

JUNE 1985

MEETING NOTICE

THE NEXT MEETING WILL BE FRIDAY JUNE 21st, at MID AMERICA FEDERAL SAVINGS 250 E. ROOSEVELT RD. WHEATON, ILLINOIS. - TIME - 7:30 P.M.

GUEST SPEAKER

WE ARE FORTUNATE THIS MONTH TO HAVE AS OUR SPEAKER MR. A.J. VASILATOS, AN ENTREPRENEUR WHO HAS DEVELOPED A BATTERY POWERED WATER SLED. HE WILL SHOW VIDEO TAPES AND SLIDES OF THE SLED AND TELL US SOMETHING ABOUT HIS COMPANY. (See picture second page.)

LETTER FROM THE PRESIDENT

ALSO, AS LONG AS WE HAVE THE EQUIPMENT SET UP, AND IF TIME PERMITS, WE WILL SHOW A 30 MINUTE TAPE OF SOME SPACE SHOTS TAKEN OFF OF SATTELITE T.V.

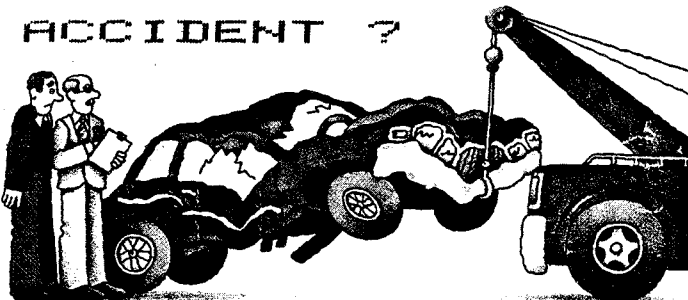
IN THE BUSINESS PORTION OF OUR MEETING WE WILL REPORT ON OUR PROGRESS WITH OUR NEWLY AQUIVED E.V. AND DISCUSS THE POTENTIAL IT MIGHT HAVE AND AT WHAT COST.

WE ARE STILL HOPING TO RECEIVE CONTRIBUTIONS FOR OUR HAMFEST BOOTH.

Sincerely,

Dana Mock
President

ACCIDENT ?



See article Page 3 & 4

A man driving down a one-way street the wrong way was stopped by a policeman. "Just where do you think you're going?" asked the cop. "I don't think it really matters," answered the driver. "everyone is coming back anyway."



FOX VALLEY ELECTRIC AUTO ASSOCIATION
624 PERSHING ST. WHEATON, ILL. 60187

FIRST CLASS

Vertical line of dots on the left side of the page.

Vertical line of dots on the right side of the page.

ENERGY CORNER

By John Hogan
Director of

Communications Services
Commonwealth Edison
Company

Just as you would expect from any other reputable company, Commonwealth Edison's rates must be carefully matched to our cost of doing business. Summer electricity rates, going into effect soon for residential customers, are one application of this sound business practice.

In 1979, the Illinois Commerce Commission directed that Edison create a two-tier rate structure for the summer and non-summer months. The extensive use of electricity during the summer, in large part due to heat relief devices, increases demand on the utility's system resulting in the installation of additional generating capacity.

For the eight non-summer months, rates are lower than they would be if a year-round rate were still in effect. These lower non-summer rates should offset the summer rates for the average user, and the total annual cost should be about the same as under a year-round rate structure.

Truth in packaging requires us to tell you that the lower non-summer charge does not represent a rate decrease, any more than the higher summer rate constitutes a rate increase. One is designed to balance the other.

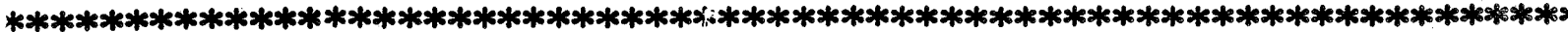
Nor, we should add, are the summer rates designed to increase our revenues. They should balance out over the year in the same way as the customers' bills.



The extensive use of air conditioning in the summer adds the most to the load we must meet. About 75% of the homes in northern Illinois have some kind of air conditioning. A large number of the rest are likely to have a fan, dehumidifier or some other device to stay cool during hot summer weather.

Summer rates this year begin as early as May 15 or as late as June 15, depending on when your meter is read. Likewise, the rates can end as early as September 15 or as late as October 15. However, the period will never exceed four billing months.

The guy that brags about how cheap he heats his home always sees the first robin.



Chicago Tribune, Thursday, May 30, 1985



GUEST SPEAKER
FOR JUNE MEETING

GUEST SPEAKER
FOR JUNE MEETING

Invention convention

AP Laserphoto

A.J. Vasilatos of Wilmette displays, during a Chicago meeting of the Inventors Council, a battery-powered water sled he says can be used by water sports

enthusiasts as well as by life guards. The conclave offered inventors an opportunity to show their work to visiting manufacturers.

CARS

What To Do If You Have A CAR ACCIDENT

Even a minor car accident can make you anxious or angry, but it's important to behave logically and calmly. Set about gathering the information required to make a claim. If you take the following steps after the accident, you'll get the accurate documentation you need to speed the settlement process and put your car back into service.

At the scene

Presuming you haven't been injured in the accident, get out of your car and insist to the other driver that both vehicles remain in the accident position. Then call the police. Their report will describe the accident, complete with a diagram showing the position of each vehicle. That kind of detail can help reconstruct the events leading to the accident and perhaps pinpoint who was responsible.

While waiting for the police to arrive, get the following information from the other driver:

- Name, address, home and work telephone numbers
- Driver's license number and the state in which it was issued
- Name, address, home, and work telephone numbers of the owner of the vehicle, if different from the driver's
- Year, make, and model of the vehicle
- License plate number and state
- Vehicle identification number, which usually can be found on the dashboard
- Insurance company, policy number, and policy expiration date

Note the time of day that the accident occurred, along with such contributing factors as weather conditions, improper street lighting, and roadway obstructions.

Also write down the exact location of the accident and try to formulate statements that will give a concise description of what happened. For example: "I

WHAT TO DO AT THE SCENE

(see article for details)

1. Insist that both vehicles remain in the accident position.
2. Call the police.
3. Get the other driver's name, address, vehicle identification, and insurance policy information.
4. Note the time of day and special conditions, such as weather.
5. Write down the accident location and your sense of what happened.
6. Get names and addresses of other witnesses.
7. Try to get photographs.
8. Take names and badge numbers of police officers.

was traveling north on Cedar Street in the right lane, approaching the intersection of Cedar and Birch streets. I stopped my car for a red light, approximately 15 feet from the corner, and the other vehicle struck my vehicle from behind."

If possible, obtain the names and addresses of any "independent witnesses" who are neither passengers nor friends. Their statements can confirm your version of the accident and expedite the settlement.

In addition, see if you can get some photographs of the event. There may be someone with a camera nearby who

could be recruited to take pictures for a nominal sum. That kind of evidence could help you prove your case to the insurance companies and possibly later in court.

Some or all of this information may be recorded on the police report. It's possible, though, that you or the other driver will question the accuracy of the officers' report. Also, you may need the details of the accident before the police report is released. Your own diligence at the scene will pay off by making all information available when you need it

continued

Illustration: Art Factory



continued

Car accident

and providing you with a record of the accident details as you experienced them.

Finally, before leaving the accident scene, get the names and badge numbers of the responding officers along with their precinct number or police district number. You may need the officers' statements to confirm allegations made by you—or disclaim ones made by the other driver.

What does insurance cover?

Check the details in your auto insurance policy as soon as possible. The collision coverage in your policy will pay for damage to your car, while the liability coverage will pay for damage to the other vehicle—presuming that you are found liable for the accident. But don't have your car fixed without first giving your insurance company an opportunity to assess the damage. They may or may not require more than one estimate before giving you the go-ahead to get the car repaired.

In most multiple-car accidents, at least one of the drivers will eventually be found to be legally liable for the mishap. If you are not at fault, you or your insurance company can file a damage claim under the other driver's liability coverage. Collision coverage, however, provides a quick way to get your car repaired in the meantime, whatever your legal responsibility for the accident. Who ultimately pays depends upon what the insurance companies work out (see below).

How does the deductible work?

The deductible is a stated amount that you will have to pay toward the cost of repairing your car if you are at fault in an accident. If the appraised repairs are \$600 for each car and your deductible is \$200, the insurance company will pay the full \$600 for repair of the other car (covered under the liability clause of your policy) but only \$400 for yours. The higher the deductible, the smaller your premiums.

If your insurance company makes a collision payment to repair or replace your vehicle, and the accident is not your fault, the company will negotiate with the other driver's insurer in an

attempt to recover in part or in full the collision payment for itself and the deductible for you. In the event that the companies cannot agree on the amount to be returned, or the other driver is uninsured, the company will seek to recover the money through the courts or arbitration.

How much will the company pay?

In most cases, the insurance company's total limit of liability for damage to a vehicle in a collision will be the lesser of the actual cash value of the car or the amount necessary to repair or replace it. The actual cash value is the present market price. If it would cost \$10,000 to repair a 1981 sedan, but the car is worth \$8,500 on the market, the company will pay the actual cash value of the vehicle—that is, \$8,500—since that's the lesser of the two appraisals.

At least four companies now offer some kind of "replacement" or "repair" cost coverage. Pricing and coverage differ somewhat among the companies, but Kemper, for example, charges about 10 percent of the combined collision and comprehensive premium for a policy that will repair your car, even if the repair cost exceeds the car's market value. If the car can't be repaired economically, the insurer will replace it with a brand-new one. The additional coverage doesn't apply to damage caused by fire, theft, or larceny.

Note: If the other driver or the driver's insurance company pays you for your damages after your own company has reimbursed you, you are obligated under your policy to return the insurance money to your insurer.

Dealing with your insurer

If your policy provides collision coverage, call your insurance agent and report all the facts as gathered from the scene. Both you and your agent are obligated to give prompt notice of a collision to the insurance company, reporting how, when, and where the accident happened. Some companies provide a toll-free claim service telephone number to help you report the accident immediately; others rely on the claim services of the insurance agent. Find out from your agent or the insurance company which reporting method would be most efficient for their purposes.

Back up all telephone conversations you have with the insurer by sending letters confirming the details of your discussions. Send the letters by certified mail, return receipt requested, and keep copies of all correspondence. The extra postage costs are worth it because you'll have a record of when the company received your letter. That's important because of the "prompt notice" most insurers require.

Suppose you don't have collision coverage

In that case, presuming you feel that the other driver is responsible for the accident, contact your agent for advice. He or she will refer you to the local claims office of the other driver's insurance company. Again, send certified letters to confirm your phone calls.

What if the other driver doesn't have an enforceable insurance policy? You still have an outlet for legal recovery if there's a small claims court in your area. Depending on state law, you can present a legal claim for damages for around \$1,000 to \$1,500 or more without retaining an attorney. Your diligence at the scene will again pay off by providing you with solid details to back up your damage claim.

What should you expect from the insurance companies?

Whether you file a claim on your own collision coverage or against the other driver, you should expect the affected companies to provide:

- A notice to you acknowledging receipt of your claim along with your claim file reference number
- Directives concerning how and when the damage to your vehicle will be inspected and appraised
- An itemized report stating how the company arrived at the damage settlement figure
- Specific reasons for the denial of any claim
- Courteous and efficient service

Any lawsuit that is filed or served against you should immediately be referred to your agent and the insurance company. Unless the company cites specific reasons why it will not do so, you should expect it to defend your interests in any suit involving the car covered by their policy. **FF**

—By Ann Coor

A "Complacent" U.S. Courts New Oil Crisis

Cheap, abundant fuel has led people to think the energy crunch is a thing of the past, says this authority. But there's "trouble down the road," he warns—three to five years hence.

Q Mr. Ebinger, oil today is plentiful and prices have declined. Does this mean our energy worries are over?

A No, I think we're being lulled into complacency. The current situation—low fuel prices and ample supplies—ignores trends that will lead to trouble down the road. And not too far down the road—beginning in three to five years and worsening as we move into the 1990s.

Q What are these ominous trends you're talking about?

A After several years of decline, energy consumption is on the rise again and will keep rising as the

Interview With Charles Ebinger, Energy Analyst

Charles Ebinger, 37, is director of the Energy and Strategic Resources Program at Georgetown University's Center for Strategic and International Studies in Washington, D.C. The holder of master's and doctor's degrees from Tufts University, he has worked as a private energy consultant and for the Federal Energy Administration.



WARREN K. LEFFLER—USNA/WR

current economic recovery in the U.S. spreads to other countries. Oil companies, because of uncertainty over price and demand and the threat of hostile takeovers, are cutting back on the search for oil and gas. Utilities are not investing in new generating plants needed to meet the growing demand for electricity. Commercial inventories of gasoline and crude oil are at the lowest level in more than a decade. And the Reagan administration wants to slow filling of the Strategic Petroleum Reserve, the nation's insurance against another oil cutoff.

Q But aren't most experts predicting that oil prices will drop even lower this year?

A True, oil prices have not bottomed out yet. But I doubt they will collapse, as some forecasters contend. I expect that oil prices will edge down toward \$25 a barrel and possibly lower by the end of this year or early next year. Then in the 1990s, as demand and supply move into balance, we will see the price start back up again.

Q How much will we be paying for fuel in the mid-1990s?

A Oil prices are likely to go up to about \$35 a barrel in today's dollars, discounting inflation. That means gasoline would sell in the \$1.45-a-gallon range, plus inflation. In real terms, both prices will be much higher, depending on inflation over the next 10 years.

While that is not a catastrophic scenario, it raises the specter that a catalytic political convulsion, such as we saw with the 1979 overthrow of the Shah of Iran or the 1973-74 Orga-

nization of Arab Petroleum Exporting Countries embargo, could turn the balance between supply and demand into a shortage. Then prices would ratchet upward, similar to the 150 percent increase that resulted from the Iranian crisis. In any event, the tenuous balance between supply and demand would leave us exposed.

Q Are you saying that we would be at the mercy of the Organization of Petroleum Exporting Countries again?

A Clearly, OPEC will be back in the driver's seat in the 1990s. Since most oil that can be produced by non-OPEC countries already is being produced, each additional barrel of oil needed to meet rising world demand will come from OPEC. The cartel is likely to increase its share of the world oil market from 27 percent today to about 55 percent.

And we will be confronting a new, truncated OPEC in the 1990s. By then at least five of the 13 members—Ecuador, Gabon, possibly Algeria, Nigeria and Indonesia—will need all the oil they produce for their own consumption. The locus of power in OPEC will switch back to the Persian Gulf states, principally Saudi Arabia, Iran, Iraq and, to a lesser extent, Kuwait and the United Arab Emirates. Not enough attention has been given to the implications of this.

Q What sorts of implications?

A Clearly, the Middle East will become more volatile—not only because of continuing tensions stemming from the Arab-Israeli dispute and conflicts between the Arab states and Iran but also because in all likelihood both the U.S. and the Soviet Union will need more Middle East oil to replace declining production at home. Japan and Europe also will remain dependent on this region that possesses 57 percent of the world's proven oil reserves.

Not only will that leave us more vulnerable to a political weapon directed by Arab oil producers or radical Islamic states but there will also always be a temptation for the Soviets to exploit tensions in that part of the world because of its volatility and its importance to Western economies.

Q Are you suggesting that a war over oil is coming?

A Not necessarily. But the Soviet Union, assuming that its own oil situation does deteriorate, will think it has a right to have access to Middle East oil. There's always the question of how they will finance their oil needs, which could cost them from 15 to 50 billion dollars a year. That would require major structural changes in the Soviet economy. So they clearly will be thinking about the option of grabbing the oil rather than paying for it.

Q Is there any way to head off such a threat?

A The best thing would be to defuse the Arab-Israeli conflict. As long as that dispute remains a flash point—and it will until we address the Palestinian issue—we're vulnerable to the same kind of disruption that has hit world oil markets twice in recent years. Another option would be to consider whether the West should help the Soviet Union by providing it with the technology and capital to develop its vast energy resources. Anything we do to alleviate pressure on Middle East oil markets will ease the possibility of conflict.

But do we really want to create an energy-invincible Soviet Union when we will remain much more dependent on the Middle East? Moscow could then stir up trouble for us. It's an interesting question.

Q Would major new oil discoveries insure U.S. security?

A The outlook is not that encouraging. A recent study by the U.S. Geological Survey estimates that two thirds of the oil in the world already has been discovered—enough to last roughly 60 years at the present rate of consumption. But most of this oil is concentrated in the Persian Gulf, and further discoveries are not likely to change the situation.

There will be more oil found, but with major new giant discoveries appearing more and more unlikely, worldwide production will decline. It appears that the North Sea, particularly the British sector of the North Sea, may go into decline in the next several years. The North Slope in Alaska and Lower 48 U.S. production may do the same thing. Although Mexico intends to boost production by 1.5 million barrels a day in the next five or six years, only 300,000 barrels of that will be for export. Mexico is going to need the rest of that oil to accommodate its own population and economic growth.

Q What about chances of major new oil finds in China?

A China is not the solution, based on what has occurred to date. Just a few years ago articles were appearing in the press: "China: The Next Saudi Arabia." But the reality is that the giant finds that all the oil companies hoped for have not occurred. Unless there are some major discoveries, and there's always the possibility in the South China Sea and the Bo Hai Gulf, China will need most of the oil it finds to modernize its economy. There is even the possibility that China might become a small importer itself.

Q With due respect for your warnings, wasn't it only a few years ago that experts were predicting that oil prices would reach \$100 a barrel by now and that shortages would be a way of life?

A Those of us in the energy-forecasting trade deserve a lot of criticism. Clearly, we were wrong on a lot of things. And surprisingly the area we were most wrong about was a lesson from Economics 101: As a commodity becomes far more expensive, people use less of it. We vastly underestimated what would happen on the demand side of the equation.

Higher prices have led to tremendous advances in conservation and development of more-efficient technologies. A lot of these efficiencies are permanent: People who have bought energy-efficient automobiles are not going to scrap them for gas guzzlers. But if energy prices stay low or even drop, we can be assured there will be less and less emphasis on conservation.

And we were not that far off on the supply side of the equation, which people forget.

Q Since you don't see the situation as catastrophic, won't we have time to deal with problems as they arise?

A People forget about the long lead time it takes to develop new energy resources. Now, 1990 may seem like a long time to the general public and an administration concerned about policy between now and the 1986 congressional elections. But 1990 already is history in terms of energy supply.

It takes 12 to 14 years on average to build a nuclear-power plant, something like 6 to 8 years for a coal-powered plant. Oil discovered in Alaska today will not be available to consumers until around 1995. So without investment in energy projects today, we now may well be creating the seeds of our next oil shock in the '90s.

Q Why do you disagree with President Reagan's efforts to slow purchases for the Strategic Petroleum Reserve?

A While I'm sympathetic to looking at every place we can cut the federal budget deficit, I'm adamantly opposed to a

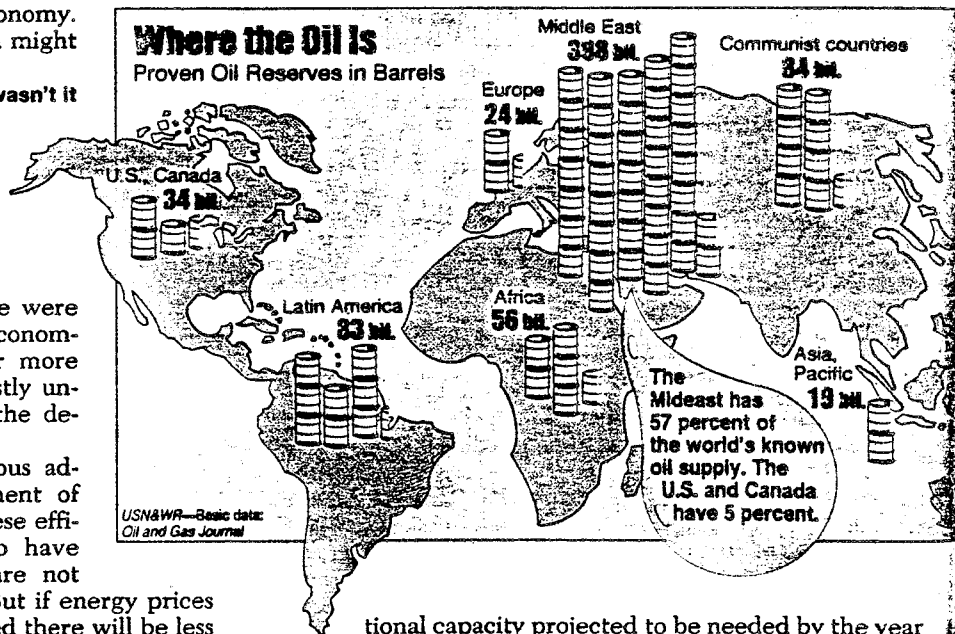
slowdown in filling the SPR. The reserve gives us, at least in the short-to-medium term, the greatest protection in the event of an oil-supply disruption. Besides, we are investing in a physical asset the country will need in the long run, and 10 years from now if oil prices rise, as I believe they will, outlays made today may well look very wise.

Q You've articulated the problem. What's the solution?

A In addition to filling the SPR, we should continue to increase fuel-efficiency standards on automobiles, pushing them up toward 35 miles per gallon over five to 10 years. Laws should require manufacturers to give consumers a good guide on which appliances are the most energy efficient. We need mandatory standards of insulation, particularly in new buildings. It's absolutely unbelievable that 12 years after the first oil shock, buildings in this country can go up without any kind of mandatory insulation standards imposed. We also should accelerate licensing procedures for coal and nuclear electric-power plants.

Q You mentioned the possibility of an electricity shortage. How real is it?

A Indications are that electricity demand is increasing at a stronger rate than predicted—just under 6 percent last year. There's something like 200 to 300 gigawatts of addi-



tional capacity projected to be needed by the year 2000. Only between 60 to 70 is currently on order. The long lead times mean we don't have much time before new investment decisions have to be made.

The only way to meet this demand in the short run, unless we rethink the natural-gas situation, is coal, nuclear and conservation. Until we find a clean way to burn coal, acid rain and other environmental risks may well pose bigger problems for our society than the nuclear-power industry. If coal is constrained because of environmental concerns and nuclear for safety reasons, people will opt for the easiest short-term solution and go back to oil. That would be unfortunate and lead to accelerated imports.

Q Given Americans' current mood of complacency, what are the odds that the United States will muddle through this potential energy crisis?

A On the basis of current trends, we aren't heading for a catastrophe. But as things are evolving, we are going to drift back into a dangerous dependency on Middle East oil. I think we're going to see a situation where we are very susceptible to another unanticipated event in the Middle East or elsewhere that leads to a major global crisis. □

HAMFESTS 1985

The following is a list of the hamfests for the balance of the 1985 season. Have a good time.

July 13, 1985
Swapfest "85"
American Legion Post 434
Oak creek, Wisc.

Sept. 28 & 29, 1985
Radio Expo '85
Lake County Fairgrounds
Grayslake, Ill.

July 14, 1985
Hamfest-Computerfest
American Legion Grounds
Downers Grove, Ill.

October 21, 1985
Chicago Citizens R.L.
No. Shore Am. Leg. Pst. 21
6040 N. Clark, Chicago, Ill.

August 11, 1985
Hamfesters Radio Club
Santa Fe Park
Willow Springs, Ill.

November 3, 1985
Late Fall Hamfest
Lake County Fairgrounds
Grayslake, Ill.

August 24, 1985
Marshall Co. Radio Club
4-H Fairgrounds
Ar9os, Ind.

August 25, 1985
Il. State A.R.R.L. Convention
Kane Co. Fairgrounds
St. Charles, Ill.

Sept. 8, 1985
Sara Hamfest
Logan College Gym
Near Carterville, Ill.

Sept. 8, 1985
B.A.R.S. Hamfest
Santa Fe Park
Willow Springs, Ill.

Sept. 21 & 22, 1985
SuPerfest '85
ExPosition Gardens
Peoria, Ill.


One reason you can't take it with you is that it goes before you do.

Winds of change



Herd of 1500 Fayette windmills heads off the high cost of electricity at the Altamont Pass.

Steel products are changing, and they are changing the face of the earth. For instance, California's Altamont Pass will soon be dotted with 1500 heavy-blade windmills. A 500-lb cold-finished steel bar from **Teledyne Columbia-Summerill**, Pittsburgh, PA, serves as a spar for each of the three fiber-glass-molded blades of the Fayette wind-turbine generator. The 12-ft-long, 3" x 4" thermal-treated bar is furnished to Fayette Mfg Corp on a just-in-time basis by the Pittsburgh service center of Joseph T Ryerson & Son Inc.



2,200 WINDMILLS
IN ALTAMONT PASS NEAR SAN FRANCISCO, CALIF.,
ARE PRODUCING OVER 20,000,000 KILOWATT HOURS
OF ELECTRICITY A YEAR.

FOR SALE FOR SALE FOR SALE FOR SALE FOR SALE

8

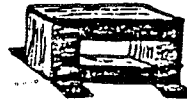
Smog is the Air Apparent.

SOLID BRASS BATTERY CONNECTORS
solder on type fits # 00 & 000
can be used on either pos. or neg. terms.



75 ¢ each

STEEL LAMINATED CHOKE CORE
can be wound with 10 turns of # 00
cable. (approx. 12 ft.)



\$8.00

BLACK HEAT SHRINK TUBING
use to finish end of battery cables.
shrinks from 3/4" to less than 1/2"
using a gas flame or heat gun.



50 ¢ per foot

200 AMP. RELAY



24-28 Volts D.C. U.S.A.F.

\$15.00
ONLY A FEW LEFT



Also -
5/16" HEAVY
BATT. CABLE
+ FREE TUBING

ITEMS AVAILABLE AT CLUB MEETINGS

400 AMP. RELAY



\$45.00

12 V COIL

Single Pole
Single Throw
Overall Dimensions
1 5/8" L x 2 1/2" W.

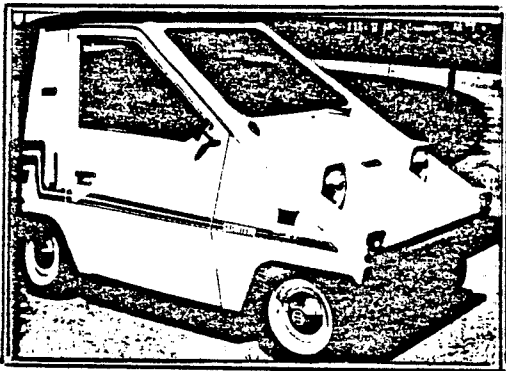
LIMITED
SUPPLY

The road to success is marked with many tempting parking spaces.

"Doctor," exclaimed the patient, "you really weren't kidding when you said you'd have me walking again within two months."

"Well, I'm glad to hear that," replied the doctor warmly.

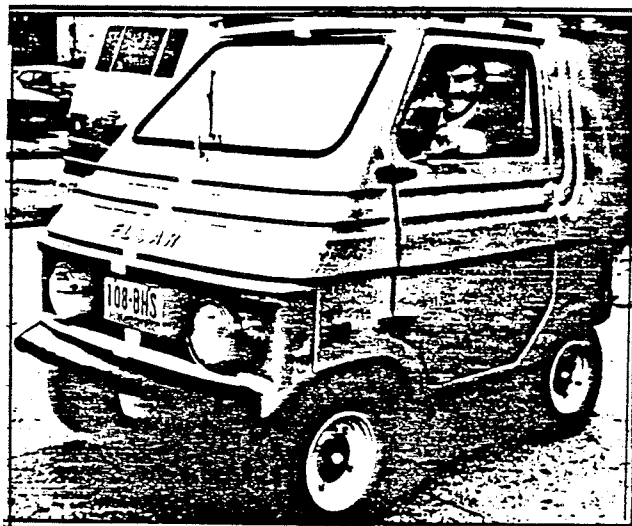
"Yessir," said the patient, "when I got your bill I had to sell my car."



For Sale CITICAR Sebring Vanguard
1976 Yellow Good condition Low miles
Rebuilt contactors 8 6volt batteries.
Must sell - moving.
Stanley Gron 968-7176 Downers Grove

Must sell for only \$800

SALE
\$800



FOR SALE ELCAR complete
Needs differential
can use Citicar rear-end.
Chassis with fiberglass body
10 Trojan batteries,
less than 800 miles on them -
Lester batt. chgr. 48v & 12v
Lambert transistor controller -
6 H.P. GE series wnd. 48v Mtr.
Don Kubick 437 - 0453
249 Arlington Heights Rd.
Elk Grove Village, Ill. 60007

Reduced all for \$700

SALE
\$700