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Comment: I work with our members presenting 12 renewable energy conferences in NY in the past 15 months. The stable poor need down payment help for solar thermal and low monthly payments. A family of 4 will save \$1400.00 per year. Payments can be made directly corresponding to savings. Landlords have to be incentivized to install solar thermal. The Photovoltaics successes in 50 countries and Florida and Vermont are attributable to renewable energy power buy backs. Cash paid for electricity fed into the grid will spur the fastest expansion at the lowest cost. It is simple, transparent and democratic. At zero government cost we will have performance based installations, big and small. Cost reduction, economies of scale, instant peak shave benefits will all drive technology developments and jobs. We can avoid windfalls and develop a stable market to include all renewables as they balance the energy to the grid and complement each other. A smaller rate for some locations will help keep wind off the ridges. Fluctuating and non-fluctuating technologies can be placed side by side. Thanks you. Wyldon Fishman, NYSES