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## Features

## A pay cut can secure futurese

United Press International NEW YORK — Only two out of every 100 Americans will be able to retire in "financial dignity" when they reach 65, says a financial planner who aims to raise that percentage

Venita VanCaspel is convinced anyone can be independent no matter what his income. She does not believe Social Security and most pensions will bring that independence. "Financial planning is like navigation," said

VanCaspel, whose latest book "Money Dynamics for the 1980s" outlines a step-by-step process to independence. "It's easy to get there once you know where you want to go." But you do have to do some steering along the

"It doesn't take brilliance or luck - just the discipline to learn basic money management techniques and sufficient time to apply them," VanCaspel said in an interview.

VanCaspel, who was raised in the Oklahoma dust bowl — "we were poor and I learned the value of a dollar very early" — calls herself a "financial missionary." She believes she has a responsibility to help people make the most of their money

VanCaspel said her Houston firm and others like it "take all aspects of a person's finances — investments, insurance, banking — and bring them together to make them work for the client." She said this is a step you must take, either with help or on your own

Finances are very personal and the route to independence depends on individual tempera-

Natural gas suppliers optimistic

Venita VanCaspel maintains that most Americans would survive if they had to take a 10 percent cut in pay. 'Give yourself a percentage cut and use that money to plan for your future.'

"Every day is new; something has the supply-demand cycle and yous savings where demand exceeds t the end moment

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She also maintains that most Americanth a collar survive if they had to take a 10 percenter ing. "Give yourself a percentage cut and the streets"

money to plan for your future." ran occasi The soft-spoken VanCaspel indeed tun rs and true crusading missionary over "plastic mone," to non-pro dit or charge cards that are used for mission stores credit.

"No revolving credit — don't charge d' Twin C you can't pay for in 30 days withou and Store. Never charge daily living expense or Here's the Borrow only to invest in something the busy da appreciate with inflation — there's notice. Three colli appreciate with inflation — there's nothing with that."

Not only is the 18 percent annual inter ack women rageous but credit cards tempt consume to are sear many things they don't need. "Paying care tasking for many things they don't need. "Paying compared and seed of the seed

to the coa money in your bank so that you don'the checking fees and make a money market fund your passbook savings account." And last, or maybe first, she says, is isn't bad.

winning attitude about money. If you attitude of failure you are defeated be start. Pessimists rarely make money, 'Being financially secure may not

No," the happiness, but poverty surely won't," ne Spanis cs, "If yo alls, let i

are certain "musts." "You must have the discipline to put aside part of the considerable money you will earn — not keep but earn — in your lifetime," she said. Even an income of \$1,500 a month means that

ment, goals and prejudices, she said. But there

\$540,000 passes through your hands in 30 years. The biggest single expenditure during your

lifetime is not a house or an automobile, she said, but taxes. Because of this, learning to legally avoid or defer taxes is an important step to inde-

pendence And if there's one thing surer than taxes it is that inflation, which she calls the "Robin Hood of the 80s," will erode the value of what you earn.

study, in fact, projects gas supplies

will increase an average of 33 percent

to 28 trillion cubic feet a year by the turn of the century, thanks to new

unconventional sources of methane.

Eugene Luntey, president of Brooklyn Union Gas and chairman of the Chicago-based Gas Research In-stitute, confidently predicts gas has the potential to cut oil imports by 50

percent, or 4.5 million barrels a day.

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shortages just four years ago, the in-dustry is now touting gas as the only domestic fuel capable of filling the energy gap until renewable sources

The concept of gas as the main bridging fuel to the future was even embraced by ecologist and Citizens Party presidential candidate Barry

Commoner in his recent book on

energy. The industry rests its case on 1,000,000 miles of under-utilized installed

sub-surface gas pipelines, installed mostly in the last three decades and

ready to carry the new methane

'Natural gas is a declining re-

source but methane is something we can have as long as plants photo-synthesize and other creatures breathe," said a Brooklyn Union Gas

Luntey's utility, which serves the New York boroughs of Brooklyn, Queens and Staten Island, eventual-

ly expects to get 15 percent of its gas

throughout the country.

official

become available.

Methane may close energy ga from a local methane source bage dumps. An Oklahoma firm is

replies. "Il be bac ble," he methane from cow manu pipeline that supplies Chieze enough energy to heat 4,000 mother cle

The National Aeronautics in the stor Administration is maraging eking cap l perimental water hydring tail bour perimental water hyacint tion. And experimental i giant kelp as a methane si woman a already underway in Californi clerks as other tal waters.

"You can supply 20 trillin a's slacks. feet of methane a year form somewhere between

miles on a side," the Broo official said. "It grows t You plant it and stand b "All the things that mba

causing problems — s bage, wastes — can be clean energy," he said. oap

But he said gas utiliti the job alone and go to Russi energy programs seem electrical generating fuel exas A& eater at 8 and uranium to methane is being

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