



Table with 8 columns: QUESTION, YES, NO, YES, NO, YES, NO, YES, NO. Rows D1 through D10 and a TOTAL row.

Tabulation of Votes

This tabulation shows how the vote went in yesterday's referendum election in Manchester. Question 1 concerned water improvements...

projects with local funds. The polling place for District 1 is at Cheney Tech School...

Registrars' Vote Saved Voting Machine Mixup

MANCHESTER — Tuesday's referendum was not without the usual, maybe even unusual mishaps...

the man had first gone, and pulled the lever the rest of the way so that the curtains were completely closed...

Barlow said there was the usual number, about a dozen, of elderly people who had to be "talked out of" the booth when they had difficulties...

Barlow explained that when a voter "gets stuck" inside a booth, no one is allowed inside. Instead, two persons, the moderator and a registrar at the polling center, stand outside the booth...

Vernon Support Group

VERNON — The Vernon Support Group, for people who have a family member suffering from an emotional illness, will hold its second meeting...

Short Comment Time

Thursday night's comment session held by the Town Board of Directors will only last one hour...



New England Weather

Mass. & R.I. Mostly sunny today with highs in the low to mid 50s or around 12 Celsius, clear and cool tonight...

Extended Forecast

Mass., R.I. & Conn.: Fair Friday. Increasing cloudiness with a chance of rain Saturday. Chance of showers Sunday...

Charming Idea

DALLAS (UPI) — Charms are a spring and summer jewelry trend this year, but they bear little resemblance to the designs of the 1950s and 1960s...

Connecticut Weather

Mostly sunny today and again Thursday. Clear and cold tonight. Highs today 50 to 55 or around 12 Celsius. Lows tonight 30 to 35...

Long Island Sound

High pressure will cover region with dry northwest flow through Thursday. Northwesterly winds 10 to 15 knots through Thursday...

Peopletalk Frampton Off the Hook

Peter Frampton is off the hook. New York State Supreme Court Justice Joseph F. Gaughran says in White Plains Frampton's former attorney, replacing Sy Salowitz, has no right to a piece of the rock star's estimated \$70 million estate...

On the Mend

Olivia Newton-John is out of the hospital and resting at her Malibu, Calif., home after a bout with an acute viral infection that sent her temperature soaring to 102 degrees. Her spokesman, Paul Bloch, says she is recovering well...

Orkestrated

It takes a wet bathing suit and a smile full of teeth to make it big in the poster market, right? Not if you're Mork of Ork. Alas for Cheryl Trigg, Cheryl Ladd and Farrah Fawcett-Majors — their pop poster prominence is fading fast...

Slicing in the Dark

Peter Snyman moves so slowly it takes him an hour and a half to eat a hamburger. His 24 roommates don't like sudden moves, and when you're roommates are among the deadliest reptiles on earth, it pays to respect their idiosyncrasies...

Love Match

Chris Evert and her husband, British tennis pro John Lloyd, are shown in an Oakland, Calif., tennis match earlier this year. Yesterday, in a small ceremony attended by 75 persons, a sign outside the set proclaimed the event by stating, "Love Match, A Perfect Set..."



Chris Evert and her husband, British tennis pro John Lloyd, are shown in an Oakland, Calif., tennis match earlier this year.

Meat Recall Explained

MANCHESTER — The recall of all meat products by the Patrick Caduhay Co., because of possible food poison was reported by Dr. Alice Turek, town health director, at Tuesday's Advisory Board of Health meeting...

Hearing Format Planned

HEBRON — The format of a coming public hearing set by the Hebron Water Pollution Control Authority at its meeting Monday night...

Shoe-Town

Advertisement for Little League Leather Baseball shoes, featuring an image of a baseball bat and ball, and a 'FREE' offer.

Advertisement for Classified Advertisements, detailing rates and contact information for the Evening Herald.

Bolton Hearing Mostly Questions

BOLTON — About 40 persons attending the budget hearing Tuesday night asked many questions but didn't offer any opposition to the \$2,000,000 budget which could mean a 3.2-million increase in the tax rate...

Land Sale, Purchase Discussed

BOLTON — The sale and purchase of separate parcels of land were discussed by the Board of Selectmen and others in two separate executive sessions Tuesday...

SEE WHAT 9c BUYS!

Large advertisement for Top Notch Foods, featuring various food items and their prices, along with a coupon for a free circular.

Large advertisement for Top Notch Foods, featuring a wide variety of meat and dairy products with prices.

East Hartford OKs CD Grant Request

EAST HARTFORD — While voters in Manchester voted a two-year moratorium on federal Community Development funding, the East Hartford Town Council unanimously voted to approve the state's application for \$54,000 in CD funds Tuesday night...

Advertisement for Top Notch Full Service, listing services like national brand foods, service deli, and carry out bundle service.

Advertisement for Famous Brands Sale, featuring a large selection of products at special prices.

Large advertisement for Famous Brands, featuring a wide variety of grocery items and their prices.

Vertical text on the right edge of the page: APR 18 1979











News for Senior Citizens

By WALLY FORTIN
Hi, neighbor! What's happening? Let me tell you what's been going on at the center.

Back to trips for a minute. We have a couple of openings for Washington, D.C. If you're interested, give us a call soon. We have a waiting list for the Coachlight. We also have openings for the Logwood Festival.

Malcolm, 3,440; Marjorie McLean, 3,150; Barbara Conkin, 2,760. We had 11 tables of pinocle and the winners were: Bob Hill, 591; Betty Turner, 574; Sam Schors, 573; Mike Haberman, 568; Marjorie McLean, 566; Mike DeSimone, 564; Grace Windsor, 563; Robbina Carroll, 560; Felix Jesanis, 560; Robert Schubert, 558; Marjorie Kayser, 557; Ann Fisher, 546; Betty Jesanis, 546.

We are just one weekend away from our variety show. We still have quite a number of tickets left for both nights and sure hope you'll drop by and pick up a few. This Sunday we will rehearse from 2 to 5 p.m. It will be a full-dress deal.

REAL ESTATE PRINCIPLES & PRACTICES with Gerard Wholey in Hartford. Tuesday & Thursday evenings from 7-10 p.m. for 6 weeks beginning May 15, 1979. REGISTRATION FEE: \$75.00 (not including text).

Film Program Slated Friday

HARTFORD — Taka Imura, Japanese imagemaker, will appear at Real Art Ways, 197 Asylum St., on Friday at 8:30 p.m. Tickets at the door.

Events Slated At Dedication

HARTFORD — The \$3.9 million addition to the Trinity College Library — the costliest building project ever undertaken at Trinity — will be dedicated Thursday, April 26.

Ready for Police Ball

Detective Russ Holyfield, president of Manchester Police Union Local 1495, Officer J.C. Hawthorne and Tony Pietranotto of Prestige Printing check the ads in the program for the 7th Annual Police Ball.

Art Association Plans Painting Demonstration

MANCHESTER — The Manchester Art Association will meet Thursday at 7:30 p.m. at the First Federal Savings on West Middle Turnpike.

Playhouse Plans Musical Tryouts

MARLBOROUGH — The Marlborough Tavern Playhouse will be holding auditions on April 23 and 24 from 7 to 9 p.m. at the Marlborough Tavern in Marlborough for the Letner and Love musical "My Fair Lady."

Guitarist To Perform In Symphony Concert

HARTFORD — The performance of the Hartford Symphony Orchestra with Arthur Winograd, director, on Thursday, April 26, at 7:30 p.m. at Glastonbury High School will feature an evening of entertainment in store for concert-goers with the appearance of renowned guitarist Angel Romero.

BSO Opens Celebration Of Two Anniversaries

HARTFORD — The 1979-80 season marks the Golden Anniversary of both the Bushnell Memorial Hall and its visiting Symphony Series. The celebration begins Oct. 31 with the Boston Symphony with Seiji Ozawa, conductor.

Choral Festival Slated at ECSC

WILLIMANTIC — The 27th annual Intercollegiate Choral Festival will be held at Eastern Connecticut State College on Thursday, the festival, sponsored by the student committee for arts and lectures at Eastern Connecticut State College will commence at 8:15 P.M. in Shafter Auditorium. There is no admission.

Civil Air Patrol

MANCHESTER — The Manchester Composite Squadron of the Civil Air Patrol will meet Wednesday from 7:30 to 9:30 p.m. at the State Armory on Main Street.

Hispanic Culture Theme For Festival at College

MANCHESTER — The first Festival of Hispanic Culture at Manchester Community College this weekend will provide a variety of activities open to the public, including a Latin American film series, a bilingual puppet show, art, music and poetry, folk dancing and a soccer game.

The event has been coordinated by Albert Mirra, a student at the college, and Mary Ann Pappas, an employee in the MCC photo lab, with the support of the Student Program Board.

Three Students To Solo

STORRS — Two graduate students and a senior music major will be featured in the 13th Annual Student Soloists Concert of the University of Connecticut Symphony Orchestra, Thursday.

TV Tonight

Table listing TV programs for the evening, including 'Newlywed Game', 'The Dick Van Dyke Show', 'The Jeffersons', 'The Love Boat', 'The Tonight Show', etc.

Manchesters Lumber. Spruce Up for Spring SALE. Sale Thru Saturday, April 21, All prices Cash & Carry.

Metal Fencing. Steel Fence Posts. Lightweight and Heavyweight options. Prices listed for various sizes and materials.

Patio Block. Landscape Ties. Creosote Dipped \$7.82 Ea. Pressure Treated \$12.23 Ea. 6"x6"x8" Landscape Ties.

Oh well, we made the best of a lousy day as we toured the hatchery and saw some real beauties. It was a day out and maybe we can try it again when the weather is warm.

Skelley's Measures Favored. TOLLAND — Sen. Michael J. Skelley, D-28th District, said that legislation sponsored by the Labor and Public Employees Committee, at his request, has been given a joint favorable report by the Insurance Committee of the General Assembly.

Skelley also said that his directory assistance legislation has received a joint favorable report by the Energy and Public Utilities Committee. The proposed bill forbids the Public Utilities Control Authority and the phone company from charging for directory assistance now or at any time in the future.

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SEVENTH ANNUAL MANCHESTER POLICE BALL. MANCHESTER STATE ARMY. DANCING 8:00 P.M. TO 2:00 A.M. Al Jarvis' Orchestra. Saturday, April 21, 1979. DONATION \$20.00 PER COUPLE. LIQUOR & MIXES INCLUDED.







Business

Energy Conference Slated

HARTFORD - Gov. Ella Grasso has invited executives from several hundred Connecticut businesses to a major energy conference in Hartford on Tuesday.



Completes Course

EAST HARTFORD - Computer Processing Institute of 111 Ash St., announced the graduation of Chris Richter of 140 Boulder Road, Manchester.

CofC Gets Members

SOUTH WINDSOR - The Chamber of Commerce has announced the acceptance of eight new members into the organization and the receipt of three additional applications to be considered.

SAVE GAS... SWIMMING POOL \$989... COMPLETELY INSTALLED... Includes pool, pump, and accessories.

Bank Parent Income Rises

HARTFORD - Hartford National Corp., the parent company of Hartford National Bank and Trust Co., has announced a first quarter net income of \$2.93 million - a 49 percent gain over the same period last year.

CALDOR advertisement featuring jewelry: 10K Gold Mother's Rings, 14K Gold Plated Earrings, and 14K Gold Rings.

Advertisement for clothing items: Open-Back Body Suits, Fashion Jeans, T-Rific New Looks in T-Shirts, Denim Skirts, and Sheer Ampion Pantyhose.

Industries Sets Accord

SOUTH WINDSOR - Industrious Inc., and Sint Nijmegen Furnaces of the Netherlands have announced an agreement of principle which will mean increased business activity for the Connecticut concern.



Great New 3-Pc. Look! Men's Coordinated Separates in Kodol Polyester Super Stretch! Blazer, Slacks, or Vest.

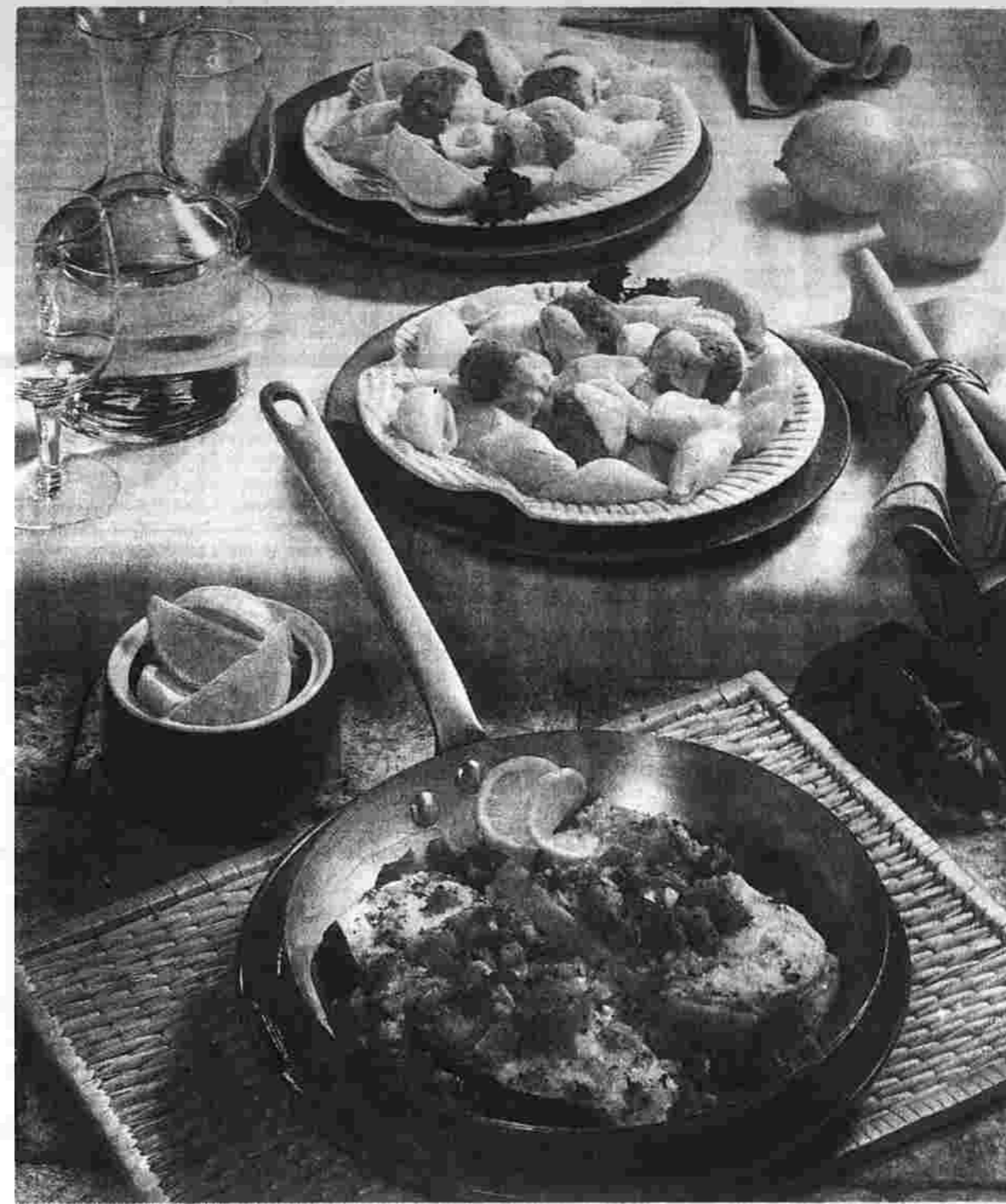
Akzona Lists Income Gains

WILLIMANTIC - Akzona Inc. has reported a 29 percent net gain in income during the first quarter of 1979, compared with the same period last year.

McGregor Fashion Knit Sport Shirts advertisement featuring various styles and prices.

MANCHESTER and VERNON advertisements for electronics: First Alert Smoke Detector, Mr. Coffee Drip Coffee Maker, Norelco Family-Size Toaster Oven, Kodak Colorburst A100 Instant Color Camera, and RCA 12" Diagonal BW Portable TV Set.

Fishing for Compliments with Lemon 'n' Seafood



TEMPTERS FOR TWO...

Two is all that's needed for excellent conversation, or to enjoy excellent dining. With the increased number of smaller families, meals are often intimate affairs with the emphasis on quality rather than quantity.

Two popular and nutritious seafoods, North Pacific halibut and Pacific canned salmon are easily purchased in small quantities for the two member household.

Prepared lovingly with lemon, savory Salmon Balls topped with a creamy Lemon Mustard Sauce are served over shell macaroni.

Recipe for HALIBUT MARENGO and SALMON BALLS WITH LEMON MUSTARD SAUCE, including ingredients and instructions.

COMPANY'S COMING...

Welcome guests with the sea and sun-drenched flavors of Alaska Snow crab, canned salmon and fresh lemons.

Buffet Salmon Supreme recipe with ingredients and instructions.

People/Food



Neighbor's Kitchen

By BETTY RYDER

Old man winter being in no hurry to leave this year, these hearty generous "st-oups" make a body warming complete meal just right for blustery weather.



A hearty fish "St-oup" is just the thing for blustery spring weather. All natural ingredients mean extra flavor and goodness.

25th Wedding Anniversary

Mr. and Mrs. Samuel Maltempo of 231 Wells St., Manchester, were honored at a surprise party on the occasion of their 25th wedding anniversary...



Mr. and Mrs. Samuel Maltempo

4-Her's Win Trophies

Members of 4-H Clubs in Manchester participated in the annual Favorite Food Show. Members of the Bake n Baste Club received ribbons at the annual Favorite Food Show...



Robin L. Wagner and Mary-Ann Lodi

Engagements

Wagner-Hauser: The engagement of Miss Robin Lee Wagner of Manchester to William F. Hauser Jr. of Salem, has been announced by her parents, Mr. and Mrs. Theodore C. Wagner of 22 Strant St., Manchester. Lodi-Wade: The engagement of Miss Mary-Ann Lodi to Daniel J. Wade, both of Bolton, has been announced by her parents, Mr. and Mrs. Robert Lodi of 137 West St., Bolton...

VA News

Q. I'm a nurse who usually works the 2nd or 3rd shifts. What are some nighttime safeguards I can use while driving? A. The AAA suggests: 1. Leaving the house, garage and driveway well lighted. 2. Carrying a pocket flashlight and flashing it into the car before entering. Leaving an article of male clothing where it can be seen is also advisable. 3. Parking under a light on the street or in a shopping center. 4. Approaching the car from an angle that allows you to check under it to see if anyone is hiding. 5. Having a driving plan of well-lit routes in case of traffic or weather tie-ups and drive then during the day if possible so that you will be familiar at night. 6. Lastly, if you suspect you are being followed or may be in danger, don't stop or go into your driveway, keep driving until you find a service station or police station. If you should see a police car, honk and flash your lights to signal that you need help. Also, try to get the license number and description of the car following you and report it as soon as possible. Questions may be sent to MVD INFO, Department of Motor Vehicles, 60 State St., Wetherfield, 06109. Motor Vehicle Department offices are open Tuesday, Wednesday and Friday, 8:30 A.M. to 4:30 P.M.; Thursday, 8:30 A.M. to 7:30 P.M.; and Saturday, 8:30 a.m. to 12:30 P.M.

Norman Earns Army Medal

Spec 5 Nancy A. Norman, daughter of Mrs. Norma Campmire, 189 Farmham Road, South Windsor, recently was presented the Army Commendation Medal at Fort Hood, Texas. The medal was awarded for meritorious service. Such service can be over an extended period of time or for outstanding achievement in a single situation. In either case, the recipient must have demonstrated skills and devotion far above the average. The specialist received the award while assigned as an administrative clerk with the 1st Cavalry Division at Fort Hood. She also was promoted to her present rank. The specialist received her high school diploma through the General Educational Development program. Her husband, James, lives in Harker Heights, Texas. Marine Lance Cpl. David G. Ferron, son of Joseph A. and Dorothy A. Ferron of S. Hartz Lane, East Hartford, has reported for duty at the Marine Corps Air Station, Yuma, Ariz. He joined the Marine Corps in June 1977. Navy machinist's Mate 3/C. Stephen J. Duino, son of Henry J. and Mary A. Duino of 142 Willie Circle, Tolland, has been promoted to his present rank while serving aboard the Frigate USS Ainsworth, homeported in Norfolk, Va. A 1975 graduate of Tolland High School, he joined the Navy in August 1975. Navy Seaman Recruit Timothy E. Martin, son of Lora A. and Maureen K. Martin of 15 Benedict Drive, South Windsor, has completed recruit training at the Naval Training Center, Great Lakes, Ill. He joined the Navy in January 1979. Navy Electronic Technician Seaman David M. Quigley, son of George and Mary Quigley of 238 Brook St., South Windsor, recently departed for a deployment in the Mediterranean Sea.

Births

Lawler, Brian Patrick, son of John W. and Nancy Buggero Lawler of 181 Oak St., Manchester. He was born March 27 at Manchester Memorial Hospital. His maternal grandparents are Mr. and Mrs. Sebastian Buggero of 70 Woodhill Road, Manchester. His paternal grandparents are Mr. and Mrs. Leonard W. Lawler. His maternal great-grandparents are Mr. and Mrs. Frank Buggero of Manchester and Mrs. Francis B. Cratty of Rockville. He has a sister, Eileen Mary, 3 1/2. Hart, Thomas Alan, son of Robert P. and Elizabeth Cashwa Hart of 77 Manchester Road, Glastonbury. He was born March 27 at Manchester Memorial Hospital. His maternal grandparents are Mr. and Mrs. William T. Cashwa of South Hadley, Mass. His paternal grandparents are Mr. and Mrs. Robert H. Hart of North Meriden. Romano, Tark Judith, daughter of Anthony and Lilla Porcava Romano of 47 Pilgrim Drive, Tolland. She was born April 7 at Rockville General Hospital. Her paternal grandparents are Mr. and Mrs. A. John Romano of Baltimore, Md. She has two brothers, John, and Jeff.

Advertisement for Head & Shoulders shampoo. 'The dandruff shampoo that babies your hair... now babies your budget.' Includes a coupon for 15% off and a price of \$1.50 per bottle.

Advertisement for Cumberland Farms. 'Newport Club Soda' for \$3.99 per case. Other items include English Muffins, Fruit Drink, and Coca-Cola.

Home Gardening Gaining Popularity, Appeal

St. Louis' four-year-old program for low income families has shifted its emphasis from vacant lots to smaller projects on backyards and side lots as one way of coping with such problems as vandals and dogs, said Martin Rosen, executive director of the sponsoring Home Development Corp. 'We provided seeds and loaned tools, but we had to provide a lot of help for the people. Cleveland's overall funding drastically for its 83-year-old school garden program. Horticulture supervisor Peter Wotowicz is continuing the three basic programs with a lot of scrounging... plus volunteering by students, teachers and parents. He is using only about 1,000 plants instead of the usual 7,000 - although enrollment is up. 'Students are more aware of their natural environment,' Wotowicz said. 'This concern is a more realistic part of their lifestyle than it was 10 years ago.' Inflation has also hit a five-year-old suburban Louisville, Ky. program. The rent for this year is \$25 per plot, mainly because of the higher cost of fertilizer and higher wages for the rototillers and part-time supervisors. Horticulture agent Tom Welsh of the Jefferson County Agriculture Extension Service said the county and extension took over the rentals three years ago from a bank, which had sponsored the program for two years. The nation's best bargain may be at the 35-acre Benjamin Wegertyn Garden Center in Dayton, Ohio, where about 3,000 people rent 1 1/2 plots for \$10 each. The center provides free rototillers, fertilizer, water, security, gardening information and classes. They City Parks Department maintains roads, cuts weeds and picks up trash. Center director Evron Colboon says about 60 to 70 percent of the people who garden there do so to save money; the remainder garden for pleasure, recreation or exercise. The city provides the center with \$20,000 worth of funding a year for the garden and other programs. In Minneapolis-St. Paul, the non-profit Food and Land Resource Center wants to expand this year from 1978's nine gardens and 200 gardeners, but it has a funding problem. Carlotta Coletto, president of the board of directors, blames 'general apathy' by government officials. 'The attitude in this state is that gardening is fun but not necessary. There's no understanding of poor people and the fact they can't buy lettuce at 99 cents a head,' she said. 'Considering how little money there has been, it's kind of phenomenal how much has been done.' Last year, one garden was run by senior citizens and another by a group of emotionally disturbed persons. The United Methodist Church funds the center and has received a separate grant from the Community Services Ad-

Stop & Shop advertisement for a 2 for 1 sale. Items include Bounty Towels, Nabisco Fig Newtons, Stop & Shop Large Eggs, and Sun Glory Orange Juice.

Large Stop & Shop advertisement titled 'Your Stop & Shopsworth'. It features a variety of products with prices, including Chicken Leg Quarters, Top Round Roast, Cornish Hens, Pork Shoulder, Lamb Legs, Corned Beef Brisket, Shoulder Steak, Asparagus, Carrots, Spinach, and various frozen foods and bakery items.

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There are lots of reasons why You'll do better at...



Grid of coupons for various products including Coronet (69¢), Mayonnaise (79¢), Eight O'Clock (3.29), Betty Crocker Brownie Mix (20% off), Gravy Train (25% off), Hefty Bags (30% off), Colombian Coffee (50% off), Our Own Tea Bags (10% off), Cheerios Cereal (12% off), Total Cereal (12% off), Maxwell House (20% off).

The Butcher Shop with supermarket prices. London Broil Steaks, Top Blade Steaks, Lean Beef for Steak \$1.99 lb.

A&P is a Country Farm Pork Shop. Blade Roasts \$1.09, Sirloin Roasts \$1.19, Rib Chops \$1.79, Loin Chops \$1.79. Also includes Bnls. Pork Roasts, Pork Ribs, and Back Ribs.

A&P IS A SEAFOOD SHOP. Haddock Fillets \$1.99, Cooked Ham \$2.49, Peta Cheese \$1.99, Table Cheese \$2.99, Cheddar Cheese \$2.39, American Cheese \$1.79, Chicken Breast \$1.49, Fresh Cole Slaw \$1.49, Greek Olives \$1.49.

U.S.D.A. INSP.-FRESH Box-O-Chicken 59¢ lb. Chicken Legs 79¢, Chicken Breasts \$1.29 lb.

A&P MEAT OF BEEF FRANKS \$1.39, Ann Page Sliced Bacon \$1.19, A&P SLICED MEATS \$1.59, Green Giant \$1.17, Yukon Soda \$1.17.

ALL VARIETIES-CAT FOOD Friskies Buffet 59¢, MUSSELMAN'S Tomato Juice 59¢, CHUNK LIGHT Bumble Bee Tuna 59¢, Heinz Ketchup 83¢, TOMATO-KEG-O- Green Giant 3 \$1.17, ALL VARIETIES Yukon Soda 17¢.

LIQUID DETERGENT JOY 79¢, VILASIC 99¢, CRENORA 99¢, NUTTY BUTTER 85¢, FRITOS 69¢, SUGAR WAFERS 89¢, SPAGHETTI 3 \$1.19, TIDE 1.39.

DAIRY DELIGHTS: Margarine Soft Parkay 59¢, Hood Orange Juice 59¢, KRAFT SINGLES 1.49, YOGURT 3 89¢, FRENCH FRIES 39¢.

Produce: Escarole or Chicory 4 \$1, Russet Potatoes 5 lb. bag 89¢, GRAPE-FRUIT 6 \$1, Navel Oranges 5 \$1, Watermelon 1.99, DELICIOUS APPLES 49¢, RED TOMATOES 1.29, ANJOU PEARS 59¢.

Menus

Hebron: Monday: Ravioli with meat sauce, green beans, fruit cup. Tuesday: Hamburg pizza, garden salad, ice cream. Wednesday: Turkey salad, macaroni salad, cole slaw, orange segments. Thursday: Oven fried chicken, mashed potato, carrots, peanut butter brownie. Friday: Tuna fish boat, vegetable soup, potato chips, vegetable sticks, choice of dessert. Milk, bread and butter served with all meals.

South Windsor: Monday: Choice of hamburger, cheeseburger, hot dog or peanut butter and jelly, potato puffs, green beans. Tuesday: Choice of tacos or egg salad or peanut butter and jelly sandwich, corn, salad. Wednesday: Choice of Salisbury steak or tuna salad or peanut butter and jelly sandwich, whipped potato, gravy, sliced carrots. Thursday: Choice of pizza hero, pizza or peanut butter and jelly sandwich, salad, buttered peas, ice cream cup or ice cream sandwich. Friday: Choice of fish and cheese fillet, hamburger or peanut butter and jelly sandwich, cole slaw, french fries.

Glastonbury: Monday: Cheeseburger, potato chips, hot vegetable, peach shortcake. Tuesday: Tuna sandwich on roll with lettuce, french fries, peas, cookie. Wednesday: Spaghetti with meat sauce, yeast rolls, tossed salad with dressing, peaches. Thursday: Baked chicken, whipped potato, peas, vanilla pudding. Friday: Fishwich, french fries, carrot, celery sticks, pineapple pie.

Elderly: Menus which will be served April 23-April 27 at Mayfair and Westhill Gardens to Manchester residents 60 and over, are as follows: Monday: Italian meat sauce over spaghetti, grated cheese, mixed vegetable salad with Italian dressing, chilled canned plums, garlic french bread, margarine, skim milk, coffee or tea. Tuesday: Hot sliced turkey sandwich ala king gravy, buttered mixed vegetables, orange sauced peaches with whipped topping, bread, margarine, skim milk, coffee or tea. Wednesday: Beef vegetable soup, knockwurst, baked beans, tossed salad with french dressing, chilled canned peas, mustard, catsup, rye bread, margarine, skim milk, coffee or tea. Thursday: Salisbury steak with gravy, whipped potatoes, apple carrot celery salad, fruited gelatin, whole wheat bread, margarine, skim milk, coffee or tea. Friday: Oven-baked chicken with gravy, buttered squash, seasoned green peas, chilled apricots, whole wheat bread, cranberry sauce, margarine, skim milk, coffee or tea. The menu is subject to change.

Rham: Monday: Ravioli with meat sauce, green beans, roasted peanuts or fruit. Tuesday: Beef and bacon patty, mashed potato, gravy, corn, Kansas coffee cake. Wednesday: Hamburg pizza, cheddar cheese wedge, garden salad, Neopolitan whip. Thursday: Vegetable soup, grilled cheese sandwich, vegetable sticks, apple squares. Friday: Macaroni and cheese, fish sticks, carrots, fruit bar.

Vernon: Monday: Baked ham slice, pineapple, mashed potato. The combo is served daily as an alternative lunch. It includes: Hamburg on bun, lettuce, tomato, onion, pickle, potato chips, vegetable of the day, dessert and milk.

High & Middle: Monday: Hamburger plate, gravy, mashed potato, buttered peas, roll and butter, chocolate pudding with topping. Tuesday: Spaghetti with meat sauce, tossed salad, bread and butter, lemon fruit fluff. Wednesday: Oven fried chicken, cranberry sauce, buttered rice or sweet potato, green beans, bread and butter, applesauce. Thursday: Manager's choice. Friday: Fishwich, tartar sauce, cole slaw, potato rounds, ice cream.

Sykes & Elementary: Monday: Hamburger plate, gravy, mashed potato, buttered peas, roll and butter, chocolate pudding with topping. Tuesday: Spaghetti with meat sauce, tossed salad, bread and butter, lemon fruit fluff. Wednesday: Oven fried chicken, cranberry sauce, buttered rice or sweet potato, green beans, bread and butter, applesauce. Thursday: Manager's choice. Friday: Fishwich, tartar sauce, cole slaw, potato rounds, ice cream.

Bolton: Monday: Cooks choice, hamburger or hotdog, oatmeal cookies. Tuesday: Open faced hot turkey sandwiches, mashed potatoes, peas and carrots. Wednesday: Ravioli with meat sauce, buttered peas, hot roll.

CVS/pharmacy advertisement. SALE TODAY THRU SATURDAY, APRIL 21st. This Week's Super Specials! Includes SCOPE Mouthwash (1.19), BIC Shaver (2.79), Weight Watchers (2.39), Neutrogena Soap (89¢), Soft Scrub Cleanser (1.09), CVS Plastic Lawn & Leaf Bags (1.19), Benlyn DM Cough Syrup (1.55), Chap Stick Lip Balm (39¢), Pond's Cream & Cocoa Butter Lotion (99¢), Pro-Brief Athletic Supporter (2.39), Sinarest Tablets (99¢), Selsun Blue Dandruff Shampoo (1.33), Diaparene Baby Wash Cloths (99¢), Mead Spiral 3 Subject Notebook (69¢), Vicks Sinex Decongestant Nasal Spray (99¢), Kodak Instant Print Film (5.59), Polaroid Polacolor 2 Film (3.99), Sylvania Magicubes (1.39), CVS Natural High Potency Iron Supplement (3.02).

Best Sellers: (UPI - Publishers' Week) The Complete Scarsdale Medical Diet - Herman R. Tarnover and Samm Sinclair Baker. War and Remembrance - Herman Wouk. Gold as Gold - Joseph Heller. The Maresse Circle - Robert Ludlum. Overload - Arthur Hailey. SS-GB - Len Deighton. Chesapeake - James A. Michener. Hanta Yo - Ruth Beebe Hill. The Stories of John Cheever - John Cheever. Evergreen - Debra Plain. Dublin's Lives - Bernard Malamud. Linda Goodman's Love Signs - Linda Goodman. American Caesar - William Manchester. Nurse - Peggy Anderson. Complete Book of Running - James Fixx.

New Books: clockmakers of the eighteenth century. Hercher - Sophia, living and loving; her own story. Jones, Edited by - Cluck cleaning and repairing. James - Learning for little kids; a parent's scorebook for the years 3 to 8. Fiction and Non-fiction. Martin - That man from Smyrna. Myers - A journey to Cuzeo. Topol - The fourth of July war. Non-Fiction. Guernsey, Edited by - The best plays of 1971/78. Hooper - Roman realities. Hoopes - Connecticut.

Want To SAVE \$ SHOP Edwards FOOD WAREHOUSE. Our low every day price on Borden American Cheese \$1.49. You can count on us for savings. Shouldn't you be shopping & saving at Edwards Food Warehouse? MANCHESTER 205 Spencer Street. Open Monday thru Saturday 9: am to 9: pm.

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APRIL 15th to the 21st  
*This Land is  
Your Land*

PRESERVE IT...

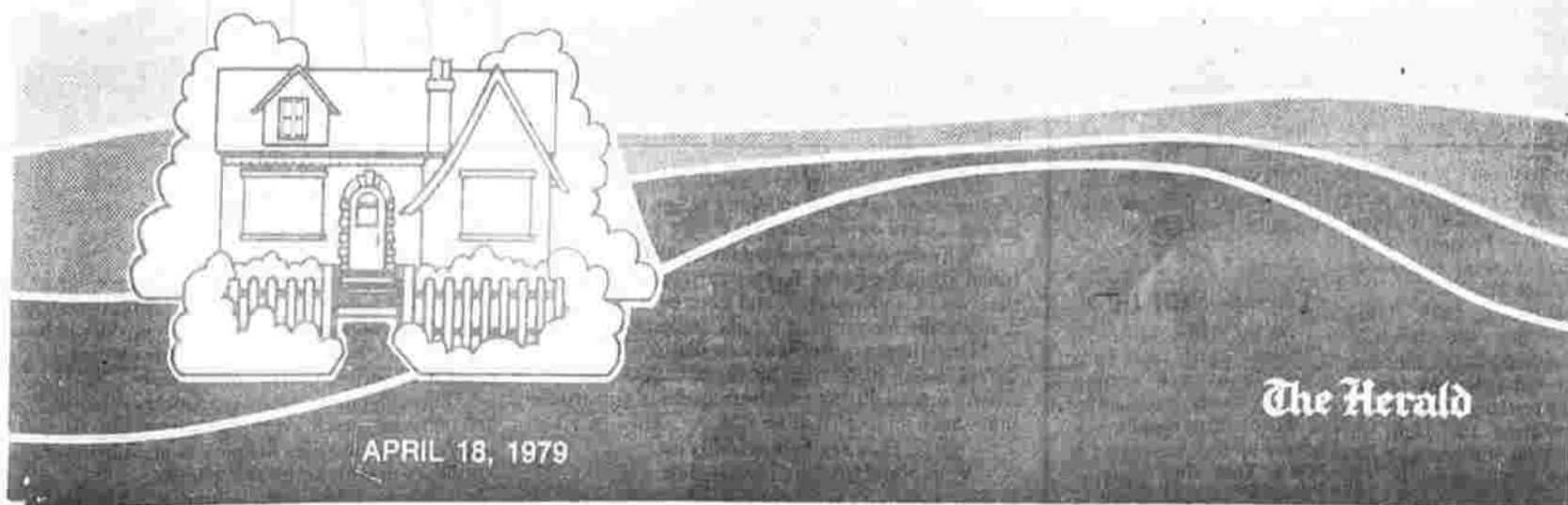
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1979 PRIVATE  
PROPERTY  
WEEK



APRIL 18, 1979

The Herald





Carl Zinsser, president of the Manchester Board of Realtors. (Herald photo by Pinto)

## Green America Realtors' Goal

MANCHESTER - Local Realtors are taking their ecology seriously. A new program "Let's Green America," will be sponsored by the Manchester Board of Realtors as its 1979 Make American Better project.

The board will distribute 200 Colorado blue spruce seedlings Thursday evening at the Savings Bank of Manchester office and Heritage Savings & Loan office on Main Street to Manchester residents during the Board's annual Private Property Week observance, April 15 through 21.

During this time Realtors and Realtor-Associates across the country will undertake various projects commemorating the right individual Americans have to own private property. The theme of this year's campaign is: "This Land Is

Your Land ... Preserve It. Enjoy It. Invest in It."

According to board president Carl Zinsser, the "Let's Green American" program ties in very well with the theme of Private Property Week.

"This land is our land," he said. "We must be willing to work to keep it that way, and we must be willing to work to preserve and protect the land itself."

Carl Zinsser announced that Norma Marshall will coordinate the project.

### Lariats Still In

NEW YORK (UPI) - Chains, lariats and slide necklaces are strong spring trends, designed to fill in plunging necklines or dress up high ones, says a New York City costume jewelry manufacturer in its spring fashion bulletin.

### President's Message

# Private Property Week

As president of the Manchester Board of Realtors, I look forward to the week of April 15-21 which has been designated Private Property Week across the country.

During this week the Manchester Board of Realtors will be conducting numerous activities which will include an open house at our new office at 186 East Center Street, distribution to the public of over 200 small trees at various locations around

Town plus newspaper articles.

The Manchester Board of Realtors has been in operation since 1946 for the purpose of providing needed services to its members and to protect the rights of all homeowners and renters in the greater Manchester area. We have opposed legislation that we feel is not in the best interest of Connecticut property owners, such as the 1 percent sales tax on

real estate transactions and the bill requiring water recovery tests prior to home sales. We have also supported legislation, such as the establishment of a housing court, a bill to require continuing education for renewal of real estate licenses, to name a few.

Within our jurisdiction we have contributed to both the Manchester and the Bolton Scholarship foundations, conducted

campaigns to reduce vandalism in our town and conducted numerous activities for the youth of our community.

The Manchester Board of Realtors stand ready to provide whatever service we can to make Manchester a better place to live. In what regard, I welcome any suggestions that the public may have of how we can better fulfill our commitment to this ideal.

# Pioneers wanted.

Must be able to challenge the obstacles to home ownership in America today.



America's early settlers had a dream. To own a piece of the land, a place to put down roots. It's what started this country. It's what has made it strong.

Yet now, 200 years later, we still have Americans struggling to make that dream come true. Many simply cannot find affordable homes in today's market.

As of December, 1978, the median price of a new home was \$61,100, up 125% in the past decade. That astonishing figure reflects the insatiable demand for housing in this country and the shortage of affordable homes.

**What ever happened to the little American bungalow?** Many new homes are being built. But not enough affordable starter homes for the postwar babies, who are now 47 million adults. And not enough smaller, low-maintenance homes for senior citizens on fixed incomes.

In fact, the housing squeeze affects us all, because scarcity results in higher prices for resale houses, as well as new ones.

**Why the cost of housing keeps climbing.** Inflation is a big factor. Just as with eggs and bread, the costs of land, materials and labor have risen dramatically. Money itself is tight and expensive.

Then there is government regulation. Not only the regulation we all want for financial protection, environmental quality and the integrity of construction—but a lot more that we may not want.

**How regulations add cost and inhibit construction.** It is estimated that regulations add as much as 20% to the cost of a new home. Local building codes and

inspections. State codes and land development specifications. Federal environmental laws, too.

A recent study listed 28 different categories of regulations affecting new home construction.

Not that regulations are all bad. It's the duplication and inefficiency in the system that wastes time and money.

Builders and developers often must submit duplicate plans to federal, state, county and local authorities. And when their various requirements are not consistent, the builders must attend hearings, fill out forms and pay attorneys' fees.

It's not only the added costs, but also the increased risks that stretch the resources of home builders—and reduce their incentive to build.

**We all have a stake in private property.** The American Dream needs protecting. That's why the NATIONAL ASSOCIATION OF REALTORS® is working with all levels of government to encourage policies and legislation favorable to property ownership. We are opposing legislation we consider to be unnecessarily burdensome to property owners—residential, agricultural or commercial.

Through our national association, with over 700,000 members, REALTORS® are working to overcome the obstacles to home ownership today. We're as determined as pioneers.

For more information write Box C, 430 North Michigan Avenue, Chicago, IL 60611.



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SELIG REALTY IS ACTIVE IN RESIDENTIAL AND COMMERCIAL REAL ESTATE AS WELL AS ALL TYPES OF LAND SALES. THE FIRM ALSO HAS THE FRANCHISE FOR WESTVILLE MODULAR HOMES IN THIS AREA.

SELIG REALTY IS A MEMBER OF THE WILLIMANTIC AND MANCHESTER BOARD OF REALTORS, AND OF THE COMMERCIAL INVESTMENT DIVISION OF CONNECTICUT. AS A MEMBER OF GROUP 1, THEY WILL ALSO BELONG TO ALL POINTS RELOCATION SERVICE, ONE OF THE COUNTRIES MAJOR REFERRAL ORGANIZATIONS.

GROUP 1 REALTORS IS PRESENTLY CONSIDERING OTHER APPLICATIONS FROM REAL ESTATE FIRMS IN THE MANCHESTER AREA WHO ARE INTERESTED IN THE ADVANTAGES OF NATION WIDE FACILITIES AND YET WISH TO RETAIN THE FLEXIBILITY TO TAILOR THEIR OPERATIONS TO THE LOCAL MARKET.



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# Women Are Powerful Force

A decade ago, the thought of women in real estate was viewed with suspicion and skepticism, but since World War II, a quiet revolution has been taking place. Today, women are accepted as a powerful force in the residential real estate field. In fact, by the end of 1978, a National Association of Realtors' survey showed that women made up 20 percent of all Realtor-Associates.

## Victorian Dream House Featured in Magazine

To the Victorians, building a home was just as much a part of the American Dream as it is today. And just as we can order the plans for our ideal contemporary house from the magazine and newspaper features, in 1887 as little as \$20 could buy construction drawings and an itemized bill of materials for an elaborate Gothic residence. A source of this information was a magazine called "Shoppell's Modern Houses."

## Conservancy Emphasizes Landscaping Importance

**HARTFORD** — Landscaping the yard of an old house in a compatible aesthetic and practical manner is as important to the value of the property as remodeling the exterior, according to a new brochure just released by the Hartford Architecture Conservancy.

The six-page manual called "Landscaping the Old House," is available to the public free of charge. This third in a series of how-to brochures was written and illustrated by John Alexopolous, former director of the Knox Parks foundation who holds a masters degree in landscape architecture from the University of Massachusetts. The other brochures are "Before You Remodel" and "Saving Energy in the Old House."

With the growth and success of women in the real estate industry, a strong Women's Council of Realtors which represents the needs of professional women becomes vital. Women must convince their peers that they are serious about their real estate careers. They are doing this by increasing their knowledge of financing, market analysis, home design and construction, sharpening their skills, and serving their public with determination, perseverance and courage.

The Women's Council of Realtors was organized, not as a social group, but solely for the purpose of elevating the standards of women in real estate through education. Our entire industry is more conscious today than ever before of "professionalism" and the Women's Council is just one more excellent opportunity to gain the "professionalism" which we all seek.

Established in 1939, as an arm to the National Association of Realtors, the Women's Council is now one of the largest professional organizations in the country with a membership of 17,000 members in 330 local chapters. Our own local chapter, chartered in 1975 last year won the State Trophy for the largest growth of any Chapter in the State.

Many of our members have become Graduates of the Realtor Institute and this year five of its members received the designation of Certified Residential Specialist. Our meetings this year have included an Architect on "Insulating the Home," a Mortgage Loan Officer on the FHA and VA types of financing and this month an attorney will speak on "Specific Contract Obligations." In May, our members and friends will once again board the Show Bus to New York for a one-day respite from our business activities.

There are still a few seats remaining and the public is invited. The Neil Simon Comedy "Chapter II," has received fine reviews. Any interested parties should contact Marilyn Bissell, c/o Lombardo Associates, 144 Main St., Manchester, Ct. Tel. 649-4003.

I would be very remiss if I were to neglect mention of our male members. These men both support and seem to enjoy our luncheons and speakers. We are seeing many changes big and small affecting our industry. If we prepare ourselves to adapt to the changes with an "open mind," dedicated to the service of our clients and customers, we need not fear the future, but look upon it as a challenge in the most exciting field today.

Doris C. Bourque, local chapter president Eastern Connecticut Bicentennial Chapter of the Women's council of Realtors.




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# Helpful Advice On How to Move

If you're an average American and have moved in the past seven years, you'll be buying another home and moving again in the not-too-distant future. National statistics show the average American moves once every seven years.

Why not make your next move easier by using a little packing and moving expertise? The following suggestions are little more than common sense — but they're often overlooked nonetheless.

Pack belongings in medium size cartons that can be taped shut. Don't overpack them. Also, don't put combustible materials or perishable foods in boxes.

Label each carton, indicating its contents and the room it should go in.

Pack fragile items carefully. Wrap the object in soft material, such as towels, newspaper or cotton, then place it in a box whose shape resembles that of the object being packed. For extra protection, you might put several small boxes containing fragile items in a larger carton filled with towels.

If a professional mover is moving you, prepare for his arrival. Take draperies and pictures down, strip beds and pack linen, disconnect appliances and have the refrigerator defrosted and dry.

Go through the house with the mover and show him everything to be loaded on the truck. Count boxes and note their contents. As the van operator makes his inventory, ask him to explain any notations he makes — and get a copy of the inventory. And check to be sure the mover leaves nothing behind.

If you have the mover pack fragile items, it's wise to pay any additional charge for special packing. But, if you prefer, you can pack fragile items yourself, using the method described previously.

What do you do if you and your belongings arrive in your new community after a long distance move, and your new home isn't ready for occupancy? Most movers have their own storage warehouses whose facilities are available to you. This is something you should check out with the mover.

If you're moving from one state to another, the way in which you pay the mover is regulated by the Interstate Commerce Commission (ICC).

For example, if you're moving because of a job transfer — as more than half the 40 million Americans who moved each year during the early 70s did — and your company is paying for the move, ICC regulations require that moving company have written authority to charge your move to the company that employs you. This written authority may be in the form of a letter of a purchase order.

And here's something else to bear in mind: Your belongings will be moved on a C.O.D. basis unless other credit arrangements are made with the mover in advance. Furthermore, the law requires that you pay the mover with cash, money order, certified or cashier's check or travelers checks. The van operator cannot accept a personal check.

Of course, this handful of suggestions is just a start. A moving company can give you many more helpful ideas. It's a good idea to consult a professional mover — just as it's wise to contact a Realtor or real estate broker when buying that home into which you're moving!

**Labels Need Large Print**

**HARTFORD (UPI)** — A driver who turns on the air conditioning instead of the defroster or the heater instead of the fan may have a vision problem that can be dangerous, says the Connecticut Public Health Association.

The association says the small size lettering used on automobile dashboards, appliances, radios, lawn mowers, stoves, heaters, fans and many other consumer products can be dangerously small for persons over 40 whose near-vision is deteriorating. The association is urging manufacturers to use type large or bold enough to make such information legible to everyone.

# THE ACTIVE CONSUMER

**Things To Consider In Hiring A Contractor**

If you've been taking a damp view of your roof lately and found it's high time you replaced it, you may be pleased to learn it doesn't have to be hard to find the right contractor for your home.

These tips from Jim Mayer of Owens-Corning Fiberglas Corporation, a leading manufacturer of residential roofing products, may help:

- If most of the homes in your neighborhood are the same age, chances are your neighbors have had roofing work done recently. Ask them for references.
- Ask the roofers you call for additional references.
- Get all price quotes in writing. Quotes should include exactly what work will be done (gutters, flashings, cleanup, etc.). Get in writing the maximum price and method of payment, too.
- Be sure the contractor is fully insured.
- Make sure the contractor will issue a certificate identifying the shingle manufacturer and warranty stating the type of material installed.
- You should get more than one quote on a job, so be sure to describe the job's requirements exactly the same way to each roofer. Make sure each estimate calls for similar shingles.



**Hints For Homeowners**

**HOME IMPROVEMENT, SAFETY AND ECONOMY CUTTING HOME ENERGY USE**

Energy costs are high now, and experts warn that the end of increases is not in sight. As individuals, we can't do very much to control rising prices for gas, oil and electricity except by reducing national consumption. That's the principle of "supply and demand" — when there's more, it costs less.

But closer to home, we can act to control our own budgets and get immediate action. First, by practicing the many conservation methods urged by utility companies — like lowering thermostats 5° at night, making sure refrigerator door seals are tight, keeping stove-top burners and reflectors clean, washing and rinsing laundry in warm or cold water, and by remembering, instead of the dryer, the old-fashioned clothes line when possible!

Second, by insulating for summer as well as winter to eliminate all air leaks, into and out of the house.

Third, top-dollar energy savings require high-efficiency appliances. When

the time comes to replace old appliances or acquire new ones, we should shop for products with the best efficiency ratings.

Finally, it's important to keep equipment in top-performance condition, and for maximum economy to have the necessary maintenance hand tools to do the work ourselves. Again for economy, consider only top quality, lifetime products such as those by Cooper.

The Toolmaker — wrenches, screwdrivers, measuring tapes, files and saws, soldering tools, and metal snips. It's said that conserving energy is sometimes a "game of pennies" — but why pay a penny more when you could pay a penny less?

For more information on roofing, write J. G. Meeks, Owens-Corning Fiberglas Corporation, Fiberglas Tower, Toledo, Ohio 43659.



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# Agri-Chemicals Are Dangerous

**DUSTON HARVEY WEST LAFAYETTE, Ind. (UPI)** - An overdose of agri-chemicals can be as dangerous to a garden as an excess of drugs to a man, says a Purdue University pharmacologist.

"We have the same problem we have with medications," said Roger Maickel, a poison expert who heads Purdue's pharmacology and toxicology department. "We tend to overmedicate our gardens."

For example, if the recommended dose is a pound per acre, we'll put out five, figuring five will do five times as good a job. It won't, and we'll put five times as much in the environment, and it might damage the crop."

Herbicides, pesticides, insecticides and fertilizers can also be dangerous to the people using them - if they aren't careful - since all contain chemicals that can be or are hazards to humans.

When over-applied, they all can damage lawns, flowers, garden crops and indoor plants.

"It's almost like overeating, you don't grow

stronger - you only grow obese," Maickel said. "When agri-chemicals are overused, they have at least a toxic effect."

Selective herbicides, such as dandelion killer, and fertilizers, even the slow release variety, will burn lawns and crops if put on too heavily.

"It's not just home gardeners, either," Maickel said in an interview. "It's one of the problems my friends in the Ag School report. They try to tell farmers if one application kills 90 percent of the pests, doubling or tripling the dose won't get 100 percent, but it will damage the crops."

"But some big farms in the Midwest are using pesticides at 20 times the recommended levels, and they then get into the waste run-off."

Most people don't pay much attention to directions and aren't too concerned about damage to the biosphere, the pharmacologist said.

Insecticides cause the most poisoning problems among the agri-chemicals because of "differential toxicity," he said.

"You can kill a bug at a level of exposure that theoretically won't hurt a human. But the level of human exposure can get

too high, and in a number of ways."

One is using it on the wrong crop - such as lettuce instead of cucumbers.

"You eat the whole lettuce leaf, not just the skin," he said, "so you may be exposing yourself to a level that is going to poison you."

Another is eating the crop too soon after spraying.

"If you're going to use the spray for bean beetles," he said, "don't eat the beans for 48 hours or you can be poisoned. Most such chemicals bear warnings in this regard."

Persons using airborne herbicides should not stand downwind or let the spray come in contact with their feet, he said, since "the contents of these little spray cans of weed killer are not only toxic to humans but are easily absorbed through the skin or inhaled."

Labels will warn that pets should not be in the treated area for 24 hours, but they don't specifically say, "Don't let your 2-year-old go crawling through that grass for 24 hours either, because he might absorb enough through his skin to create a toxic reaction."

Maickel said fertilizers can be handled with the

least amount of trouble but can cause skin irritation if spread around barehanded. Liquid products can be dangerous if confused with other solutions.

"If you're going to make up a quarter of a gallon of fertilizer for your plants, make sure you label it and don't put it next to the soft drink you prepared or the cherry syrup."

"It might not result in a fatality, but a kid could be sick ... for two or three days."

Another common problem occurs when someone uses a kitchen tablespoon to measure liquid insecticide and then tosses the spoon in the sink.

"Someone else might grab it, give it a quick rinse because it looks clean, scoop something else out and you have a potential accidental poisoning. It's usually not enough to be lethal, but can make the person very sick."

"The really big point about all of this is that, properly used, all the agri-chemicals are a boon to mankind. They make more tomatoes for the gardener, more wheat for the farmer. Improperly used, they're a hazard to the individual and can be a hazard to the community and the whole world."



Among the ancient Greeks it was considered good for the crops to plant a piece of year-old cake along with the seeds.

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## Two Incomes Are Trouble

**UNIVERSITY Ala. (UPI)** - Sometimes two incomes per family are more trouble than they're worth, says professor Charles Leathers.

Leathers says careful study and planning are needed to prevent hidden moneyeaters from using up the extra money.

"The real moneyeaters arise when a wife and mother, for instance, takes a job and must supply transportation, child care and a new wardrobe in order to work."

A working wife may also have less time to prepare meals at home. When that happens, eating out increases and so does the amount of money spent on food.

Leathers, a professor of economics and fiscal planning at the University of Alabama, suggests two-income families calculate their net income after taxes and compare that with what they give up when the wife works.

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## ERA REGIONAL SALES RALLY

Results for the quarterly Sales Awards are in, and Blanchard & Rossetto have walked away with 3 Office Trophies for Connecticut and Western Massachusetts! Each one represents Top Performance in the following categories:

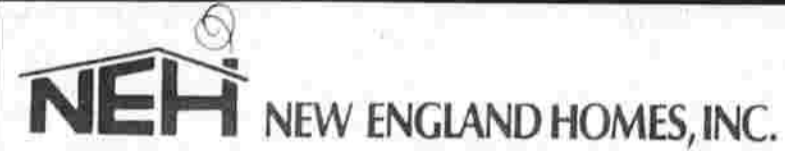
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All of us here want to extend our deepest thanks and appreciation to all of our clients and customers who have helped to make these awards possible.

We extend an invitation to anyone to stop by and see these beautiful awards.

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# MULTI HOMES



**If You Own A Lot...  
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Without Sacrificing Quality & Craftsmanship.**

The fact that our materials are the finest available and the fact that our people are among the finest craft-people in New England are excellent points, but the way we build your home is the true test of quality.

In our MODULAR DIVISION we start at the beginning ... with the floor you'll be walking on and work our way up in a logical progression that our own design engineering staff has developed over the last two decades. In fact, our people are always looking for new ways to get the home you want faster, more professionally and at a price you can live with. As your home progresses, the walls are placed just where you said you wanted them, electrical outlets and other fixtures are installed. The walls and ceilings are finished off and the siding and windows are carefully secured and of course the roof. By the time your home leaves our plant, it is 95% complete right down to the plumbing, and that means a

great deal less "on site" work to be done. But the best part is that it's the home you want, being delivered where you want, when you want at the price you want ... the price that's written on your firm contract.

In our PANELIZED DIVISION the same logical progression is used in building your home with one exception ... your home is delivered in partitions or wall sections rather than modular units. Each panel leaves our plant with siding applied, windows and doors installed, exterior walls with prime coating, interior partition framing assembled, roof systems trussed or pre-cut, gables finished and side-walled on the exterior.

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## New Types of Loans Gaining Acceptance

Heritage Savings and Loan reports more than a third of loans issued are of the new type which lower monthly payments by a variety of methods.

"Of 94 loans issued in March, 34 were graduated payment loans and 12 were CHFA," Heritage president, William H. Hale told the Herald. "We're delighted, and so are our customers."

Heritage has been a frontrunner in pushing the new types of loans through seminars and a policy offering "every sound new idea that comes forward," Hale said. "We could take a wait-and-see attitude with these new loans, but why deprive people of the option to get in on them right away? After all, they're a great idea as their popularity shows."

### Congratulates Realtors

Hale congratulated the Manchester Board of Realtors on their new building at 186 East Center Street. The building officially opened this week, Hale pointed out the important role the Board plays in

coordinating realty service and high ethical standards.

"One indication of the effectiveness of the Board of Realtors is the fact that people take it for granted. The standards of service are uniformly high in my opinion — especially in our area," Hale said. "That's the result of the Board quietly and effectively doing its job well."

### Graduated payment loans

Heritage began issuing graduated payment loans last October.

"Most wage earners can count on some kind of increase in income every year, if only to keep pace with the cost of living. The graduated payment mortgage is based on that expectancy."

For example an \$18,000 wage earner with \$5,000 for a down payment and a five percent expected annual income increase, can ordinarily finance a \$44,000 house with a conventional loan and a monthly payment of \$364.10. But that is a higher monthly cost that he can pay. With a graduated payment loan,

his monthly payment would be \$293.12 (19.5 percent less) in the first year and rise gradually for five years until it leveled off at \$364.10 for the balance of the loan.

The plan involves no balloon payments or refinancing later on.

### CHFA loans

Connecticut Housing Finance Authority loans are designed to provide mortgages to low and moderate income buyers at favorable interest rates.

CHFA uses a method of raising money which does not involve the direct use of taxpayers' money, according to Hale. "The State borrows in the bond market at its favorable rate, and the funds are used to provide mortgage loans through us and other banks throughout the state."

The result is mortgages to qualifying borrowers at 8 percent when the going rate for standard loans is 10.5 percent.

"We offer every penny of CHFA funds we can get our hands on, and the money goes almost immediately," Hale said.

## Existing Home Sales Slip in February

CHICAGO — Plagued by bad weather in various parts of the nation, sales of existing homes declined in February for the second month in a row, according to the National Association of Realtors.

In their monthly existing home sales report, the National Association economists noted that sales declined 2.4 percent from the January rate to a seasonally-adjusted annual rate of 3,620,000 units. Since December, cumulative sales have declined 9.7 percent.

National Association President Donald I. Hovde noted, "Considering the bad weather, the decline was anticipated. It should not cause undue alarm."

The Realtor president pointed out that despite the two month slide, overall volume in February was still 2.3 percent ahead of

the same month a year ago.

Regionally, volume actually increased in three of the four geographic sections during February. However, a 12 percent decline was registered in the South, the region reporting the heaviest volume of transactions.

In the other regions, the West registered a 2 percent sales gain, the North Central, a 3 percent increase, and the Northeast, an 11 percent gain over January.

The median price of resale homes dropped \$100 during February to \$51,900. However, the figure represents a jump of 12.1 percent over the same period last year.

Hovde cautioned, "There is no evidence that double-digit inflation in home prices is moderating in any way. Declines in the winter months are not unusual."

The North Central region registered a median price increase of 3.1 percent to \$46,000. In the South, the median edged up 2.7 percent to \$48,800; and in the West, the median increased 1.7 percent to \$72,600.

The seasonally-adjusted annual rate of dollar sales volume was \$215.4 billion. This was an 18.6 percent rise from the February 1978 figure.

### Home Ownerships

WASHINGTON (UPI) — Eighty-four percent of married couples age 65 and older own their own homes, compared with 76 percent of all married couples. Of all age groups, home-owning is least common among couples where the husband is under 35, says the American Council of Life Insurance.

## We have the new mortgages

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Betty Petricca, Loan Officer

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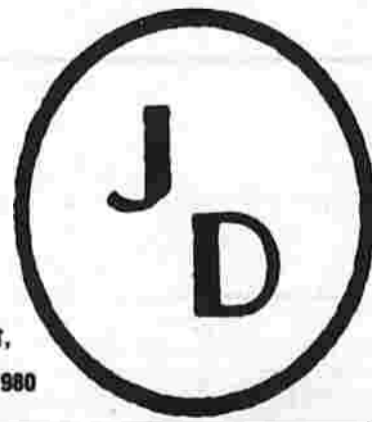


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Pictured here from Vernon and East Hartford offices: back row left to right, Greg Gondek, Jack Butterworth, Pete Gutterman, Kathie Morrow, Kathleen Cumiskey, Patty

Noblet, Ben Castonguay, Carol MacBryde, Bob Jennings; front row left to right, Frank Czaplicki, Bob Durato, Barbara Paradise, Carolyn Mundell.

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# Keep dreaming, America.

How new ideas with mortgages can keep the American Dream alive.



This year millions of Americans will not be able to fulfill their dreams—because they can't afford the homes they want. They've been trying. But it seems the more money they save, the more they need.

The fact is, we're living with a housing shortage. There is not enough housing supply for America's insatiable demand. And that imbalance, along with inflation, keeps the price of housing on the rise.

**The \$61,100 question.**

As of December, 1978, the median price of a new home was \$61,100, up 125% in the past decade. But scarcity results in higher prices for resale houses as well. That's why the median price of an existing home was \$50,900, up 123% in the same period.

What ever happened to affordable "starter" homes for young marrieds? 47 million postwar babies now are ready for them.

So are their parents and grandparents. Senior citizens, whose numbers have doubled in 25 years, have a special need for modest, low-maintenance housing.

If demand exists, why not build more low-cost homes? There are many reasons. Soaring interest rates on construction loans. Inflation. Excessive regulatory red tape.

It's time we looked at new ideas, both to reduce costs and to help more Americans be able to buy. Let's look at innovative financing, for example.

**A mortgage is a mortgage. Or is it?**

Until recently, the buyer had little choice in the type of mortgage he wanted. But that's changing. Alternative mortgage instruments gradually are being introduced to help potential home owners afford a home.

For example, **Graduated payment mortgages** to make home ownership more attractive to first-time home buyers. They start with lower scheduled monthly payments than a traditional loan in the early years of the mortgage. Payments rise over five to ten years to the higher levels buyers can afford as their careers and incomes develop.

**Variable interest rate mortgages:** Interest rates rise and fall based upon an established index. Variable rates encourage lenders to make more mortgage money available. And the home owner could get the benefit of any drop in the general interest rates without having to incur the costs of refinancing.

These are just two examples. More alternatives are available.

**Speaking out in Washington.**

The NATIONAL ASSOCIATION OF REALTORS® has actively supported changes in governmental policies to encourage lenders to make alternative types of mortgages available to home buyers.

Why? Because REALTORS® are members of a national association—700,000 strong—that believes the American Dream of owning property deserves to come true for more Americans.

For more information, write Box B, 430 North Michigan Avenue, Chicago, Illinois 60611.

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**START**



Co-sponsorship with SAM of the Tennis Tournament for grades 4 to High School.



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Contribute yearly to the Manchester Scholarship Foundation and to the Bolton Scholarship Fund.



Purchase of Vandalism film which has been viewed by most of the elementary school population and adult groups. The film will be presented to the Board of Education for their film library next week.



The Board received the highest award for our Vandalism Prevention Program as part of the Make America Better Project by Connecticut Association of Realtors.



Some of our local Poster winners have also received State Awards.

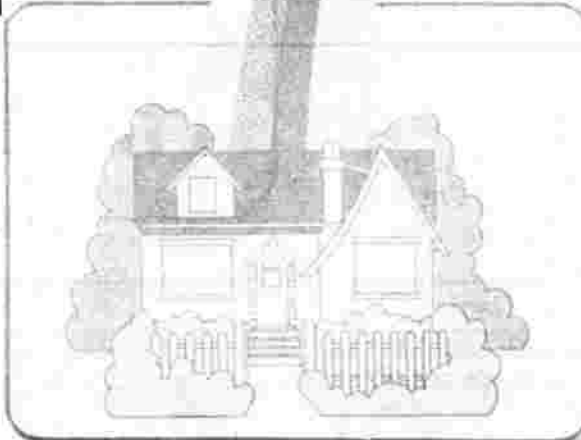


A day's outing at Camp Hemlock.



Many, many members of the Board of Realtors give of their time to civic, church, sport and community activities.

**CELEBRATE PRIVATE PROPERTY WEEK 1979**



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