I'm starting to get really fed up of the constant whooshing sound coming from under the computer desk, from all the fans inside my PC. If it would help if i posted pictures of the layout inside, i can get them easily.

Here is the spec, if it helps.

Motherboard: K7S5A
Windows XP Professional
AMD Athlon XP 1800+ (1.53 ghz)
GeForce 4 Ti4200 128mb
Primary HD (60 GB)
Secondary HD (80 GB)
512 MB RAM
CD-RW
DVD Drive

It has 5 fans in total, all of which are the generic ones from when the PC was bought a year and a half ago.

~ Two cooling the case, from front and back.
~ Two on the graphics card.
~ One on the processor.

It doesn't help when the graphics card alone has two on it, though they are relatively quiet. I have no easy way of monitoring the temperature inside the base unit, no sensors that i know of. It's also not been fully dusted out properly since i've had it, though i have cleaned all the fans once or twice.

~ Would it do much harm if i were to stop any of the fans, even just one?
~ If i left the case panel off the side of the case, would that help cooling if the fans were off.
~ Are there any cooling systems or more efficient fans that are relatively cheap and easy to install? I've seen a water cooling system at the computer store.