

# How to judge your remodeling priority

**Costs keep rising**  
Depends on the project, says the National Home Improvement Council. One thing is certain—costs will keep rising, so postponement isn't likely to save you money.

The following factors may help to finalize your plans.

**Available financing**

Go to the bank where you have a checking or savings account, or to a credit union, and investigate the availability of home improvement loans.

Possibilities include borrowing against your savings passbook or your life insurance policy, taking out a second mortgage, or applying for an FHA loan.

Accumulate as much information as possible and shop around for the best interest rates.

**Energy conservation**

If your home improvement plans, include conservation measures—installing insulation, replacing old windows with new energy-efficient units, improving the heating or cooling systems—it's worthwhile.

Because of high fuel costs, money spent to cut waste is readily recovered in lower en-

ergy bills. Remember, too, expenditures for energy-saving projects may entitle you to an income tax credit under terms of the Energy Act of 1978.

Not all home improvements increase a home's resale value.

For example, a pool or greenhouse are wonderful improvements if you like to swim or garden—but don't count on getting your money back when you sell. Prospective buyers may not share your particular interests.

**Send for booklet**

For information on "Remodeling With the Help of a Reliable Contractor," send a stamped, self-addressed envelope to NHIC, 11 E. 44th St., New York, NY 10017.

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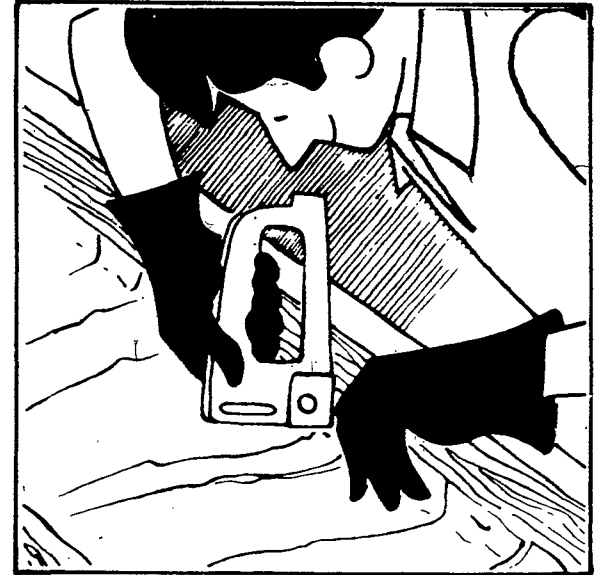
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# If you're under-insulated, you're overspending on fuel.



## INSULATION GUIDE

(Or how to save heating and cooling money year 'round)

# cheap HEAT!

ANOTHER COLD WINTER IS ON IT'S WAY.

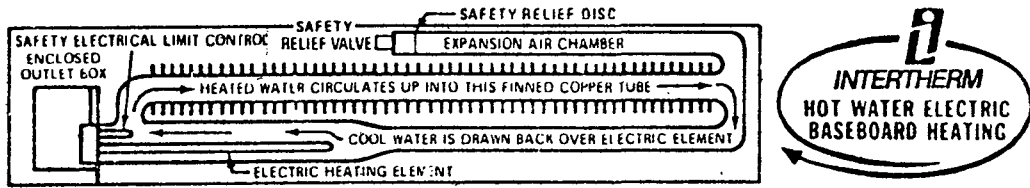
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Heating is the single greatest use of energy in your home. When you reduce the amount of energy used for heating, you will conserve energy and lower your fuel bills.

One of the ways to accomplish this is adding adequate insulation in your home. Insulation is simply a material that is resistant to heat flow, and should be used wherever the flow of heat needs to be minimized.

Heat always moves from warmer to cooler, and it moves through the air, and through solid objects such as walls and floors. This is called heat loss and refers to the amount of heat that moves out of a home. Insulation slows down this heat loss. Thus, by adding insulation in the attic, basement, and to exposed walls, you can make a significant reduction in your energy consumption.

There are many types of insulation available. And some forms of insulation can be installed easily and economically by the homeowner. A complimentary copy of a booklet called "Insulation Guide" is available at your request. This booklet will advise do-it-yourselfers on the proper methods of installing various types of insulation materials. It also offers suggestions on weatherstripping and caulking to further reduce the amount of heat loss in your home.

Send for a copy today, and see how you can save heating and cooling money year 'round.

RG&E Dept. 34 CJ 9, 79  
89 East Avenue, Rochester, New York 14649  
Please send me a copy of the "Insulation Guide."  
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