

Bolton

Senior needs study drafted

BOLTON — A draft of the "needs assessment survey" for elderly has been submitted to the Senior Citizens Committee.

David Mitchell, director of the project said that he originally planned a "presentation of the final report but all we have is a draft." Remaining, he said, is the submission of the final report which is pending some clarifications of the draft.

According to the draft, the survey was designed to "assess the needs of the aged in Bolton through personal interviews" with the goal of decreasing "the isolation and alienation" of the elderly.

Funded by the North Central Connecticut Hearing Area on Aging with \$5,700, the survey queried the town's elderly on issues including transportation, "handyman" services, housing and tax alleviation.

The draft derives several recommendations from its findings, including the application for funds to establish a handymans service, possibilities of a friendly visiting program and the consideration of a small number of affordable housing units.

Mitchell said the survey has "definitely pointed us towards things we should look at."

Students elected for series

BOLTON — Bolton High School announced that Kim Columbia and Lynn Halobardo were selected to participate in Yale University's 1981 "Frontiers of Applied Science" series of lectures and laboratory demonstrations for juniors.

The program is designed for gifted juniors interested in careers in science or engineering. It offers lectures and demonstrations by faculty members currently engaged in research and includes tours of Yale's laboratories and supporting facilities. The series is held on seven Saturdays in February and March and includes topics ranging from "The Use of Computers to Teach Physics" to "Gene Function in Higher Cells."

Kim is the daughter of Mr. and Mrs. Kenneth Columbia, 9 Steele Crossing Rd., and Lynn is the daughter of Mr. and Mrs. Joseph Halobardo, 33 Laurwood Dr.

Tax aid set

BOLTON — The Senior Citizens Committee announced that tax assistants will be available for consultation and aid in filing out tax forms.

The tax representatives are from the American Association for Retired People, and will be available at the Bentley Memorial Library on Fridays from 2:5 p.m. starting Feb. 6 and running through April 15.

Hebron

Parents program scheduled

HEBRON — The faculty of Rham Junior High School will sponsor a Parents' Night program on Feb. 10 at 7:30 p.m. in the school library.

Members of the administration and the Guidance Department will present information about the educational opportunities offered students in Grades 9-12.

This information will include: Courses offered, graduation requirements, categories of instruction, college preparatory courses, career information, examples of possible programs, and special programs.

This information will enable students and parents to make appropriate decisions in meeting requirements for graduation and plans for further education in accordance with the students' needs, interests and abilities.

Keep Smiling
Be Happy



Special proclamation

President Ronald Reagan signs a proclamation asking Americans to give thanks Thursday that the 52 freed hostages are home "and have shown by example that the spirit of our country will never be broken." (UPI photo)

Andover

GOP picks candidates

ANDOVER — The Republican Town Committee has announced its candidates for proposal to the caucus tonight, including the first woman candidate for First Selectman.

Yio Anson, head of the committee, said that the "candidates committee will propose Jean Gasper's candidacy to the caucus tomorrow." Republican First Selectman J. Russel Thompson has decided not to continue in the office, thus paving the way for Ms. Gasper's proposed candidacy.

The total slate of proposed candidates is 19 and includes incumbent Peter Manegga for the Board of Selectmen, incumbent Town Clerk Ruth Munson and incumbent Tax Collector Charlotte Neal. Also proposed is incumbent Morgan Steele for town treasurer and Mrs. Jean Person and David Arner for the Board of Education.

Anson said most of the proposed candidates are incumbents and added that Thompson has agreed to be a candidate for a vacancy on the zoning board of appeals.

The caucus begins at 8:00 p.m. in the town office building.

Land transfer voted

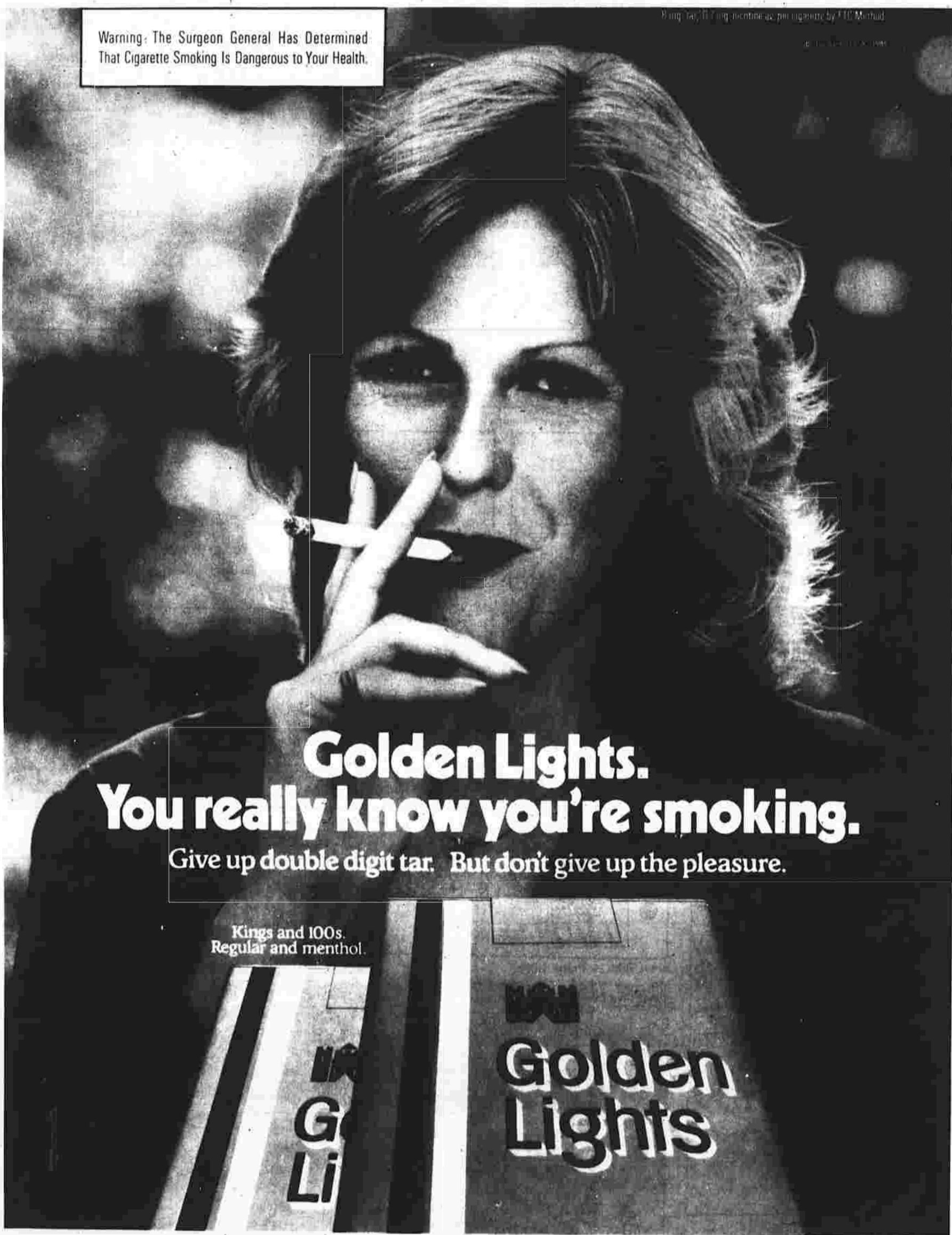
ANDOVER — The Planning and Zoning Commission approved the transfer of the 7.6 acres of land donated by Ernest Reed to the town.

The Board of Selectmen approved the land transfer at their last meeting, pending the approval of the Planning and Zoning Commission.

The commission also approved a continuation of an excavation permit for the Ball Construction Company. Chairman John Kostic said that the excavation operations are located off Bunker Hill Rd., and that this particular company has been taking gravel from this location for "about five to ten years."

The commission is also engaged in re-writing the zoning regulations, thereby clearing any uncertainties when reading and interpreting the regulations. Kostic said that the project is "coming along excellently" and is "better than half-way" finished.

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Manchester Evening Herald

VOL. C, No. 100 — Manchester, Conn., Wednesday, January 28, 1981

YOUR HOMETOWN NEWSPAPER

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Floor fight due on cuts

HARTFORD (UPI) — Big-city Democrats campaigning against Gov. William O'Neill's proposal to cut \$23.3 million in aid to towns and cities have gathered ammunition for the first floor debate today.

Urban Democratic lawmakers worked on four possible amendments Tuesday to offer when the bill is taken up in the House today.

Republican sympathizers also have several amendments of their own. Urban areas stand to lose the most if the Urban Problems grants — scheduled to be paid to municipalities in March — are eliminated. O'Neill wants the cut to cover a minimum \$22 million deficit for fiscal 1982-1983.

Rep. Garthner Wright, D-Bristol, who helped steer the bill through the Legislature's Appropriations Committee last week, said Tuesday he expected some resistance from House members, but not enough to jeopardize the proposal.

"The major hurdle was passed already," said Wright, who is co-chairman of the committee. "People have more or less already taken their stand. My guess is they (amendments) probably all will be defeated."

He did say that the bill won't clear the House without "substantial" Republican support. The committee relied on the same GOP backing to push the proposal through the committee last week.

Wright predicted the majority party will depend on Republicans to approve Democratic-initiated proposals frequently in this session because the major issues involve money — either cutting programs and/or increasing taxes.

He said factions and coalitions will develop around specific constituencies more so than along party lines.

Rep. William Chish, D-New London, worked late Tuesday on several amendments to be offered on the floor. All, he said, were aimed at striking a compromise between Democrats to avoid a bitter party split.

"If this goes through (as it is), it's going to tear apart this Democratic party and this Legislature for the rest of the session," Chish said.

The amendments he was considering included reducing the grants cut by 50 percent; limiting the loss to a maximum of 1 percent of the total budget; setting a \$6 per capita ceiling on the reduction; or guaranteeing the grants would be restored in the next budget year.

Save water, town urges

MANCHESTER — Targeting the bathroom as the biggest villain in high consumption of water, Jay Giles, public works director, today reiterated his request that residents conserve as much water as possible.

"If no precipitation comes along in the interim, the town will not have any water 26 days from now. Its resources at the moment at 21.3 million gallons in Porter Reservoir, 45 million in Globe Hollow Reservoir and about three million gallons a day from wells.

Melting snow in recent days has helped keep the supply from getting lower, but Giles sees the situation as serious.

He cited flush toilets as big users of water and urged that they be flushed only when necessary.

Other measures are taking showers instead of baths, not running the water while shaving or brushing teeth, running water constantly to rinse dishes.

A ban against washing cars has been in effect since fall but officials admit the ban is hard to enforce.

Academy key to police hirings

By MARTIN KEARNS
Herald Reporter

MANCHESTER — Despite a town hiring freeze, the police department could begin filling vacancies if openings develop at the state's police academy, Robert Weiss, town manager, said Tuesday.

At the same time, Robert Lannan, town police chief, confirmed today that he has personally contacted the academy in hopes of securing a vacant spot for one of the town's five new prospective officers.

The town recently completed interviews for vacancies on the police force, and Lannan said this morning that five candidates have been named at the town's interest in hiring them.

But Lannan cautioned, the town received no assurances that the academy would honor the town's request, adding that other municipalities across the state and are in a similar situation.

The police academy has a current waiting list of about six-months, which has complicated town hiring efforts. Town policy further prohibits untrained officers from assuming active street duty.



Bruce Laingen, Charge d' Affaires in the U.S. Embassy in Tehran addresses the crowd on the south lawn of the White House Tuesday as the hostages from Iran are welcomed home by President Ronald Reagan. Laingen has been spokesman for the 52 hostages who just returned. (UPI photo)

Freedom celebration rolls on across U.S.

WASHINGTON (UPI) — America's yellow ribbon "celebration of freedom" rolled on today in tiny towns and booming cities determined to match Washington's gleaming outpouring of joy for the return of the 52 U.S. hostages from Iran.

Dropping its base mask for a day of jubilee, Washington literally wrapped itself in yellow bunting and turned out an estimated half-million people to cheer the homecoming of the 52 Americans who spent 444 days in captivity.

It also was the chance for the United States, speaking in the voice of its new president, to put the rest of the world on notice it does not intend to let such an episode be repeated.

The climax for the 52 men and women, joined by relatives, colleagues who got out of Tehran earlier, survivors of the commando team that tried but failed to free them and most of the capital's official elite, took place on the South Lawn of the White House Tuesday.

There, President Reagan paid tribute to them for "making us proud to be Americans" and delivered a stern warning to anyone who tries again to victimize U.S. citizens abroad.

"Let terrorists be aware that when the rules of international behavior are violated, our policy will be one of swift and effective retribution," he said. "We hear it said that we live in an era of limits to our power. Well, let it be understood there are limits to our patience."

The emotion-packed day took its toll on Robert C. Ode, 68, the oldest of the freed Americans, who was hospitalized in fair condition Tuesday night, suffering from pneumonia and severe bronchitis.

A spokesman said Ode, of Falls Church, Va., was taken to National Hospital in Arlington, Va.

Ode was retired from the State Department and had been at the U.S. Embassy in Tehran for only a month on temporary assignment when it was overrun Nov. 4, 1979. He flew to freedom last week wearing plastic shower slippers, explaining the Iranians took away his shoes the day he was captured and never returned them.

His hospitalization and Reagan's warning were the only grim notes to a day that began for the ex-hostages with a mass news conferences at West Point, then went on to

Related stories and pictures on page 11.

Washington for a parade that drew a police-estimated 500,000 onlookers, presidential welcomes and a thundering display of fireworks.

That was all the nation required of the returnees, but as they dispersed for rest and return to everyday life, their hometowns continued the round of happy welcomes.

The planned celebrations ranged from the thousands expected to turn out in Krakow, Mo., and Oak Creek, Wis., to what Mayor Ed Koch promised would be the largest in history of New York City's famed ticker tape welcomes for 21 former hostages accepting the city's invitation. Detroit planned to wrap a yellow ribbon around the top floor of the world's tallest hotel.

There was one factor that made Washington's welcome extra warm. All but one of the hostages were federal employees. Like 360,000 others in the Washington area, they for years have heard politicians describe them as leeches and enemies of the public.

Officials warn of arms gap

WASHINGTON (UPI) — Defense Secretary Caspar Weinberger called today for a drastic re-arming of America, warning the current world situation raises the chances the nation may have to use its armed forces to protect U.S. interests.

"The international political climate continues to deteriorate and the prospects of our having to employ military force directly or indirectly to safeguard our interests cannot be dismissed," Weinberger told the Senate Armed Services Committee.

"The current condition of our armed forces is less than satisfactory... (and) this state of affairs could not have come at a more inappropriate time," he said.

Gen. David Jones, chairman of the Joint Chiefs of Staff, spoke at the same hearing of a "dangerous and unstable decade" ahead and said a critical gap exists between U.S. and Soviet military power.

Jones also cautioned that if the Soviet Union interferes with vital U.S. interests in the Persian Gulf, it could trigger a major confrontation between the two nations that would spread beyond southwest Asia.

Weinberger said the Soviets have over the past 15 years "embarked upon a military buildup unprecedented in world history."

Because of that, he said, the United States is behind in conventional and strategic power and readiness.

"We will spend whatever is necessary to improve our capabilities as expeditiously as possible," he told the committee. He outlined his two top priorities "in re-arming America" as follows:

"One is to improve the readiness of the forces in being. The other is to redress the imbalances that have developed between our strategic nuclear forces and those of the Soviets."

Weinberger and Jones testified on the fiscal 1982 defense budget, for which former President Carter requested \$156.1 billion — more than \$25 billion over the 1981 figure.

Gasoline prices going up a dime

WASHINGTON (UPI) — President Reagan is poised to take a major step toward his goal of getting government off the back of the oil industry, a move destined to hit consumers in the retail price of gasoline and propane and the price producers charge for several categories of crude oil.

The controls were imposed nine years ago despite vigorous opposition from oil companies. They limit the retail price of gasoline and propane and the price producers charge for several categories of crude oil.

Speech due on economy

WASHINGTON (UPI) — President Reagan, whose chief advisers are grappling with proposals to cut taxes and slash the federal budget deficit, will deliver a major television address on the economy next week.

White House sources said the speech will be broadcast late next week and will deal more with problems than solutions. Reagan is expected to outline details of his economic package in a mid-February State of the Union address.

The president summoned his top economic advisers to a White House meeting today in a continuing exploration of ways to reduce government spending and the deficit in President Jimmy Carter's last budget. Reagan has said repeatedly in the past several days that the budget is "out of control."

Meanwhile, the Washington Post reported today a plan has been prepared for budget director David Stockman that would cut by about one-fourth federal food stamp aid for about 22 million low-income Americans.

Barring unforeseen problems in the world market, the Washington Post reported today a plan has been prepared for budget director David Stockman that would cut by about one-fourth federal food stamp aid for about 22 million low-income Americans.

Wednesday

Connecticut	night ever for East Catholic five.
Legislative proposals to allow cancer patients to use marijuana and to clear doctors of liability in prescribing a controversial drug have drawn mixed reviews. Page 2.	UConn roll over UMass. Chicago Bulls nearing .500 percentage. Page 9.
Leaders of the Property Tax Study Commission express doubt the group will meet a mandated Jan. 31 deadline for recommending ways to provide tax relief for overburdened homeowners. Page 3.	Classified 21-22
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In sports	Big basketball win for Manchester High, Best offensive

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Update

Polish strike threatened

WARSAW, Poland (UPI) - Independent union workers carried out the most widespread strikes since last summer's shipyard confrontations today and threatened a nationwide general strike unless the union and government resolved the issue of Saturdays off.

Some charges dropped

CAMP LEJEUNE, N.C. (UPI) - A military judge threw out three of the government's five charges against Marine Pfc. Robert Garwood, but left standing the most important - collaboration with the enemy.

Help needed in probe

ATLANTA (UPI) - Mayor Maynard Jackson is asking President Reagan for financial help in the half-million dollar investigation of the slayings and disappearances of 17 black children during the past 18 months.

Ships hunt survivors

JAKARTA, Indonesia (UPI) - Thirteen Indonesian navy vessels with searchlights blazing scoured 7-foot seas today for survivors from an Indonesian ocean liner that sank with more than 500 trapped passengers and crew.

Senate confirms two

WASHINGTON (UPI) - The Senate confirmed President Reagan's cabinet campaign manager William Casey as director of central intelligence and former Michigan congressman David Stockman as director of the Office of Management and Budget.

Police kill freshman

FAYETTEVILLE, Ark. (UPI) - Police shot and killed a University of Arkansas freshman who terrorized a sorority initiation dinner at gunpoint, apparently because he had been spurred for a date.

Siamese twins die

NASHVILLE, Tenn. (UPI) - The 9-day-old Siamese twins whose hearts were hopelessly fused died on an operating table as 15 doctors tried to separate them.

Reagan will sell tanks

WASHINGTON (UPI) - The Reagan administration has decided to sell 108 U.S.-made M-40 tanks to Morocco, a longtime ally engaged in a lengthy war with Algerian-backed guerrillas.

Peopletalk

Winding down

They're calling it their first real vacation in 20 years and former President Carter, wife Rosalynn, son Chip and daughter Amy hope their stay in a two-bedroom house owned by the U.S. National Park Service on St. John, V.I., will be a private one.

Charly's back

Cliff Robertson has just completed writing "Charly II," a sequel to "Charly," the movie that won him his best-actor Oscar.

Happy anniversary

Even buildings have birthdays and Carnegie Hall is no exception. The year 1981 marks the Manhattan landmark's 90th anniversary.

On March 6 features a recreation of a 1929 concert organized by blues composer W.C. Handy. Handy's daughter, who sang in the 1929 event, will return as a special guest.

Whacks

Hitler has pushed Ayatollah Ruhollah Khomeini out of the top spot as the most-hated man in Madame Tussaud's wax works in London.

Weather

Today's forecast

Mostly sunny today. Highs 35 to 40. Increasing cloudiness tonight with snow likely developing after midnight and continuing Thursday.

Extended outlook

BOSTON (UPI) - Extended outlook for New England Friday through Sunday.

Long Island Sound

WINDSOR LOCKS, Conn. (UPI) - Long Island Sound to Watch Hill, R.I. to Montauk Point, N.Y., westerly to northwesterly winds at 10 to 15 knots today.

Drug proposals draw mixed reviews

HARTFORD (UPI) - Legislative proposals to regulate drugs and relieve pain caused by arthritis and rheumatism drew mixed reviews Tuesday.

Dr. Isadore Friedberg of the Connecticut State Medical Association said Tuesday it was arbitrary, inappropriate and risky for the state to condone the use of drugs which have not been approved by the Food and Drug Administration.

He told the Legislature's Public Health Committee the FDA investigation process may be "cumbersome" but "it protects us from the horror stories like Thalidomide" - a drug which caused serious birth defects.

Friedberg reminded them of "the old hallowed rule of medicine - at least do not hurt the patient."

Sen. Areella Mustone, D-Meriden, urged support of the bill which would allow marijuana to be used in clinically controlled settings for treatment of cancer and glaucoma, and to ease the side effects of chemotherapy.

"This is not a bill to legalize marijuana on the street," she said, adding the American Cancer Society supported studies of marijuana's effects in treating cancer.

The committee also heard mixed testimony on a measure that would enable the public to obtain the drug dimethyl sulfoxide - DMSO - with a doctor's prescription, though the physician would be relieved of any liability.

The drug, which proponents claim wastes coincide with a state law requiring that toxic wastes be listed and traced.

The Regulations Review Committee approved rules implementing the 2 percent tax on gross sales of companies that track hazardous wastes in Connecticut.

The state departments of Health Services and Consumer Protection said the Tuesday neither agency could afford to continue the free tests that determine whether toxic formaldehyde gases are released by the insulation.

The decision follows a recommendation two weeks ago from the federal Consumer Product Safety Commission to the United States that formaldehyde foam insulation found to be releasing toxic formaldehyde gas.

Consumer Protection Commissioner Mary Healin said her department would "provide the consumer with information on a number of labels in the state" that perform the tests.

Malish estimated more than 10,000 homes in Connecticut were insulated with the foam product. He said more than 300 were tested by the state from April 1979 until last month.

Manufacturers are bound by an agreement with the state to remove foam insulation found to be releasing toxic formaldehyde gas.

Bill to offer solon bonus

HARTFORD (UPI) - A state legislator has introduced a bill offering lawmakers a \$4,000 bonus if they balance the state budget this year.

Under the measure, filed by Rep. Robert Farr, R-West Hartford, legislators would also be docked \$2,000 of their salary if the budget passed in the previous session leads to a deficit.



Henry Karanian, a state drug control agent shown with Commissioner Mary Healin of the Consumer Protection Department, told a public hearing Tuesday, before the Legislature's Public Health Committee of possible future problems with proposed legislation to relieve doctors of liability in prescribing the controversial drug DMSO for arthritis pain.

Under the regulations, hazardous waste is defined as any substance which causes or significantly contributes to an increase in mortality or illness or which poses a substantial threat to human health.

Excluded under the regulations was a clause which, within three years and five years respectively, would have exempted from regulation only those companies that generated less than 500 kilograms and 100 kilograms of such wastes per month.

Without the clause no company would be subject to the regulations if it generated less than 1,000 kilograms of toxic wastes.

Lobbyists' campaign contributions already are on file with the Secretary of the State's office. The proposed rules would have required that they also be listed in financial statements filed with the commission.

"So what do you think they (campaign contributions) are? Bribes?" Rep. Richard Tunisano, D-Rocky Hill, loudly asked J.D. Eaton, executive director of the Ethics Commission.

Another kink in the whole process is the dispute over who can actually vote on the final recommendation. The makeup of the commission, comprised of the Finance committee and appointed members, changed after the elections and new committee assignments for the 1981 Legislature.

The Attorney General's office has been asked to rule on who should be allowed to vote.

Bennett appointed

HARTFORD (UPI) - Susan H. Bennett of West Hartford has been appointed by House Minority Leader Ralph Van Norstrand, R-Darien, to the Connecticut State Elections Commission.

Ms. Bennett recently resigned from state service after 10 years. Her last job was as director of the House Minority Affairs and was an aide to former Gov. Thomas Meskill.

She currently is enrolled in a graduate business program at the University of Connecticut.

Ms. Bennett will replace Alan Nevas, who resigned.

Tax proposals taking longer

HARTFORD (UPI) - Leaders of the Property Tax Study Commission have expressed doubt the panel will meet a mandated Saturday deadline for recommending tax relief measures for overburdened Connecticut homeowners.

The commission adjourned again Tuesday with a lengthy consultants' report in hand, a slew of unanswered questions and no consensus on a path forward.

The panel was set up to make recommendations to the 1981 Legislature on ways to provide relief for homeowners facing soaring property tax bills after revaluation.

Sen. Audrey Beck, D-Manfield, co-chairman of the commission and the Finance, Revenue and Bonding Committee, said she didn't think it was "going to be able to establish a consensus. The consensus requires money that isn't there."

The consultants' report concludes the property tax burden in Connecticut is high, but recent revaluations have not shifted an "undue burden" to homeowners.

The study said the best way to reduce the local property tax burden and increase in the sales tax but "with a broad-based personal income tax."

A statewide income tax is strongly opposed by most legislators, top leadership and Gov. William O'Neill.

The co-chairman of the commission said it would probably recommend at least two or three tax relief options for the Legislature to consider.

They said their leading options, which have been mentioned before, are:

- The homestead exemption which provides a deduction from the assessed value of owner-occupied residential property. A homestead bill was defeated last year.

- The classification system which means different classes of property are deliberately assessed at different proportions of the market value.

- The circuit-breaker which links property tax relief with ability to pay. The circuit-breaker has been granted to elderly people under a certain income level.

Meetings were scheduled for Thursday afternoon and Friday and Mrs. Beck said the committee chairmen were ready to ask legislative leadership for a postponement of the deadline, if necessary.

She said the panel would probably have a "very, very difficult time getting through" the report and recommendations in the allotted time.

The consultants' report was prepared by University of Hartford Professor John J. Sullivan. Several commission members disagreed with the conclusion that "property tax relief directed toward residential properties is not warranted" because there was not an undue burden shifted to residential properties.

"Some of us are not convinced there isn't a shift," said member C. Francis Driscoll, New London's city manager.

Another kink in the whole process is the dispute over who can actually vote on the final recommendation.

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Connecticut Senate Minority Leader George Gunther completes his brief appearance Tuesday, before the Legislature's Finance Committee after the chairman asked proponents of the bill to repeal the Annual Litter Control and Recycling Fund Assessment to hold their testimony to 15 seconds. (UPI photo)

Solons to act on litter tax

HARTFORD (UPI) - The Connecticut House will get first crack at a bill to repeal Connecticut's fledgling litter control tax.

The Legislature's Finance, Revenue and Bonding Committee Tuesday unanimously approved the measure, which has the blessing of Gov. William O'Neill and legislative leadership.

It would repeal the Litter Control and Recycling Fund Assessment that was passed at the same time as the bottle bill.

O'Neill said the litter tax on manufacturers, retailers and distributors was unnecessary in view of the success of the bottle bill, which works," he said.

Rep. Robert C. Sorensen, D-Meriden, told the Legislature's General Law Committee, Tuesday, considering five bills to raise Connecticut's drinking age from 18, that "the real problem is abuse and not the age at which abuse occurs." (UPI photo)

In a brief public hearing before the vote, Senate Minority Leader George Gunther, R-Stratford, called the tax tributors was unnecessary in view of the success of the bottle bill, which works," he said.

The bottle bill is on line and it requires a minimum deposit on all soda and beer containers. The first litter tax assessments are due Feb. 1.

In a brief public hearing before the vote, Senate Minority Leader George Gunther, R-Stratford, called the tax tributors was unnecessary in view of the success of the bottle bill, which works," he said.

Toils are scheduled to be increased from 25 cents to 50 cents on the parkways beginning July 1.

One bill the committee decided against would have allowed funeral processions to pass through tolls without paying.

Discussion open on helmet laws

HARTFORD (UPI) - The Legislature's Transportation Committee has revived discussion on requiring helmets for motorcyclists and returning to the two license plate system for vehicles.

The panel, slashing through more than 70 bills, also agreed Tuesday to consolidate a number of measures dealing with tolls on state roadways but took no action on a controversial proposal to raise the driving age.

The committee considered for possible laws a package of 21 recommendations from the Motor Vehicle Department to tighten up motor vehicle regulations.

The issue of helmets for motorcyclists has been a storied one. In the mid 1970s, thousands of bikers protested the law on highways and demonstrated at the state Capitol.

Lawmakers had feared the state would lose federal funding if it did not comply with federal regulations requiring protective headgear for motorcyclists. But when those fears were allayed, the Legislature in 1976 repealed the helmet law.

Since then, MVD statistics have shown a steady increase in the number of motorcycle fatalities involving riders without helmets.

Sen. Thom Serrani, D-Stamford, co-chairman of the committee, indicated he was not in favor of amending the current law.

"I don't think it's a matter of legislation but one of education," said Serrani.

The Legislature last year dropped the use of two license plates as a way to save \$20,000 per year. But since the single plate system was started last July 1, law enforcement officials have complained.

The committee decided to take up a number of issues involving tolls on state roadways and bridges.

Current proposals include the exemption of tolls for autos carrying three or more people as an energy saving incentive and the collection of tolls in one direction on the Wilbur Cross and Merritt Parkways.

Tolls are scheduled to be increased from 25 cents to 50 cents on the parkways beginning July 1.

One bill the committee decided against would have allowed funeral processions to pass through tolls without paying.

Advertisement for Top Notch Foods. Features 'FULL SERVICE' and 'There's a TOP NOTCH near you:' with locations in East Hartford, Manchester, and Middletown. Includes hours of operation and a note about responsible food service.

Advertisement for The Meat Masters. Features various meat products like Colonial Smoked Shoulders, Turkey Breast, Lean Ground Beef, and Beef Tenderloins. Includes USDA Choice logo and prices.

Advertisement for Dairy Queen Dairy Queen Variety & Value. Features a menu of items like Hot Dogs, Clam Strips, Sirloin Steak Sandwich, Soup Special, and various beverages. Includes prices and a 'New England Clam Chowder' offer.

Advertisement for Evening Herald. Includes contact information for customer service, advertising, and subscription rates. Also lists office hours and address.

Advertisement for Royal Domino Collection. Features a 'Save-A-Tape Offer!' for Royal Domino mugs and plates. Includes prices and a note about register tapes.

28 JAN 28

Manchester

Students studying Africans

MANCHESTER — A Grade 9 student at Bessel Junior High School, Patricia Jenkins, presented an assembly on Senegal and Gambia as part of the culmination of a study of Africa and African culture.

Miss Jenkins had spent two weeks in West Africa this past summer with her mother and step-father. As part of completing a unit of study on Africa, Miss Jenkins presented this assembly for Mrs. Doris Hogan's Grade 7 social studies classes.

Activities, demonstrations and exhibits were all part of the assembly.

Miss Jenkins' step-father, Kawai Dankwah, prepared "jollof rice," a common African dish. The students ate the food and Patricia gave out printed recipes to everyone.

The traditional way to carry a child in a sling on the mother's back was demonstrated. Children are carried in this fashion until they are nearly four years old.

Gambian carvings, clothes, batiks, wall hangings and sandals were displayed.

Kawai Dankwah spoke to the students in Akan, the language of the Ashanti in Ghana. He speaks three other languages as well.

"Kawai" is a word meaning "Sunday." He explained he was named for the day of the week he was born on according to the local custom.

Dankwah also commented that modernization is proving harmful to the Ashanti culture as they are being weakened and the problems of housing are growing because the extended family living in a compound is no longer acceptable to the young.

More than 100 students attended the program.

Bargain hunting

Many great bargains are to be found every day on the classified pages of your Evening Herald. Reading the classified is like smart inflation single handedly. The shoppers check Evening Herald classifieds first.

Educator explains psychological tests

MANCHESTER — Monday night, the Board of Education heard a presentation about the psychological evaluations given to 457 Manchester students last year.

Joe Fallacaro, head of the school psychology department, explained the content and procedures of the examinations.

Fallacaro gave a step-by-step breakdown of the process starting with the Planning and Placement Team (PPT) approval of giving the student an evaluation.

After parent authorization, the school psychologist reviews the student's records, makes classroom observations, and administers a battery of tests.

The psychologist makes a written report following scoring and interpreting the tests, and sends a letter out to the parent.

Waste site study not finished yet

By MARTIN KEARNS
Herald Reporter

HARTFORD — Although a Department of Environmental Protection study of 255 hazardous waste sites has determined the state does not face an immediate health threat, Manchester and East Hartford are among the 84 municipalities still to be inspected.

The study, known as an Inventory of Hazardous Waste Sites, concludes the state does not have any sites similar in size to update New York's problematical Love Canal. Nor did it identify any new large-scale waste disposal sites.

But a year and a half after the study began, the DEP estimated that number of toxic waste has expanded by about 74 percent, leaving the department with upwards of 5,500 sites to inventory.

Manchester and East Hartford joined the rest of the state's urban areas when it was assigned a low priority by the DEP, said Pat Bowe, environmental analyst. First inspected were rural areas where water supplies are tapped from underground sources.

Manchester and East Hartford were grouped with other towns whose water supply is drawn from municipal treatment facilities. Those towns were identified from the DEP's files, but were not inspected first-hand.

In the inventory, the DEP lists Manchester's municipal landfill as having authorized hazardous wastes. Like most communities across the state, metal hydroxide accounts for most of the town's waste, although officials have also found asbestos on the site.

Metal hydroxide sludge, a thick by-product derived from industrial cleaning water, accounts for 74 percent of the state's 95 million gallons of hazardous wastes, Bowe said. Since roughly 1970, manufacturers have been prohibited from dumping the sludge into the state's waterways, but new problems have resulted from local



Top spellers

Four students at St. Bridget School, Main Street, Manchester, have been named top spellers in their respective grades. The students achieved the distinction by winning spelling bees at their own grade level. They will represent the school at the Archdiocesan Spelling Bee in the spring. From left, Thad Terzo, Grade 8; Tim Kelley, Grade 7; John Greene, Grade 6 and Denise DePietro, Grade 5. (Herald photo by Pinto)

Vincent in leaders program

MANCHESTER — Dr. William E. Vincent, MCC president, has been accepted as a representative of the college into the "Leadership Greater Hartford" Program, sponsored by the Greater Hartford Chamber of Commerce.

The special program is designed to assemble committed individuals who are capable of fulfilling future leadership positions and introduce them to all facets of the region.

Twenty-five participants from the business community and various segments of the community at large will participate along with additional representatives from such fields as government, politics, and commu-

Students serve as interns

MANCHESTER — According to William J. Dowd, Professor of Political Science at Manchester Community College, five MCC students received appointments to serve as legislative interns for the 1981 session of the General Assembly.

The students are: James Arsenault of Tolland, Maureen Casey of East Hartford, Dorothy Gifford of Willimantic, and Darlene Kulo of Ellington, and Claire Gitzer of South Windsor.

The intern program is designed to provide opportunities for students which are not typically available in the traditional setting. It is structured to acquaint students with both the formal and informal phases of the legislative process with emphasis on a high level of personal interaction between legislators and interns. The student interns have an opportunity to comment on the current scholarly literature on the legislative

Waste site study not finished yet

MANCHESTER — In response to information collected in a Health Department Restaurant Registration survey, three business-oriented health-educational programs are being developed. They are part of the Health Department's continued focus on health promotion at the work site. Interest in instructional information was indicated from all 100 restaurants and food-handling establishments in Manchester. Each was offered a choice of six work-related subjects on the survey including: establishing a maintenance schedule; sanitation of equipment, utensils and facilities; proper handling of food; causes and prevention of food-borne illness; explanation and procedures for inspections; and first aid for choking victims. The topic which received the most response was "first aid for choking victims" which was checked by 55 restaurants, followed by "causes and prevention of food-borne illness" (36 responses), "proper handling of food" (35 responses) and "explanation and procedures for health inspections" (32 requests).

The Town of Manchester Fire Department has volunteered to sponsor training programs on methods to aid choking victims. Sessions will run about 45 minutes including a film and demonstration and practice of the Heimlich maneuver. Each restaurant that checked first aid information will be personally contacted by the Fire Department to arrange a mutually suitable time and date for presentations.

In response to the subjects marked "cause and prevention of food-borne illness" and "proper handling of food," a temperature survey will be conducted during the next set of quarterly inspections. "Maintaining food at proper holding temperature is so important that errors in other procedures may be committed but with proper temperatures, bacteria usually is not able to grow to large enough number to cause sickness," stated John Salcius, sanitarian. Future plans involve holding group seminars and workshops for restaurants, emphasizing proper food handling procedures through pamphlets and slide show presentations.

The requests by 32 restaurants for explanations of health inspection procedures will involve composing a one- or two-page information sheet on what the Health Department does. It will be disseminated during routine inspections beginning next month. Extra time will be allotted during future inspections to answer questions on routine public health code matters. Additional materials on the operations of the Health Department are available.

The Health Department is eager to continue to encourage local business leaders to develop health promotional ideas for their employees. The department is gathering resources on physical fitness, smoking cessation and stress management to respond to the interest of Manchester businesses who were surveyed at a recent Chamber of Commerce product show. If other local organizations wish to become involved in health activities at their worksite, please contact Holladay Pitts, Manchester Health Department, 647-3172.

Zinsner blasts political critic

MANCHESTER — Sen. Carl Zinsner Tuesday labeled as politically motivated a criticism of him by Ted Cummings, Democratic town chairman.

Cummings said that Zinsner had "folded" when it came to finding fault in the state budget because he voted in the appropriations committee to back Gov. William O'Neill's cuts of grants to municipalities instead of seeking alternative sources of saving money.

Zinsner said, "It has to be saying the same thing of Sen. Fahey." Sen. Marcella Fahey, a Democrat, is co-chairman of the appropriations committee and she voted to support the governor's plan.

Zinsner also said, "The people all seem to agree," with his vote.

Senior intern to talk

MANCHESTER — Lillian Rubin of Manchester, who spent a week in Washington, D.C. last fall as a senior intern for Sen. Lowell Weicker, will be the featured speaker Feb. 4 when "Honorable Mentions" the East of the River Senior Jewish Group, holds its next meeting.

It will be at Temple Beth Shalom, with the Humanities Class from 10 to 11 a.m. and the general meeting, lunch and program to follow. Coffee and cake will be served. Those who wish to do so should bring a dairy sandwich.

Mrs. Rubin, a member of Manchester's Commission on the Aging and the town's representative on the Capitol Region Advisory Council on the Aging, will tell of her experiences in Washington and of her other senior-related activities.

She retired in 1978 as deputy controller for the Town of Manchester, is secretary of the Manchester Municipal Retirees Association and is president of the Manchester Municipal Federal Credit Union.

Active all her adult life in Zionism, Hadassah affairs, temple activities and United Synagogue involvement, she serves as president of Connecticut Valley Region of United Synagogue, the first woman ever elected to that high post. In addition, she is the first woman ever to sit on United Synagogue's National Regional Budget and Finance Board.

Manchester Health at work aim of programs

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Dental care proposal runs into minor snag

MANCHESTER — Long efforts to develop a program of dental care for those unable to afford it privately ran into a minor snag Tuesday when the Advisory Board of Health was unprepared to report in detail to a proposal put forth by the Manchester Dental Society.

Dr. Howard M. Koff, representing the society, attended a meeting of the board at which he expected to get reaction to the proposal.

While it was discussed informally at the meeting, no specific reaction or counter-proposal was offered. A committee of the board will meet, probably on Feb. 10, with the goal of preparing a response for the board meeting Feb. 24.

One part of the proposal has been dealt with in some detail, however. That is the provision asked by the dental society that the town set up a mandatory education program for patients before they could participate in a reduced fee dental care program.

A dental health education committee, made up largely of health and social service workers met Dec. 17 and reviewed the number of dental education resources in operation.

A report issued after that meeting continues to the idea of mandatory education.

The society wants the education program as a means of stressing the need for dental care among those who are unaware of it and as a means of discouraging patients from skipping appointments out of fear or for other reasons.

The health workers at the December meeting appeared to feel that the education does exist.

4-H Club starts sewing program

MANCHESTER — Theresa Riley, 4-H Club reporter announced the Creative Magician's 4-H Club has "started a sewing project to learn to sew."

Two girls, Jill Vinter and Rebecca Girard, are making sundresses. The rest of the girls, Robin and Holly Buckley and Theresa and Margaret Riley, are making skirts and possibly a vest.

"All of the girls are learning the parts of the sewing machine and sewing equipment," Miss Riley reported.

Club listings

To get your club news publicized or club meeting notice in the Evening Herald, call Betty Hyder at 643-2711 or send in your written notice to the Manchester Evening Herald, Herald Square, Manchester, CT, 06040.

First on Iran

Nationally syndicated columnist Jack Anderson was warning America that trouble was brewing in Iran long before the hostage crisis. Anderson's reports have long been far ahead of other news reports. His incisive column appears daily as an exclusive in your Evening Herald.

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Orders MUST be placed by FEB. 7 for pickup at your Agway store FEB. 24.

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HEAT AND EAT TREATS ONION RINGS 8 2 7/8 bags, 24 servings	\$13.99

Many other frozen food items on sale. Delicious vegetables: Choose from baby lima beans, bushy beans, cauliflower, corn, green beans, mixed vegetables, fancy sliced mushrooms and more. Sugar-free and sweetened fruits: Savor apples, berries, cherries, sliced peaches, strawberries and mixed California fruit. Frozen juice concentrates: Apples, grape and lemonade juice concentrates at stock-up prices. Heat-and-eat meals: Included are French bread pizza sandwiches, french fries, potato puffs, shoestring french fries, onion rings and more.

Remember, order deadline is FEB. 7 for pickup at your Agway store on FEB. 24. Absolutely no sales without price tags at stock-up prices. Quantities may be limited and prices may increase in the event of an unforeseen damage to crops or conditions beyond Agway's control.

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William E. FitzGerald
Judge of Probate

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28 JAN 28

Towntalk

Obituaries

Henry A. Russak
EAST HARTFORD — Henry A. Russak, 54, of 25 Village St., died Tuesday at the Veterans Administration Hospital in West Haven.

He was born in East Hartford and had been a lifelong resident of the area. He was a World War II Army aviator.

He leaves five brothers, Walter Russak, Alexander Russak, and Peter Russak, all of South Windsor; Edward Russak in California and Joseph Russak of Plainville; a sister, Helen V. Horvath of East Hartford and several nieces and nephews.

Funeral services will be held Friday at 10 a.m. from the Newkirk & Whitney Funeral Home, 318 Burnside Ave., East Hartford with the Rev. Donat Agusta of All Saints Russian Orthodox Church, Hartford, officiating. Burial will be in Veterans section of Hillside Cemetery, East Hartford. Friends may call at the funeral home Thursday from 2 to 4 and 6:30 to 8:30 p.m. There will be a family service at 7 p.m. at the funeral home.

John D. Haloburdo Jr.
ANDOVER — Staff Sgt. John D. Haloburdo Jr., 36, of 25 Wheeling Road, was fatally injured in a motorcycle accident Saturday in Oklahoma City.

He was born in Stafford and enlisted in the Air Force on Jan. 29, 1974. He was stationed in the Philippines for two years before being transferred to Tinker Air Force Base, Oklahoma City, 18 months ago.

Besides his wife he leaves his parents, John and Doris (Crickmore) Haloburdo Sr. of Andover; two brothers, Technical Sgt. Mark L. Haloburdo, stationed at Pope Air Force Base, Fayetteville, N.C. and Arthur T. Haloburdo of Andover, and his maternal grandfather, Alfred G. Crickmore of Columbus.

Funeral services will be held at the Potter Funeral Home, 456 Jackson St., Williamstown, Friday at 10:30 a.m. with a mass of Christian burial at 11 a.m. at St. Columba Church, Columbia St., Williamstown. Burial will be in St. Joseph's Cemetery, Williamstown, with full military honors. Friends may call at the funeral home Thursday from 7 to 9 p.m.

H. Frederick Felton
VERNON — H. Frederick Felton, 70, of 225 Kelly Road, died Tuesday in St. Francis Hospital and Medical Center, Hartford.

He was the husband of Almira (Norme) Felton.

He was born in New Britain and had lived in East Hartford for most of his life before moving to Vernon six years ago.

He was a member of Sacred Heart Church, Vernon.

He was employed as a plant manager for J.A. Berggren Dairy Farms, East Hartford, for 25 years after retiring 15 years ago.

He was more recently employed by the Loyal Order of the Moose Fraternity, East State Director for Connecticut, Massachusetts and Rhode Island.

He was the recipient of the Pilgrim

Police probe burglaries
MANCHESTER — Police are investigating the Sunday night burglary of two Manchester "Par-Kade" businesses in which about \$2,741 in goods and cash — along with a company truck — were reported taken.

Police said the burglars pried door open at General Cleaning Service Inc., 350 W. Middle Turnpike, and stole the keys to a company truck which was later reported missing.

In the same incident, police said the offices of LGM Construction Inc., were also burglarized after a rear door to the business was kicked open. The two businesses share a common hallway, police said today.

Among the items reported missing were a \$439 jackhammer, two adding machines costing about \$329 each; an electric typewriter and \$640

Youth charged in shooting
EAST HARTFORD — A 17-year-old Smith Drive man has been charged in the accidental shooting of another Smith Drive man late Tuesday.

Andre Vasquez, of 153 Smith Drive, has been charged with assault in the first-degree, manslaughter, discharge of a firearm and carrying a dangerous weapon.

Police found Anthony Fruster, 17, of 88 Smith Drive, in front of the Vasquez home with a gun wound in

A member of the Waterbury Citizen Action Group told East Hartford residents attending a meeting Tuesday that they can't wait for the tax bill to complain. Doreen Blumhagen warned residents the time to change the outcome of reassessment is now.

Study seen to boost group

By ANN MESSEKAR
Herald Reporter

MANCHESTER — The Manchester Drug Advisory Council began to examine difficulties with the present composition of the council and to formulate specific goals for the coming year.

Each member on the council is an expert in their own field and they bring that expertise to the meetings. Now they are pulling together to build a stronger team and to provide goals for the council for the coming year.

"How do we go about finding what we're about, and where do we go from here?" These were the questions the council began to grapple with at Wednesday's meeting.

For a while, some members of the council have been concerned there is a need for greater citizen input. The council currently has four members who would be considered in that category.

Most other members of the council come from town hall, probate court, public health, social services, police, or school organizations. Their jobs give them expertise, but on certain decisions, some members say they have felt a pull between their role on the council and their other jobs. "There is a need to look at the council composition," said one member.

Bridget D. Shugrue
MANCHESTER — Bridget (Della) Shugrue, 91, formerly of New London, died Tuesday at a Vernon convalescent home. She was the widow of Michael F. Shugrue.

She was born in New London on March 15, 1889 and had lived there all her life before moving to the Manchester area a year ago. She was a communicant of St. Mary's Roman Catholic Church, New London.

She leaves a daughter, Mrs. George (Patricia) Lakovitz of Manchester with whom she had made her home; two sisters, Mrs. James Donohue and Mrs. George Smith, both of New London; three granddaughters; and four great-grandchildren.

Funeral services will be held Friday at 10 a.m. at St. Mary's Church, New London. Burial will be in St. Mary's Cemetery. Friends may call at the Thomas L. Neelan & Sons Funeral Home, 12 Ocean Ave., New London, Thursday from 7 to 9 p.m.

Mrs. Elizabeth Lappe
MANCHESTER — Mrs. Elizabeth F.M. Lappe of Kennebec, Wash., formerly of Manchester and East Hartford, died Dec. 18 in Kennebec. She was the widow of Thomas L. (George) Lappe.

She was born in Wilkes-Barre, Pa. on May 12, 1916. She had lived in East Hartford for 17 years and in Manchester for 24 years, before moving to Washington three years ago.

Some of the programs asked for are relatively easy to implement with existing sources, some commercial and some not. In those cases the department's job would be to get the local industry and the source of the local industry together.

Miss Pitts said her investigation led to the suggestion that one resource for a business or industry may be employees who have special knowledge of health programs.

Miss Pitts hopes to win support of the Chamber of Commerce for the programs and bank request that one identified by a chamber official as a resource for a business or industry worksite health programs.

Memorial Hospital to St. Francis following the mishap.
 Police said the car in which Ms. Cheng was riding attempted to turn onto Parker Street, but at the last minute turned back on to the westbound lane of Tolland Turnpike. Another vehicle traveling east on Tolland Turnpike collided head-on with the car carrying Ms. Cheng after it swerved in to the westbound lane.

Police charged the drivers of both Windsor and Kucchi Cheng of Manchester, with failure to drive right. In this report, police said the intersection has been reconstructed and the recently-painted center line is barely visible.

East Hartford High School teacher Jan. 14.
 Andre Jones, of 130 Nutmeg Lane, a former student who graduated last year from the school, was charged with threatening and trespassing on school property, police said.

Police said the suspect entered the school on Burnside Avenue and threatened an unidentified teacher during a class session. Jones was presented in court Tuesday.

around with a feather on my head. Board member Devra Baum offered to give an explanation of the transportation exception and Cummings said, "Don't misunderstand — I'm perfectly prepared to be arbitrary and capricious."

Manchester

Hannah Marcus, Director of Human Services, stressed before an agency can go for funding, it "must have the date to back it up and that date must go in with the funding proposal."

As money for programs grows tighter, there is a demand for strong indications where this money should go.

Documentation about the current need for a drug and alcohol abuse program must be found to back the Crossroads request.

Robert Weiss, town manager, also said he felt contributions to the program would be a measure of community support for Crossroads.

Crossroads and the DAC will be discussing strategies for raising needed funds in the coming weeks.

Skating
MANCHESTER — If the weather permits, skating will be allowed today on two town-supervised areas, Charter Oak Park and Center Springs Annex. The hours are 3 to 9 p.m. For information phone 643-6700.

Best buy on the area sports scene these days is high school basketball. While support has been declining at most schools, by both students and adults, one can always be assured that the youngsters are going out and giving their best in quest of victory.

Ray Fitzgerald, Boston Globe sportswriter, reports via the phone that he expects both the Boston Bruins and Boston Celtics will be moving out of Beantown for greener pastures and will settle over the New Hampshire line where new facilities will be constructed.

Baseball, in the background these past four months while football ruled supreme, has found the Hot Stove League heating up and much news can be expected in the weeks ahead with salary disputes and a possible strike the main issues.

Remember the good old days, before player agents and lucrative television packages, when baseball players were all agreed on this date and another get started in spring training. Those days will never return.

Notes off the cuff
 Manchester Sports Hall of Fame Committee has already launched plans for the second annual 1981 induction dinner. The affair will be staged in September with the Greater Army & Navy Club the likely site.

Remember the Chapter of the Connecticut Board of Approved Baseball Umpires will again hold a pre-season school for prospective umpires. Membership is open to all and those interested may contact Bill Fortin, secretary, Don Beersworth or Mike Battalino, the board handles most area schoolboy games.

Former Olympic gold medal winner Frank Shorter will host the third annual Run for Life Day on Saturday, April 18 in Hartford.

End of the line
 Coming up Saturday night at 7:30 at the Bolton Ice Palace will be part two in the annual hockey series between Manchester High and East Hartford. The Eagles copped the first meeting, 2-1.

East was a perfect 11-for-15 in the field in the opening eight minutes to secure a 24-15 bulge. Russ Radant and Brian Galligan were each 4-for-4 as they netted 9 and 8 points respectively.

Sports

Indians trounce Simsbury

By LEN AUSTER
Herald Sportswriter

The beginning was the key and the end result proved it.

Getting off to a good start, in sharp contrast to the two most recent meetings with Simsbury, Manchester High used the initial impetus in recording a big 24-15 victory over the homecoming Trojans last night in a pivotal CCIL engagement.

The win boosts the Silk Towners into sole possession of first place in the league at 10-1 and drops Simsbury into third place at 9-2. Windham High, a 58-56 winner over Hall, holds the runner-up slot at 8-1, a half-game behind the locals.

The triumph extended Manchester's win streak to nine and eliminated Simsbury's at seven. It also snuffed a game Manchester loss akin to Simsbury dating back to 1976-77 and avenged the Indians' only loss of the season.

"Without them we would have been in a terrible transition," Elizabeth Peterson said.

However, funds must be raised by June. Funds must be raised by June. Funds must be raised by June.

Chicago Bulls
 Chicago nearing 500 mark
 Page 9

UConn toy with UMass at Storrs
 Page 9

Manchester 67
Simsbury 44

Cromwell 91
Cheney Tech 66

East Catholic 96
St. Paul 60

Penney 63
Fermi 58

Enfield 60
East Hartford 49

Simsbury girls 51
Manchester 49

Bacon 88
Bolton 36

South Windsor 77
Bloomfield 60

Rockville 69
Newington 51

Coventry 68
Rham 63

Enfield topples Hornets
 Unable to maintain its second-quarter momentum, East Hartford High faltered in the second half and succumbed, 60-49, to Enfield High in CCIL basketball action last night in Enfield.

The victory moves the Raiders to 4-7 in the league and 5-7 overall while the loss drops the Hornets to 1-9 in the CCIL and 1-10 overall.

East Hartford's lone success was a 54-48 victory over Enfield earlier this year.

Enfield took a 20-6 lead after the opening quarter led by Jeff Wheeler's 10 point man, which is his game. He played with a lot of confidence.

Galligan was 12-for-14 from the field, following a 12-for-15 shooting performance last Friday. Bond 8-for-10 and Radant 7-for-9. Galligan had a game-high 25 points. Radant and Bond 16 apiece and Falkowski 11 to lead the Eagle attack. It was the 6-foot-7 Radant's first double digit outing in five games.

Mender Yopp had 18 points, John Robitaille 11 and Neil Dalry 10 to pace St. Paul.

East Catholic (96) — Galligan 12-22, Ayer 3-23-8, Radant 7-23-16, Bond 8-20-16, Pagani 2-6-4, Falkowski 4-24-11, Hinz 3-11-6, McCoy 1-2-4, Askintowicz 2-2-8, Totals 42-20-36.

St. Paul (60) — Dalry 5-9-19, Yopp 6-23-18, Robitaille 4-24-11, Paskov 3-12-7, Ziota 1-2-4, Day 1-0-2, Darby 1-0-2, Plachino 0-0-0, Flikski 0-0-0, Green 0-1-0, Galcke 2-2-6, Totals 25-10-19.

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Help to enrich Jimmy Fund

Popular East Hartford businessman Frank Benefield right, was roasted last night at boxing king Willie Pech and Stanley...

Simsbury girls rally to overtake Tribe

With Lisa Griswold leading a fourth-quarter rally, Simsbury High registered a 51-49 come-from-behind victory over Manchester High...

Briefs

Tal Smith out

HOUSTON (UPI) — The man credited with molding the Houston Astros into a National League pennant contender has apparently lost his chance of returning to the organization...

Manchester High indoor track team took a triangular meet yesterday at the Hartford Armory...

Bacon too strong for Bolton quintet

Four players were in twin digits as Bacon Academy routed Bolton High, 88-58, last night in COC basketball action in Colchester.

South Windsor upsets Bloomfield 5 in CVC

Holding high-scoring Dashone Hughey to a season-low two points, South Windsor High CVC basketball team...

Five goals in second period help defeat Indian skaters

Five unanswered goals in the middle session snapped a 2-2 tie and powered Farmington High to a 10-2 victory over Manchester High in non-conference ice hockey action yesterday at Hartford Armory.

Boxed in feeling

Manchester's Jennifer Hedlund (5) is surrounded by Simsbury defenders Lauren Flaherty (33) and Lisa Griswold (23) as she makes move towards hoop.

Luck plays part in Connors' win

PHILADELPHIA (UPI) — Defending champion Jimmy Connors says luck got him into the third round of the 20th annual \$50,000 U.S. Pro Indoor Tennis Championship.

Francisco Gonzalez of Puerto Rico reached the third round by upsetting the second-seeded Brian Teacher of Los Angeles 7-6, 3-6, 6-2.

Goaltending strong point with Blues

NEW YORK (UPI) — Where do the St. Louis Blues train their goaltenders, and why are they all so good?

Manchester High

Manchester High boys' indoor track team took a triangular meet yesterday at the Hartford Armory...

East Catholic

East Catholic boys' indoor track team dominated Penney High, 69-31, yesterday in East Hartford, Conn.

Junior high record intact

Manchester Junior High wrestling team remained unbeaten with a 48-21 win yesterday over American School for the Deaf.

Berenson upset at star choices

ST. LOUIS (UPI) — Red Berenson said he was more concerned about the two members of the St. Louis Blues who were not named to the 20-man team...

Celts host 76ers tonight

BOSTON (UPI) — It's the matchup of the NBA's Basketball Association of America's Boston Celtics versus the Philadelphia 76ers in a game between two teams whose play is...

UConn romps Scoreboard

STORRS (UPI) — Connecticut took a breather but nobody ran out of steam. "This was a good game to have for our team," said Connecticut coach Dom Perro Tuesday night after his team drubbed a hapless Massachusetts 90-64.

UConn scored Georgetown's first half of the game McKay was referring to, only to lose the lead and come back for a 78-73 triumph in overtime.

Irish five in row

NEW YORK (UPI) — Nothing warms the heart of a college basketball coach more than an honest-to-goodness rout. Just ask Notre Dame coach Digger Phelps.

Bulls nearing .500 spot in standings

NEW YORK (UPI) — The 500 mark isn't all that easy for some teams to reach, but the Chicago Bulls, one of the hottest teams in the league, are just about there.

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Table with columns for various sports leagues including NFL, NBA, NHL, and MLB, listing scores and game details.

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Large vertical advertisement for GM AUTO REPAIRS, featuring a car and text about services like oil changes, brake repairs, and more.

Opinion

Daylight savings year-round could save energy

Daylight Savings Time from April to October generally has served the nation well. Should Congress now extend DST to eight months as an energy-saving device?

That's a question lawmakers will be debating soon if a request by veteran Democratic Senator Alan Cranston of California is granted. Cranston has introduced (for himself and Sen. Paul E. Tsongas, D-Mass.) a bill to extend Daylight Savings Time by nearly two months, starting the first Sunday in March rather than the last Sunday in April.

Editorial

An identical bill is being sponsored in the House by Rep. Carlos J. Moorhead, R-Calif. Cranston told the Senate the measure would save an estimated 100,000 barrels of oil per day for two months, or about 5.6 billion barrels each year. "In addition to and as a result of this huge saving, our bill would save \$150 million or more for American consumers at current oil prices."

Lengthening DST isn't a new idea, of course. Year-round experiments were tried in World War I and II. And during the 1973-74 energy crunch Congress passed emergency legislation for year-round Daylight Savings Time. This was repealed in October 1974 because it required children to go to school in the dark, and light-and-heat savings in dead-of-winter months were questionable.

Congress subsequently replaced it with an eight-month DST program beginning with the last Sunday in February. This fell by the wayside as have other proposals since offered. Cranston said Department of Transportation studies support the eight-month DST concept, and pointed out that the underlying law permits any state

which so wishes to exempt itself. The senator called the plan starting the first Sunday in March "A sensible, painless and cost free way to reduce energy demand in order to reduce our dependence on imported oil."

approaching-spring date - figuring the time between sunrise and sunset - is Feb. 16, the senator stated.

Cranston introduced a similar bill in the last Congress, which did not hold hearings because the Department of Transportation hadn't yet indicated its support.

Energy savings projected by the bill's sponsors are impressive and deserve full consideration.

Another angle: with all the talk of capitalizing on solar energy, it would seem one simple method of using more of the sun's power would be to start DST earlier.

Bureaucrats still deny justice to U.S. doctor raped in Nepal

Jack Anderson

WASHINGTON - It's bad enough when U.S. consular officials fail to help Americans who run into trouble overseas; it's worse when the bureaucrats dissemble about what they did or failed to do.

Last month, I reported the disgraceful case of Dr. April Sasaki, a 29-year-old physician from Hawaii who was raped, beaten and robbed by a Nepalese soldier while she was hiking in the Himalayas in November of last year.

The vicious attack was only the beginning of Sasaki's troubles. When she made her way to a nearby village, she managed to persuade Nepalese officials that she needed hospital care, and a government helicopter flew her to the primitive hospital in Kathmandu.

There she was visited by the American consul, Nancy Powell, who told Sasaki she would not be allowed to leave until she had paid \$4,300 for the one-hour helicopter ride. The demand was made enforceable by the fact that Sasaki's passport had been picked up earlier by a U.S. consulate employee.

Sasaki got a friend in Bangkok to wire her the "bail money." Now back in the United States recuperating from her ordeal, Sasaki

recently went to raise the money to repay her debt. Meanwhile, the Bureau of Consular Affairs reacted to my original column by claiming that money was never an issue, that Sasaki's passport was never confiscated - and that the consulate should be commended, not chastised. A State Department official also insisted that the department is still trying to recover Sasaki's money.

Sasaki, however, sticks by her account of the episode. And a sworn statement by her hospital roommate in Kathmandu, Sharon Lee Childs, puts the lie to the State Department's version of events.

"I remember how utterly amazed I was when I heard the woman from the American Embassy tell April that the embassy was holding her passport until she could somehow get or raise 50,000 rupees (\$4,300) for the emergency airlift provided by the Royal Nepalese Army helicopter," said Childs, "and that she could not leave the country of Nepal until the bill was paid."

Childs' affidavit, along with that of another witness, Gregory Petrie, has been obtained by Sen. Daniel Inouye, D-Hawaii. But the senator's repeated efforts to pry information from the

State Department have been stonewalled, and a Privacy Act waiver authorizing Inouye's access to the Foggy Bottom's mailroom, which was lost in Foggy Bottom's mailroom, we would really like to hear State's side," an Inouye aide told my reporter Charles Bernant. The senator himself has called Sasaki's treatment inexcusable, and has requested "the immediate reimbursement of (Sasaki's) expenses," accompanying by a strong letter of apology.

Far from offering an apology, however, Ambassador Phillip Trimble chose to play P.R. games with the case. He sent Sasaki a letter on Dec. 3, calling her account "confused."

The contents of the letter appeared in the Honolulu Advertiser on Dec. 9 - nine days before Sasaki received it. The consular bureau reports that the Nepalese soldier charged with the assault on Sasaki was court-martialed and sentenced - to two years in prison. But the Nepalese see no connection between the finding of guilt and a responsibility on their part to pay Sasaki any compensation, or even pay for her trip to the hospital.

Sasaki is understandably bitter about her predicament. She pointed out that of the first \$9,000 she earns in

her new job, half will go to repay the extortion by the Nepalese government and most of the other half will go, in the form of taxes, to the U.S. government - which allowed the extortion to occur.

Distrusted degrees: The groves of academe are being infiltrated by phonies. As high-paying professional jobs get scarcer, many applicants for teaching and administrative jobs at medical, dental and community colleges around the country are putting up their slim credentials by listing fake degrees in their resumes.

The pedagogical chatters often go undetected for years. At highly regarded Rutgers University's New Jersey College of Medicine and Dentistry, for example, at least six academicians and administrators

were found to have lied about the graduate degrees they boasted of to get their jobs. After official inquiries, they were dismissed.

While university presidents privately admit that the problem of fake credentials is growing, a spokesman for the American Association of University Professors insisted that most of the cheating occurs at community colleges, which don't have stringent procedures for checking on the degrees a job applicant claims.

Under the dome: One of the former Sen. Herman Talmadge's last acts before the Georgia Democrat left town was to donate a quantity of peanuts - in snack packs - to Secretary of the Senate Bill Hildenbrand. Hildenbrand says he's hoping

to persuade Talmadge's successor, Matt Mattingly, that it's the freshman senator's job to provide this edible reminder of Georgia for Capitol Hill visitors.

- Rep. Robert Michel, the new House minority leader, wants to have his title changed to House Republican leader. He managed to eliminate the "minority" label in the new GOP House rules, but the tag is irremediably stuck in overall House rules - by law.

- Senate staffers are hopeful that the new majority leader, Howard Baker of Tennessee, won't be the workaholic that his predecessor, Robert Byrd, was. The West Virginia Democrat thought nothing of keeping the Senate in session till 10 p.m. - with no advance notice.

Vietnam returnees forgotten

To the editor: This letter is not intended to take anything away from our returning hostages, but to bring attention to another set of returnees, already forgotten, perhaps never acknowledged.

The Vietnam veterans. There were no yellow ribbons for us, no free baseball tickets, nor ticker tape parades, or White House dinners.

There were no cheering crowds, nor free hotels, or even a grateful nation. Instead of being treated as a returning hero the Vietnam veteran was treated as a criminal. Rather than being provided with a stress free re-entry, the veteran was subject to body searches and urine tests. TV portraits of us as psychopaths, employees were hesitant, and even our families were a little scared of us. It didn't take long to feel like outcasts in our own society.

Our returning greeting was less than no greeting, and it hurt. It still hurts.

It hurts when we see you embrace the hostages, and we shouldn't. Nor should we feel anger toward you, but we do. We do because Vietnam is still going on for us, and still you choose to forget.

We are still dying from Vietnam. The fear of Agent Orange is killing us through cancer and killing us inside by deforming our babies. We continue to drive ourselves to death through drugs and alcohol, and by blowing our brains out.

Perhaps we are weak, but a country cannot send 19-year-olds to kill, ignore their return, and expect them to assimilate back to normal life. We answered the country's call, we went to war, and some of us came back, and still 10 years later nobody can really tell us why.

We did not expect a hero's welcome. We were not heroes. We did not expect to be told we were right, we knew we were not. A yellow ribbon would have been nice, dinner at the White House would have been OK, but all we really wanted was your understanding, your love, and a little respect.

We never did get it, and I don't think we ever will.

Robert A. Faucher, 104 Henry St. Manchester

Letters

Income tax: a fair proposal

To the editor: Cities want state aid because they are shocked by the most unfair and the most regressive property tax. States want federal revenue sharing funds because they are handcuffed by the unfair and regressive sales tax.

The federal government can afford to help both the cities and the states because they use an income tax. The income tax can tax fairly and does not have to hinder production and trade.

Remember this: 1. The amount of tax collected does not depend on the method of collecting. 2. The campaign slogan of the seventies of "No increase in taxes and no income tax"

was either lack of understanding, fear of voters, or demagoguery on the part of the candidates. 3. When cities and states collect their own taxes, we are less apt to have waste and fraud. 4. Anyone who can afford a 10 percent to 14 percent treasury passbook, and some other, can afford to help balance the budget. This includes all who got a raise in pay last year, those who buy lottery tickets, most, if not all legislators; all millionaires, etc. 5. Legislators have been trimming the budget ever since we have had a deficit. Not much fat is left. The biggest fat now is what we hand out to the winners of the lottery. Why not give all the

gambling money directly to the state. The state has to support the poor gamblers and many of the winners do not know how to use their winnings to help increase production, and 6. Money paid in taxes is not taken out of circulation. It builds roads, teaches our children, etc. and is back in circulation.

So why not cut or get rid of both the property tax and the sales tax, discourage gambling and use the income tax for collecting most or all the revenue we need.

Phillip Audibert 229 South St. Rockville

Outstanding courtesies lauded

To the editor: In this raw, winter weather car problems are common aggravations. I have consistently been treated with respect and consideration at DeCormier Motors, but during a recent series of breakdowns the courtesy

extended to me by William DeCormier can only be described as outstanding. A difficult situation was made as easy as possible by him with extra care given for my personal safety and comfort.

In these days of sometimes negative reports of auto dealers and repair shops, DeCormier gets a rating of 100 percent plus and my thanks and appreciation.

Virginia Diehl 29 Shore Drive Coventry

Manchester Evening Herald
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Emotion ran high at Andrews Air Force Base in Washington D.C., Tuesday as the 52 American hostages returning to the Washington area are embraced by relatives as they arrive. (UPI photo)

Hostages heading home to additional festivities

By United Press International In Wisconsin today, it's Kevin Hermering Day. In Missouri, the St. Louis airport tower boasts a yellow ribbon and a foot-high "Rocky" sign for Rodney Sickmann.

In tiny Olyphant, Pa., school was out for the day and the Welcome Home Committee promised Michael Metrinko a whopping celebration.

Dozens of the 52 freed hostages headed home today - their real homes, that is - to parades and parties thrown by jubilant friends and neighbors and often, total strangers trying to get one-up on Washington's jubilant "celebration of freedom" Tuesday.

From New York City and its 7 million people to tiny Globe, Ariz., and its 2,300 residents, there were plans in the making, banners being unfurled, yellow ribbons getting tied to salute the hostage heroes on the last leg of their long journey.

At least 21 of the former hostages and their families, including hometown boy Barry Rosen, plan to be in New York City Friday for a ticker-tape parade Mayor Edward Koch said will rival Pope John Paul II's tumultuous ride through the streets of Manhattan. A Connecticut company even donated 100 miles of tape to ensure a festive mood.

St. Louis may give New York a run for its money, though, to welcome home Marine Sgt. Sickmann. Residents along the 80-mile route from St. Louis to Krakow, Mo., where Sickmann lives, prepared hundreds of welcome signs and thousands of yellow ribbons for his return today.

The control tower at Lambert-St. Louis Airport was dressed in yellow ribbon and controllers even had "Rocky" painted in foot-high letters to welcome the young Marine home. St. Louis Mayor James Conway, a contingent of Missouri congressmen and the band from Sickmann's high school planned to be on hand.

Frederick Lee Kupke headed home to Henselscher, Ind., today, with a stop first in Indianapolis where the mayor promised a key to the city. State police said they would flash a notice on their radio when the Kupkes reached a point about an hour south of Rensselaer to warn his hometown of 5,000 to get their flags and yellow ribbons ready. The church bells were to toll to summon everybody into town.

In Pennsylvania, a special Welcome Home Committee in the town of Olyphant promised the biggest celebration in Lackawanna County history for Metrinko today.

Metrinko and his parents, Harry and Alice, were to stop first in Scranton, Pa., for a brief ceremony, where Metrinko will be given the key to that city.

For Marine Sgt. Hermering, today will be his day in all of Wisconsin. Gov. Lee S. Dreyfus proclaimed today Hermering Day, saying "We give thanks to God that Kevin has safely returned to his homeland."

Before traveling to his hometown of Oak Creek, Hermering headed first for Milwaukee for a greeting by a Marine color guard and Allan Milwaukee Brewers. While a captive in Iran, Hermering wrote the Brewers to say he missed seeing them play.

Former hostage Richard Morefield's neighbors in sunny San Diego missed him, too. His Southern California friends and neighbors organized a block party in suburban Tierrasanta today.

It Takes Teamwork



The problems of Bradley International Airport have been with us for years as the facility struggles to catch up with expanding demand for services. Now, however, plans are underway to make Bradley the gateway to New England in the Eighties.

The Jobmakers of Greater Hartford are pleased to be part of a new spirit of teamwork and cooperation which underlies the planning and construction of this vital project.

Last year, Governor Ella Grasso supported the first steps; a thorough review of Bradley's master plan for the future, and such immediate and badly needed improvements as better baggage handling.

This year, Governor William O'Neill has reaffirmed the importance of the Bradley project. Key members of the Legislature, state departments of Transportation and Administrative Services, businessmen and the Jobmakers are joining forces to ensure



Steven Lauterbach holds a sign urging spectators to "Buy Iraqi War Bonds" as the bus that is carrying him moves through crowds of well wishers in Washington Tuesday. Lauterbach is one of the 52 former hostages. (UPI photo)

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Iran trips hazardous

WASHINGTON (UPI) - Americans may legally travel to Iran these days, but the State Department is warning to do so might be dangerous and is discouraging businesses from reopening trade with Iranian firms.

The State Department issued an urgent travelers' advisory Tuesday that warns visiting Iran is "extremely hazardous because of the continued anti-American atmosphere, the virulent anti-American stance of the Iranian government and the present conflict between Iran and Iraq."

"The possibility exists that American citizens traveling to Iran could be detained without charge or taken hostage," it said. The advisory replaces official bans on travel and trade imposed last April 23 in retaliation for the hostage-taking. The sanctions were lifted a week ago under the agreement ending the 444-day crisis.

Since the United States and Iran do not maintain diplomatic relations, the advisory warns there is little that could be done to help U.S. citizens arrested there. Three American citizens are known to be in Iranian jails. Strongly urges U.S. citizens to avoid any travel to Iran," said the advisory.

For American businesses being asked by some Iranian firms to resume trade, the State Department's response is: "It is not encouraged."

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Thoughts

Human Weakness
Brave, No not I, my Lord
Strong, No I am weak,
Growing, well I'm trying
Your face to always seek.

Humble, No I'm human
I stumble on the way,
But within those valleys
Sometimes I'm blind at day.

Hearing, well then hardly
But yet, I'm reaching high,
Yes, I'm always learning
And to You my spirit flies.

Is it easy? No, I say
I'm groping all the way,
But I'm always fighting
And to You I often pray.

Preparing, no, not really
Crying for your help,
But within those valleys
Your presence, I know I've felt.

Walking in Your shadow
NO, I'll never lose,
For You gave me, my free will
And Your way then I will choose.

Quote

"I wanted to offer something different. Perhaps it was just a certain flair or wildness or unexpected behavior on the court, but something critically different."
- Dave Cowens, ex star of the NBA Boston Celtics. The newly retired center-forward says he never thought of himself as "a great player." (Basketball Digest)

Joan Laus,
Member, Trinity Covenant Church,
Manchester

Combining of posts to save money in school system

VERNON — The Budget Committee of the Board of Education has cut \$135,985 from the \$13 million budget recommended by Dr. Bernard Sidman, superintendent of schools.

Monday night the Board of Education agreed to eliminate the position of one assistant superintendent of schools but because one assistant had already asked for early retirement this loss was already reflected in the proposed budget.

However, the board also voted, Monday night, to combine the positions of supervisor of athletics and supervisor of physical education and to advertise a new position of director of both. Dr. Sidman said this will mean a minimum of \$20,000 less for salaries.

During discussion of the Vo-Ag budget, Stanley Pullen, head of the Vo-Ag department, said he would like placed back in the budget a position he had asked to fill before, that of a full-time teacher for the Vo-Ag adult program.

Pullen said the school board previously approved the position but the superintendent removed it from the budget. He said he feels it's necessary to have the adult program to meet state standards. The salary was proposed at \$14,000.

Dr. Sidman explained his rationale for removing the item from the budget. He said he wasn't sure that the board totally understood the situation about the reimbursement for the salary.

He said that while the state does fund the Vo-Ag program, because it's a regional one, the money doesn't come back to the board. It goes into the town's general fund.

He also said the board has been going in opposite directions with the adult education program, making it self-sustaining. Charles Brisson, the board's business manager, said this program is in no way totally reimbursable.

He said the board gets about 20 or 25 percent of the cost of the program which totals about \$110,000. Dr. Albert Kerkin, assistant superintendent, reminded the committee that the existing adult education program could accommodate the vo-ag program.

The committee, discussing the areas where other possible cuts could be made in the total budget, agonized over the possible elimination of some of the sports programs at the Middle School and charging the students who participate in sports programs, for physical exams.

Committee chairman, Devra Baum, said she was never convinced of the merit of some of the high school freshman teams such as basketball and football. She said it's a big

Board honors Prouty

VERNON — Dr. George Prouty Sr., who has served on the Board of Education since 1979 was honored by the board Monday night. The board passed a resolution making him a member emeritus.

Prouty resigned from the board last week, effective Monday.

Prouty, who had made it known that he planned to be active as a citizen in the board's activities, said, "After hearing the resolution and after some of the things I've said, I'm not sure if that's a gag rule or not."

"Sometimes I've said I'm not leaving the room, just moving to join you folks over there (the audience)," he said. He added that he's sure he will be kept away from the candidate that's going to succeed him "so I won't give him the briefing I never got."

Vernon

hockey program only involves 30 students and the Middle School program, 194 students. She also said it was a matter of eliminating a program for boys and girls vs. one for just boys. "I think we would be dampening far more spirits by eliminating sports at the Middle School," she said.

She also said that hockey isn't a sport that this town is set up to provide. "We have no rink. The sport is not appropriate for our system — I think it's a luxury," Mrs. Belanger said.

proposals for cuts in that budget.

In discussing the language arts and social studies budgets the committee learned that there has been a big increase in the cost of textbooks. Claire Albom, supervisor of physical education, for the entire school system, told the committee she cut department requests made to her and Dr. Sidman cut her budget by an additional \$5,400.

The committee will meet again Thursday at 2 p.m. in the administration building, School Street.

The committee will meet again Thursday at 2 p.m. in the administration building, School Street.

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7.00 Our Orig. 12.99 to 14.99

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With screen fronts of 100% polyester. 4 to 7.

\$3 to \$4 Our Orig. 6.99 to 7.99

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Of machine washable formal or treated fabric.

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In fashion slides or sling back styles. 5 to 10.

4.00 Our Orig. 7.99 to 9.99

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In dress and casual styles.

\$4 to \$5 Our Orig. 6.99 to 8.99

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People/Food

TAKE A NEW LOOK AT OLD-FASHIONED COOKING

Traditional American cooking is coming into its own as the latest cuisine to attract the interest and approval of the food establishment.

Anyone who makes a study of American or regional cooking soon realizes that it has always differed significantly from most foreign cuisines. Although the recipes are basically simple and uncomplicated, home cooking in this country has always been extraordinarily innovative. Instead of slavishly following classic recipes, the best cooks have added personal touches and have constantly updated traditional recipes to suit the times.

Today, when time for preparing meals frequently is at a premium, contemporary cooks are learning to save minutes — even hours — by combining fresh foods with a few high quality convenience foods. They do this even in heritage recipes, if the results are just as good.

This idea actually is not as new as it might seem. For nearly 50 years some of the best Southern cooks have used refrigerated biscuits in recipes. One innovative person discovered that the inexpensive buttermilk or country style biscuits could be turned into light dumplings for hearty meat and vegetable stews. Another person tried baking the biscuits in the same pan with maple flavored sweet potatoes and pork chops to produce a delectable, slightly sweet dinner bread.

All doughnut lovers should cheer the first experiments who tried cutting holes in these refrigerated biscuits and frying them in deep fat. The result rivals good raised doughnuts. The big difference is hours of time saved. Doughnuts from biscuits are ready to fry just as soon as the fat is hot, making them quick enough to serve for a weekend breakfast.

Even the kuchen which usually starts with a yeast dough can be made with these inexpensive biscuits. As another time saver, Apricot Cream Kuchen calls for fruit jam as a delicious, always-available substitute for the fresh fruit topping. The kuchen is partially baked, then the traditional egg and sour cream custard mixture is poured over it and baked until set. From start to finish, this coffeecake is ready to serve in less than an hour.

Because the various kinds of refrigerated biscuits are made with different amounts of shortening, it helps to know that the least expensive country style biscuit is the most versatile for recipe use. But when you need a rich, flaky topping or a crisp crust, the big flaky biscuits, with their extra shortening, work best.

Choose them for topping cobblers and other honey fresh fruit desserts like Old Fashioned Cranberry Apple Crisp. Now that fresh cranberries and apples are at their peak, this is a perfect ending for a fall dinner. To speed preparation, the fruit starts cooking on top of the range, and the dessert needs to be baked only enough to brown the flaky biscuit topping.



FAVORITE PORK CHOP DINNER

5 (3/4-inch thick) pork chops
Salt
Pepper
2 1/2-cm. can sweet potatoes, drained
3/4 cup maple-flavored syrup
1 can (10 biscuits) Pillsbury Refrigerated Buttermilk or Country Style Biscuits

Heat oven to 375°F. In skillet, brown pork chops. Place chops in ungreased 13x9-inch (3-quart) baking dish. Season with salt and pepper. Cover; bake at 375°F. for 20 minutes.

Remove pan from oven; drain off liquid. Move chops to one side of pan. Arrange sweet potatoes around chops. Pour syrup over chops, potatoes and in bottom of pan. Separate biscuit dough into 10 biscuits; arrange in pan next to chops and potatoes. Return to oven and bake, uncovered, an additional 20 to 25 minutes or until biscuits are golden brown and chops are tender. 5 servings.



Traditional American Recipes have been updated to save time. (Clockwise, from left to right) Favorite Pork Chop Dinner, Old Fashioned Cranberry Apple Crisp, Easy-Does-It Doughnuts, Hearty Meatball Stew and Dumplings.

OLD FASHIONED CRANBERRY APPLE CRISP

5 cups (5 medium) peeled, chopped apples
2 cups fresh or frozen cranberries*
1/4 cup water
1/4 cup sugar
1/4 cup sugar
1/2 cup chopped nuts, if desired
2 tablespoons cornstarch
1/4 teaspoon salt
1/4 teaspoon cinnamon

TOPPING
10-oz. can Hungry Jack® Refrigerated Flaky Biscuits
1/4 cup sugar
1/4 teaspoon cinnamon
2 tablespoons margarine or butter, melted
1/4 cup chopped nuts

Heat oven to 375°F. In saucepan, combine first 3 ingredients; cook over medium heat 5 minutes. Blend remaining ingredients except Topping; stir into apple mixture. Cook 2 minutes until thickened; pour into 13x9-inch pan. Separate dough into 10 biscuits; separate each biscuit into 2 layers. Blend sugar and cinnamon. Dip 1 side of each biscuit in margarine, then in sugar mixture. Arrange biscuits, sugared-side-up, over hot apple mixture, overlapping to make 2 rows; sprinkle with nuts. Bake at 375°F. for 20 to 25 minutes or until deep golden brown. If desired, serve warm with cream or ice cream. 5 to 10 servings. TIP: *10-oz. can whole cranberry sauce can be substituted for cranberries; reduce water to 1/2 cup and sugar to 1/2 cup.

EASY-DOES-IT DOUGHNUTS

Oil for deep frying
1 can (10 biscuits) Pillsbury Refrigerated Buttermilk or Country Style Biscuits

In deep fat fryer or heavy saucepan, heat about 1 quart oil to 350°F. Separate dough into 10 biscuits. Cut holes in center of biscuits. Fry cut biscuits and holes in oil at 350°F. about 1-1/2 minutes on each side or until golden brown. Drain. If desired, roll doughnuts and holes in sugar, cinnamon-sugar mixture or drizzle with glaze. Serve warm. 10 doughnuts.

HEARTY MEATBALL STEW and DUMPLINGS

1 lb. ground beef
1 egg
1/4 cup chopped onion
1/2 teaspoon salt
1/2 medium onion, sliced
1 beef bouillon cube or 1 level teaspoon beef instant bouillon
1-1/2 cups boiling water
10-3/4-oz. can condensed tomato soup

3 carrots, cut into 1/2-inch pieces, about 1 cup
2 medium potatoes, cut into 1-inch pieces, about 1 cup
1 medium onion, sliced
1/4 teaspoon thyme
1 can (10 biscuits) Pillsbury Refrigerated Buttermilk or Country Style Biscuits
Paprika
 Parsley

In medium bowl, combine ground beef, egg, chopped onion, salt and pepper; mix well. Shape into 1-1/2 to 2-inch balls. In Dutch oven, brown meatballs; drain off excess fat. Dissolve bouillon in boiling water. Add water, tomato soup, carrots, potatoes, sliced onion and thyme; stir gently. Bring to a boil, reduce heat, cover and simmer 15 minutes.

APRICOT CREAM KUCHEN

2 tablespoons margarine or butter
8-oz. can Pillsbury Refrigerated Buttermilk or Country Style Biscuits
1/3 cup apricot jam

1 egg, slightly beaten
1 cup dairy sour cream
3 tablespoons sugar
1/2 teaspoon vanilla

In oven, melt margarine in 8-inch square pan while preheating oven to 450°F. Separate dough into 10 biscuits. Cut each with melted margarine; arrange in pan. Spoon 1 teaspoon jam on each biscuit (reserve remaining jam for topping). Bake 5 minutes. Combine egg, sour cream, sugar and vanilla; blend well. Spoon over partially baked biscuits. Reduce oven to 350°F.; bake 25 to 30 minutes longer or until custard is set. Spread with remaining jam. Cut into squares. Serve warm. Refrigerate leftovers. 9 servings.

Experiment in Texas: 127 banks inside one supermarket

By MARTIN SLOANE

What are the chances of success? Probably pretty good. Automated banking machines are not new. Three banks in my area installed them just inside their front doors about a year ago.

But driving up to a dark, deserted bank at a cold winter night to make a deposit or a withdrawal never had much appeal to me. That is why putting these automated tellers into my light, well-populated supermarket makes a lot of sense.

I think that the Safeway-MPACT experiment will quickly be expanded and copied in many other parts of the country.

Refund of the Day. Write to the following address to receive the form required by this offer on Nestle chocolate bars: Nestle, P.O. Box 17, Boston, Mass. 02272. This offer expires March 31, 1981.

One of the problems that a shopper encounters when his or her favorite supermarket adds a branch bank is that it may not be his or her favorite bank.

This problem may be a thing of the past — and

supermarket banking may soon be commonplace across the country — if a Texas experiment proves successful.

Automated banking machines will be installed within the next few weeks in 120 Safeway supermarkets in the Dallas, Houston and El Paso areas. What makes these banking machines unique is that customers from some 127 Texas banks will be able to use them.

This new banking system, called MPACT, requires the use of a plastic card that is issued to customers of all participating banks.

Initially, the banking machines will enable eligible shoppers to withdraw cash from their checking accounts and find out the balance of their accounts. By the end of the summer, they will also be able to make deposits and transfer funds.

Supermarket Shopper

Clip 'n' File Refunds (Week of Jan. 25)
Cereals, Breakfast Products, Baby Products (File 1)

Clip out this file and keep it with similar cash-off coupons — beverage refund offers with beverage coupons, for example. Start collecting the needed proofs of purchase while looking for the required refund forms at the supermarket, in newspapers and magazines, and when trading with friends.

Offers may not be available in all areas of the country. Allow 10 weeks to receive each refund.

AUNT JEMIMA PANCAKE MIX. Receive a refund equal to the purchase price of Aunt

Jemima Pancake Mix. Send the required refund form, one box top from 2-pound or larger Aunt Jemima Pancake Mix, one label from 30-ounce Aunt Jemima Syrup or two labels from 24-ounce Aunt Jemima Syrup and a register receipt showing the purchase price of the product. Expires Nov. 30, 1981.

H-O Cash Refund. Receive a \$1 refund. Send the required refund form and Universal Product Codes from any two H-O Instant Cream Parina boxes. Expires May 31, 1981.

JOHNSON'S Disposable Diapers 4 Coupon Offer. Receive \$4 in coupons or a \$2.40 refund. Send the

required refund form and 12 Universal Product Codes from any Johnson's Disposable Diapers. Indicate whether you want the refund or the coupons. Expires June 30, 1981.

MAYPO Free Box Offer. Receive a free box of Maypo. Send the required refund form and two Maypo box tops showing date codes. Look for the form on the package. Expires Sept. 30, 1981.

Send the required refund form and proofs of purchase from any Kraft Chunk Cheddar and Kraft Cheddar, N.C. 27322. Receive four pens featuring Kellogg's characters. Send five proof-of-purchase seals from the side panels of any

of the following Kellogg's cereals: Sugar Corn Pops, Rice Krispies, Sugar Frosted Flakes, Frost Loops, Sugar Snacks, Cocoa Krispies, Frosted Rice, Apple Jacks. Expires Sept. 30, 1981.

Dairy Products, Oils, Margarine, Diet Products (File 2)

KRAFT Fats the Buck Refund Offer. Receive a refund of 25 cents to \$1. Send the required refund form and proofs of purchase from any Kraft Chunk Cheddar and Kraft Cheddar, N.C. 27322. Receive four pens featuring Kellogg's characters. Send five proof-of-purchase seals from the side panels of any

The maximum refund is \$1. Expires June 30, 1981.

NUFARM Brand Lowfat Cottage Cheese. Receive a 16-ounce container of Nufarm Cottage Cheese. Send the required refund form and four "quality seals" from any 16-24 or 32-ounce packages of Nufarm Lowfat Cottage Cheese. Expires June 30, 1981.

PLANTERS Free Popcorn Offer. Receive a \$1 refund. Send the required refund form and proofs of purchase from two 12-ounce bottles of Planters Popcorn Oil and any empty 2-pound bag of popcorn. Look for the hang tag. Expires May 1, 1981.

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Chocolate chiffon pie scores points on Valentine's Day.

Chocolate chiffon pie

Valentine's Day calls for sweet greetings. What better way to impress a loved one than by serving a homemade chocolate chiffon pie.

Heavenly Chocolate Chiffon Pie

1 envelope unflavored gelatin
1 teaspoon salt
1 cup sugar, divided
1 cup milk
2 eggs, separated
1 teaspoon vanilla
1 teaspoon cream of tartar
1 baked 9-inch pastry shell
Mix gelatin, 1/4 cup sugar, salt and cocoa in top of double boiler. Beat together egg yolks and milk; stir into gelatin mixture over boiling water (2-inches in the bottom of the double boiler) and cook, stirring constantly, until the gelatin dissolves and the mixture thickens slightly, about 10 minutes.

When gelatin is dissolved and custard mixture slightly thickened, remove from double boiler and stir vanilla into mixture. Chill, stirring occasionally, until the mixture mounds slightly when dropped from a spoon.

When gelatin mixture is chilled and thickened, remove from the refrigerator and beat until very stiff peaks form when the beaters are raised. Pour the thickened chocolate gelatin mixture over the egg whites and gently fold chocolate mixture through the egg whites until the two mixtures are completely blended.

Chill the chocolate chiffon filling until it will pile up and stay in high mounds without flattening out. Spoon into the pastry shell. Chill the pie until the filling is set, several hours or overnight. If you wish, garnish with whipped cream and chocolate curls to serve. This kitchen-tested recipe makes one 9-inch pie, 8 servings.

Nutritious chewy blond brownies

Growing interest in more nutritious foods includes blond brownies with oats and nuts and are chewy, and also have good food value. They're tasty, too, and fit well into school lunch packs, office lunches and are perfect for hiking, biking, sailing or cross-country skiing nibbles.

Mix these by hand in one bowl to eliminate washing extra dishes.

Chewy Blond Brownies

1 1/2 cups firmly packed brown sugar
1 1/2 cups quick or old-fashioned oats, uncooked
1 1/2 cups all-purpose flour
2 eggs
1/2 cup chopped nuts
2 teaspoons vanilla
1/2 teaspoon salt
1/2 teaspoon soda

Beat together butter and sugar until well blended. Add remaining ingredients; mix well. Spread into greased 13-by-

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CALDOR PLAZA BURR CORNERS, MANCHESTER

Favorite fritter recipes

A basic fritter batter is a godsend in those days of trying to economize on the food bill.

Fritters will be extremely popular to serve with a variety of meals since the all-purpose batter works well with cooked-batter fritters, as well as drop fritters, which have small pieces of vegetable or fruit mixed in the batter and are then dropped by spoonfuls into hot fat.

Your fryer full of fritters will show up more often and may prove a way to serve leftovers in a new guise. And, as you watch the fritters being gobbled up, think of the old tongue-twister: "If Floxie Fancie tried a fryer full of favorite fritters, where is the fryer full of favorite fritters that Floxie tried?"

Fritter Variety (with all-purpose batter)

1/2 cup unsifted flour
1/2 cup corn starch
1 teaspoon baking powder
1/2 teaspoon salt
2 eggs, separated
1/2 cup milk
1 tablespoon corn oil
Seafood, fruit or vegetables

In medium bowl, stir together flour, corn starch, baking powder and salt. In small bowl, stir together egg yolks, milk and 1 tablespoon corn oil. Pour into flour mixture until smooth. In small bowl with mixer at high speed, beat egg whites until stiff peaks form. Fold into batter. Pour 1 quart corn oil into heavy 3-quart saucepan or deep fryer. Heat to no more than 3/4 full. Heat over medium heat to 375-degree. Dip pieces of seafood, fruit or vegetables into batter and fry a few at a time, turning once, 2 to 4 minutes, depending on food being fried or until golden brown. Drain on paper towels, serve immediately.

If desired, serve fruit fritters sprinkled with confectioner's sugar. This kitchen-tested recipe makes about 2 dozen.

Suggested foods to coat with batter: Cleaned deep-frozen medium to large shrimp; 1-inch cubes fish fillets; 1/4-inch slices unpeeled scrubbed zucchini; 3-inch long, pencil-thin slices peeled eggplant; flowerettes of broccoli or cauliflower; 1/4-inch slices peeled, corred apple or pear.

To make drop fritters: Mix chopped small pieces of fruit or vegetable into the batter, adding the fruit or vegetable pieces before folding in the egg whites, as suggested here with the recipe for Mexican Corn Fritters and Apple Fritters.

Mexican Corn Drop Fritters: Use 1 1/2 cups drained canned or frozen frozen Mexican corn. (When fresh corn is in season, mix fresh corn kernels, cut from the cob, with chopped green pepper and pimiento). Prepare All-Purpose Batter, but DO NOT fold in egg whites. Stir corn mixture into batter, fold in egg whites. Carefully add batter by tablespoon, a few at a time, to oil. Fry 3 to 4 minutes, turning once, or until golden brown. Drain on paper towels; serve immediately. Makes about 2 dozen.

Apple Drop Fritters: Use 1 1/2 cups chopped peeled apple. (Or for other fruit fritters, use 1 1/2 cups chopped or diced fruit or 1/4 cups berries. With canned or frozen fruit, drain thoroughly.) Prepare All-Purpose Batter, but DO NOT fold in egg whites. Stir fruit into batter; fold in egg whites. Carefully add batter by tablespoons, a few at a time, to oil. Fry 3 to 4 minutes turning once, or until fritters are golden brown. Drain on paper towels; serve immediately.

If desired, sprinkle fritters with confectioner's sugar. Makes about 2 dozen.

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28 JAN 28

Grocery shoppers turn back to basics

"Back to basics" could become the 1981 rallying cry for grocery shoppers. During an economic downturn, Americans historically have turned to basic foods. So the current economy could again make the move to basics a major trend, as during the mid-70's recession.

Pancake mixes have appealed to budget-minded shoppers for 60 years, and potato flakes have been a kitchen staple for 20. Today these easy-to-use foods are as economical as their more time-consuming "from scratch" equivalents. A stack of buttermilk pancakes from a mix costs 6¢ less than from a home recipe. Costs of making mashed potatoes with convenient potato flakes are identical to those of fresh potatoes. Check the nutrition label on the package of potato flakes to make sure that they have been restored to provide 15% of the U.S. RDA for Vitamin C per serving, the amount in freshly mashed potatoes.

For a cookbook with 30 more economical recipes using Hungry Jack® pancake mix and Mashed Potato Flakes are low-cost main dishes. "Pancake Enchiladas

have a south-of-the-border flavor but are made with ingredients easy to keep on hand. Substituting big, filling pancakes for the tortillas helps stretch a half pound of ground beef to serve six. For an economical fruit salad that complements the spicy enchiladas, use plentiful fresh grapefruit.

Easy-to-fix chicken recipes have special appeal. The make-at-home coating mix for Crisp Oven-Fried Chicken uses mashed potato flakes and saves more than a third the cost of a store-bought coating. For variety, experiment with other seasonings and spices.

Potatoes are an important source of Vitamin C, but some of this nutrient is lost during the storage and processing of fresh potatoes. Check the nutrition label on the package of potato flakes to make sure that they have been restored to provide 15% of the U.S. RDA for Vitamin C per serving, the amount in freshly mashed potatoes.

For a cookbook with 30 more economical recipes using Hungry Jack® pancake mix and Mashed Potato Flakes are low-cost main dishes. "Pancake Enchiladas

Pillsbury Company, Box 916, Dept. 216, Minneapolis, MN 55409. Allow six to eight weeks for delivery.

Pancake Enchiladas
1 cup Buttermilk Pancake Mix
1 cup milk
1 tablespoon oil
2 eggs
Filling:
1/2 lb. ground beef
1/2 cup finely chopped onion
1 to 3 teaspoons chili powder
2 oz. (2 cups) shredded cheddar or American cheese
10-oz. can enchilada sauce
Heat griddle to 375°F. Lightly spoon pancake mix into measuring cup; level off. In medium bowl, blend pancake mix, milk, oil and egg until almost smooth. Grease griddle lightly before baking each pancake. Pour batter from 1/2 cup measuring cup onto hot griddle. Bake until bubbles appear, about 1 1/2 minutes on each side. 6 pancakes.

Crisp Oven-Fried Chicken
1 1/2 cups mashed potato flakes
1 teaspoon seasoned salt
1/2 teaspoon paprika
1/2 teaspoon pepper
1/2 teaspoon garlic powder
1/2 cup margarine or butter, melted
1 tablespoon water
1 egg
3-lb. cut-up frying chicken
Heat oven to 400°F. In large bowl, combine potato flakes, seasoned salt, paprika, pepper and garlic powder. Stir in margarine, mix well. In medium bowl, beat water and egg until well combined. Dip chicken pieces in egg mixture; coat all sides with potato flakes, seasoned salt, paprika, pepper and garlic powder. Stir in margarine; mix well. In medium bowl, beat water and egg until well combined. Dip chicken pieces in egg mixture; coat all sides with potato flakes

mixture. Place chicken, skin-side-up, in 13x9-inch pan. Bake uncovered at 400° for 1 hour or until tender. 4 servings.

Mashed Potato Flakes
1 1/2 cups mashed potato flakes
1/2 cup milk
1/2 cup butter
1/2 cup cheddar cheese
1/2 cup milk
1/2 cup butter
1/2 cup cheddar cheese

Hot or cold stuffed zucchini
1 can (15 ounces) whole tomatoes, broken up
1/2 teaspoon garlic powder
Cut ends from zucchini. Cut large zucchini in half crosswise. Using an apple corer, scoop out pulp, leaving 1/4-inch thick shell. In a medium bowl, combine beef, rice, 1/4 cup of the tomato sauce, onion powder, 1/2 teaspoon of the salt, basil, oregano and black pepper. Stuff into zucchini shells

leaving 1/4-inch thick shell. In a medium bowl, combine beef, rice, 1/4 cup of the tomato sauce, onion powder, 1/2 teaspoon of the salt, basil, oregano and black pepper. Stuff into zucchini shells



MT. VERNON DAIRY STORES
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Potato-ham dish with pineapple

A potato-ham casserole is full of surprises. Here's one that makes a one-dish meal with the inclusion of chunk pineapple. Even the work-time is cut for the cook with the use of frozen cottage fry potatoes.

This is a nutritious dish, high in protein with the use of Cheddar cheese and ham, plus other needed vitamins from the added ingredients. Turning out a nutritious inexpensive meal is uppermost in the minds of mothers as costs of food increases.

1/2 cup chopped onions
3 tablespoons flour
2 cups milk
2 cups shredded Cheddar cheese (6 ounces)
1 tablespoon spicy prepared mustard
1 teaspoon salt
1/2 teaspoon pepper
1/2 teaspoon paprika
1 can (1 pound 4 ounces) chunk pineapple, in pineapple juice, drained
1/2 pound cooked ham, cut

into cubes
In large skillet, melt 2 tablespoons butter, add frozen potatoes and onion. Sauté until potatoes are soft and lightly browned. In medium saucepan melt remaining 3 tablespoons butter, blend in flour. Add milk gradually, blending well. Cook, stirring constantly, until sauce thickens. Add cheese,

mustard, salt, pepper and paprika; stir until sauce is smooth. Add pineapple, ham, sautéed potatoes and onion; mix well. Turn into a buttered 2 quart casserole. Bake in 400-degree oven 15 minutes, until potatoes are lightly browned. This kitchen-tested recipe makes 4 to 6 servings.

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Hot or cold stuffed zucchini

Gardeners who swore this fall that they never wanted to see another zucchini now are ready for another taste of this garden wonder. Stuffed zucchini makes an excellent side dish to serve with a totally vegetable meal or with meats and fish.

This particular stuffing relies on rice, tomato sauce and whole tomatoes, well seasoned with herbs and spices. It's good hot or cold.

1 can (15 ounces) whole tomatoes, broken up
1/2 teaspoon garlic powder
Cut ends from zucchini. Cut large zucchini in half crosswise. Using an apple corer, scoop out pulp, leaving 1/4-inch thick shell. In a medium bowl, combine beef, rice, 1/4 cup of the tomato sauce, onion powder, 1/2 teaspoon of the salt, basil, oregano and black pepper. Stuff into zucchini shells

leaving 1/4-inch thick shell. In a medium bowl, combine beef, rice, 1/4 cup of the tomato sauce, onion powder, 1/2 teaspoon of the salt, basil, oregano and black pepper. Stuff into zucchini shells

spooning some of the sauce over zucchini. Reduce heat and simmer, covered, until zucchini and rice are tender, about 45 minutes, stirring occasionally. This kitchen-tested recipe makes 6 portions.

Low-cost dressing
Have you acquired extra pounds during the holidays? Here's a satisfying low-cost salad dressing you can use over lettuce salads. Combine one cup cottage cheese and one-half cup buttermilk in a small mixing bowl, beating until smooth. Add one-fourth cup each chopped green pepper and green onion and one-half teaspoon seasoned salt. Mix until blended; cover and chill. (Yield: 1 1/2 cups.)

Glazed carrots
Carrots are good right now, especially when they're glazed with pineapple. Cut a pound of carrots in strips (2 1/4 x 1/4"); cook until tender, about 15 minutes. Drain and set aside. Combine one-fourth cup firmly packed brown sugar, three tablespoons butter, one-half teaspoon each salt and grated orange peel with a can (8 1/2 oz.) of drained, crushed pineapple. In a skillet heat to boiling; then add carrots, stirring occasionally until glazed and heated through, about 5 minutes. You'll have servings for four people.

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Stir-fried Ginger Shrimp is just one of the zesty creations for the Weight Watchers New Food Plan. Gourmet dishes like this one will surprise and delight anyone.



Peanut Butter "Ice Cream" is an unlikely item for a Weight Watchers but it joins wine and beer, raisins, olives, popcorn and crispbread on the new diet.



No further East than your kitchen, this saucy entree is just one of the incredible creations you can make with some of the host of new foods now included in Weight Watchers New Food Plan.

Weight Watchers present 1981 food plan

People concerned with their figures can now add sizzling and stir-frying to their kitchen repertoires without adding inches to their waistslines, according to Weight Watchers International. This decision is an important part of the 1981 Food Plan which includes such new foods as peanut butter, popcorn and honey and such beverages as wine, beer and champagne.

"The new foods are wonderful," said Nettie Tamler, head of Weight Watchers in Eastern Connecticut and Western Massachusetts, "but equally important is the fact that weight-conscious cooks no longer have to limit their techniques to broiling and boiling in order to stay trim. They now have all the versatility of a French gourmet cook."

"Poultry and fish, for instance, cooked in this manner, retain their juices and remain tender. Vegetables retain important water-soluble

vitamins and keep their bright colors and crisp texture as well. Foods are prepared swiftly requiring less fuel and so energy-saving is an added bonus when foods are stir-fried or sautéed," she added.

One can extend the possibilities of even roasted foods: a roast turkey served for dinner can be used in numerous stir-fried dishes for another week's menu planning.

Nettie said, "That's the advantage of our Weight Watchers New Full Choice Food Plan. Anyone can decide what he or she wants to eat and Weight Watchers lecturers will explain how it is done — with no pounds added."

Stir-Fried Shrimp
Makes 4 servings
1/4 cup white wine
2 tablespoons soy sauce
1/2 teaspoon ground ginger
1 garlic clove, minced
1 1/2 pounds peeled and deveined shrimp
1 tablespoon plus 1 teaspoon vegetable oil
1 medium red bell pepper, cut into strips
1/2 cup Chinese pea pods
1/4 cup drained canned sliced bamboo shoots
1/4 cup drained canned water chestnuts, sliced
2 cups cooked enriched rice, cooked without added salt
In small bowl combine wine, soy sauce, ginger, and garlic. Add shrimp; cover and marinate in refrigerator for 1 hour. Heat oil in wok or large skillet. Drain shrimp and reserve marinade. Add shrimp to wok and stir-fry 30 seconds. Remove shrimp and set aside. Add red pepper, pea pods, bamboo shoots, and water chestnuts to wok; stir-fry 3 minutes or until vegetables are tender-crisp. Add marinade. Return

shrimp to wok, toss to combine, and heat through. Serve each portion over 1/2 cup rice.

Peanut Butter "Ice Cream"
Makes 8 servings
12 ounces vanilla-flavored frozen dessert
1/4 cup plus 2 tablespoons smooth peanut butter
4 Graham crackers (2 1/2-inch squares), made into crumbs
3 pounds skinned and boned chicken breasts
1 cup sliced celery
1 medium green bell pepper, cut into strips
2 garlic cloves, minced
2 tablespoons plus 2 teaspoons enriched flour
2 tablespoons curry powder
1/2 teaspoon each salt and ground ginger
2 cups homemade fat-free chicken broth
wax paper. Place "ice cream" on crumbs and, with your hands, press crumbs into sides and top of "ice cream" block. Return to freezer; chill until firm. Carefully transfer to serving dish and cut into 8 slices, 2 slices per serving.
Makes 8 servings
3 Indian Raisin Curry

1981 meat outlook: prices up, supply down

Reduced overall meat supplies will lead to higher slaughter — leading to some unused plant capacity. Total meat production, including beef, pork, veal, lamb and mutton, is predicted to decline in 1981 by approximately 3 percent to 37.9 billion pounds.

Commercial beef production will increase to 21.7 billion pounds — a 1 percent increase over 1980 figures — but pork production will drop off to 15.5 billion pounds, 6 percent below the record production of 1980.

White beef production will rise slightly in 1981, it will still be well below the record 1976 production levels, due to cattle numbers remaining far below the number of cattle on farms in the mid-1970's.

AMI's Outlook Report cited other factors influencing meat production and prices over the next year: Hog numbers were cut back in the last year for the first time in several years because hog farmers were losing money.

the strength of consumer demand in 1981. Total meat production, including beef, pork, veal, lamb and mutton, is predicted to decline in 1981 by approximately 3 percent to 37.9 billion pounds.

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Diet facts & fallacies
These nutritional tips brought to you by DIET CENTER
There are three things you do when confronted with a situation that gives you stress: you can keep it inside (the worst thing for your blood pressure); you can blow up (the second worst thing for hypertension); or you can try to resolve your conflict rationally. The last of these possibilities is the preferred approach, say researchers from the University of Michigan, because it releases stress in a way that also attempts to eliminate its cause.

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Menus

Cafeteria menus which will be served in Manchester Public Schools Feb. 24, are as follows:

Monday: Hot dog or chili dog on roll, French fried potatoes, buttered mixed vegetables, milk, and chilled peas.

Tuesday: Baked chicken and noodles, cranberry sauce, buttered peas, corn bread, butter, milk, and tangerine.

Wednesday: Baked meat loaf, parsnip potato, buttered carrots, bread, butter, milk and raisin-nut crispies.

Thursday: Spaghetti with meat sauce, tossed salad, bread, butter, milk and chilled mixed fruit.

Friday: Tomato soup, toasted cheese sandwich, peanut butter stuffed celery, carrot sticks, milk and ice cream.

Bolton

Elementary
Monday: Orange juice, cheeseburger, french fries, lettuce and tomato, cake with topping.
Tuesday: Chili, cornbread, green beans, fresh fruit.
Wednesday: Spaghetti with meat sauce, Italian bread, mixed vegetables.

Lose weight sensibly

The 1981 diet craze is upon us. But before you go on a trick diet in an attempt to lose a few pounds, listen to some words of wisdom.

First strip your clothes off. Stand in front of a full-length mirror. Take a long, hard, uncompromising look at your body.

That "private" moment may be the beginning of wisdom for you.

Are you overweight? Excess pounds affect not only your appearance but one out of every five Americans over age 30. You are classified as obese if your weight is more than 10 pounds above the desirable range for your height.

Today, diabetes, cardiovascular disease and other ailments associated with overweight are exacting a heavy toll. Therefore, any excess pounds reflected in that mirror may be a health hazard. And, of course, that flab is unightly as well as unhealthy.

Undoubtedly you have been eating too much for a long time — maybe your entire life. So have far too many of us.

And chances are that you don't get enough physical exercise. Few of us do.

In other words, we Americans get fat not because we are different but because we are not different.

Yet that does not release you from the consequences of overweight. In self-defense, you must do something about it.

However, it is important not to burden yourself with an undue sense of guilt. You can achieve and maintain a desirable weight without making yourself too miserable.

Because obesity has become such a great health problem, many of our outstanding scientists are researching its causes, cures, prevention and cure. There is a growing mass of reliable material based on research in clinics, hospitals and university laboratories — on the physiological,

Olives perk up an old favorite

Macaroni and cheese combinations have been favorites through the years when the family cook wants to save money on food. Inexpensive macaroni and cheese casseroles are good for buffets, especially when entertaining a crowd. Next time you're in the mood for this standby try a new version. Add sliced pimiento stuffed olives, chopped onions and mustard for more zest. This is a dish to prepare ahead. If refrigerated, allow 15 to 20 minutes extra baking time. Serve with a tossed green or tomato salad, crusty Italian bread and fresh fruit.



Olives and onions perk up macaroni and cheese dishes.

Vernon

All schools
Monday: Chicken and gravy, buttered rice, carrots, whole wheat bread and butter, fruit cup.
Tuesday: Italian spaghetti with meat sauce, broccoli, roll and butter, apricots.
Wednesday: Cheeseburgers on roll, potato rounds, whole kernel corn, gelatin with topping.
Thursday: Tomato soup, salami grinder, low salt potato chips, applesauce, ice cream.
Friday: Fish bites, tartar sauce, mashed potatoes, mixed vegetables, bread and butter, chocolate pudding with topping.

Fig streusel coffee cake

Bakery items, especially coffee cakes, are catching the eye of working men and women who tend to have a Danish or some such sweet roll or cake with their coffee as a snack at the office or at the plant.

A fig streusel-topped coffee cake is party-fare for some, but a wedge of this crunchy, textured cake fits in the brown bag or lunch container very well, too. Try including it as part of your youngster's lunch.

Fig Streusel Topped
1 1/2 cups flour
1/2 cup margarine
1/2 cup sugar
2 eggs
1 1/2 cups flour
2 teaspoons baking powder
1/2 cup milk
1/2 cup fig jam
1 cup coarsely chopped California dried figs



Fig streusel coffee cake is for company or coffee break at work.

Hearty ham-and-bean soup

A hot soup and a sandwich make a filling school-lunch or a quick after-school supper before a ball game or club event.

This is quick cooking at its best. Add leftover meat such as ham, beef, chicken or turkey to the pot. Refrigerate leftover soup for another meal.

Serve with rolls or

homemade or packaged round pan or in a 10-by-6-by-2-inch or similar size baking pan. Bake as directed for batter. (Usually 350 or 375-degree oven is best.)

Soup
1 can (10 and 1/2 ounces) condensed chicken noodle soup
1 1/2 cups water
1 package (10 ounces) frozen mixed vegetables
1 can (15 1/2 ounces) kidney beans, drained
1 can (10 and 1/2 ounces) condensed chicken gumbo

Instant Pot de Creme

Did you know that Pot de Creme can be instant? Yes, if you'll beat one pint of chocolate ice cream until creamy and then stir in one-third cup light cream or half and half. Gradually add one (4 1/2 oz.) package instant chocolate

pudding and pie filling, beating until well blended, about 10 minutes. Turn into six individual pot de creme cups or small dessert dishes. Cover and chill until ready to serve. Garnish with a dollop of vanilla ice cream.

Social Security

Q. I'm only 30 now and won't retire until about the year 2015. With the high rate of inflation, will my Social Security check be worth much then?

A. The Social Security tax and benefit system takes into consideration raising wages and inflation. The Social Security protection you earn by paying Social Security taxes will keep pace with rising wage levels during your working lifetime. After you begin getting benefits, they will be automatically adjusted to increases in prices.

Q. What exactly is the youngest age at which a person may qualify for Social Security benefits on his or her own work?

A. A person may qualify for disability at any age if he or she has enough credit for work covered by Social Security. Retirement benefits can be paid as early as 62.

Q. I have always been very careful about telling Social Security what I earn.

any money so they can adjust my SSI checks. Now I am doing some part-time work for a grocer whenever he needs help. He pays me by giving me food. Do I have to report that to Social Security?

A. Under SSI, food you receive is considered income. The Social Security SSI checks, A cash food, or other payment you receive should be reported to Social Security.

Q. Will Medicare pay for a chiropractor?

A. Medicare medical insurance will help pay for only one kind of treatment furnished by a licensed and Medicare-certified chiropractor. The only treatment that is covered is manual manipulation of the spine to correct a subluxation or dislocation that can be shown by X-ray. Medical insurance will not pay for the X-ray or for any other diagnostic or therapeutic services furnished by a chiropractor.

Morning Scramble
2 tablespoons butter
8 eggs, beaten
1/2 cup milk
1/4 teaspoon garlic powder
1/4 teaspoon pepper
1 cup grated Cheddar cheese
1 tablespoon parsley flakes
In medium glass bowl, melt butter 45 seconds on FULL POWER. Add eggs, milk, garlic powder and pepper to butter. Cook,

covered with plastic wrap, 7 minutes on SIMMER/DEFROST, stirring frequently after 5 minutes. Add cheese and parsley flakes, stirring into eggs. Cook an additional 5 minutes on SIMMER/DEFROST, stirring frequently. Eggs will be moist, but will continue to cook after removal from oven. Let stand 3 minutes before serving. Serves 4.

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Vernon



Students at the Vernon Center Middle School, are deep in thought. The students are writing letters to the Algerian ambassador thanking him and his country for the help given the United States in working to release the Iranian hostages. Shown are John Richmond, front, and Keith Margotta and Beth Hausnik, Grade 8 students. (Herald photo by Richmond)

Algerians thanked by eighth graders

VERNON — Grade 8 students in the class of Patrick Brown at the Vernon Center Middle School, appreciate the help that Algeria gave in working toward freeing the hostages in Iran. And they took the time to write to the Algerian ambassador to let him know about it.

The letters were addressed to His Excellency Redha Maik and sent to Washington, D.C.

"I wish more countries were like yours, friendly and helpful," said one of the letters and most of the others said similar things.

Many of the students told the ambassador if his country hadn't helped that the hostages probably still wouldn't be free. "I hope our country will always remember what you did for us, because I know I will. I think our country should always help yours if needed. Thanks a lot," said another student.

One of the students asked Maik if he could write back and give the students more information about how "you worked it out with Iran. And also how do you think the hostages were treated?"

Another student told the ambassador how grateful she was that Algeria was there to help support the hostages to the medical center and were there to help make all of the arrangements to get the hostages free.

"If every country such as yours would give a little care and show a great deal of concern, this world would probably be

Panel considers tough rules

VERNON — Stiffer parking violation fines, stricter enforcement of mini-bike rules and an ordinance against chronically false burglar alarms, may be in the offing for Vernon residents.

These and other proposals have been discussed by the Police Subcommittee of the Town Council, headed by Councilman Robert Hurd.

The committee said that some of the rules pertaining to these areas haven't been changed for 20 years and are out of date as far as fines are concerned. Parking violators

may, in the future be fined \$5 and \$10, depending on the degree of the violation.

One of the proposals is to impose stiffer fines for sounding of a false alarm more than six times a year. The proposal is to have the violator pay \$15 for the seventh and eighth offenses, \$25 for the next two and \$50 after that. It's possible that the alarm could be removed completely after that. The suggestion to impose the fines was made by Police Chief Herman Fries who said that the false alarms are most often caused because a homeowner or a store owner forgets to turn

off the alarm and also because of defective alarms.

The chief would also like to see the laws concerning the operation of mini-bikes changed. Present laws prohibit the use of unregistered mini-bikes or motorbikes or go-carts from using town parks, cemeteries and school grounds. Another proposal would prohibit these vehicles, registered or not, from using the bicycle paths.

The chief and committee members feel these leave a loop hole allowing registered vehicles to use parks.

Inventory Clearance



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South Windsor

EMT course planned

SOUTH WINDSOR — The South Windsor Ambulance Corps will sponsor an 81-hour Emergency Medical Technician-Ambulance (EMT) course starting in mid-February. Successful completion of the course and exam will give certification as an EMT.

This certification is a requirement for anyone wishing to serve on an ambulance in the state of Connecticut. The classes will meet on Tuesday and Thursday nights from 7 to 10 in the library of the Timothy Edwards School.

The course is being offered at no tuition fee but there will be a cost of about \$20 for the textbook and some supplies.

The course is open to all South Windsor residents. Preference will be given to those who will be interested in serving as ambulance attendants for the newly-formed South Windsor Ambulance Corps.

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HURRY...WHILE THIS SUPPLY LASTS!

Abby
By Adigan van Buren

DEAR ABBY: My husband's former wife, Velma, with whom we have remained on fairly good terms, invited us to her home for a party. She is now married to a very well-to-do...

DEAR ABBY: I never thought I'd be writing to you because I am a very private person, but I have nowhere else to turn.

DEAR ABBY: In our town when people are invited to a party, they are often asked to bring something to serve. My wife is famous for her delicious cakes, so that's what she usually brings.

DEAR ABBY: Unless it's clearly understood beforehand that everyone takes home his or her own leftovers, your wife should leave the coffee for the hostess.

ASTROGRAPH
GEMINI (May 21-June 20) Be flexible regarding your work habits today. You may need an alternative to review your methods in order to improve productivity.

TAURUS (April 20-May 20) In situations today where a team effort is required, it's going to be up to you to get enough momentum going to sweep associates along.

Hi, Mom, good to see you. Why don't you sit on the couch. Okay, I... Ahh! I guessed right! Plucking out all that hair was painful, but I left it in the right spot!

Peanuts - Charles M. Schulz

THEY SAID IT'S GOING TO GET COLDER TONIGHT... MAYBE YOU'D LIKE TO BORROW THESE WOOLY SOCKS... I DON'T THINK THEY'RE GOING TO WORK...

ORDINARILY PICTURES LIKE THAT ARE MEANT TO LIGHTEN THE BURDENS OF WINTER... SUNNY FLORIDA BEACHES AND GIRLS IN BIKINIS ARE SUPPOSED TO CHEER PEOPLE UP... MOST PEOPLE, ANYWAY!

YOUR ATTENTION PLEASE! THE GRAND WATER HAS STRUCK A BARGAIN WITH COOP'S FRIENDS THE RUNT BROTHERS!... YOUR ATTENTION PLEASE! THEY'RE WILLING TO TRADE THEIR BABY-TO-FIX FOODS FOR YOUR OLD HOT BOWLS...

LOOKS FINE TO ME!... ME TO YOU!... HOW ABOUT YOU, PEBBLES?... BUT, FIRST, HAVE HIM TRIM THE OAKLEAF!

REMEMBER WHAT DAY THIS IS? I FORGET HER BIRTHDAY? AN ANNIVERSARY?... I, UH, HAVE SOMETHING ON ORDER... FOOR DEAR... HERE ILL PICK IT UP TOMORROW!

COVER YOURSELF FOR HEAVENS CAKE, YOU'RE ON A PUBLIC STREET!... I DIDN'T REALIZE HOW ACCUSTOMED TO BEING MAE WITH MY HAT ON...

I FOR ONE AM NOT GOING TO MISS THE SINGLE LIFE... NO MORE BLIND DATES, COMPUTER FIXUPS OR SINGLES BARS FOR ME?... I KNOW WHAT YOU MEAN... SINGLES BARS ARE OIL, BUT WHERE DO YOU GO IF YOU WANT TO MEET A GUY WHO'S NOT MARRIED?

MISS RANDALL... HOW DOES A THERMOMETER WORK? HEH HEH... IT'S SIMPLE, WAGGON... UP IS HOT; DOWN IS COLD...

ACROSS 3 One devoted to religious work... 4 Choice philosophy... 5 Year (Sp.)... 6 Strain... 7 Fancy vase... 8 Having best chance... 9 Titer (st.)... 10 West entry... 11 12 This (Sp.)... 12 Inside (grat.)... 13 Baffle... 14 Confound... 15 Author... 16 Flaming... 17 Horsemans student... 18 21 Stopped... 22 23 Environment... 24 25 agency (abbr.)... 26 27 28 Chemistry (abbr.)... 29 30 Overdue... 31 32 Push gentry... 33 Made to mesh... 41 Shoot

Bridge
NORTH 1-3-4: A45, A104, Q133, 10114
WEST: J1074, W1013, A13, Q3
EAST: Q983, K9, K97
SOUTH: K3, A4, 1014, K1332
Vulnerable: East-West
West North East South: ♠ Pass ♠ Pass ♠ Pass ♠ Pass

Desperation bid locked up
Today's part score hand was played by expert Terry Gibson in a rubber bridge game in McKinney, Tex. Only a simple little part score, but it's a gem.

Our Seeing House
By Oswald Jacoby and Alan Sontag
To quote from Gray's Anatomy: "Full many a gem of purest ray serene, the deep unfathomable caverns of ocean..."

Bugs Bunny - Heindahl & Stoffel
INCIDENTALLY THE PRESS IS COMING TO VISIT MY INVENTION... ARE YOU BLUE?

Short Ribs - Frank Hill
HOW UNUSUAL IS THIS MASK?... THAT WAS THE KISSING BANDIT... HE SNATCHED MY PURSE... AND RAN OFF WITHOUT KISSING ME!

Fletcher's Landing
MISS RANDALL... HOW DOES A THERMOMETER WORK? HEH HEH... IT'S SIMPLE, WAGGON... UP IS HOT; DOWN IS COLD...

28 JAN 28

SHOP COMPARE

Coventry

Manager's removal goal of taxpayers

COVENTRY—The taxpayers association approved a motion Tuesday night calling for either the Town Manager's resignation or an action by the Town Council resulting in the dismissal of the manager.

The motion, carried unanimously by approximately 45 members save one negative vote, will initiate the emergence of two letters, one to be sent to Town Manager Frank Connolly and another to the Town Council.

The letters will demand Connolly's immediate resignation as manager and, in the event of his refusal, calls for the Council to invoke appropriate action resulting in the same effect.

Copies of the letters will also be sent to the press for publication.

Chairman Geraldine Bissinette told the audience that the only way a Town Manager can be removed from office is either by his resignation, an action by the Town Council or by the natural termination of his term and then denying him reelection.

The motion was the result of a long discussion started by Acting Secretary Tom Kizdal who said that he and members had discussed at their last meeting the ramifications of a return to a Selectmen form of government.

A discussion followed which tried to determine the manager's role and power

in the town, with Kizdal stating that he does "not believe it is right for anyone to have such power" in referring to what the members perceived as Connolly's power.

The motion was not greeted without dissent, as Claire Connelly thought the meeting was not "a wise one," and charged that the meeting was "loaded" and moved that the issue be tabled.

The motion was rejected, with Kizdal citing that the meeting was legal, and the previous motion, that demanding the immediate termination of Connolly's status, was approved.

Mrs. Bissonette said that the "Council is cooperating with the people" of town, and thought that with the correct input their goal could materialize. She also said that the association was upset with former Police Chief Gary Sousa's dismissal, Sousa was fired by Connolly Dec. 18, which has prompted Sousa to take legal action against the town.

Connolly said this morning that it is "difficult for any group to determine a man's performance," adding that the manager "reports to the Council" and it is they who should determine the decision, since they have a more direct route of contact with the manager.

He said that as manager, he "has to make many decisions which are not always popular" — but "he has to make them as he sees them."



Special greeting

An unidentified painter decorated a rock at Bolton Notch Tuesday morning conveying his feelings about the release of 52 American hostages held by Iran for more than 14 months. (Herald photo by Pinto)

Bolton

GOP backs Preuss for first selectman

BOLTON—Republicans nominated Carl Preuss for first selectman at their caucus Tuesday night.

Republican Town Chairman William Fehling said he does not expect any challenges on the primary ticket for Preuss' nomination.

Endorsed for the Board of Selectmen were incumbent Doug Cheney and newcomer Noreen Carpenter.

Mike Missari was on the ticket for nomination to this position, but, Fehling said, due to the minority representation law, the party can only nominate three candidates, including a first selectman, for the Board of Selectmen.

Fehling added that the party has "long been opposed" to this law.

Incumbent Catherine Leiner was endorsed for town clerk, as was Elaine Potterton for tax collector. Morris Silverstein and Richard Barger were named candidates for the Board of Finance.

There are four nominees for the Board of Education, four-year terms to Jim

Marshall and Mike Parsons and two-year terms to Andy Maneggia and Pam Sawyer. Ms. Sawyer is the only non-incumbent.

Board of Tax Review nominees were Jean Gately and William Wisinski; for the Planning Commission and Richard Morra and Robert Gorton. Fehling said that the party nominated no alternate for the commission.

Endorsed for the Zoning Commission are Alan Weidie and Phillip Dooley. No alternate was named.

Endorsed for the Zoning Board of Appeals were John Roberts and Fehling. Nominated for town meeting moderator was Catherine Peterson.

Fehling said that the nominees have already met, are planning an active campaign and have begun "to map out strategy for the campaign."

Partners meeting

STORRS—A public meeting of the Connecticut Partners of the Americas will be held Feb. 6 at the University of Connecticut for a viewing of slides from Brazil and a discussion on a joint educational program between Connecticut and its sister state, Parabiha in northeastern Brazil.

Dr. Frank Stone of the School of Education at the University of Connecticut, will speak on the joint educational project. The World Education Committee is a joint sponsor of the meeting.

It will be held at 7:30 p.m. in the faculty lounge at the Gentry Building, Room 221.

Andover

Woman nominated for top position

ANDOVER—Republicans endorsed independent Jean Gasper as their candidate for First Selectman.

Ms. Gasper was nominated by present First Selectman J. Russel Thompson, a Republican, due to his wish to step down from the position.

Ylo Anson, chairman of the Republican Town Committee, said he was not concerned about Ms. Gasper's unaffiliated status.

As an independent, by state law, Ms. Gasper cannot vote at the caucus but is able to run for an office. Anson said her political status has no bearing on her competence for the job, and stated generally that the practice of endorsing unaffiliated voters is beneficial to the party, and if one is most competent for a specific job, "grab him or her."

The GOP endorsed three other independents for various positions: Richard Higgins for an alternate on the Zoning Board of Appeals, Gwen Wirtalla as library director and David Fowler as library director.

Thompson's four year general accomplishments were acknowledged with a

long applause and he spoke briefly on two major projects the town will tackle in the near future, the Hendee Road bridge and Bear Swamp Road renovations.

Incumbent Peter Maneggia was endorsed for candidate to the Board of Selectmen, incumbent Ruth Munson for town clerk, Morgan Steele for town treasurer and Charlotte Neal for tax collector.

Stephen Willard and Ronald Richards were endorsed for the Board of Finance, L. Edward Whitcomb for the Board of Tax Review, Erich Silsmets, David Post and Richard Drake for the Planning and Zoning Commission.

Barry Neal and David Arner are the nominees for the Board of Education; Helen Donahue and David Fowler for library directors.

Incumbent Fire Commissioner Joseph Comerford was re-nominated, Elizabeth Houle was nominated for Norton Fund commissioner and Bernard LaPine for insurance commissioner.

Morgan Steele was also endorsed for Agent of the Town deposit fund and Thompson for Zoning Board of Appeals.

Accord seen on scanner

HARTFORD—A tentative agreement has been reached between New Britain General Hospital and the state commission on Hospitals and Health Care, which will permit the hospital to buy a CAT scanner.

The scanner is a sophisticated and costly X-ray machine.

Manchester Memorial Hospital plans to request permission to buy a CAT scanner

in the future and already had the support of the Capital Area Health Consortium in its effort. The consortium backed New Britain's request.

Officials of New Britain General Hospital have estimated the \$703,750 scanner would save \$300,000 a year in its first two years of service by reducing X-ray services, patient stays, and exploratory surgery.

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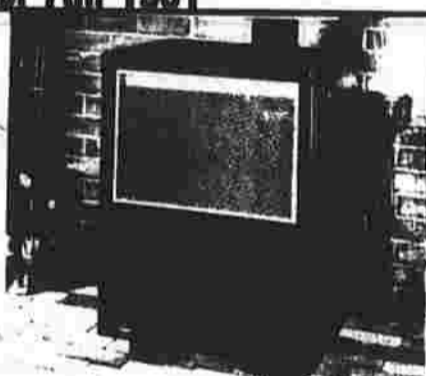
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Building, Room 221.

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Evening Herald

WEDNESDAY JANUARY 28, 1981

Community banks will thrive in 80s

By: WILLIAM H. HALE,
PRESIDENT
Heritage Savings and Loan

What kind of banks will we have at the end of the 80s?

Will banking go the way of the auto business and leave us with three or four big banks serving the whole country? Will the large regional chain banks take over? Will the so-called "near banks" like Merrill Lynch, Sears and others be dominant forces? What about the local community bank; what happens to it?

I believe the local community banks will be in the forefront in the 80s.

I run such a community financial institution. I know my bank and have an intimate knowledge of dozens of others. There is no question in my mind that a well-managed, concerned, community based bank has a special role in our economy. In fact, I think we can do things better, faster and with more sensitivity

than most financial institutions.

If you look at banking today, you find many community institutions in the forefront developing new services.

Take mortgage loans for example. America is now going through the biggest restructuring of mortgage financing in 50 years.

During this restructuring, we community banks have been as creative and progressive as any banks, and more so than most. The new mortgages of the 80s will have adjustable interest rates that move up and down with our volatile money markets. At Heritage we recognized this fact and stopped writing the old fixed rate mortgages back in the middle of last year. Instead, we offer an adjustable rate mortgage that will enable us to pay savers those top money market certificate rates when yields are up, and then pass the saving along to borrowers when yields decline.

The point is that we were among the

first in our area to recognize the need and do something about it. We're not alone either. Numerous other community banks did the same thing - definitely not the posture of banks about to be eclipsed by other financial institutions.

We were in the forefront of graduated payment mortgages too. A graduated payment loan allows typical buyers to purchase \$6,000 to \$7,000 more home than they could otherwise afford. Initial monthly payments are low and rise gradually over the life of the loan, hence the name, graduated payment loan. We introduced these loans in our market and ran seminars for realtors and the public to educate them to the benefits. Today we have \$10,000,000 at work in these loans financing homes in our area. That probably represents \$1,000,000 worth of home, purchasers could otherwise not have afforded.

Community banks are out in the front with innovations that go beyond day to day banking service too. This year our bank is investing in the restoration of a declining historic landmark on Manchester's Main

Street, the House and Hale Building. Formerly a retail establishment, the building is being converted to office condominiums, the first such offices in the area.

Banks like ours can become involved in the community. We can maintain open 2-way communications with our representatives in government. We can get involved with civic associations, governmental committee work and charities. And in every case we can focus the attention of our top people right at home in the communities we serve.

In short, we community banks can field a thoroughly professional team of bankers. We can be creative and innovative. And we can focus our attentions on our own community.

Mark my words: There is a place for the community bank in the 80s - and it's a first class place.

Heritage Savings and Loan Association is a \$125,000,000 thrift institution with offices in Manchester, South Windsor, Tolland and Coventry.

Leadership key to success for Manchester State Bank

Ten years ago Manchester State Bank started with a modest 1.5 million dollars ... today they have holdings of over 20 million. This growth, 1980 was their best year, is a direct result of the banks board of directors and its president, Nate Agostinelli. The bank prides itself as being the local hometown bank ... this is in an area where many outside banks have offices. The success of Manchester State's operation is that they are truly a local bank ... every director and officer come from the Manchester area, they do know

the town, its people, its politics. As such when financial needs are made the bank's executives can make immediate decisions. They do not have to wait for out of town committees to say yes or no. Going into their 11th year Manchester State has every year increased their assets and their saving and checking accounts. The greatest increase has been in people knowing that the bank is the hometown bank, staffed by local people who know the town and its needs.

State changes stance on pension investments

HARTFORD— State Treasurer Henry E. Parker has announced an agreement with Aetna Life and Casualty Company to enter into an innovative investment arrangement, called a Guaranteed Investment Contract.

Parker said the Guaranteed Investment Contract represents the first of several changes in investment policy because of his belief that these difficult economic times demand innovative and creative action which, at the same time, remains in keeping with his commitment to safe and prudent investment of pension funds.

Under the terms of the GIC, Aetna will invest an initial commitment of \$15 million in state pension funds for seven years, guaranteeing an annual return of 13.75 percent. Parker said the commitment of pension funds to this GIC could grow to \$50 million by the end of 1981. Total state pension funds currently exceed \$1.4 billion.

"I am greatly pleased that we are entering into this GIC," Parker said. "The decision to do so is the culmination of three years of research by my staff into areas of innovative but prudent invest-

ment alternatives and the selection of Aetna is the result of a highly competitive bidding process."

"The GIC guarantees the principal and interest on these funds over the life of the contract, and consequently, represents a good and prudent diversification in our investment policy," he said. "Moreover, I am especially pleased that we were able to reach an agreement with Aetna so that the state and a corporation headquartered here can cooperate in a partnership which will benefit the state in many ways."

"Indeed," Parker continued, "in these times of economic upheaval, I believe it is paramount importance for government on all levels to review policies and work in a creative partnership with the private sector in mutually beneficial ways."

"As Treasurer, I am challenged by this belief, and I am proud that signing of the GIC with Aetna represents a first step in this direction," he said. "In the near future, I hope to take still other innovative steps, currently under study, to move the state into the forefront of innovative, but safe, investment practices."

1981-Growing to meet your needs ... Manchester State Bank Your Local Hometown Bank



1974
\$11,200,000



1976
\$13,200,000



1980
\$20,500,000 +



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- Richard Cobb
- Anthony Dzen
- Frank Guinipero
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Assistant Treasurer
- Mary McConville
Assistant Treasurer
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CBT record year

CBT Corporation, the holding company whose major subsidiary is The Connecticut Bank and Trust Company, reports that earnings for the year ended December 31, 1980 were \$21.4 million, or \$6.25 per share, the highest level in CBT history. These earnings represent a 19 percent increase in per-share earnings over the \$17.8 million, or \$5.25 per share, earned in 1979. During the past five years, CBT has shown consistent growth in earnings per share from \$2.50 in 1976 to \$6.25 in 1980. This year's record increase resulted from growth in earning assets and improvement in net interest margin.

Fourth quarter earnings were \$5.5 million, or \$1.56 per share, a 16 percent increase over the same period last year, when earnings were \$4.6 million, or \$1.35 per share. The per-share figures are based on the average number of shares outstanding after the 20 percent stock dividend payable on October 14, 1980.

CBT total assets also reached their highest level in history in 1980, and were \$3.2 billion on December 31, 1980, \$411 million, or 15 percent higher than at year-end 1979. Net loans were \$1.7 billion on December 31, 1980, 7 percent above the 1979 level.

Total deposits were \$2.3 billion on December 31, 1980, \$228 million, or 11 percent

higher than at year-end 1979. Personal time deposits increased 15 percent, led by continued growth in six-month Treasury Passbook accounts. Short-term borrowing also increased during the year. These funds continue to be raised principally in local markets, thereby providing a stable source of funds for CBT.

Net interest income, the difference between interest and fees on earning assets and interest paid (expressed on a taxable equivalent basis), was \$123 million in 1980, a 16 percent increase over 1979. This resulted mainly from a 10 percent increase in average earning assets and a higher net interest margin. The net

margin (net interest earned divided by total earning assets) was 5.27 percent in 1980, compared with 5.00 percent in 1979. Common equity at the 1980 year-end amounted to \$149 million, a 14 percent increase over the previous year's level. The 1980 earnings of \$21.4 million resulted in a return on stockholders' equity of 15.26 percent in 1980 versus 14.20 percent in 1979.

A significant development in the fourth quarter was the acquisition on October 14, 1980 of the Danbury Bank and Trust Company. Danbury, with its three offices, had total assets of \$31 million and total deposits of \$27 million. The Danbury merger now brings the number of CBT offices to a statewide total of 89.

The Better Way bank is giving downtown Manchester a better future.

Heritage Saving's latest contribution to Manchester's well-being is the renovation of Main Street's historic House and Hale Building, now known as One Heritage Place. When the extensive interior and exterior renovations are completed in June 1981, Manchester will have its first office condominium complex; 32,000 square feet of high-grade business space, housing a variety of professional firms. The town will reap the benefits of a major preservation effort (costing almost \$2 million) that is an important step towards insuring the continued beauty and business vitality of its downtown.

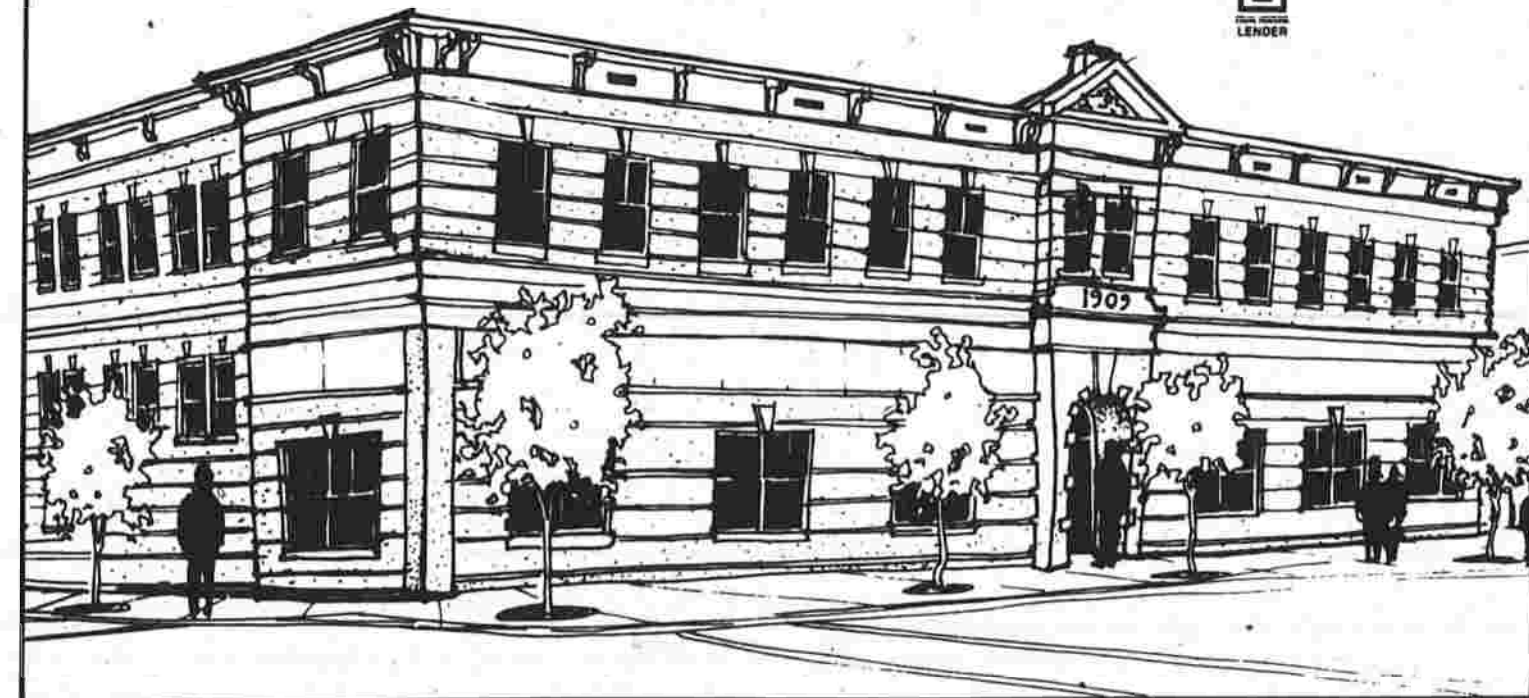
Since our beginning back in 1891 as a community bank, we at Heritage Savings and Loan have been committed to serving the greater Manchester area: by

expanding banking services and putting something of ourselves back into the community. It's made us one of the most successful savings and loan associations in Connecticut.

Preserving the past, and helping to give downtown Manchester a new lease on life are just two reasons why Heritage Savings and Loan is known as the better way to bank. We're committed to serving the community that supports us. And isn't that the way it should be?

Heritage Savings

Loan Association - Since 1891



Tight mortgage money hurts home sales

CHICAGO, Ill. — Unless interest rates drop below 13 percent on a national scale it's unlikely that there will be any appreciable improvement in this year's residential sales totals over the recessionary figures for 1980.

The survey of Certified Real Estate Brokerage Managers and other members of the Realtors National Marketing Institute also revealed that the market would be all but dead today if not for the major role being played by sellers in financing purchases at below-market rates and the creative financing techniques of brokers.

Responses from persons in 36 states were received by the Marketing Institute between Dec. 10 and Dec. 17. Following are some additional results:

- Conventional loan rates ranged from 12.5 to 17 percent, with 63.2 percent of respondents reporting rates of 14.5 percent or higher. Only nine of the 132 respondents said rates were at 13.5 percent or below.

- Rates reported most frequently: 15 percent, 19 percent; 14.5 percent, 30; and 14 percent, 28.

- A rate increase of 2 percentage points probably would reduce the number of transactions by another 30 percent or more in most cases.

Seller financing, loan assumptions, wraparound and second mortgages, variable and renegotiable rates, lender "participation" loans and a variety of other financing techniques have made the difference between a business in recession and one in depression, many respondents indicated.

Seller participation in sales was a trend reported by most respondents. "Participation" ranged from selling on contract or renting with an option to buy to financing the transaction at 1 to 3 percentage points below the conventional rate.

There was another type of participation seen by respondents, but not nearly as frequently as seller participation: participation by the lender. That meant below-market rates for periods up to about 10 years, but with the stipulation that the lender would share in the equity appreciation upon sale of the property.

Should the property not be sold within the 10 years, the owner would have to refinance the loan, again sharing equity appreciation with the lender.

But, when conventional, Veterans Administration or Federal Housing Administration financing was possible, lenders were tacking on an additional 2 to 6 points, or \$1,000 to \$3,000 on a \$50,000 mortgage.

Another trend noted by respondents concerned forced relocation of employees. In this situation, respondents said that employers often subsidized a portion or all of the interest rate cost difference between the two homes or were guaranteeing the sale of the present home and paying closing and other relocation costs.

Persons willing to buy a home at conventional loan rates faced the following: a 12.5 percent rate, 1 location reported; 13 percent, 1; 13.5 percent, 7; 13.75 percent, 6; 14 percent, 28; 14.25 percent, 3; 14.5 percent, 30; 14.75 percent, 10; 15 percent, 19; 15.25 percent, 5; 15.5 percent, 13; 15.75

percent, 2; 16 percent, 3; 16.25 percent, 1; 16.5 percent, 1; 16.75 percent, 1; and 17 percent, 1.

But, what if conventional rates rose 2, 4, 6, and 8 percentage points? Following are the expected effects such increases would have:

A two percentage point rise — no change, 11 respondents; transactions down less than 10 percent, 12; 10 to 20 percent, 31; 20 to 30 percent, 24; 30 to 40 percent, 25; and more than 40 percent, 25.

Four percentage point increase — no change, 7; down less than 10 percent, 7; 10 to 20 percent, 6; 20 to 30 percent, 21; 30 to 40 percent, 24; and more than 40 percent, 59.

A rate hike of 6 percentage points — no change, 5; down less than 10 percent, 4; 10 to 20 percent, 5; 20 to 30 percent, 8; 30 to 40 percent, 22; and more than 40 percent, 83.

Eight percentage points — no change, 5; down less than 10 percent, 3; 10 to 20 percent, 4; 20 to 30 percent, 6; 30 to 40 percent, 8; and more than 40 percent, 97.

Among those saying that no change or less than a 10 percent change would occur were many who commented that business apparently already had "bottomed out."

On the other side of the coin, many respondents now using non-conventional financing almost exclusively said that even a 2 percentage point increase in conventional rates would affect their sales seriously. Rates offered by sellers and through creative financing also would rise, they said, forcing many potential buyers from the market.

Adding losses in conventional-rate sales to losses in the non-conventional arena probably would mean an over all slide of 30 percent or more, should interest rates rise those 2 percentage points. That was the prediction of 61 percent of the respondents, and another 20 percent predicted the sales drop from current levels would be more than 40 percent.

Not all respondents painted a gloomy picture for 1980 and beyond. Some reports from CRBs in Colorado, Delaware, Florida, New Hampshire and Texas showed transactions ranging from slightly below 1979 totals to 25 percent above last year.

Besides the five states noted above, responses also were received from CRBs in Alabama, Arizona, California, Connecticut, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Virginia, Washington and Wisconsin.

Comments included in this report were selected on the basis of their relevance to the current state of the residential field or the outlook for that field. They are listed by state. More than 130 offered comments in all.

ALABAMA
We are presently at an interest level (15.5 percent) where there will be no new conventional loans taken by buyers. They already have stopped buying conventional, except in cases where bond money is available at 11 percent or where mortgage companies are giving a preferred interest rate to buyers who refinance homes on

which companies hold lower-rate mortgages. I would say that at least 45 to 55 percent of our homes with high equities will not sell unless financed by the present owner.

ARIZONA
Since the rate rose above 12 percent (then at 14.5) we have not been able to negotiate any conventional mortgage transactions.

CALIFORNIA
Our business has dropped 32.5 percent in gross dollar volume from 1979, even though prices of homes have increased about 18 percent.

COLORADO
This office will have a 25 percent increase in business (in 1980) over 1979. The bulk of 1980 business came in months when the interest rate was 13 percent or less. (Reported when the rate was at 14.5 percent.)

Conventional mortgage rates exceeding 12 percent (then 14.5 percent) effectively dry up the residential market in the metropolitan Denver area. Those that are being consummated are owner carries or new construction where the builder has a commitment remaining on existing models — or with the occasional cash purchaser or cash to loan.

CONNECTICUT
The only buyers available are those corporate transferees whose companies help subsidize the interest rate. Latest and biggest trend has owners offering their homes for rent, not sale — or rent with an option to buy at a later date.

DELAWARE
At the current level of 15 percent interest, our business has been off 8 percent or less. If rates jumped as much as 6 percent in a short period of time, the drop could be as much as 80 percent. Still, the current business turn down has been in unit sales only, not dollar volume.

FLORIDA
Buyers are willing to go along with 10 to 12 percent rates, and accepted the renegotiable rate mortgages, but now (at 14 percent) they cannot qualify.

Our sales are 5 percent ahead of 1979. At the present time, however, we are encouraging sellers to consider holding their mortgage at least for a short period of time. That would enable buyers to shop for more favorable long-term financing when rates improve.

GEORGIA
Rates over 13 percent (then at 14.5) reduce our activity to loan assumptions primarily.

ILLINOIS
The current interest rate (15.25 percent) has meant a 40 percent drop in our business.

Activity virtually has stopped with the latest rise in the interest rate (to 16.25 percent), so a further increase would mean no change from "awful."

LOUISIANA
In this market, a rate above 13 percent (then 15.5 percent) has most buyers failing to qualify for the home of their choice.

MICHIGAN
Today we are doing no conventional mortgages (at 15.5 percent), only assumptions, assumptions with second mortgages and contract sales. Business has been off

40 to 50 percent from 1979. Flint, Michigan, has a 16.5 percent unemployment rate (down from 20 percent, but currently on the way back up). Therefore, about 65 percent of our total business is land contract or cash to existing mortgages. Seller participation in transactions is high.

NEW HAMPSHIRE
A large percentage of current business is with transferees as southern New Hampshire is experiencing a very rapid growth rate. Many transferees have additional interest expenses, closing costs, etc., subsidized by their companies.

OHIO
At current rates (14.5 percent), we are doing only loan assumptions and land contracts. Any further increase in interest rates would have little effect on business.

OREGON
Current business is off 40 to 50 percent from 1979. If not for special state subsidy programs, we would have to rely on contract sales only, which now is about 50 percent of our business.

TEXAS
Primarily because sellers are becoming mortgagees, our market has held and even showed some increase over 1979.

VIRGINIA
The public has not yet accepted rates over 13 percent (then 13.5 to 14 percent), so we presently are "buying down" rates to make transactions work.

Optimism growing

NEW YORK — After a feeble recovery in the previous quarter, business optimism took on a healthier glow in the Dun & Bradstreet survey of expectations for the first quarter of 1981. Among 1,363 executives interviewed, confidence about sales, new orders, profits and employment stepped up to the highest levels seen since the second quarter of 1980.

D&B's Sales Optimism Index (the percentage expecting increases minus the percentage expecting decreases) jumped to 55 for the start of 1981 from 34 in the preceding survey about prospects for the final quarter of 1980.

Wholesalers were considerably more ebullient—both they and manufacturers of non-durable goods virtually equalled the 1980 peak of optimism they had registered in the second quarter of that year and topped by a sizeable margin their readings in the initial quarter of 1980. In contrast, confidence about sales prospects among retailers and manufacturers of durables barely nudged above that in the first quarter a year earlier.

Nearly three-fifths of the manufacturers looked for a rise in new orders, the most in a year. In fact, makers of non-durable goods held the most cheerful anticipation about bookings in six quarters.

Despite mounting costs, the Profits Optimism Index also upturned, to 40 from 22. This was the best reading since the 46 in the second quarter of 1980 but considerably short of its 55-64 in the early quarters of 1979.

Manufacturers stepped up their sights on the bottom line considerably more than either wholesalers or retailers, with a noteworthy increase among durable goods makers.

1980 did not meet predictions

By Bruce Wilson
Senior Vice President - Public Affairs
Colonial Bancorp, Inc.

At the beginning of a new year, many people in both the private and public sectors are asked to review the economic events of the preceding year, and to project into the year ahead.

At this juncture one year ago, many accepted the challenge of that request and made their traditional year-end projections, based on the comfort of preceding years. One year ago, there were some who predicted a deep recession coupled with the ravages of high unemployment, and there were others who predicted a rise in interest rates, accompanied by an increase in unemployment, and followed by a rapid return to brighter economic days. It is accurate to say that, looking back on the year, neither of those two extremes occurred, although aspects of both did surface, and neither school of thought was right.

In formulating an outlook for the year ahead, I would like to preface our forecast for 1981 by mentioning that the prime rate (the rate which financial institutions charge their primary customers for loans) changed forty times during 1980—twice as many changes than occurred during the entire decade of the 1960's. It will, then, be obvious, even to those who are not economists or financial analysts, that when the primary financial marketplace moves with such volatility,

and on such a frequent basis, it is rather difficult—in fact, almost impossible—to chart an accurate future course.

Changes in prime lending rates drastically affected the broad spectrum of our country's economic fabric during 1980; institutional investor patterns changed, as well as the investment practices of the individual consumer. The federal government, by reason of the Depository Institutions Deregulation and Monetary Control Act of 1980, moved to restrain the expansion of credit purchasing power and, at the same time, inaugurated wide-ranging reforms of our nation's financial institutions. As a result, in 1981, we can all expect to see major changes not only in consumer attitudes, but also in the financial make-up of our country. It will be a period of extreme competition between commercial banks, savings banks, and other non-banking sources, and as this process gains momentum, it will affect all elements of our society. Competition, in the final analysis, will breed a reinvigorated economy.

But, as we look to 1981, we must temper whatever optimistic predictions we make by taking a look at some of the factors which are currently at play—factors which could have a significant impact on what happens in the years ahead.

On the national front, we need to see a significant change in our international position in order for our economy to move towards greater stability. Not only do I

refer to increased exporting of our products, and our ability to meet foreign competition, but, even more importantly, the need for stronger leadership in the international political arena in order to restrain the nations of the world from future confrontation. An expedient settlement of the war between Iraq and Iran, and a return to predictable energy relations are concerns which we all face, and whose outcome will greatly affect future economic patterns.

On the domestic political scene, we are all anticipating the new Reagan administration. We are hopeful that new leadership for our country will respond to the public's needs and will move to curtail government spending to a point where we can realistically conceive of a truly balanced budget. A commitment to solving the problems of double-digit inflation and returning our country to a more stable and predictable environment in 1981 would be of significant benefit to financial institutions, other businesses, and the people of our nation.

Currently, our outlook for 1981 predicts that:

- Unemployment rates will continue to climb, perhaps reaching as high as 8.5 on a national level, with Connecticut lagging behind by approximately 1.0 percent.
- Although housing trends will continue to be lethargic, mortgage rates should

decrease throughout the year. By year-end, nearly all mortgages will have variable rates.

• Since our forecast calls for a slight rebound in the second half of the year, prime rate should drop to approximately 12 percent in the 3rd quarter, and inflation levels, though they will remain high for the first half of 1981, should also drop during the second half of the year to around 8-9 percent.

• Psychological changes over the next year will also affect the economic environment. With increasing food and fuel prices, which will continue during 1981, the consumer has begun, and will continue to expect less, and limit his purchasing power. And a real attempt by legislators, on both a state and national level, to control government spending and decrease the federal deficit should effect a more stable economy. Looking towards the home-front—Connecticut—we continue to have strong hopes for the future of the state's economy. Connecticut will continue to do well relative to the rest of the U.S. and New England, and, while not immune to the forces of the national business cycle, will continue to hold its unemployment levels down to about 1 percent less than the rest of the country. (While the national rate of unemployment has increased from 6.2 percent to 7.4 percent during 1980, the Connecticut unemployment rate increased from 5.6 percent to 6.3 percent.)

Annual Report: 1980

The eagle continues to grow.

1980 marked First Federal's 50th birthday. We've come a long way since 1930, and we'd like to thank everyone for helping us exceed \$200 million in assets!



Assets	
Cash on Hand and in Banks	\$ 1,075,288.08
Investments and Securities	16,359,485.21
First Mortgage Loans	174,881,892.41
Loans & Contracts made to Facilitate Sale of Real Estate	720,341.69
All Other Loans	4,487,890.48
Real Estate Owned and in Judgment	229,738.31
Fixed Assets Less Depreciation	3,531,965.79
Deferred Charges and Other Assets	2,588,498.98
Total Assets	\$204,475,100.93
Liabilities	
Savings Accounts	\$180,921,296.61
Advances from Federal Home Loan Bank	12,564,750.00
Loans in Process	239,000.00
Other Liabilities	1,163,698.46
Advance Payments by Borrowers for Taxes and Insurance	96,897.91
General Reserves and Surplus	9,489,457.95
Total Liabilities	\$204,475,100.93

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First Federal Savings

East Hartford, Glastonbury, South Glastonbury, Manchester, Vernon, Rockville and South Windsor



Market monopoly ensures stability

NEW YORK (UPI) — The diamond market provides the world with its most stable currency, and nobody in the world is going to do anything to disturb the situation, not even the Russians.

That is the reassuring opinion of Jacques Legrand, a Dutch publisher who spent three years visiting the diamond fields and diamond markets of three continents in preparation of a definitive book on the subject, a \$500,000 project involving publication in 10 languages.

"I came out of this experience convinced that diamonds, as a worldwide business, are safe and healthy, thanks to years of effort on the part of the DeBeers interests of South Africa to insure quality and control distribution," said Legrand who admitted "knowing zero" about diamonds when he started the project six years ago.

"Diamonds are one of the most old fashioned businesses in the world, a monopoly supply situation on the part of DeBeers and an even stronger dealer monopoly on the part of Jews who have controlled the business since the Middle Ages. Compared to diamonds, the ruby, sapphire and emerald markets are a mess — no control!"

The DeBeers-dominated Central Selling Organization (CSO) in London buys 80-85 percent of the world production of rough diamonds, thereby guaranteeing producers an unfailing market. When the Russians discovered diamond deposits in Siberia in the 1950s, the Soviet Union agreed to sell all rough diamonds exported to the West to DeBeers.

This agreement was modified in 1972, enabling Russia to set up a Soviet-Belgian company to sell both industrial and gem diamonds on the Antwerp market, the world's largest. By this time Russia was the second largest producer of industrial diamonds after Zaire and second in gem diamonds after South Africa.

"Russia noticed the price of diamonds was dropped by the CSO just before the renegotiation dates of the contract with DeBeers, so it began developing its own cutting industry so it could sell cut stones rather than rough stones direct to DeBeers, who have been forced to buy in order to remain in control.

"Russia sells uncut stones to dealers in Moscow, too, and they are a bit cheaper than in Antwerp. Russia does a lot of business with Japan, the number two consumer of diamonds after the United States. But I don't think Russia ever will do anything to hurt DeBeers and vice versa. I don't think Russia is stockpiling stones (a practice used by DeBeers to stabilize the market price)."

"In fact, there is nobody in the world who would do anything to disturb the diamond market. It is the most stable of the world's currencies, and it's most reassuring to anyone who buys diamonds to know they can take them back and get a good price."

In spite of the seemingly unchanging state of the diamond market, it is undergoing a revolution instigated indirectly by DeBeers, according to Legrand. He

sees this as the result of the rising cost of producing diamonds, due to the increased cost of fuel consumed by mining equipment and the generally inflationary economic climate.

"DeBeers has realized that people won't buy diamonds if they become too expensive," Legrand said. "There were several ways of cutting costs, such as developing an automatic cutter, reorganizing diamond distribution, and introducing efficiency in diamond cutting in firms which DeBeers controls."

"Dealers in gem diamonds also have become cutters — Harry Winston here in New York, for instance — thereby eliminating a middle man. DeBeers is determined to keep diamonds at a price acceptable to the public and keep it there for the next 50 years."

Eli Izhakoff, chairman of the New York Diamond Dealer's club, quoted the current retail price of a one-carat d-flawless white diamond, the finest quality, at \$52,000. This same stone would have brought only \$1,600 in 1969. At the other end of the scale, a one-carat z-grade diamond of yellowish hue sells today for about \$800.

Joseph Schlusel, publisher of the Diamond Registry Bulletin, noted that a one-carat d-flawless diamond was bringing as much as \$60,000 on New York's West 47th Street early last year when gold was bringing over \$800 an ounce. The value of gold has slipped a third since then. Wholesale diamond prices have slipped only 11 percent on the average and the situation is expected to correct itself in 1981.

In fact, the retail market does not reflect any tumble in diamond prices, and if recovery comes soon enough, there may never be any "bargain" engagement rings.

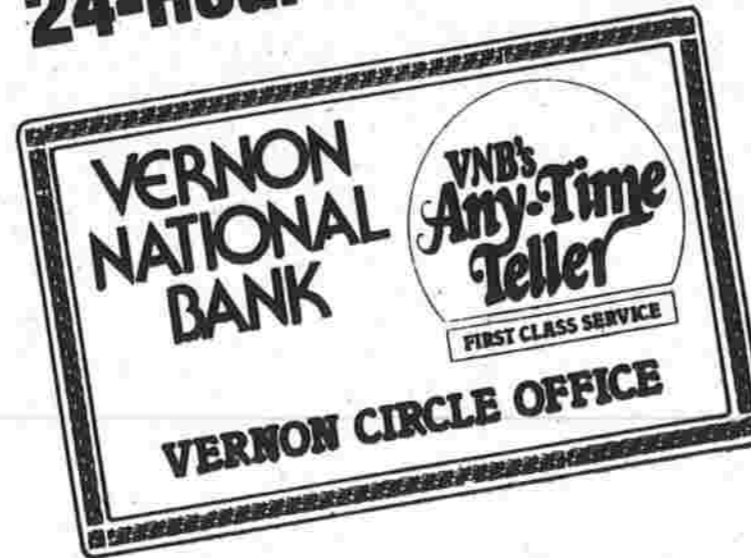
"Of course there are times when investment-grade diamonds of a certain size may drop 10 to 15 percent in value, but basically dealer's prices for polished diamonds increase steadily," Schlusel said. "The market has been very stable since last February when DeBeers announced a 12 percent price increase, and this is partly due to DeBeers' control. Sales have held up in volume, but people are buying smaller stones."

Schlusel said the price of uncut diamonds never goes down. Industrial diamond prices have not reflected the current mini-slump in the market value of cut gem stones.

Originally published in French, Legrand's book, "Diamonds: Myth, Magic, and Reality," has just been published in English by Crown (\$50). Legrand was interviewed while visiting New York for the event. He said he collaborated with nearly a score of geologists, gemologists, chemists, engineers, cutters, jewelers, dealers and historians in writing the book.

The dapper, enthusiastic Legrand admitted that his book could not have been an in-depth study of diamonds without the cooperation of DeBeers.

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Telephone revolution swift, dramatic

There is a revolution quietly proceeding in the telephone industry which will reshape AT&T and the independent telephone companies over the coming years. The changes are profound and will be indelible; there is no turning back now. The long-term impact on consumers can only be described as monumental.

They will see an array of telephone and telecommunications products and services which would have seemed impossible five years ago. There is no doubt that the introduction of competition into the telephone industry is bringing about this transformation. Ultimately, it will be up to the Congress to complete this conversion and allow unfettered competition to flourish.

The most pervasive of the industry changes have occurred within the last six months. They have occurred so swiftly and dramatically that even the industry itself has not had time to digest the full implications of recent actions by the Federal Communications Commission (FCC). Its actions were a direct result of growing strength among telephone company competitors.

Prompted by recent FCC actions, we expect:

— AT&T will begin selling telephones probably before, but at least by, 1982.

— AT&T will no longer own any telephones after the late 1980s.

— AT&T will begin expensing in-house wiring in 1981 and will not make further investment in customer premises wiring after 1984. Customers will eventually own their own wiring.

— AT&T will be allowed to enter competitive markets beyond the traditional telephone industry.

— AT&T has announced the formation of what will be a multimillion dollar subsidiary to sell equipment and non-basis telephone services. This subsidiary has been dubbed "Baby Bell" by some.

— The local AT&T Phone-mart will be a part of Baby Bell and will become a computer store much like Tandy's Radio Shack. Western Electric will manufacture telephone-computers and provide software and a wide range of data and memory devices. The Phone-mart will become a sales and service outlet servicing the integrated telephone-computer based home.

— Part of Western Electric and Bell Labs will be served from the telephone operations, providing R&D and manufacturing capability for "Baby Bell."

— Lifetimes of all telephone plant will be substantially reduced over the next three years and more rapid capital recovery methods will be adopted. These changes will accelerate the ability of AT&T to upgrade its telephone plant to the latest technology. AT&T could be providing video signals to the home in competition with the CATV companies by early 1990s. It will also be able to provide an increasing array of services including telephone

Connecticut National names new V.P.

Francis S. Wamester of Wethersfield has been elected a Vice President by Connecticut National Bank and will become a Corporate Accounts Officer for the bank in its Capital region, according to Michael H. Flynn, Senior Vice President.

Mr. Wamester has been in the banking field in the Hartford area more than 25 years, serving most recently as the manager of the Main office of the Connecticut Bank and Trust Company at Hartford. Previously he managed the Newington and Manchester offices for CBT.

According to Mr. Flynn, Mr. Wamester will assist him in developing new business for the bank in the Capital region. Connecticut National operates a branch office in Farmington and next spring will open another office in East Hartford.

Mr. Wamester was educated in the Wethersfield schools and attended the former New Britain State Teachers College. He is a graduate of the Williams College of Banking. His community activities include service in behalf of the United Way, the American Cancer Society, the March of Dimes and the Heart Fund.

answering, message storage, and even the ability to identify who is calling before you pick up the phone. Computer and data processing services are not only possible, but likely.

— AT&T's expenses from depreciation changes and the expensing of in-house wiring are likely to total \$5.2 billion over a four year period. These expenses will have to be recovered by higher rates to consumers. Additional rate relief will be required from state and Federal regulatory bodies.

The implications of these changes for consumers over the next five to ten years are enormous. New telephone instruments will appear with a wide array of convenience features. Consumers will own their own telephones the way they now own toasters. They will own the wiring in their house. The "telephone-computer" could become a

master controller for the house; it will no longer be the sole province of the telephone companies. The telephone will become a small computer with memory.

It will be capable of communicating with the outside world through the telephone companies or through a new array of competitors to the telephone companies. Three competitors, ITT, Southern Pacific, and MCI Communications, already provide competitive long-distance services to hundreds of U.S. cities. Two more, Western Union and Satellite Business Systems (an IBM, Aetna, Comsat joint venture), will soon be in large scale operation.

Even the CATV companies, with their two-way video communications capabilities, will be linked directly to the consumer owned telephone-computer. This device will be remotely controllable from off the premises.

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Francis S. Wamester, Vice President
Business Division



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The new Business Division

 Southern New England Telephone

Hints for homebuyers on construction

By LPI Popular Mechanics

If you are buying a new house, you may see it under construction, or see what the contractor is building into nearby houses. If you are considering an older house, you'll have to hunt for clues to good construction.

Here are some tips from Popular Mechanics Encyclopedia about construction features to look for when you are househunting:

1. Foundation walls of poured concrete usually are better than cinder or concrete-block walls. Block walls should be plastered with 1/2 inch of cement mortar on the outside. In high-quality construction they are reinforced with steel.

2. Troweled-on waterproofing is better than the brushed or sprayed-on type.

3. Drain tile installed at the base of the foundations gets rid of ground water that otherwise may get into the basement.

4. Exterior walls on a new house should have a primer and two finish coats of top-quality paint. In an old house, find out when it was last painted. Depending on weather, paint quality and other factors, you'll have to paint every three to six years.

5. Interior walls may be lath-and-plaster or gypsum wallboard. As the house settles, lath-and-plaster is more subject to cracking. On the other hand, in skimpy construction thin 1/2-inch wallboard is too often used. This damages easily and allows transmission of noise. Wallboard should be at least 1/2 inch thick, and preferably 3/4 inch. The best wallboard consists of two layers of board, the first nailed to the studs and the second cemented to the first.

6. Flooring should be hardwood, preferably oak, smoothly installed. Often, in kitchens and in rooms which will be carpeted, no hardwood is installed. Instead, a sub-floor of plywood is put down, and the floor covering laid over it. There is no point in paying for hardwood you will never see.

The floor of the kitchen gets lots of wear and present-day kitchen floor coverings are both durable and beautiful, and offer easy care. If the floor is relatively new, count it as a plus. If it is quite old, figure on replacing it.

7. Windows and doors, in more severe climates, should be weather-stripped and have storm installations. In older houses, check for looseness and for windows which won't open.

8. Kitchen counters should have a durable surface, preferably a plastic laminate or ceramic tile.

9. Electric outlets should be well distributed throughout the house. The National Electricity Code calls for an outlet every 12 feet of wall space, and a light switch near the door for every room. Check the kitchen for two separate 20-amp circuits strictly for appliance use.

10. Bathrooms should have waterproof walls and floors. The best are finished in ceramic tile. Plastic tile and hardboard tile panels also are used. Areas around the sink and tub should be tiled. Look for good quality electric and plumbing fixtures, with recognized brand names. An enameled cast-iron tub is considered top quality, preferably with a shower enclosure. Avoid plastic tubs.

Bathroom faucets should be brass coated in chrome or nickel. See that they don't drip or leak, that they turn easily, and that sink and tub drains work properly. Flush the toilets to check the noise and the flushing action.

Plumbing is difficult to check. Turn on a water faucet to check pressure and rate of flow. If slow, be wary. The town may have low water pressure. More likely, the water pipes are too small or are becoming clogged with lime deposits.

There should be a shutoff valve for every water fixture in the house. Listen for "water hammer" as you turn the faucets on and off. This banging noise is easily cured by installing standpipes in the system, but that adds another cost to the price of the house.

11. The water heater must be large enough for your family. Thirty-gallon types are seldom sufficient. Look for 40 gallons or more in gas-heated units, and 80 gallons


in electric units. Good water heaters are guaranteed for 10 years or more. Ask when this water heater was installed.

12. Asphalt roof shingles should be of the 235-pound type and sealed down with glue tabs to prevent wind damage. Look the present roof over for signs of wear — thin spots in the surface coating, crumbling edges, broken shingles. If wood shakes or other roofing was used, see that none are missing and that all are well anchored.


Many people buy old houses with the idea of updating them. They feel they can get a good buy because of the condition of the house.

Under the right circumstances, this can be a good way to get a good house — but not cheap. If the house is basically sound, but needs such things as new heating plant, new electric wiring, or new plumbing, you can expect a very hefty expense. If you are tempted to follow this route, pay an electrician, a plumber or a heating contractor to give you an estimate on the new work before you buy. Your mind may suddenly be changed.

Also, in looking at very old houses, remember that in the old days, bathrooms were few and kitchens came equipped with a sink — period. Putting in new bathrooms and bringing an old kitchen up to date are expensive chores.



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First Federal Savings: A successful year and a happy anniversary

The strength and viability of First Federal Savings of East Hartford was brought to the fore with a review of 1980, the 50th anniversary of the association. In his annual report, Robert P. Lynch, President and Chairman of the Board, outlined the outstanding year which First Federal experienced. "Assets increased 10 1/2 percent, to over \$200 million; savings grew \$17.5 million, representing a 10.7 percent gain. The mortgage portfolio reached a record level showing a 12.2 percent increase or a \$19 million gain. Fourteen million dollars in interest was paid to depositors of First Federal during the year which set an all-time high at the association," Lynch reported.

"We're especially proud of the way First Federal stood up to the overall economic picture and this is evidenced by our growth. Also, we were in such a strong position that during the four-month period from June through September, we were able to commit mortgage money at especially attractive rates in an extremely tight market. In fact, we wrote \$15 million in mortgage loans during that period alone," Lynch said.

Lynch described 1980 as a "fun" year for the First Federal. The 50th anniversary was cause for celebration all year long. A golden theme was carried throughout: couples celebrating their golden anniversary were treated to dinner by the association. A pair of Goldcrest bicycles was awarded to local residents. Golden

1930
1980

delicious apples were freely given during October

and an outdoor gas grill was another prize. Embroidered replicas of the association's eagle emblem were worn by the staff and given to customers at transaction time.

"1980 was a year of challenge for First Federal and in looking ahead to 1981, the challenge continues. First Federal will rely on the continued unwavering commitment of their highly organized and

well-trained staff to meet the challenge of the new year," Lynch said.

1981 will bring many new services to First Federal of East Hartford. The Deregulation and Monetary Control Act of 1980 will allow the association to make consumer loans, offer credit cards, trust services and other innovative customer-related ventures. First Federal looks forward to another banner year.

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Hale named

CHICAGO, Ill. — William H. Hale, president of Heritage Savings and Loan Association, Manchester, Connecticut has been appointed to the 1981 SECONDARY MARKET COMMITTEE of the United States League of Savings Associations.

The appointment was announced by Rollin D. Barnard, president of the League

Borrowing costs to remain volatile

NEW YORK (UPI) — Interest rates appear to be in a holding pattern at high levels and the only consensus on their future course is that business borrowers can look for volatility, but not significantly lower costs.

Henry Kaufmann chief economist at Salomon Brothers investment banking firm, said recently interest rates will remain "highly volatile" in 1981 and "the prime rate, some time this year, will surpass the record 21 1/2 percent" reached in the latter part of 1980.

Another noted economist, while agreeing with Kaufmann's assessment that rates will remain volatile, said "with the economic circumstances we're in now something will have to give."

"Either interest rates will have to come down in order to allow the economy to move ahead, or we'll see an increasing number of bankruptcies, especially among smaller businesses," David M. Jones, economist for Aubrey G. Lanston &

Co., said. James J. Lowrey, head of a firm bearing his name that advises municipalities and corporations on borrowing said "it's going to be difficult to borrow for all but the most credit-worthy businesses."

"But firms can avoid bankruptcy and minimize their losses if they get liquid now and remain in a liquid position until the economy slows," Lowrey said.

Kaufmann bases his forecasts of a record prime on what he sees as "virtually no chance" the Reagan administration will be able to have a substantial effect on our "unprecedented" inflation rate this year.

"The key is inflationary expectations," Fred Hennings vice president, Boston-based Fidelity Management & Research Co., said. "It used to be that a prime rate of 12 percent would automatically shut off borrowing. But if business perceives that inflation will continue to accelerate, they

will think 20 percent or even more is a good buy."

Lowrey said even if Reagan can make a substantial dent in the federal deficit in 1981, "he can cut inflationary expectations and that will go a long way to bringing down rates."

Rates also depend on whether the Federal Reserve is pegging the federal funds rate or is concentrating on the money supply and letting interest rates take their course.

Some market rates have eased but this key rate has remained at a very high level. The funds rate is what banks charge each other for overnight loans of reserves.

"The prime and other rates can't come down substantially until the federal funds ease," Jones said, and he is one of a number of analysts who think the Fed has shifted its focus from the funds to the money supply.

"The Fed's significant draining last week when the funds dipped was "a mopping up

of bank reserves that resulted from implementation of the Uranian agreement," Jones said. "I didn't see any policy implications in its actions that particular day."

"I suspect the Fed is puzzled by the money figures now because of a shifting of money to NOW accounts," Jones said. "The Fed will likely keep bank reserves in a holding pattern until it gets a better fix on the money supply."

Another pesky factor for the Fed to contend with is the surprising strength of the economy in the final quarter of 1980. "The 5 percent growth in the GNP indicates that inflation still isn't under control," Hennings said.

"The problem is we don't know what interest rate it will take to slow inflation, and the Fed doesn't know either," Hennings said. "Given the uncertainties of the environment we're in, you have to throw the history books out the window."

SNET eases customer credit rules

Beginning this week, Southern New England Telephone will start a new program which will ease credit requirements so that fewer new applicants for telephone service will be asked for a form of security arrangement. It provides innovative alternatives for people who cannot pay the traditional form of security, that is a deposit, to obtain telephone service.

"This is a customer-oriented way of extending telephone service to new

applicants," said John Reisinger, division staff manager—residence services for SNET. "It provides an objective means of determining from whom a security arrangement should be requested. This plan will lower the number of security arrangements we request, while at the same time it will help reduce losses due to non-payment."

Under the plan which was approved by the Connecticut Department of Public Utility Control (DPUC) on November 20,

1980, SNET service representatives will ask new applicants for telephone service a series of nine questions. The questions concern the possession of credit cards, loans, bank accounts and ownership of motor vehicles and homes. A positive response to three of the questions will make the applicant eligible for service without a security arrangement. A form of security will be requested from those who answer fewer than three questions affirmatively.

Under the new program, three options will be offered for the provision of security. The first option is payment of a deposit; the second involves a guarantee and the third is an agreement not to make long distance calls.

Deposits will be uniform statewide: \$70 flat rate residence service and \$45 for individual measured residence service. Interest at the rate of six percent will be provided on all deposits. At the end of nine months deposits and interest will be returned if there are no severe payment problems.

"Applicants who cannot afford a

traditional deposit will still be able to obtain telephone service," said Reisinger.

The applicant may obtain a guarantee of his or her account up to the appropriate deposit amount by a current residential customer of two or more years' good standing. A governmental agency can also act as a guarantor.

"Those who prefer not to use the guarantor option can still obtain service for local use," said Reisinger. "They may select a third option which involves an agreement not to make long distance calls."

Under this alternative, an applicant would contract with SNET to make no long distance calls. After a customer makes satisfactory payments for nine months, the contract is cancelled and full service is made available without restriction on long distance calls.

"We will keep careful records on how the program works," said Reisinger. "So that we can evaluate its effectiveness after a year of operation."

Savings banks lend 4.8 billion in 1980

NEW YORK, N.Y. — The nation's mutual savings banks ended 1980 with a net deposit outflow of \$550 million in December, bringing the industry's total outflow for the year as a whole to \$4.8 billion, according to preliminary figures released here today by the National Association of Mutual Savings Banks.

"While 1980 was a disappointing year for our industry, it does represent some improvement over 1979, when savings banks experienced a record \$7 billion net outflow," commented NAMSAB president Saul B. Klamman.

NAMSAB's research staff has forecast continued but grudging improvement in the deposit picture in 1981, with outflows dropping to about \$3 billion, he continued. This forecast is based on the assumption that inflation is strongly ingrained in the economy and can be reduced only gradually, Klamman noted.

"In this connection, our industry applauds the new Administration's emphasis on bringing federal expen-

ditures under control and moving toward a balanced budget," said Klamman. The savings bank industry has long held that the burden of restraining inflation should be shared more equally between fiscal and monetary policy, he pointed out.

Interest credited to depositors' accounts in December totaled \$2.1 billion, resulting in an overall increase in savings bank deposits of \$1.6 billion. Last month's \$550 million outflow followed a \$227 million outflow in November, which is a somewhat stronger month for savings bank deposit flows due to various seasonal factors. In December 1979, savings banks experienced an outflow of \$987 million, a record loss for that month.

At the end of December, deposits at mutual savings banks totaled an estimated \$153.8 billion, up \$7.3 billion from December 1979. Total assets of the industry stood at \$171.6 billion as of December 31, compared with \$163.4 billion a year ago.



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WHY ERA BLANCHARD & ROSSETTO

Of the 78 million heads of households existing in 1970, some 27 million or one-third of these people had moved within a three-year period. Combining this group with all those who changed residences ages three years and up, the number climbs to 70 million. When the cycle is complete, almost all of the population will have changed places, as people move from north to south and east to west, dig up roots and migrate to other states.

For some people finding a new place to live (if only temporarily), matching specifications to suit both pocketbook and taste, determining the right neighborhood, then finally traveling at great expense in both time and money to see if a correct decision was made, is commonplace. However, only people with substantial resources can afford such a luxury.

But for most of us, a different kind of resource, ERA Real Estate (Electronic Realty Associates, Inc.), is available, offering homeowners a vast network of experienced brokers and sales associates, both the exclusive Buyers Protection Plan (BPP) and Sellers Protection Plan (SPP), as well as computerized photo-by-wire listings. ERA Real Estate is the "missing link" that enables home buyers literally to go "armchair" shopping and sellers to get maximum nationwide exposure for their properties.

"Currently, ERA Real Estate has more than 35,000 sales associates in more than 4,000 offices in all 50 states who prominently display the ERA Real Estate trademark. Following its expansion in fall 1980 into Japan, Australia, and New Zealand, ERA Real Estate, currently America's second largest real estate franchise, expects to be the most extensive international real estate network in the world by the close of 1981."

"ERA Real Estate brokers do more than \$14 billion in real estate sales annually in the United States, including more than \$215 million in referral sales. ERA Real Estate referral sales are averaging more than \$6 million a week. Since 40 percent of all residential real estate transactions involve out-of-town buyers, ERA Real Estate has become an increasingly valuable tool in home buying and selling."

MOVING NEEDS IN MODERN LIVING

Jim Jackson realized the real estate industry did not fulfill the needs of people who were moving to distant and unfamiliar communities. This led to his prediction that "by 1980, 80 percent or more of all residential real estate sales transactions will be controlled by no more than five national real estate agency networks." To fill this consumer need, ERA Real Estate developed its network of brokers linked by an electronic photo scanner.

SELLERS PROTECTION PLAN

The Sellers Protection Plan (SPP), offers the same coverage as BPP, protecting the seller's home from 15 days after it is listed for sale with an ERA Real Estate broker up to six months. The seller is required to pay a deductible charge per service call. At the time of sale, the Sellers Protection Plan transfers to the buyer and remains in effect for one year.

HOW ERA REAL ESTATE WORKS

Without cost or obligation, a visit to ERA Blanchard & Rossetto results in a review of homes that are available in most every major market in the country. In six minutes, over long distance telephone, ERA Blanchard & Rossetto's "Moving Machine" spins out pictures and descriptive data on homes filed in the ERA Real Estate computer in Overland Park, Kansas, that meet the specifications of the mover. Within hours, an ERA Real Estate broker in the distant community will contact the person who is moving and arrange a quick, convenient tour of the houses on the mover's final list. The person moving can then list his home in ERA Blanchard & Rossetto's computer, assuring him of exposure to people moving in his community and a total home marketing effort, both locally and nationally.

In the real estate business, the more often a home is shown, the quicker it sells. ERA Blanchard & Rossetto provides maximum exposure. There are more than 50,000 active listings on file at ERA Real Estate, and more than 1,000,000 photos have been sent within the past five years to ERA brokers and potential home buyers in all 50 states.

BUYERS PROTECTION PLAN

The Buyers Protection Plan (BPP) is an exclusive home protection contract which protects the home buyer for one year against unexpected repairs or replacement costs of major home components, including the home's central heating, electric air conditioning, internal plumbing and electrical systems, built-in appliances, water heaters and softeners, and accessible ductwork. The new homeowner is required to pay a preselected deductible charge per service call.

SELLERS SECURITY PLAN

National research has shown that one of the home buying public's greatest fears is to be forced into paying double mortgage payments. Under ERA Real Estate's exclusive Sellers Security Plan, ERA families moving to a different town or state can receive up to \$5,000 in interest-free cash for home down payments and/or up to four monthly mortgage payments while the previous house is on the market in the old home town—relieving many of the family's financial worries.

CORPORATE HEADQUARTERS

ERA Real Estate has a 78,000 square-foot corporate headquarters in Overland Park, Kansas. Completed in 1979, the facility houses computer systems and provides space for administrative and management needs. ERA Real Estate in Japan, Fletcher Holdings, Ltd., one of the largest corporations in New Zealand with sales in excess of \$600 million and net profits of \$44 million, has formed Electronic Realty Associates (N.Z.), Ltd., under joint ownership with ERA to represent both Australia and New Zealand.

MUSCULAR DYSTROPHY ASSOCIATION

ERA Real Estate, the only company representing the real estate industry as a corporate sponsor of the Muscular Dystrophy Association, is the real estate company with a heart. After 1980's Jerry Lewis Labor Day Telethon, ERA Real Estate will have donated more than \$3 million to MDA.

RELOCATION PROGRAM

ERA Real Estate's Relocation Program offers clients advice, planning, and assistance to simplify their moving experience.

ERA's Certified Real Estate Specialists work with Relocation Counselors, who are available at all times via a toll-free number and who maintain frequent contact with clients until they are settled in their new home. Clients are provided with photo-by-wire listings, market profiles—complete and comprehensive descriptions of the entire metropolitan market area to which the client is moving, and Community Profiles—in-depth studies of individual communities within a given market.

To help anticipate problems and make them more manageable, the Certified Real Estate Specialist also provides clients with a relocation guide, "The Moving Experience," a 20-page consumer workbook providing information, worksheets, and suggestions.

MORTGAGE INSURANCE

ERA Real Estate has also announced its entry into the private mortgage guarantee insurance field through its appointment as a General Agent for Veres.

Buyers mortgage insurance policies are written by Veres Assurance, Inc., the nation's second largest private mortgage institution. Together, Veres and ERA Real Estate can make more loans available to more people—quickly and easily. Brokers need only submit financial information from the client to Veres via a computer, and Veres will provide financial counseling advice. Commitment to lenders is often given within 24 hours. Lending institutions benefit directly, as the prospective home buyer has been efficiently pre-screened and educated about loan requirements. In addition, the lender receives the necessary information to quickly process a loan.

ERA Blanchard & Rossetto of 180 West Center Street, Cor. of N. Jee St. in Manhattan offers all of these services plus the local knowledge needed to properly market your home and counsel the needs of today's sophisticated buyers. One call can do it all — 646-2482.



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WASHINGTON (U.P.) — President Reagan, committed to cutting federal spending, told his Cabinet to draft a budget by March 1. They have only 80 percent of the \$100 billion allotted funds, the other 20 percent.

Reagan was to address the nation in a presidential news conference today, opening with a "substance" on the economy, press secretary said.

Except for those returned by the return of American hostages, the week as chief executive was spent huddling with advisers and working for support for his economic program.

An aide said Reagan told his Cabinet: "You and I are in a bind. We have no fiber. Keep trying. We were sent here for a reason."

The president has urged "real saving." Cabinet members should prepare to cut their funding, the president then urged a close look at the remaining 20 percent of the priority of cuts.

Reagan met for a Wednesday with his advisers, including Treasury Secretary Donald Regan, Federal Reserve Chairman Paul Volcker, and David Stockman and William E. Brock, designated as members of the Council of Economic Advisors.

Sen can't

HARTFORD (U.P.) — Republicans can't get their own bill passed to Gov. William Donaghy's proposal to cut \$23.8 million from state towns and cities.

A GOP Senate caucus made a number of proposals to make the cuts more palatable. However, Republican leaders will not submit two amendments to the debate scheduled for next week.

After more than a week of debate, the House passed the proposal and sent it to the Senate.

"This is the most difficult experience I've ever had in the Legislature," Sen. Frank R. Cheahire, told the other Republicans. He said he would "copout" for legislative towns we have to cut. Then voting against the bill.

Robertson and House Leader George Guntak accused the administration of not providing accurate information on how much of a deficit exists.

O'Neill said the deficit for the current year that was projected at \$22 million to \$56 million.

One Republican

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By MARTIN
Herald R
HARTFORD —
federal court was