

Plan to stay warm and save money this winter

Thinking ahead will often save you money; last-minute decisions or leaving things until they become a crisis won't. That is time spent prepping your home for winter is usually time well invested.

While winter weather isn't the same across South Africa – wet and windy in the Western Cape, dry and bitter in Gauteng – it's cold about everywhere.

DirectAxis spoke to experts about how to prepare your home and wallet for winter. Unsurprisingly, keeping heat in and the cold out, topped the list.

Although insulating your home is always good idea, doing so at a time when the electricity supply is under pressure is doubly beneficial. Not only will you save on your ever-increasing electricity bill, but also it'll be easier to keep warm during load shedding.

Check all your doors and windows for draughts. It's relatively easy to fit self-adhesive rubber seals to the bottom of doors which are letting cold air in. Alternatively, you can make or buy a sausage-dog draught-stopper to block the gap.

Do the same with windows. Repair glass that isn't fitted properly or where putty or seals are damaged, fix windows that don't seal and replace any worn or missing weather strips. Although these seem like small steps, you can

lose up to 15% heat through draughty doors and 10% through unsealed windows.

Curtains are better than blinds for keeping out the cold and retaining heat. When there is a bit of warmth and sunlight you can keep them open to warm the house and close them at night to keep the warm air in. Once you've finished at ground level move to the ceiling. If you don't have insulation, consider getting some. It'll keep you cool in summer and warm in winter. It's not difficult to fit, but if you have doubts about your DIY abilities, call in the experts. Every house differs, but expert opinion holds that an average house will lose about 25% of heat through the roof.

While you're up there, check if you have a geyser blanket. Heating water requires a lot of energy, up to 40% of household electricity usage, so insulating your geyser will save you money in the long run. Geyser blankets aren't very expensive, around R300 on average.

When you've finished insulating the inside of your house, check the outside. If you live in a winter rainfall area, clear your gutters of leaves and other debris. Water in clogged gutters can break the brackets that support them. The water also needs to go somewhere. If you're lucky it will pour harmlessly over the side, hopefully not above an entrance. If not, it can blow up under the tiles and damage

ceilings and fittings.

DirectAxis' chief marketing officer, Marlies Kappers, says the experts agreed that preventing problems is always less expensive than fixing them afterwards. "Thinking ahead and spending a little on some basic household maintenance will save money in the long run. Small improvements to your home will also help retain or even increase its market value."

For more information on home improvements visit: <https://www.directaxis.co.za/imagine/loan-for-home-improvement>.



Weather Report North West RUSTENBURG

| Day | Date | Month | Year | Temp | Rainfall |
|----------|------|-------|------|-------------|----------|
| Friday | 03 | May | 2019 | 27°C - 11°C | 0% |
| Saturday | 04 | May | 2019 | 28°C - 12°C | 0% |
| Sunday | 05 | May | 2019 | 27°C - 11°C | 0% |
| Monday | 06 | May | 2019 | 26°C - 12°C | 0% |
| Tuesday | 07 | May | 2019 | 27°C - 12°C | 0% |

At time of print

| FINANCIAL INDICATORS | | |
|----------------------|----------|--------|
| ZAR / USD | 14.28 | 0.38% |
| Rand/Pound | 18.65 | -0.66% |
| Rand/Euro | 16.04 | -0.00% |
| Rand/Aus Dollar | 10.08 | 0.40% |
| Dollar/Pound | 1.31 | -0.97% |
| Pound/Euro | 1.16 | -0.48% |
| GOLD | 1,280.74 | -0.48% |
| Platinum | 885.70 | 0.37% |
| Palladium | 1,368.30 | -4.38% |

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