

Natural gas industry environmental conscious

As Canadians become increasingly conscious of the need to protect the environment, the government is seeking ways to respond. A recent initiative undertaken by Canada's Department of the Environment is the development of The Green Plan, A National Challenge. This will form the basis of new environmental legislation slated to be tabled this fall.

As input to The Green Plan, the Canadian Gas Association (CGA) has submitted a position paper to the Department of the Environment. The paper, developed in conjunction with the Ontario Natural Gas Association, presents a strong case for the recognition of natural gas as an energy-efficient environmentally preferred fuel.

Key areas of discussion in the paper are the high utilization efficiencies available with natural gas, and its environmental advantages compared to other fossil fuels. Evidence shows that natural gas contributes less to global warming and photo-chemical smog than other fossil fuels; does not contain substances which erode the ozone layer; produces no sulphur dioxide

during combustion and thus contributes less to acid rain than other fossil fuels.

The paper cites a number of significant advances in natural gas efficiencies, highlighting the widespread application of several new technologies to decrease environmental degradation.

- With new high-efficiency natural gas furnaces, up to 96 per cent of the fuel burned is converted to useful heat, resulting in dramatic reductions in fuel consumption and costs.

- Commercial rooftop heating units recover heat which would otherwise be lost to the atmosphere, cutting fuel consumption by up to 50 per cent and reducing combustion emissions.

- Buses and commercial and private vehicles can be converted to natural gas, cutting damaging particulate emissions and production of carbon dioxide, carbon monoxide and volatile organic compounds.

- New natural gas processing technology can cut sulphur dioxide emissions by over 50 per cent. Work is already underway to lower these levels even further.

- Combined cycle technologies generate more electricity per unit of

fuel energy by combining a natural gas turbine cogeneration system with a steam turbine system. This process also reduces harmful emissions.

- Gas reburning, a technology for coal-fired electric power stations, refers to the partial replacement of coal with natural gas. The two fuels can be burned in different locations in the boiler, under different conditions. Gas reburning can greatly reduce nitric oxide releases without increasing levels of other pollutants or reducing efficiency.

"Exciting research and development initiatives in the natural gas

industry - such as those described in our paper - continue to make natural gas the most viable fossil fuel, and to demonstrate that we can make a positive environmental difference," says CGA President Ian MacNabb. "CGA commends the government's Green Plan initiatives, and will assist in any way possible in forming responsible environmental policy."

Canada's natural gas industry is committed to finding solutions to this country's energy and environmental needs. For a brochure on the benefits of natural gas, call CGA's toll-free information line at 1-800-668-1503.

Proper budgeting helps finances

By FRED DUCK, CA

Today many people face large bills, not because they haven't enough income, but because they aren't organized.

Why not resolve to put yourself on a sound financial footing - and start with a budget.

The budget is a calculation of your total monthly income (pay cheque, interest and dividends, the family allowance and part-time employment) compared to expenses (including rent or mortgage, utility bills, repairs, phone, cable TV, insurance, transportation, groceries, clothes and child care.)

With luck, you'll come up with a surplus - and you should use it to pay down any credit card balances because here you are paying the highest interest - in the 20 per cent range. Next pay off bank debts, currently about 15 per cent.

If you are a homeowner, consider making bonus mortgage payments, which save future interest.

If you are not a homeowner, consider becoming one. You would provide yourself not only with a home but a sound investment on which there will be no capital gains tax. Payments, taxes and utilities should not exceed 30 per cent of gross family income.

If you need a car, 1990 may be a good year to buy one. Since the auto industry appears to be in a downturn, the interest rates being offered through the financing arms

of the car manufacturers are likely to be increasingly attractive.

Once your debts are paid, you can map out a short-term and a long-term savings and investment plan.

Short-term savings - through a bank account, 30-day term deposit and other liquid savings - provide for such emergencies as car repairs and the sudden need for a new refrigerator.

Your long-term savings will consist of Registered Retirement Savings Plans (which allow your money to grow on a tax-deferred basis as you save for retirement) and perhaps a Registered Education Savings Plan (the money is earned tax-free, then becomes taxable to your child when attending college or university).

Investing might include common stocks and mutual funds. As you grow older, concentrate on securities with less risk. Always look for sound investments first, tax savings second.

Get organized now. Not only will you avoid future debt crisis, but you will be laying the groundwork for long-term financial security.

For CA's advice on TV - see Your Wealth, available on broadcast channels in Ontario and on satellite across Canada, or see Money in the Bank, on your community cable channel.

Moneycare is general financial advice by Canada's chartered accountants. Fred Duck is with Grossman and Fuhrer.

Pansy planting can start now

Pansies say it's spring, but the time to start them is now!

Pansies, the ever popular spring blooming biennials, are very easy to grow from seed starting in late July to early September. Seed started at this time can begin to bloom outdoors in late winter.

Growing them from seed requires the use of a seeding medium, such as vermiculite, and clean sterile containers similar to those used in germinating most seeds. Pansies require a particular germinating temperature and light requirements that are different from many other seeds. They germinate best when the temperature of the medium is lower than 65 F; 50 to 55 F is ideal. Good germinating conditions are found in the basement, which is usually cooler than the rest of the house. Pansy germination is also induced by darkness, not light, therefore, ensuring that the seed is covered is important.

I have found the following method of germination gives good results. A clean plastic or clay pot is filled with pre-moistened vermiculite. The seeds, which are small but large enough to see and handle, are sprinkled on the surface of the moist vermiculite. The individual seeds should be spaced so that there is 1/2 inch between them and then pressed into the surface contacting the moist medium. The seeded container is covered with cardboard or paper cut to fit the top of the pot so that light is not allowed to reach the seeds. A clear plastic bag is placed around the pot to maintain high humidity.

The pot is then placed in a cool spot in the basement. The seeded containers should be checked daily for signs of sprouting, which normally occurs in 10-14 days (sometimes sooner). As soon as the first seed germinates the period of darkness has been long enough and the paper or cardboard cover can be removed. The pot can then be moved to a bright window or placed under fluorescent lights.

When the seedlings are about 1/2 to 1 inch across, they are transplanted to individual small pots or cell packs. At this time they can be moved outside to a shaded location. When the seedlings are outside, ensure that they do not dry out. Watch for slugs and apply an appropriate control such as Slug bait if any are found. A one-half strength water soluble fertilizer, such as 15-30-15, can be used every two weeks to help produce strong, healthy plants.

In September, the small plants can be transplanted to the location where you wish them to bloom next spring or to a temporary nursery row in the vegetable garden if the spring flowering area is not yet ready. Fertilizing every two weeks is still recommended. The plants should be mulched with a few leaves tucked underneath their foliage. If a location is chosen where the afternoon sun is strong and the snow melts early, you may be rewarded for your efforts with bloom during February. Plants grown in a nursery row can be moved to their flowering location as soon as the soil is workable in April.

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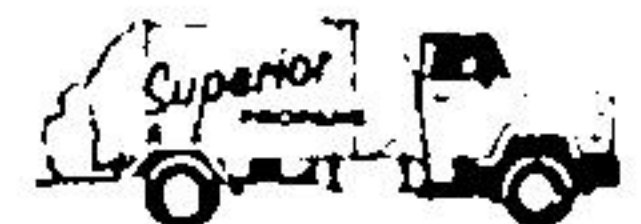
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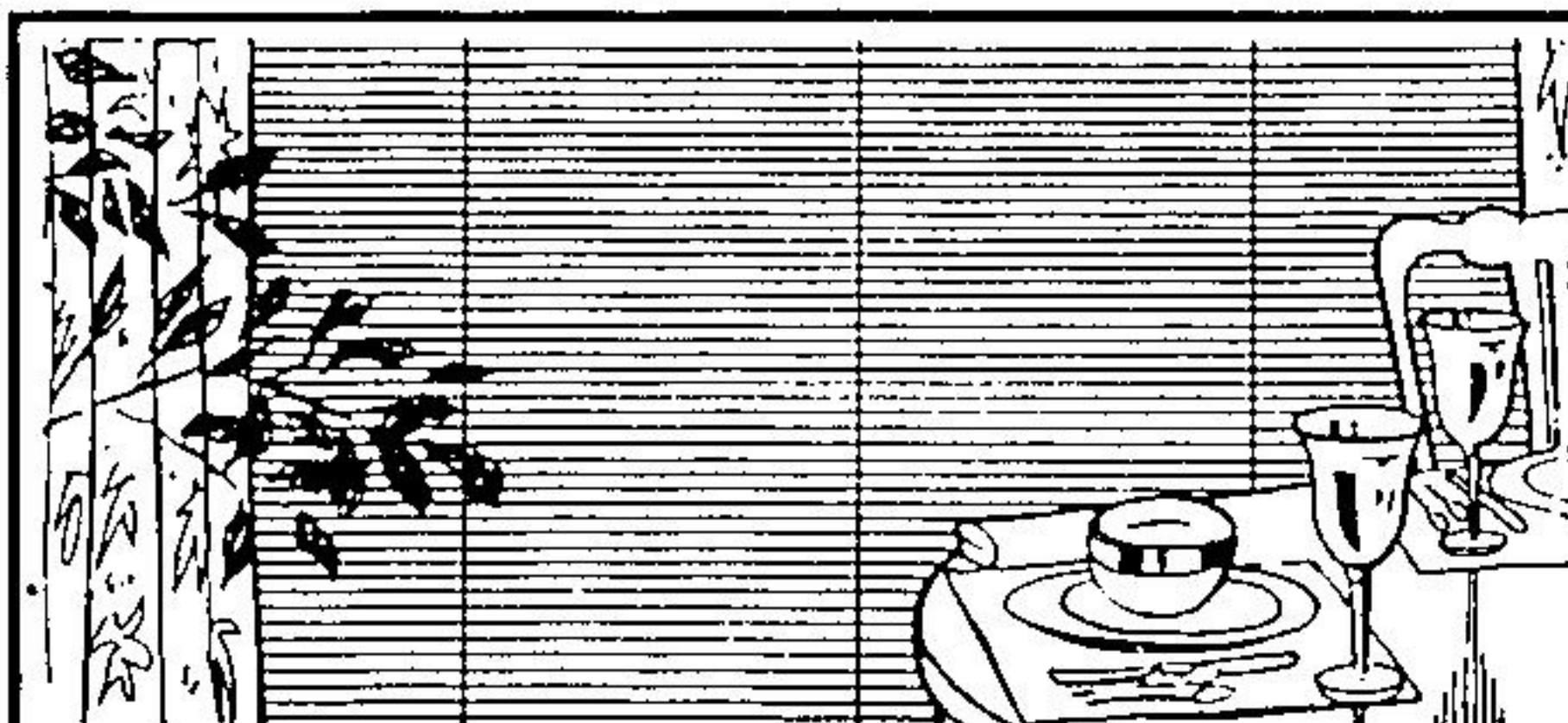
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