## COURIER-JOURNAL

## Wednesday, April 26, 1978

Homeowners who want to save money on their utility bills can take a few tips from their grandparents.

Before technology delivered us from the discomforts of our climate, people used, natural methods for cooling their houses in the summer and conserving the heat they had in the cold months. The natural ways are still available to us and they are surprisingly inexpensive and easy to do.

With energy in short supply and fising in cost, everyone has to be concerned with conservation.

Until government and industry come up with a solution to the problem of scarce fossil fuels, the American Association of Nurserymen points out three smart things homeowners can do to use their energy supplies wisely around the house.

First, make the heating and cooling systems work more efficiently and use them conservatively. Second, use other energy sources such as sun and wind.

Third, take steps to reduce energy needs in the home by controlling the effects of climate on the house itself. Trees and other plantings

can help do all these things. These are the methods our grandparents ... used ... They opened their windows on hot days and let cool breezes run through the house. These breezes were nicely chan-neled by thick hedges planted in the right places outside. The big leafy shade trees were located where they rained shade on the house to keep it cool and comfortable

during the summer. In effect, they created their own "miniclimate" in and around their houses. Regardless of the weather out side, those old houses managed to remain comfortable all year around without expensive, fuel-consuming air conditioners and sophisticated heating units.

Even in modern houses homeowners can create their own energy-saving minicli-mate which will not only help save money and energy, but which enhances the value of the property.

Proper landscaping with trees, bushes, shrubs, evergreens and other plantings requires just good common sense and a little professional advice from a local garden center or nurseryman.

Shade trees, for example,



SHADE TREÉS CAN BE most efficient climate controllers. For best effect, the American Association of Nurserymen says they should be placed on the east and south sides of a building. In summer their leafy canopies provide cooling shade; in winter they drop their leaves to let the sun's warmth shine through. Because they have such cooling effect, they also help save money for air conditioning in hot months.





are among nature's most efficient climate controllers. In the summer, their big leafy umbrellas provide a cooling shade in or around a house. They also give off cooling

vapor through transpiration.

In winter, they drop their leaves and allow the warming effects of the sun to come through.

Smart planting and energy-saving measures can every modern day help homeowner create his own energy-saving "miniclimate." That means the furnace and the air conditioner don't have to work so hard and that means a lot to the family budget.

Landscaping to develop a "miniclimate" in and around a house saves money on utility bills as well as saving energy

Trees, shrubs, evergreens and other green plantings help reduce temperatures in summer and make for pleasant summer enjoyment.

1. E.

and the second

10% Special Rate. Increase the comfort, value and efficiency of your home now with an RSB Home Improvement Loan, For a limited time we are offering this convenient loan at a low 10% annual percentage rate. You can borrow as much as \$10,000 for up to 10 years and it really lets you do everything, inside or outside your home.

Inside. Make the loan pay for itself with energy savings obtained from adding insulation, a new furnace or a cozy fireplace. Or, use the loan to do the whole inside. Purchase carpeting and draperies, furniture, a color television or major appliances.

Outside, Too. Of course, you can also use the loan to add a room, siding, a

garage, a new roof, or to paint or to fix up your home's exterior, including landscaping.

Don't Walt. RSB's 10% rate is being offered for a limited time. It's easy to apply for the loan Many of our offices are open Saturdays for your convenience, For more information or to apply by phone call 263-2512

er, ave. I

Site.

 $\sim \lambda_{c}^{2}$ 

Member F.D.I.C. the First for the

where your green grows