

Look for pictures with a pattern

Your photographs need not always have a central subject. By beginning to look closely at patterns, you can see new and exciting things in your photographic vision. Because we encounter so many patterns in our everyday lives, they become an important part of our photography.

Pattern can make order out of chaos, can give harmony to seemingly meaningless design. Patterns exhibit strength in numbers, and repetition is naturally pleasing to the eye.

There is a world of patterns, and you, as a photographer, have the opportunity to draw attention to the frequently unnoticed wealth of detail around us.

THE BEST WAY to begin to see pattern is to make a simple device to help you to "see." Cut a rectangle out of a piece of cardboard in the approximate proportions of your negative size. For 35mm-users, a 2x3-inch opening will work perfectly.

Use your cardboard "window as a viewing device to isolate patterns from distracting surroundings. Its function in helping you to compose your shots will surprise you. You'll find yourself "zeroing in" on subjects you never knew were there.

In your own home, look closely for patterns in brickwork or shingles. Perhaps a row of



photography
Monte Nagler

books on the shelf or design in the carpet will offer picture possibilities. Details in your automobile will make interesting pattern pictures, too.

Don't overlook the abundance of pattern shots in nature. Look closely at a scattering of leaves, bark on a tree or sand patterns on a beach. Move in close on an individual leaf to capture in intimate and delicate patterns of nature.

ONE OF THE BEST places to discover pattern is at the supermarket. Next time you're there, study the arrangements of fruits and vegetables or cans and bottles on the shelf. Picture possibilities here are endless.

With close-up equipment, move in tight on some subjects shooting mainly for design. It's

fun making people guess what your picture really is.

Look at your subjects from different angles in different lighting conditions. Flat, two-dimensional subjects should have evenly distributed frontal light while patterns with a three-dimensional quality will be enhanced by side lighting.

Remember, the aim of creative photography is to make a visual interpretation of an experience, not just to record an image. Your efforts should not be directed towards taking a photo of a random pattern.

Rather, your aim should be a calculated effort to convey in your photograph something that excited you and interests you, something you wish to share.

~1981, Monte Nagler



MONTA NAGLER

Moving in close to isolate the leaves of a fittonia plant results in a photo strong in visual impact.

Home insulation means money in the bank

When is insulating your house better than buying a time certificate?

Anytime. Just like a time certificate paying high interest, insulating your house ties up money for a relatively long time.

Unlike a time certificate, insulation "pays" bigger dividends as inflation increases.

Despite interest, the money in a time certificate becomes worth less and less. But inflation makes the savings from insulating bigger and bigger.

The constantly rising cost of energy adds to the value of insulation, too. Gas for home heating will be up 40 percent in price this winter. That makes your insulation savings 40 percent greater.

IF YOU bought a seven-year savings certificate with an 8 percent rate of return, you are looking pretty foolish. If you had spent the same amount to

improve the insulation in your house, you would be looking good as the cost of home cooling and heating rises.

As those costs continue to rise (as they must), the payoff on your investment in insulation grows shorter and shorter.

If you had figured a 10-year payback on insulation done five years ago, you won't have to wait another five years to break even.

The increased cost of cooling and heating also has increased the amount of money you saved by insulating.

If you saved 20 percent annually on your cooling and heating five years ago with a \$1,000 insulation job and spent \$800 annually to cool and heat your house, you could have figured on a 10-year payback.

BUT ASSUMING the same level of energy usage, the yearly cost of would have been \$800 now. So that

\$1,000 insulation cost is saving you \$200 a year now.

Five years from now, when you thought the insulation would have just paid for itself, the same energy usage may cost you \$1,600 a year for cooling and heating your house.

Since your cooling and heating bill is still 20 percent lower than it would be had you not improved your insulation, you will be saving \$400 a year in cooling and heating costs — and the insulation job cost \$500 to begin with.

Not many investments are that good.

To make matters better, you can claim 15 percent of the cost of insulating your home on your federal income tax form.

Not only insulation is included. Other items qualifying are: efficient furnace burners, automatic flue restrictors, automatic furnace ignition system, caulking compound, automatic setback thermostat, weather stripping and storm windows.

SO INSULATION costs you less than the amount



energy
Barry Jensen

you spend in the first place.

Add to this any money you may have spent on passive energy producing devices. That's eligible for big state and federal tax credits.

Passive devices include solar, wind or water energy conversion systems. On the federal Form 1040, you can claim 30 percent of the first \$2,000 and 20 percent of the next \$8,000.

This year in Michigan, you can claim a credit of 20 percent of the first \$2,000 and 10 percent of the next \$8,000. The Michigan credit drops each year until 1983.

It expires totally in 1984.

The same devices that qualify for a federal credit will qualify for a state credit.

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Chair. SAVE \$150 PAIR.
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