VILLAGE VIEW

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Few of us are disinterested in where our money goes these days; if there's one thing we care about, it's income vs. outgo. If you've been reading at all, you've read about insulating your house to cut down your heating bills.

Maybe you even went so far as to call one of the firms listed in the yellow pages and ask for an estimate. If you were quoted between $900 and $2,000, you may have concluded you can't afford to have the work done.

Still, if it cost $500 to heat your house last winter, it's going to cost you close to $1,000 this season and , if your house isn't insulated, approximately 40 percent of your money will be wasted. At that rate, you could break even in a short period of time.

Maybe so, but you still can't afford it? How about doing the job yourself? It's possible to do it; other people have done it. The most important part of the house to insulate is the roof. That's where most of the heat loss occurs.

If you can get to your attic, you can insulate the roof yourself. A minimum of 6" of insulating material should be laid between the rafters, over the ceilings of the rooms below. Every square inch of space should be covered. Unless there's a good reason to heat the attic, don't attempt to insulate between the rafters that support the roof. Pack it into the attic floor, instead.

You can use cellulose, fibre glass, rock wool, or even cork. Whatever you use, buy fire-resistant insulation. Check the "R" value. Insulation is rated according to resistance to heat transfer and the higher the R value, the better the job it will do.

Once your attic floor is blanketed, you may decide to insulate the side walls of your house. This, too, you can do yourself if you're handy with tools. Use a loose insulation so you can blow it in. You don't want to rip out your interior wall surfaces to lay up bats between the studs. You want to accomplish your purpose without destroying the place.

You'll need a sturdy ladder, a supply of insulation, a tank-type vacuum cleaner, and two hoses that fit it. Remove the dirt bag and attach one hose to each end of the machine. Next, remove a shingle from the side of the house, up near the top of the wall.

If you've a friend who's a plumber, you can borrow from him a gadget to fit an electric drill that makes a hole about two inches in diameter. It looks a bit like a cookie-cutter and does the same job.

When you've got a two inch hole in the sheathing, remove the plug and with a long flexible wire, test the length and depth of the space you want filled. It's usually about 3½" wide and in most houses studs are about 15" apart; you'll need to repeat the operation for each space between studs. You may run into cross members of 2x4s half way down; if so, you'll need to make another filler-hole down below.

Once you determine you've a clear shot to the sill-line, put the suction end of the vacuum hose into the bag of insulation and the blowing end into the hole in the wall. Turn on the machine. The insulation will soon fill the cavity. To plug up the hole, wrap the plug and a handful of insulation in a piece of sheeting and jam it in. Replace the shingle and proceed to the next section to be filled.

This is a tedious business but, if you've got more time than money and if you've got an inexhaustible supply of patience and determination, you can snuggle into your house this winter and count lots of savings.

In most houses there are places where cold air leaks in. Test to find them with a short length of thread suspended from your fingertips. A draft will make it sway in the breeze. Storm sash help a lot. Triple glazing helps even more. Pulling shades down at night and drawing draperies over the shades creates a couple of more layers of protection.

If you cup your hand over an electric outlet on a windy night and feel a blast pouring through it, you've found another air leak. Eliminating it can save dollars. Shop around for outlet and light switch insulators.

Sliding glass doors to patios and decks are delightful in summer; they're heat-robbers in winter. Glass, even thermopane, transfers a lot of cold into the house. Heavy draperies help but, if your sliders face north, you might consider winterizing them with styrofoam panels cut to fit inside the slider door frame.

For south-facing sliders settle for heavy draperies to draw at night; during the day you'll want to let the sun stream through the glass. It will help greatly to warm the house.

Look critically at your life-style to determine if changes can save you heating dollars. Are you needlessly heating any space? By rearranging some furniture, could you eliminate using an entire room? If you can, it's worth the effort.

If that's not feasible, consider sleeping in a cold bedroom. Put an electric blanket on your bed and turn it on high for ten minutes before retiring; then snap it off for the night when you turn in. Your body heat will keep you warm even at temperatures close to freezing.

Take stock of furniture arrangement in relation to radiators or convectors. Move upholstered chairs, couches, bookcases, chests, even tables so air can circulate freely. If you must have a table in front of a radiator, allow at least a foot of space between table and wall.

Humidity in summer may be a nuisance; humidity in winter helps us feel warmer at lower temperatures. A good way to raise the humidity in cold months is to keep a large sponge half-submerged in a bucket of water placed unobtrusively near a radiator or vent.

You'll be amazed how fast the water evaporates and how much more comfortable you are with your thermostat at 65°. Your furniture will benefit, too. Hot dry air really does a job on woods.

Finally, the best thing you do to stay comfortable this winter is wear appropriate clothing. Put away until next spring all those dresses and slacks of man-made fabrics. If you're really determined to live cool, invest in thermal underwear. Skiers wear the kind with a fine layer of cotton inside and a light layer of wool outside. It's warm. Pants are warmer than skirts. Top woolen pants with a woolen sweater over a cotton shirt ; with thermal underwear underneath, you'll be cozy at 60° even when you're sitting still. If you're active, you'll peel off the sweater.

There are ways to beat the cold and high heat bills; it's a process of making a lot of little changes that add up to one big change. We can't all install woodburning stoves in our living rooms, but we can all take sensible steps to keep warm and save heating dollars. It takes some forethought; it takes some effort; it may take some small expenditures to realize sizeable economic gains.

Buckle down, accept reality and make the adjustments. Change what can be changed. That's what survival is all about, isn't it? Once the challenge is accepted, it's amazing how ingenious people are.