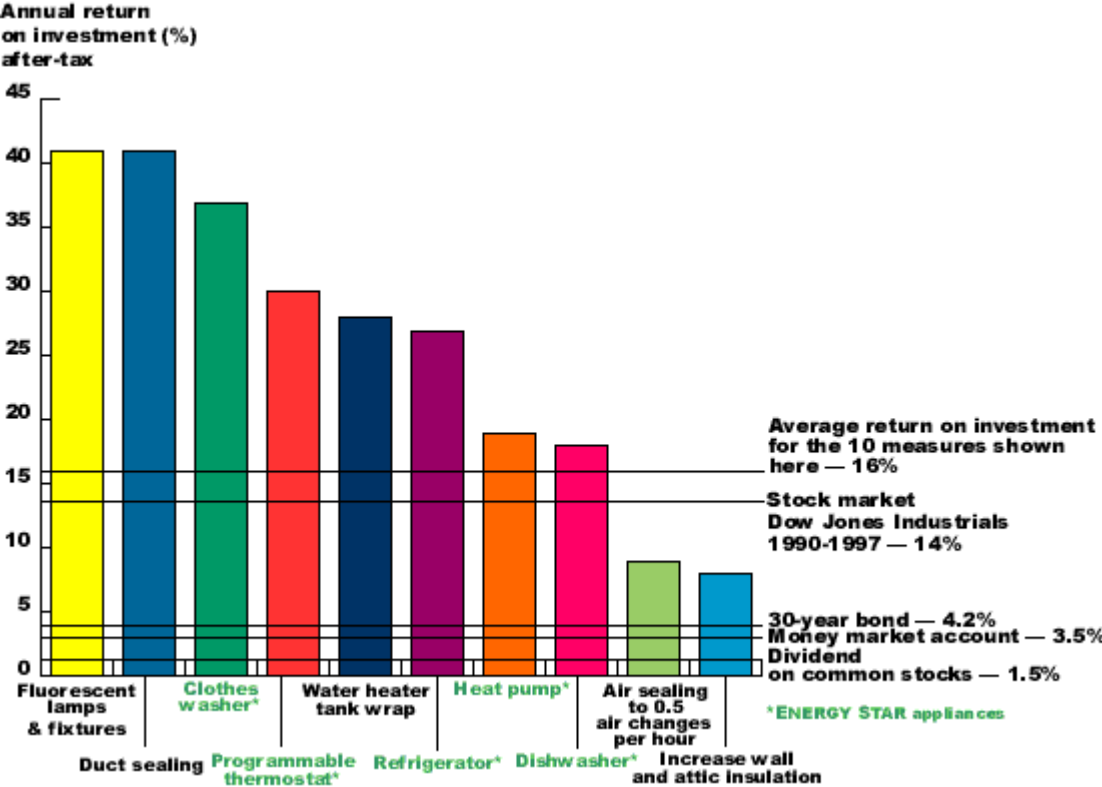
Annual return on investment (%) after-tax
45
40
35
30
25
20
15
10
5
0
Average return on investment for the 10 measures shown here — 16%
Stock market Dow Jones Industrials 1990-1997 — 14%
30-year bond — 4.2%
Money market account — 3.5%
Dividend on common stocks — 1.5%
Fluorescent lamps & fixtures
Duct sealing
Clothes washer*
Programmable thermostat*
Water heater tank wrap
Refrigerator*
Heat pump*
Dishwasher*
Air sealing to 0.5 air changes per hour
Increase wall and attic insulation
*ENERGY STAR appliances