

inside business



Business at the new Independent Bank in Sandy is "moving along briskly," according to Dick Busby, bank manager.

He says he is pleased with the community's reception to the bank.

Higher job moral

Fitness lowers absent rates

When the subject of employee physical fitness is brought up in the executive suites of many corporations, conversation usually stops after a replay of last year's softball game during the annual company picnic.

Those executives are missing a chance to promote greater productivity, higher morale and a lower absentee rate among their employees, according to Dr. Michael W. Tichy, director of the Adult Fitness Program and professor of health and physical education at Portland State University.

Tichy is one of the organizers of the Fitness in Business and Industry Conference slated Sept. 27-28 at PSU. The program is sponsored by the schools of Business Administration and Health and Physical Education in cooperation with the President's Council on Physical Fitness and Sports and KATU-Television 2 in Portland.

"This is a big trend nationally," said Tichy, who attended a similar conference in Chicago which drew about 400 persons during the heavy snow last winter.

"What we will attempt to do is change lifestyles, so people feel so good about working out that they won't

want tobacco or other harmful substances."

Tichy said a few companies in the Portland area have started fitness programs for their employees, "but the Northwest is virgin territory."

Police and fire departments traditionally have led the way in emphasizing physical fitness, mostly due to the need for good fitness for those jobs.

The Boring Fire Department, for instance, requires full-time employees to work out three times a week — on company time. Fire Chief Matt Shields said his staff jogs in back of the station and can make use of weight-lifting equipment inside.

They may not always enjoy the program, he added, "but they realize it's necessary."

Tichy noted that most organizations take steps to ensure their physical assets.

"Rarely, however, do they ensure the health and fitness of their most important asset — their personnel," he added.

"Human resources are the greatest resource we have, and I'd like to take care of that resource."

Some company programs take the form of recreation

with sponsored teams; others have an educational emphasis with consultants advising employees of nutrition and exercise plans they can pursue on their own.

Other firms have set up exercise rooms for their employees and offer stress tests and medical examinations.

"What we're trying to stress are the positive aspects of health, instead of waiting until the person is laid up with a disease," Tichy said.

Tichy said one of the side benefits of company-sponsored fitness programs is an increased esprit de corps.

"You can have the boss jogging along with a mailroom employee," Tichy said. "The input alone is of tremendous value. They really rub shoulders with people from all levels of the corporation."

Tichy said he can think of no better person than the boss to start the physical fitness program.

"If the boss gets out and exercises, employees are going to follow suit right now," he said. "If business and industry get behind this concept, this state is going to move."

Employers can get tax break for CWE

Employers who hire Sandy Union High School students enrolled in cooperative work experience are eligible for a tax credit.

According to a targeted employment tax credit under the Revenue Act of 1978, tax-paying businesses can receive a credit that is equal to 50 percent of up to \$6,000 in wages paid to a work experience employee during the first year of employment.

Employers get a credit of 25 percent of the first \$6,000 of the second year's wages. Credit is determined from the first day of employment, and may be taken on wages paid during the calendar years 1979 and 1980 to qualifying individuals hired after Sept. 26, 1978.

The tax credit plan is part of President Carter's urban program. Benefits to the taxpaying employer where the credit is concerned depends on the employer's tax bracket and the number of eligible students in his employ. Any wages used to earn tax credit can not also be claimed a business expense, however.

SUHS is a certifying agency under terms of the plan for youths enrolled in the Vocational Training programs the school offers. Rules for eligibility for cooperative work experience students are:

— Students must be 16 to 18 years old and in the academic 11th or 12th grade of high school.

— Written training agreement is needed between student, parent, employer and school.

— Individual written training plans must be made for each student.

— Concurrent enrollment in work experience and related vocational training.

Vocational areas included in the high school's curriculum are electronics, accounting, marketing, kindercare, agriculture, industrial mechanics, graphics, business and secretarial, metals, diversified occupations and service cluster.

Special individual student and employer's needs may be met by special programs

within the approved state guidelines.

To insure that a student's program is complete and meets the requirements the

student must be registered by Sept. 4, the first day of school. This would insure that the employer can receive tax credit.

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SNTCOR aids businesses

Credit cards always have represented an element of risk for small businesses. There probably isn't a shopkeeper around who hasn't been burned by an overused Visa or a stolen Master Charge card.

But now there's a technology affordable to small businesses which could protect merchants against fraud in the age of plastic money.

A special telephone terminal connected to a central computer can determine the credit status of any major card within 30 seconds. If the card is good, the terminal readout will say it's good. If it's overused, it will tell that, too. And if it's reported lost or stolen, that information will be immediately relayed.

The SNTCOR Terminal V is manufactured by Western Electric and is available through either General Telephone or the Bell System. It is being introduced to the Portland area by Mutual Credit, the company with the credit data bank to which the terminals are tied.

Under the old credit purchasing system, merchants continually must check hot sheets and warning notices prior to each sale. Calling various credit card companies for purchase

authorization sometimes results in waits of five minutes per sale.

Roy Jay, Portland SNTCOR operations director, said the system was introduced to Portland in April and there is presently a scattering of terminals. Holiday Inn has picked up the system, Jay said, and saved between \$3,000 and \$4,000 on bad cards in two weeks.

Jay said the SNTCOR system is a new product and his firm has no competitors.

"We're at least two to three years ahead of any other place right now," he said.

The system itself, using telephone terminals tied into host computers, has been around for some time, he explained. Until now, though, their cost made the units affordable only to large corporations such as First National Bank, with its own in-house computer systems.

There are three major data banks in the country, said Jay, but Mutual Credit's computer in Atlanta, Ga., is the first to be put to use by small-business subscribers.

The terminal system also makes electronic bank transfers, crediting money to the subscriber's bank account minutes after the transaction is cleared.

The Sandy Post

(USPS 481-180)

MEMBER Oregon Newspaper Publishers Association; National Newspaper Association and U.S. Suburban Press

Published weekly Thursdays by The Outlook Publishing Co., Box 68, Sandy, Oregon 97055. Second class postage paid at Sandy, Oregon

668-5548

SUBSCRIPTION RATES

In Multnomah and Clackamas Counties, per year	\$8.00
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