

They will help insulate attic

Consumers Power's home insulation service program is designed to help lower the use of natural gas by adding insulation to attics.

The top floor ceiling of a living structure long has been recognized as the area where installation of insulation would make possible the most heating and cooling savings, allow maximum comfort and help conserve natural gas.

The insulation service program is available to all residential customers of the company who heat their houses with natural gas.

It provides the following:

1. Counseling service: Free insulation service by qualified company personnel is available.

To give further assistance, the company has published a booklet, "Why Insulate?" This describes the value of insulation, how to measure the effectiveness of insulating

material and detailed instructions on the proper procedures for installing ceiling insulation for those who want to do the work themselves.

IN ADDITION, the company has a list of licensed insulation installers who will do the work on a contract basis.

2. Time payment plan: Upon request, the company will arrange to have a qualified contractor install ceiling insulation in the home.

The cost of the job can be included as part of the monthly gas bill. In this instance, a 20-percent down payment must be made when the contract is signed.

The balance may be paid in full with the first gas bill after the insulation job is completed, or if desired, a time-payment plan is available.

On a three-month contract, for example, after the 20 percent down payment, the bal-

ance of \$300 or less may be paid in two or three equal monthly payments with no finance charge. The first payment is due with the first gas bill after the job is completed.

TO ILLUSTRATE, consider a three-month contract with an installation price of \$250. Subtract a 20-percent down payment of \$50. The unpaid balance is \$200. Divide the unpaid balance by three to arrive at a \$66.67 payment for each of the three months of the contract.

On 12-, 24-, or 36-month contracts, after the 20-percent down payment, \$3,000 or less may be financed at an interest rate of 1 percent per month or an annual percentage rate of 12 percent.

The interest charge is included as a portion of the equal monthly payments.

As an example, let's say you have a 36-month contract with an original insulation

price of \$250. After the 20-percent down payment of \$50, the amount to be financed is \$200. Add the finance charge of \$39.05 and your total time-payment amount is \$239.05. You would pay a monthly payment of \$6.64 for a total of 36 months bringing the total cost of the contract to \$289.05.

Properly insulating a home is one important way to keep heating and cooling costs in line as well as to assure maximum personal comfort year round.

Insulation acts as a barrier to heat leaving the home or to cold air entering the home in winter.

By keeping warm air inside longer, less fuel is used to operate heating equipment. And insulation acts the same way in the summer — it keeps hot air out and cool air in longer.

Thus, it can help trim down the amount of energy used for air conditioning.

It pays to insulate.

on solar heating and cooling

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and Development Administration operate solar demonstration programs. Contact the center for specifics on eligibility and when grant requests are being issued.

The National Solar Heating and Cooling Information Center was established by the Department of Housing and Urban Development, in cooperation with the Energy Re-

search and Development Administration.

Its goal is to help make everyone aware of the practical feasibility of solar energy and to encourage the public and industry to consider solar energy systems for homes and commercial buildings.

AS AN INTEGRAL part of the federal commitment to energy sufficiency, HUD and ERDA are sponsoring solar demonstra-

tion projects nationwide, establishing and developing building and performance and cost data.

All of this information is available through the center. In most cases, the center can answer questions immediately, or forward information directly to you within a few days.

Sometimes, the center will serve as a re-

ferral point, providing you with the name, address and telephone number of the proper source.

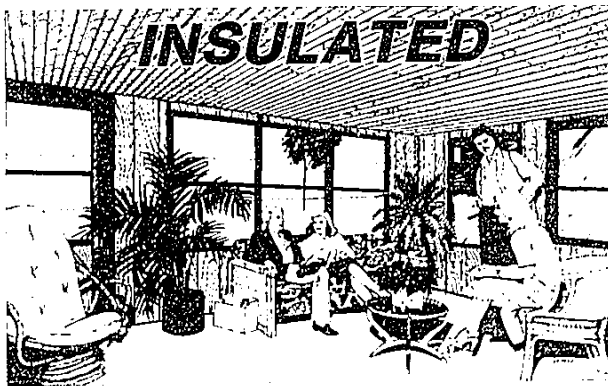
The address of the center is:

Solar Heating
P.O. Box 1607
Rockville, Md. 20850.

To call, the number is 1-800- 523-2929.

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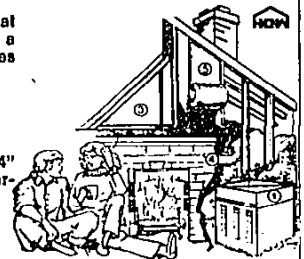
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