures. Buy a more energy-efficient car next time you trade yours in.

● Your annual saving: £150. Nationally: 4.5 million tonnes.

**ADVICE:** For more advice log on to [www.energy.savingstrust.org.uk](http://www.energy.savingstrust.org.uk) Or call 0800 512 012 for a tailored report.

Powergen offers advice on saving at [www.energyefficiency.powergen.co.uk](http://www.energyefficiency.powergen.co.uk) or call 0500 20 10 00.



FILL UP: Save

# SAVINGS ARE ELECTRIC

**ELECTRIC** heating does not have a good reputation - and anyone who lives with an ancient night-storage system can tell you why.

Boiling in the morning, freezing in the evening, and to top up the heat during the day costs a fortune.

It's a problem Andrew Wolfman, 28, of Wapping, East London, knows well. He says: "Economy 7 may be cheap to charge overnight but then the daytime rates are much higher."

To install a gas boiler and heating would run to thousands, so Andrew was keen to find an electric alternative to his ugly 20-year-old monstrosity. After a ski trip to France, where the lodge was heated with electricity, Andrew hunted out a French manufacturer operating in the UK. He found Karriel. The system cost £1,230, plus £150

for its remote control, and it was simple to install. The advantage is that once the required room temperature has been reached, the unit automatically lowers the amount of energy it consumes. And the remote tells you exactly how much electricity each radiator is using.

Also, they retain heat so the room stays warm long after the appliance is switched off.

Andrew says: "You can fit a whole system or just one radiator. Everyone in the house can have their room just how they like it and with gas prices rising this could be one for the future."

The cost of keeping five rooms in a house at 20C for eight hours a day for a month costs around £40, compared to approximately £70 per month with storage and convector heaters.

For more info email [contactuk@karriel.com](mailto:contactuk@karriel.com), or call 01842 814489.

