



REPAIR OR REPLACE? Consider appliance age, repair cost

When an older appliance is on the fritz, it usually makes sense to replace it rather than to sink money into repair after repair. But when an appliance breaks down before its expected life span has passed, a repair could be the better option.

Before you call a repair technician or head to the nearest store to buy something new, consider:

The appliance's age. Use the 50% rule: If your appliance is more than halfway through its useful life, and if the repair will cost more than 50% of the price of a new one, head for the store.

The National Association of Realtors estimates that a dishwasher should last a good nine years; a clothes dryer, 13 years; a garbage disposal, 12; an electric range, 13; an exhaust fan, 10; a freezer, 11; a microwave, 8; a refrigerator, 13; and a clothes washer, 10.

The warranty. Newer appliances usually come with a warranty of at least a year, and sometimes two, on labor and parts. If the broken device is still covered, call for service.

Your budget. If the repair bill is through the roof and you can afford to buy a new appliance, you could save a little money in the long run.



Newer models of refrigerators, water heaters and dishwashers are so much more energy- and water-efficient than older versions that you could see a difference on your utility bills if you replace rather than repair.

Consider the hidden costs of buying new, however. For example, will you have to pay to have the replacement appliance delivered and installed? Will you need to modify your kitchen for new appliance to fit?

SPACE HEATER SAFETY

Temperatures are dropping, and families are pulling out their trusty electric space heaters. But don't forsake safety for convenience.

- Make sure the space heater has been tested to the latest standards and is certified by a nationally-recognized testing laboratory, such as Underwriters Laboratories (UL).
- Use only portable space heaters that have an automatic "tip-switch," which will cause it to turn off automatically if the heater is tipped over or not upright.
- Make sure it has a guard around the flame area or heating element.
- Place the heater on a level, hard, nonflammable surface; do not place on rugs or carpets, near bedding or drapes, or on tables or countertops.
- Keep the heater at least 3 feet from bedding, drapes and other flammable items.



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