

Layoff benefit adds incentive

United Press International
HOUSTON — The slow housing market has prompted one developer to offer new homebuyers two years worth of free layoff insurance.

As an extra incentive for new home buyers, Skillmaster Builders Inc. is buying layoff coverage for its customers, Wiley Wisely, executive vice president, said. Skillmaster is a subsidiary of Vista Properties, Inc., of Vero Beach, Florida. The insurance would cover monthly house payments for six months in case of a layoff.

"We've had some home sales canceled because of expected layoffs, and we're trying to go back and see those people now that we have layoff insurance," Wisely said.

"We pay the premium at no charge to the home buyer. We don't add it to the price of the house."

The policy is being underwritten by Republic Vanguard Insurance Co., a Phoenix, Ariz., company owned by the Dallas-based Republic Financial Service Inc., Joe Tipton of Kennell & Co., an insurance agency, said.

"The basic coverage is for up to six monthly mortgage payments if the breadwinner should lose his job because of being judged redundant by his employer," Tipton said. "The coverage is good even if the insured is unemployed because of refusing transfer to a widget factory in Waukegan, Ill."

Wisely said the monthly principal, interest, taxes and insurance on the insured house are covered by the policy.

"A 30-day period after the layoff is required before the coverage is effective."

Heating costs may increase

New gas controls opposed

United Press International
WASHINGTON — Even though some Americans are unable to pay rapidly rising natural gas bills this winter, the head of the American Gas Association believes Congress should avoid imposing new price controls.

George H. Lawrence, who leads the group representing distributors and pipeline companies, said there is a real "threat" the new Congress will want to impose price controls but that would hinder the ongoing deregulation of gas prices.

On Tuesday Lawrence told the National Energy Resources Organization it is essential the

phased-in deregulation continue as scheduled through Jan. 1, 1985.

He acknowledged there was public pressure on members of Congress to act to relieve high gas bill woes, but he said there was adequate response in the private sector to help the "small amount" of people enduring a winter without heat because they cannot pay their bills.

"We cannot let the plight of these people be the tail that wags the dog and influences energy policy," he said.

Lawrence said there were several aid programs in the Kansas City area, where "prices have gone up 40 percent the year be-

fore and 37 percent last year."

"Kansas City is a very volatile consumer area," said Lawrence, a native of Bartlesville, Okla., and a petroleum engineer registered in Texas. "They still have the second lowest gas rates in the country."

It was the outcry, he said, that prompted Sen. Nancy Kassebaum, R-Kan., to sponsor unsuccessful legislation, also signed by Missouri Sens. John Danforth and Tom Eagleton, to freeze prices at the wellhead for two years and allow the Federal Energy Regulatory Commission to modify such things as the pass-through charge.

"She had the consumers of

Kansas City on her back and the producers of the Hugoton Field on the other end of the state," he said.

An aide to Kassebaum said Tuesday the senator planned to reintroduce the legislation.

Lawrence said if such legislation passes, it will disrupt the "orderly transition" of the phased deregulation of "new" natural gas from wells drilled after 1977.

Lawrence said hopes of accelerating decontrol of old gas were "dead" because it would be perceived as "increasing prices and it makes the gas industry a

sitting duck for an excise tax."

He said the AGA favors: —Avoiding any acceleration of deregulating new gas because "by the time you argue all these things you're talking about a year and you're going to buy yourself a lot of difficulty."

—Repeal of the Fuel Use Act which bans the use of new gas in industrial boilers.

—Elimination of the takeover provisions whereby pipeline companies that signed contracts for higher-priced gas under the false assumption the gas crisis would continue now are forced to take the gas at the high prices whether or not they need it.

Savings bonds a 'good deal'

United Press International
HOUSTON — Lady Bird Johnson, former Representative Barbara Jordan and former President Gerald Ford joined forces Tuesday and urged Americans to invest in their government by buying new market-related interest bearing U.S. Savings Bonds.

"They (savings bonds) make it easy for citizens to save money and they help the country finance its many activities and its many responsibilities," said Jordan, now a professor at the LBJ School of Public Affairs at the University of Texas at Austin.

"Thrift is a virtue and it needs to be positively encouraged. There is no easier, no safer, no more convenient way to save than by buying U.S. Savings Bonds," she said.

Jordan called savings bonds a "good bargain" for both consumers and the government. She said they are especially helpful to small savers because they can be bought in units as small as \$25 and double in value if held to maturity.

Johnson said U.S. Savings Bonds were the first investments she and the late President Lyndon B. Johnson made after they married in 1934. She said she has purchased government savings bonds ever since.

"I always felt like a happy shareholder in this country,"

Johnson said. Texans bought a record \$125 million in savings bonds in 1982, Johnson said. Officials hope to increase that figure by about 10 percent.

Ford forecast a renewed popularity in U.S. Savings Bonds because for the first time their interest rates are based on market interest rates. The new Series EE savings bonds guarantee a minimum interest rate of 7.5 percent and have no interest rate ceiling.

"With the new proposals which provide a rate of return based on the average market interest rates with a floor of 7.5 percent, the individual investor is not only given an opportunity to compete out in the open market, but there's a savings feature that prevents any loss," Ford said.

"Savings bonds are a good deal for Americans, they've been excellent for the purchaser and they've been a critical aspect of governmental financing."

An estimated 23 million people hold U.S. Savings Bonds, which account for nearly \$68 billion of the government's debts, Ford said.

Ford, Jordan and Johnson made their comments following a board meeting of Texas Commerce Bancshares Inc. of Houston. All three are board members of the corporation.

Now you know

United Press International
SACRAMENTO, Calif. — Here's a clipping to tuck in your pocket or purse as a reminder to take it easy at holiday parties:

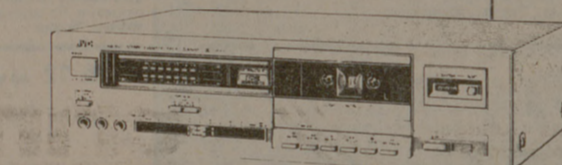
If you're dieting but always hungry, look to raw vegetables to stave off that hungry feeling.

According to the California Dietetic Association, the least-fattening snack vegetables are cucumbers, 13 calories a cup;

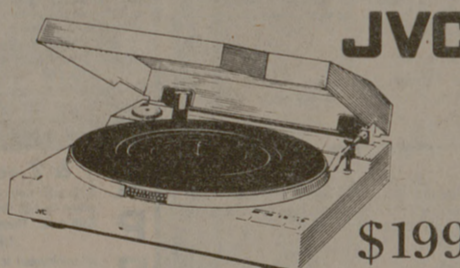
celery, radishes and zucchini, 17 calories a cup each; green pepper and tomatoes, 22 each; then cabbage, 24; mushrooms 28; and broccoli, 32 calories per cup. All are part of the vegetable and fruit category in the four-food group system endorsed by the association for maintaining good nutrition. The other groups are milk, meat, and breads and cereals.

Listen...

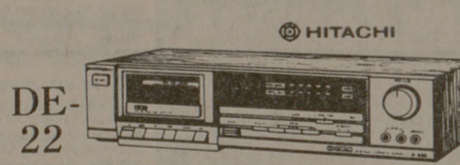
...very carefully to these bargains. The Dyer Dealers have some sound ideas for your 1983 music. We'll set you up with a stereo system that is personalized for your ear needs. You can have great sound for your home, car, or for you alone. Our trained sales personnel must be assured that your new system makes an audible difference before you leave. And Dyer's price protection policy and 10 month no interest layaway plan assure you of the best price and the best way to pay. Come into Dyer Electronics today and lend an ear. You'll know a good deal when you hear one!



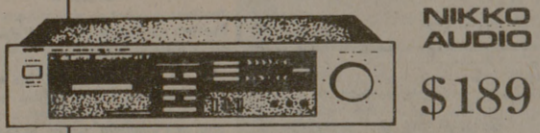
\$149 JVC
KD-D20 The KD-D20 has soft-touch full logic controls, LED readout, and metal tape capability.



\$199 JVC
LE-3 You won't find a better linear-tracking turntable than the LE-3.

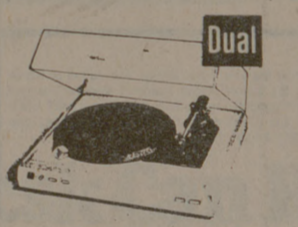


\$129 HITACHI
DE-22 Hitachi's DE-22 cassette deck has soft-touch controls, Dolby B, and metal capability.



\$189 NIKKO AUDIO
ND-520 Nikko's basic cassette deck has plenty of features for you. The ND-520 has metal tape capability, LED readout, and soft-touch controls.

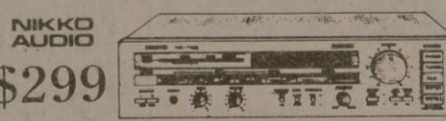
Display your system beautifully in the cabinet with two glass doors in front and a glass top.
AR-177 \$189



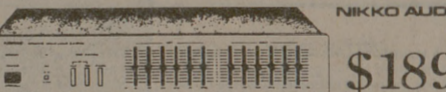
\$249 Dual
607 Dual's top of the line turntable is on sale now at Dyer! The 607 has a direct drive motor and includes an Ortofon cartridge.



\$39 ortofon
FF15XE The FF15XE is Ortofon's most popular cartridge and it's on sale now at Dyer!



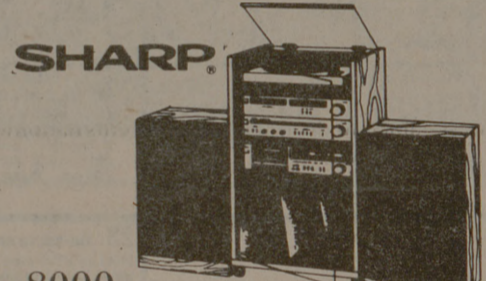
\$299 NIKKO AUDIO
NR-700 The NR-700 has 45 watts per channel and 12 pre-set tuner stations plus that famous Nikko quality.



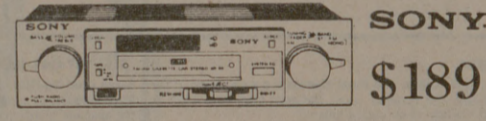
\$189 NIKKO AUDIO
EQ-500 The EQ-500 by Nikko has six bands per channel and the ability to equalize your tapes!



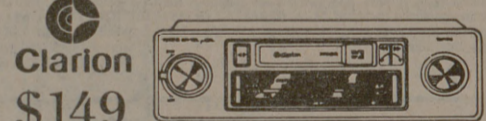
3300 \$129
Make and receive calls as far as 700 feet away from the base unit with the Universal 3300.



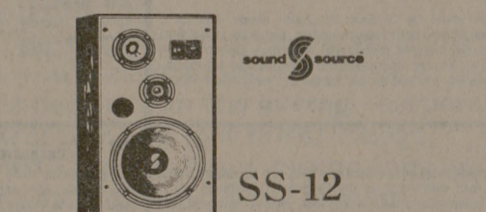
8000 \$488 SHARP
The Sharp 8000 system includes amplifier, tuner, cassette, turntable, cartridge, speakers, and cabinet.



\$189 SONY
XR-50 The Sony XR-50 has digital readout and music search!



\$149 Clarion
5300 Music search, auto reverse, and Clarion's famous Magi-tune tuner make the 5300 the car stereo for you!



\$89 SOUND SOURCE
SS-12 The SS-12 by Sound Source are three-way music-makers that handle 75 watts each.

...Sounds good, huh?

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and
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