

SUNDAY, APRIL 24, 1977

THE INDIANAPOLIS STAR

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Many Ways To Cut Mushrooming Utility Bills

By JANE BRUMLEY

Despite a lack of extra blankets or a wood-burning stove, Mr. and Mrs. Bob Beecher and their four children did not pay a cent to March to heat their 2,000-square-foot home.

They will let the sun do it for them. Beecher estimates he will save about \$200 next winter in electric bills since he has connected a solar heating unit to his recently built home on the far Southeastside.

The family seems to be just what President Carter was looking for while outlining his energy conservation plans last week.

The Beechers and other families are saving money through a variety of energy-saving techniques.

THE SOLAR UNIT, built by Beecher at a cost of \$1,476, has heated completely the home since it was connected last month. He hopes by this summer to also use it for the water heater.

"Last month's electric bill would have been \$39," he calculated. The family paid \$39. "I use about half as many kilowatt hours," but because electric utility rates increased last December, the Bell Laboratories mechanical engineer and his family saved only about a third of what the bill would have been a year ago.

He constructed the solar unit using information from pamphlets and any other literature he could find.

The Beechers' home, which they built them-

selves, also includes six inches of insulation in the attic, is made of dark brick to absorb heat, has many windows with a southern exposure to take advantage of the most sunlight and has two large attic fans instead of central air conditioning.

WITH EVER-INCREASING utility costs and declining sources of energy, the Beechers have prepared well for the future.

Last year Citizens Gas and Coke Utility rates increased 25 per cent. Public Service Indiana lured 193 per cent in late 1973, Indianapolis Power and Light Company bills were up 12 per cent last December and the Indianapolis Water Company raised rates by 23 per cent last November.

Coupled with the severe winter weather, these increases have had a staggering effect on many household budgets. But even though mild temperatures are ahead for the next few months, "the days of cheap energy are gone for good," a Citizens Gas employee stressed.

He said that persons making a real effort to conserve are expecting their bills to be below those of a year ago. But with the rates so much higher, they will be lucky just to keep them from going up.

THE AVERAGE NUMBER of kilowatt hours used by each residential electric utility customer nationally in 1975 was 1,178, for an annual bill of \$20.45, according to Edison Electric Institute statistics. These figures are about double those of

only 10 years before. In 1965, the average kilowatt hours used were 4,833 at an annual rate of \$10.99.

As Citizens Gas home economist Jane Johnson understated, "We are going to have to change our habits a little."

All of the utilities that serve Indianapolis residents have available consumer-oriented brochures with helpful suggestions on how to conserve.

Air Conditioning

A major source of utility income each summer is revenue from air conditioning, either central or window units. One way to save on this cost, several of the pamphlets point out, is to purchase an energy-efficient system.

Here is how to figure the energy efficiency of a particular model. Divide the cooling capacity of the unit, expressed in British Thermal Units (BTU), by the wattage. For example, a unit with a capacity of 12,000 BTUs and a wattage of 1,200 would have an energy efficiency ratio of 10, which is great. A ratio of 8 or 9 is good, 6 or 7 is passable and 5 is under a target 15.

Buy the right size unit. Too big a one costs more to own and run, costs too fast and will not dehumidify. Too small a unit will not give proper comfort. Cleaning filter screens regularly also is important.

JOHN HARDESTY of Public Service Indiana reported that a customer with central air condi-

tioning on eight hours a day this summer will spend about \$125 a month. An average window unit operating that amount of time will cost more than \$40 a month.

Miss Johnson suggested, "Don't turn on the air conditioner unless you really need it. Open windows at night, use fans and keep draperies closed during the day to shut out the heat."

Proper insulation and weather stripping keep a house cool in the summer as well as warm in the winter.

A dehumidifier will allow persons to keep room temperatures at higher levels and still maintain comfort.

An air conditioner temperature setting of 78 degrees should be adequate.

Well-placed trees and shrubs also can screen the sun from the house, keeping it cooler.

Kitchen Appliances

A frostless refrigerator costs the average family about \$3.21 a month on its electric bill, more than twice as much as a manual defrosting model.

Locate your refrigerator away from direct warm air, such as a range or heating equipment.

Clean the condenser fins often, since dust reduces efficiency.

Overhauling the refrigerator will keep the compressor running.

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Business & Finance

Stock Tables

On Following Pages



812 BILLION OUTLAY

Companies Offer Physical Fitness For Executives

By JEANNE SCHINTO

Special to The Washington Post

Washington — On tennis courts, at cocktail parties, in board rooms, at home, corporate executives often die suddenly and long before their time. These are talented people that have been nurtured by management like gifted children. Their funerals are long and sumptuous; replacements are hard to find.

Somewhat coldheartedly, industry estimates that premature deaths are costing U.S. companies \$10.4 billion a year in lost productivity. It also estimates that employees at all levels annually drain \$3 billion while taking sick leave, and tick away the same amount in time off for hospital stays and doctor visits. Heart attacks alone cost close to 12 million work-days a year.

These statistics help justify an annual outpouring of more than \$12 billion for corporate physical fitness programs.

SOME 50,000 companies, including 200 plants like Mobil and General Foods, offer programs that often are as scientifically planned and engineered as any marketing strategy. The idea, say corporate cardiologists, exercise physiologists and physical fitness P.D.s, is that improved employee health will boost morale, vigor, productivity and longevity, and thereby trim corporate losses.

The concept is not new. In the 1960s, the National Cash Register Company instituted what was probably the first such program. At the time, NCR President John H. Patterson liked to attend to his employees at dawn for running, rowing, horseback riding. Afterward he thought they seemed more alert. Then in 1964 he incorporated his idea into the regular workday hours with morning and afternoon exercise breaks. Ten years later he built an employee gym; then, in 1971, a 325-acre recreation park.

IN THE 1960s the statistical relationship between physical inactivity and coronary heart disease was first demonstrated. A study showed that London bus conductors had a lower incidence of heart complications than more sedentary bus drivers; London mailmen were found to have a lower incidence than postal clerks.

Since then more statistics have been stockpiled and more corporations have built gyms, encouraged corporate sports and hired recreation and fitness program directors.

Of all programs, probably the most famous is that of the Indian Packing Company of Greer, S.C. The pro football Green Bay Packers began as an employee fitness team.

Rockwell International started use of the most ambitious programs at 22 Segundo, Calif., in 1960. Its goal is to have every Rockwell employee and his family follow a daily exercise plan.

FACILITIES alone, however, do not fill an employee make, according to W. Brent Arnold, 32-year-old manager of physical fitness and recreation for Xerox.

Arnold and his staff, like many other corporate fitness leaders, offer stress testing, conducted on inclined treadmills. Using electrodes and other equipment hooked to the body to measure heart rate, tension, blood pressure and muscle flexibility, it can detect cardiovascular complications. In fact, it is believed, pinpoint 70 per cent more abnormalities than a resting EKG (electrocardiogram), Arnold said.

"And even though our students here might be younger than their average executive, heart disease can strike any time," Arnold added. "I had a 22-year-old DDA here one year." That was former University of Maryland basketball star and aspiring Xerox salesmen Owen Brown, who collapsed on Feb. 5, 1976.

Evidently, some executives still oppose the idea of employee exercise on company time, but generally, say program supporters, loss of time is more than made up for by the benefits of fitness.

"When some people get the urge to exercise," said Arnold, "they don't stop until it passes."



BARBARA YORK AND HER NEW BEST SELLER "When a Gallon of Gas For a Gallon of Milk"

By JOHN B. LYST

When and if gasoline goes to \$1 a gallon, Charles A. Stewart of Indianapolis figures he will be ready.

Last week Stewart and his wife Linda bought an Italian motorized bicycle.

"Of course we can't get the whole family on it," said Stewart, "but we do expect to get nearly 100 miles to the gallon and that's not bad. Besides it's great fun. We absolutely love the little machine."

The motorized bike, said Stewart, is perfectly suited for trips to the grocery and other errands in their Southside neighborhood.

While it may not be obvious quite yet, Stewart is hardly alone in their enthusiasm for "mopeds," a hybrid vehicle which has both a motor and pedals and which many look on as a wave of the future in short-haul travel.

MOPEDS STILL are relatively new vehicles on American streets although there are some 12 million of them being used in Europe. They are especially popular, for example, in Italy where gasoline at the beginning of this year was priced at \$2.16 a

Money, Jobs And People...

gallon, and in France where gasoline is about \$1.41 a gallon.

Not to be confused with motorcycles, mopeds were developed in the wind-down years of World War II when gasoline was a rare commodity. They have neither the snarl nor the speed of a motorcycle, of which they might be considered a domesticated version. They were originally designed with only two purposes in mind: mechanical simplicity and fuel economy.

To those whose fragile egos do not depend on driving to work in a machine more symbolic than sensible, such characteristics may reveal their own kind of poetry.

EUROPEAN TRAVELERS were the first Americans to cast a longing eye at the continental moped and until 1975 the few that could be seen toiling around college campuses or small New Jersey towns had been shipped largely to this country by individuals.

But regulations adopted that year by the National Highway Traffic Safety Administration standardized specifications for lights, brakes and tires and opened the way for mass marketing of the moped.

Paul Zimmerman, executive director of the Motorized Bicycle Association, estimates that some 25,000 were sold in 1975 and another 75,000 were sold last year.

SO FAR, OF THE some 15 manufacturers only one major American firm is among them, Columbia Manufacturing Company of Westfield, Mass., the bike makers.

The largest producer of mopeds is Motobecane, a French company, but popular models are also being imported from Austria, Belgium, Czechoslovakia, Holland and Italy. The retail prices range from about \$300 to about \$600.

In a telephone interview last week, Zimmerman said he expects several more American companies to be in the moped business soon, including such retailers as Sears, Roebuck and Montgomery Ward. Sales are expected to approach 200,000 this year, he said, and with 26 states, including Indiana, now giving legal definition to mopeds, their acceptance is expected to escalate quickly.

ZIMMERMAN ACKNOWLEDGES that the association intends to take full advantage of President Carter's energy conservation plans to promote mopeds. The standard moped engine is 1.1 and 1.2 horsepower, or about half that of a normal 2 horsepower lawnmower engine and is a two-cycle, 49-cm.³ (3) which requires mixing about two ounces of oil to one gallon of gasoline.

But such mixing is no hassle, according to Barbara York of Indianapolis, because with a moped

STOCKS OF THE WEEK

Columbia Pictures Earnings Increasing

The Securities and Commodities Corporation (SCC) of Norlport, N.Y., has selected the five securities listed here for outstanding fundamental value and above-average market interest.

Since the rating assigned to a security largely is dependent upon the accuracy of the estimates obtained by SCC, the accuracy of a recommendation is dependent upon the accuracy of those estimates.

Given the economic conditions, national crises or news events which are unpredictable also have an influence on the securities that are recommended. Your broker will be pleased to furnish you with additional information regarding these securities.

STOCK OF THE WEEK

Columbia Pictures (91/4). CPS produces and distributes movies and TV series, TV commercials, records, and tapes. CPS also owns a TV station and several radio stations. Earnings are improving steadily after a record loss: 1973, (\$76); 1974, (\$29); 1975, \$60; 1976, 1.28. For fiscal 1977 ending June 30th, our estimate is \$3.00. Other movie stocks sell at an average P-E of 7, so CPS has the potential to double in price. No dividends are paid, but CPS is a superior low-priced speculative stock.

FOUR STOCKS OF INTEREST FOR POTENTIAL GAINS

Credit Financial (9/4). CRF operates more than 500 consumer loan offices, and also purchases retail installment sales contracts from dealers. CRF also owns several insurance companies. Earnings recovered sharply last year: 1973, 0.87; 1974, 6.50; 1975, 0.30; 1976, 0.78. Our estimate for 1977 is \$1.00 a share. The average P-E of other finance stocks is 8 times earnings, so we project a target price of \$1.00 a share. The dividend rate has been \$0.06 a quarter. A \$0.03 a quarter extra was paid in the current quarter. The best possible sign of management confidence in future earnings.

Nalacoms (27/16). NOM produces and markets oil, and is also engaged in shipping real estate, and geothermal energy. Earnings

dropped sharply in 1975, but recovered last year: 1973, 1.67, 1974, 9.75, 1975, 2.35, 1976, 8.45. Much of NOM's petroleum production comes from Sumatra and Java, so the stock has above-average risk. Dividends have been raised for five successive years, so management is more confident than investors. At 4 times earnings, we believe the stock is undervalued since other international petroleum stocks sell at an average P-E of 7. Some analysts estimate that NOM will earn \$10 a share this year, but in view of the erratic track record of NOM the estimate is subject to major revision. Dividends are currently \$0.25 a quarter, providing a slightly below-average yield.

Elgin National Industries (24/4). ENI imports and distributes clocks and watches. A subsidiary engineers and constructs oil and mineral processing plants. Earnings have grown rapidly following a loss: 1973, 0.80; 1974, 2.80; 1975, 3.45. Earnings of about \$3.00 a share are expected this year. We believe ENI should sell for at least 10 times earnings, the current average P-E of all listed stocks. Dividends were initiated last year, and the company has recently announced an unusual policy of paying out a dividend in cash and stock approximating the share earnings of the prior year.

First Virginia Bankshares Corporation (6/4). FVB owns the majority control of 20 banks with more than 100 offices in Virginia, and subsidiaries engaged in mortgage banking, consumer finance, insurance, leasing, and real estate. The proximity of Washington, D.C. has helped the Greater Washington area economy to outperform the rest of the country. Earnings recovered from a downturn in an upturn last year: 1973, 0.80; 1974, 0.86; 1975, 0.97; 1976, 0.81. Earnings of \$0.90 a share seem a reasonable estimate for 1977. Dividends of \$0.113 a quarter provide a liberal yield. FVB is suited to investors seeking income rather than capital appreciation.

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Solar

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A refrigerator should be at 38 to 40 degrees and a freezer at 10 degrees for the safest possible warmest settings.

Fluorescent lights use the even to the fullest advantage, baking several dishes at once. The even use less energy than the stove top.

Each time the oven door is opened, 25 degrees of heat are lost.

Keep oven burner bowls clean — they help reflect heat.

A PRESSURE COOKER will use about half as much energy as a regular pan. Heavy pots and pans will hold heat better than light-weight ones.

Keep lids on pans so heat does not escape.

When cooking with water, use as little as possible.

Small appliances like electric frypans, crock-pots and grills are more economical than ranges.

Microwave ovens save from 25 to 75 per cent more energy than stoves.

You will save electricity and hot water if you wait to use a dishwasher or clothes washer until they are full.

Try to install a clothes dryer in a warm area of the home along an inside wall. Don't overdry clothes.

Water

Make sure the water heater, which uses energy second only to heating and cooling, is the right size for your family. It can be wasteful if it is too large.

If you have a dishwasher, set the water heater temperature at 140 degrees. If not, it should be set at 130 degrees.

A bath takes about twice as much water as the average shower.

The cold water washing machine loads whenever possible and always rinse clothing in cold water.

Check for hidden leaks in the toilet, which usually occur in the overflow pipe and plunger ball.

A leaky faucet with a one-fourth inch stream can waste 30,000 gallons of water a month at a cost of \$20. Even a leak with a one-sixteenth inch stream, hardly larger than a pin head, accounts for 28,100 gallons and will cost as much as \$11 a month.

Lighting

Energy for lighting is a relatively small part of a family's electric bill — about 6 per cent. But it still should not be wasted. A 60-watt bulb burning for a year uses up 600 pounds of coal and would cost about \$15 in energy.

Dust bulbs and glass shades regularly to give up to one-third more light for the money.

Use lower wattage bulbs where bright light is not necessary.

Fluorescent light is more economical than incandescent. Fluorescent lamps give five times more light and last up to 10 times longer.

SWITCHING SHORTENS fluorescent lamp life but not incandescent bulbs. So turn off fluorescents only if you will be out of the room more than 30 minutes, but snap off incandescents even when you leave briefly.

Buy bulbs by light output. Lumens is the measure of brightness. Compare and you will find that a 100-watt bulb produces 40 per cent more light than four 25-watt bulbs for the same amount of energy.

Heating

The average Public Service Indiana residential customer living in a single-family ranch-style home with an electric furnace paid about \$663 for heat last winter.

But the easiest way this figure can be reduced is insuring your home has proper insulation.

There should be six inches in the ceiling, four inches in the walls and two inches under the floor.

Storm windows and doors can cut heat loss by 30 per cent.

HAVE YOUR HEATING system checked and cleaned each fall and change furnace filters every two months.

Each degree of heat on the thermostat you turn down saves about 3 per cent of your bill.

But don't be a thermostat jagger. At night, don't turn it down more than five degrees or it will use more heat than you saved just to bring the temperature back to normal in the morning.

"These sound like little things," Miss Johnson concluded, "but if everyone did them, it would create a big dent in the amount of energy used."

Bikes

Continued From Page 17

one doesn't have to fill the tank that often.

Indeed, mopeds often have reserve gasoline tanks, which may run an extra 20 miles, because owners too frequently take for granted the extra long range of the regular tank and forget to check it. A regular tank holds about 8 1/2 lbs of one gallon.

EVEN RUNNING out of gas however is no big deal, said Mrs. York, who with her husband Norman York owns York's Lightweight Bicycles on Madison Avenue at Southport Road.

Unlike a motorcycle, she said, with a moped you can peddle in an emergency.

The Yorks, one of several dealers in Indianapolis, said with the advent of warmer weather they have been selling about one moped a day this spring.

Mopeds have been most popular among retired persons in Florida, students and commuters in the Northeast and among Poles in New Jersey where the countryside is densely populated and peppered with small towns.

IN MOST STATES a permit must be at least 15 to ride a moped, designed as an on-the-road vehicle and not as a adult version of a mini-bike. The low slung moped is easily torn up when taken off the road.

A growing number of states are requiring a valid driver's license. Registration fees range from \$10 a year in Rhode Island to \$2 in Michigan.

Some states have been like Indiana where, until this year, mopeds have been classified as "therapeutic bicycles." A bill passed by the Indiana Senate earlier this month redefines mopeds and requires that their operators be at least 15, but otherwise treats them as regular bicycles. No registration is required.

There is some concern about the safety and regulation of mopeds. In New Jersey there is police support for stricter requirements including the raising of the legal age of operation to 17 and the banning of mopeds on roads where the speed limit is more than 40 miles an hour.

Charles Stewart, who bought his moped from the Yorks last week, said he is already being hailed frequently by motorists and pedestrians who want to know more about his red Garelli motorized bike.

"It is simpler to ride than a moped bike," said Stewart. "You don't have to shift gears like a regular bike and there is no hassle to start it like with some motorcycles."

The Stewarts were inspired to get their moped by a recent visit to Boston where they found a lot of people riding them.

Now, said Stewart, they plan to buy a second moped.

Grain Market

There will not be enough wheat to meet the growing demand for wheat in the United States, according to a report by the U.S. Department of Agriculture.

The report says that the U.S. will have a deficit of 1.5 million bushels of wheat in 1977.

The deficit is the result of a combination of factors, including a decline in the U.S. wheat crop and an increase in foreign demand.

The U.S. Department of Agriculture is working to meet the demand for wheat by increasing production and by importing wheat from other countries.

The report also says that the U.S. will have a surplus of 1.5 million bushels of wheat in 1978.

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Governor Fooled British

During the Napoleonic Wars, the French governor of the Seychelles Islands hid upon a unique solution to the problems of war.

Each time a British ship appeared, he surrendered. When it left, he ran up the French flag again. After the war, Britain gained control of the colony, but the governor stayed on, changing his name from the French De Quincey to the Anglicized De Quincy.

U.S. Fire Loss Drops In 1976

Fire losses in this country last year showed a drop from the previous year for the first time in five years.

The estimated fire loss from 1976 was \$1.6 billion, down less than 1 per cent from the 1975 total.

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