

SHOE

by Jeff MacNelly



## Ordinary check holds its own against newer bank services

Associated Press

NEW YORK — Technological change has an uncanny way of sparing those products and industries that seem to be its most likely victims.

Consider the checks most of us use to pay bills, make purchases and conduct other routine financial transactions.

In recent years, these little pieces of paper have had an onslaught of competition.

But the check refuses to check out. In fact, leading companies in the business of producing and selling printed checks are prospering as never before.

Deluxe Check Printers of St. Paul, Minn., boasts a string of yearly gains in profits dating back at least to the Nixon administration.

In 1976, its earnings were \$24.1 million. Last year, they reached \$87.8 million, and by the end of this decade the Value Line Investment Survey projects them at \$165 million.

John H. Harland Co. of Decatur, Ga., No. 2 in the check-printing

derby, has traveled a similar course. Earnings of \$5.1 million in 1976 grew to \$25.2 million in 1984. Value Line estimates that they will more than double again by 1988-90.

What about those automatic tellers that dispense cash without the need to write a check? Less than 10 percent of all checks are written for cash, Value Line says, and even those don't appear likely to diminish drastically.

As automatic-teller services have proliferated, so have fees charged by many banks and other financial institutions for some of those services.

Meanwhile, deregulation and new competition in the financial-services business have helped printed checks to multiply.

Let's say you have shares of a money-market fund, a bank money-market deposit account, two credit cards and separate checking accounts for yourself and the little business you operate on the side. That could well mean that six sets of checks repose in your filing cabinet.

The fact that customers don't have to plunk down money directly when they order new checks doesn't

exactly hurt the printers' business or their ability to raise prices. The charge typically shows up on the next month's bank statement, paid while the buyer wasn't looking, at a price he or she may not have even bothered to ascertain.

If the trend is so clear, you might think to yourself, it would make sense to try to profit from it by investing in the stock of a company like Deluxe or Harland. Indeed, in the ranking system that Value Line applies to all the companies it follows, both are rated high for projected stock performance over the next 12 months.

But it must be duly noted that buyers of Deluxe or Harland shares these days have long since missed the chance to "get in on the ground floor."

Adjusted for stock splits along the way, Deluxe shares have risen from \$5.25 in the mid-1970s to a peak of \$44.37 this year. Over the same span, Harland stock, also adjusted for splits, has soared from \$2.75 to \$36.37.

## Israelis attack Palestinian guerrilla base

Associated Press

TEL AVIV, Israel — Israeli warplanes attacked a Palestinian guerrilla base Thursday in the Syrian-controlled Bekaa Valley of eastern Lebanon, the military command announced.

It said the base was manned by guerrillas of a rebel faction of Fatah, the main PLO guerrilla group led by Yasser Arafat. The rebel faction is led by Abu Musa.

The Israeli planes scored hits in the area of a two-story building used by the guerrillas and returned safely to their bases, the command said.

The announcement said the building was situated at the target area about four miles west of Baalbek, near Majdaloun, but did not say whether it was hit.

It was the third air attack this year on Abu Musa's faction and the 12th on guerrilla targets in Lebanon.

Abu Musa led a Syrian-backed rebellion in 1983 against Arafat, chief of the Palestine Liberation Organization, demanding tougher action against Israel.

## More funds requested for AIDS virus research

Associated Press

WASHINGTON — The U.S. government's top health official said Thursday he asked the White House to approve an additional 55 percent increase in federal AIDS research spending.

Dr. James O. Mason, acting assistant secretary for health in the Health and Human Services Department, told a Senate subcommittee he has asked the Office of Management and Budget to approve a \$70 million increase in the administration's 1986 budget request for AIDS research.

The proposed increase, the second in two months, would bring spending in the fiscal year beginning Oct. 1 to about \$200 million, more than double the amount President Reagan asked for in his first budget proposal in February.

"This disease is the department's No. 1 public health priority," Mason told the Senate Appropriations subcommittee on health. "We will continue to reassess our efforts to make maximum progress in our fight against this disease."

Sen. Lowell Weicker, R-Conn., the subcommittee chairman, told Mason the money would be available as soon as the administration formally requests it.

"Whatever you ask for, you got," Weicker told Mason.

Another witness gave the panel

new evidence that the disease is spreading to the heterosexual population.

A Harvard researcher cited Army studies showing that 5.4 percent of the U.S. soldiers seeking treatment for venereal disease in Berlin this June were infected with AIDS.

Dr. William A. Haseltine said they got the disease from German prostitutes, who have infection rates of 50 percent or more. And the soldiers likely will spread the disease further, he said.

"These aren't homosexuals," he told the subcommittee. "These aren't drug abusers. These are normal, young guys who visited prostitutes. Half the prostitutes are infected, and these guys got infected."

Weicker questioned whether enough soldiers were involved to draw such broad conclusions. He cited a study which put the infection rate at four cases of AIDS among 74 soldiers seeking treatment for VD.

The majority of its victims to date have been homosexual men, and many people identify AIDS as a disease of homosexuals. That is not correct, Haseltine said.

"In retrospect it appears that the original focus on the sexual practices of homosexuals... was misplaced," he said. "The virus does not respect race, sex or sexual preference."

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