

Personal index helpful

By the Connecticut Society of Certified Public Accountants

(Second in a series of five articles) Do you really know how you are doing financially? Are you better off this year than you were last year, or did that last raise all but scuttle your hopes for financial independence?

Here's how to determine where you stand financially according to the Connecticut Society of Certified Public Accountants. This may help you get a firmer control over your finances.

The object, say the CPAs, is to keep a step ahead of the Consumer Price Index, which means holding your living costs below national averages.

Consumer Price Index figures are based on a survey of urban consumers which represents about 80 percent of the population. Unfortunately, the index does not include income taxes, which to many families is the largest and fastest rising expense.

Compare your expenditures for each index category for the same month this year and last. Then compare it with the national figures. For instance, if you spent \$600 a month for housing in February 1980 or \$600 this February, then your housing index increased 10 percent. (If you did not change residence, your costs may not have increased at all). In February of this year, the national increase for housing was 12.1 percent. So

your rate of increase was lower, and you are ahead of the Consumer Price Index average. Total your expenses for the index categories. Be sure housing includes rent or mortgage payment and interest, plus taxes and maintenance. Food costs include beverages and eating out as well as your groceries. Transportation includes your car expenses as well as public transportation. Don't forget to include insurance payments in the medical care category. Apparel, entertainment and "other" are the remaining categories. Other includes education, tobacco and toiletries.

The Consumer Price Index for February 1981 was 11.3 percent higher than it was a year ago. The index stood at 263.2 meaning that it cost \$2.63 to buy something that cost \$1 in 1980.

The Consumer Price Index is used as an escalator clause in wage contracts covering more than 8.5 million workers. Fifty million recipients of government pension benefits (including Social Security) and food stamps have at least part of their incomes adjusted upward with the index.

The price of individual items included in the index are moving up at many different rates and the collection of goods and services that make up the index are of varying importance in the budgets of 60 million households in the U.S. For instance, if you are a two-car family and both you and your spouse drive to work, your transportation index will be con-

siderably higher than that of the family with one worker who spends \$1.40 a day for the bus. However, if the increase in your own transportation budget is higher than the national increase of 13 percent, you would be well advised to take a careful look at those expenses. Perhaps you can bring them under control by either getting rid of one car, or dropping the collision insurance on the older car. Compare your cost of living increases against the national averages. Increases in the Consumer Price Index transportation index stem largely from soaring energy costs.

Remember, too, that you probably do not fit the government's index model one-income family with two children. Now that more than half the American families have two paychecks, and fewer children are being born, this model is out of date. Also, housing statistics reflect the high mortgage interest rates.

But since fewer people buy homes today, the Department of Labor Statistics may give more weight to rents.

Now that you have calculated your cost-of-living index, has your income increased? The overall cost of living increase this year is around 10 percent. If your income has not matched that figure, you will have to find ways to cut your cost of living index. That is the road to financial independence.

Bank head fired

GLASTONBURY (UPI) — Robert McKinney, president of Citizens Bank and Trust Co. since January 1973, has been fired and replaced temporarily by Randy Stewart, a vice president at the bank.

Lester L. Egan, chairman of the board of directors for 10 years, resigned in protest. "I was fired with no explanation," McKinney said Monday. He was notified of the action Wednesday by Charles F. Monzeglio Jr., the new chairman of the bank's board of directors. Monzeglio replaced Egan. "I know of no reason why I should be fired," McKinney said. "I know the bank is successful." He said he still has not received formal notice of his termination.

Supermarket shopping tips

Martin Sloane explains how to save money at the grocery store — every Wednesday and Saturday in his "Supermarket Shopper" column in The Manchester Herald.

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Dealing with child autism ... page 13

Manchester Herald

Cloudy tonight; sunny Friday — See page 2

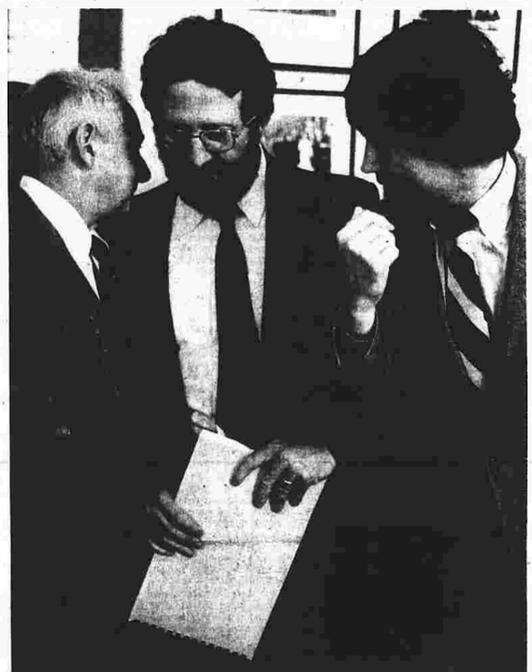
Manchester, Conn. Thurs., Oct. 15, 1981 25 Cents

Town cleared of bias charge

Words aren't proof

By Paul Hendrie Herald Reporter

Federal Judge M. Joseph Blumenfeld was unequivocal Wednesday in proclaiming Manchester innocent from charges of racial discrimination. Plaintiffs and plaintiff-intervenor (the Justice Department) have failed to prove that the withdrawal from the Community Development Block Grant program either had a segregative effect on Manchester or was done with a racially discriminatory purpose. Judge Blumenfeld wrote the 77-page decision in a 117-page decision. The town voted out of the federal program referendum in 1979. Legal aid attorneys for three white Manchester residents filed suit, charging the pull-out was racially motivated. The Justice Department later joined the suit, charging a "pattern and practice" of racism. But Judge Blumenfeld agreed with the town defense lawyers that racist statements by a few opponents of the federal program were no proof that the local electorate was bigoted. "Very simply, the evidence is that some of the more vocal opponents of CDBG expressed their opposition in racial terms and that much of the opposition to CDBG was directed to the program's promotion of subsidized housing," the judge wrote. "These facts do not, however, translate into a finding that a referendum, neutral on its face, was infected with discriminatory animus. "No more than a few Manchester citizens were identified at the trial as having made statements in opposition to CDBG that were either blatantly racist or could be understood as racial references through the use of code words. Based on this evidence, the court is not prepared to charge the thousands of voters who favored a moratorium on CDBG participation with the racist motives of these few."



Manchester General Manager Robert B. Weiss (left) and Attorney Thomas Fitzgerald (right) with Mayor Stephen Penny (center) at a press conference Wednesday in Town Hall. Weiss and Fitzgerald were congratulated by Mayor Penny for their successful defense of the town from charges of racial discrimination.

Defense lawyer glad it's over

More relief than ecstasy for Squatrito

It probably will take Dominic J. Squatrito some time to unwind from the case that he said has been like "an anchor around my neck for two years." While others congratulate him for his successful defense of his home town from what amounted to a federal charge of racism, he said today he feels more relief than ecstasy. He said he basically is glad Manchester has been vindicated from the complaint that it is inhospitable to members of minority groups. "I have a little difficulty talking about this without getting emotional because I really feel Manchester has done quite a bit in this area," he said. "I say as a citizen we have been an open community, and we are going to continue to be an open community." While others congratulate him for his successful defense of his home town from what amounted to a federal charge of racism, he said today he feels more relief than ecstasy. He said he basically is glad Manchester has been vindicated from the complaint that it is inhospitable to members of minority groups. "I have a little difficulty talking about this without getting emotional because I really feel Manchester has done quite a bit in this area," he said. "I say as a citizen we have been an open community, and we are going to continue to be an open community."

He said today. And he cut his teeth as an attorney doing civil rights work in Washington under former Attorney General Robert F. Kennedy. And yet here he was defending a town that had been accused of violating civil rights. But it was his home town, he says, and he sincerely believed it was innocent of the charge. When the Democratic majority of the Board of Directors named Squatrito to head the town's defense effort in 1979, a controversy erupted. Republicans criticized the appointment on the grounds it was blatantly political. Squatrito was a member of the Democratic Town Committee. But now officials on both sides of the political fence can't say enough good things about him. "I would like to say that Mr. Squatrito did a fantastic job," said Republican state Sen. Carl A. Zinsser today. When Zinsser was a member of the Board of Directors, he was especially critical of the Squatrito appointment, and said today he still thought the appointment was political. And other town officials are lavish in their praise of the work done by Squatrito and fellow attorneys Thomas Fitzgerald and Barbara Reemer, all of the Bayer, Phelon and Squatrito law firm.

Manchester General Manager Robert B. Weiss (left) and Attorney Thomas Fitzgerald (right) with Mayor Stephen Penny (center) at a press conference Wednesday in Town Hall. Weiss and Fitzgerald were congratulated by Mayor Penny for their successful defense of the town from charges of racial discrimination.

Inside Today's Herald

Bulgarian wins Nobel Elias Canetti of Bulgaria today won the 1981 Nobel Prize for Literature. He is the first Bulgarian to win the prize. News Briefing, Page 2.

Recount in Hartford Hartford officials recount votes cast in the court-ordered rerun of the Democratic mayoral primary to target the cause of a 608-vote discrepancy. Page 18.

In medicine Researchers say a new drug designed to eliminate nausea and vomiting caused by cancer chemotherapy shows promising results. Page 20.

In sports A's ready for some home cooking after losses in New York ... Page 9.

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Play Newspaper Bingo ... daily on comics page

Chronology of dispute

Here is a chronology of the events involved in the Community Development Block Grant dispute in Manchester:

- 1975-1978: Manchester annually applies for, and receives, funding under the Department of Housing and Urban Development's Community Development Block Grant program.
- Jan. 24, 1978: Former Directors Joseph T. Sweeney and Carl A. Zinsner, General Manager Robert B. Weiss and former Human Services Director Alan Mason meet with HUD officials to discuss what was required to meet fair housing requirements, connected with CDBG. The town is told more must be done.
- Feb. 14, 1978: Board of Directors appropriate \$8,000 to fund a private investigative service for the Human Relations Commission, to satisfy fair housing requirements.
- Feb. 17, 1978: Fourth year CDBG application filed.
- May 30, 1978: Town officials receive a letter from HUD official Daniel P. Kolesar saying the town's Housing Assistance Plan, a housing priorities and goals list, is unacceptable. He demands corrective action by June 2.
- June 1, 1978: Weiss, Mason, Mayor Stephen T. Penny and former Director Elizabeth Intaglietta meet with Kolesar, who raps town for allegedly failing to meet fair housing requirements and housing goals and hire minorities.
- June 6, 1978: Board adopts a fair housing plan, including hiring a fair housing officer and contracting with an outside group to monitor local housing.
- June 23, 1978: HUD freezes all but \$60,000 of the \$483,000 in CDBG money until the two conditions of the fair housing program are fulfilled. New state Sen. Wilbur Smith is hired as fair housing officer.
- Oct. 20, 1978: Kolesar accuses Manchester of "zoning impediments."
- Oct. 30, 1978: Director William J. Diano says the town should tell HUD to "shove it."
- Nov. 9, 1978: New area HUD Director John McLean writes to tell town conditions on four-year grant removed.
- Nov. 13, 1978: A group called Concerned Citizens for Manchester's Development forms.
- Nov. 14, 1978: Large crowd, opposing CDBG participation, shows up at board meeting. John Tucci, a local citizen, makes a remark some criticize as "racially motivated."
- Zinsner asks December board meeting to include consideration of advisory referendum on CDBG participation.
- Nov. 15, 1978: McLean again

questions Manchester zoning. He says HUD could conceivably step in and rezone land, if Housing Assistance Goals are not met.

- Nov. 21, 1978: About 400 people attend continuation of Nov. 14 board public hearing. Majority support CDBG participation, but petitions with 1,000 signatures calling for advisory referendum are presented.
- Nov. 22, 1978: U.S. Rep William Carter brings Mexican and other HUD officials to a public meeting in Manchester.
- Nov. 24, 1978: McLean said HUD not then concerned with Manchester zoning, but reserved the right to review it later.
- Dec. 12, 1978: Board rejects request for agenda item on advisory referendum.
- Dec. 1978: Instead of monitoring agency, the town decides to publish a fair housing brochure.
- Jan. 23, 1979: Petition calling for moratorium on CDBG participation filed with Town Clerk. If board fails to pass ordinance, referendum required.
- April 17, 1979: Voters vote 7382 to pass ordinance, referendum required.
- Feb. 13, 1979: Board votes 6-3 to 1979. Fifth year CDBG application.
- March 20, 1979: Mason remarks that opposition to CDBG in Manchester is "racist."
- March 1979: A group of residents supporting CDBG participation JOIN, led by Rev. Ronald Fournier.
- April 17, 1979: Voters vote 7382 to 2066 not to participate in CDBG until Jan. 1981.
- April 18, 1979: Legal Aid attorney Raymond R. Noriko files suit charging town with discrimination on behalf of three low-income, white women.
- Oct. 1979: Justice Department joins suit, charges "pattern and practice" of racism.
- Nov. 4, 1980: Voters vote 15,103 to 6,175 against rejoining CDBG.
- April-May 1981: Trial on legal aid-Justice Department lawsuit in U.S. District Court in Hartford. Plaintiffs and government argue that racism motivated Manchester's CDBG pull-out. Defense argues that other issues, notably dissatisfaction with big government and HUD interference in local affairs, motivated the referendum. More than 50 witnesses called during the six week trial.
- July 1981: Attorneys exchange post-trial briefs.
- Aug. 7, 1981: Oral arguments heard. Federal Judge M. Joseph Blumenfeld questions how the motivation of the voters in the referendum can be determined.
- Oct. 14, 1981: Judge Blumenfeld rules that there is no evidence to support charges of racial motivation by Manchester voters.



Mayor Stephen Penny (center) is flanked by attorney Dominic J. Squatrito (left) and Thomas Fitzgerald as he reads a statement Wednesday on Judge Blumenfeld's decision.

Blumenfeld termed liberal

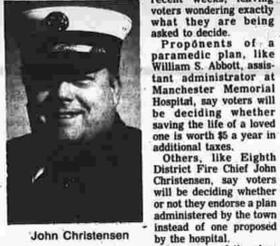
Judge M. Joseph Blumenfeld, who made the ruling in the Manchester civil rights case, is regarded as a liberal judge sympathetic to the cause of minority groups.

- Dec. 24, 1974: Blumenfeld declined to immediately accept an agreement between ITT and the Justice Department, under which ITT would divest itself of its remaining interest in Avis Inc. Blumenfeld indicated he favored a "thorough study of ITT's merger with the Hartford Fire Insurance Co."
- March 19, 1975: Blumenfeld ruled that the Hartford Fire Insurance Co. would have given \$22 to \$25 million to former Hartford Fire Insurance stockholders, but it would also have protected present and former directors of the company from liability in related suits brought in other courts. Blumenfeld ruled it would be "unjust" to bar further actions high tried to prove that the directors had failed to protect the stockholders.
- Oct. 3, 1976: Blumenfeld and two other federal judges ruled that state officials could not veto abortions sought by minors who are wards of the state. The decision struck down one of the last remaining barriers to abortion in Connecticut and was brought by the Legal Aid Society of Hartford County on behalf of 11 teen-agers who had been denied the operations by the state Department of Children and Youth Services.
- May 24, 1977: Blumenfeld denied a request by Fuqua Industrial Inc. to enjoin Avis Inc. from holding its annual meeting. Fuqua proposed to buy ITT's 47 percent interest for \$58 million and opposed an Avis stockholders' proposal that 80 percent of the shareholders must vote in favor of an acquisition, instead of a simple majority. In his decision, Blumenfeld played on Avis' advertising slogan ruling that Fuqua "can still try to take over Avis, but it will just have to try harder."
- July 24, 1979: Blumenfeld continued a restraining order against Connecticut's ban on paying for most abortions for women on welfare, after issuing a temporary restraining order the previous week. The lawsuit charged that the state's policy on abortion was arbitrary and discriminated against the poor.
- Sept. 30, 1975: Blumenfeld issued a temporary injunction denying seven Hartford suburbs nearly \$4.5 million in federal community development aid funds, pending a decision on the city of Hartford's lawsuit, which charged the towns had failed to follow all the requirements when they applied for the federal funds. Specifically, the city argued, the towns had not addressed low and moderate income housing needs.
- Oct. 25, 1975: Blumenfeld blocked the proposed merger between Amx Inc. of Greenwich and Copper Ranch of Ann Arbor, Mich., two of the nation's largest copper companies. Blumenfeld ruled that the merger would have given Amx an unfair market share and would have lessened competition significantly in the copper refining industry.
- Jan. 28, 1976: Blumenfeld, in a 42-page decision, enjoined the federal government from giving nearly \$4.5 million in community development funds to seven Hartford suburbs, ruling that the Department of Housing

Medic question choices deceptively simple

By Scot French
Herald Reporter

After all the politics and propaganda were swept aside, voters will be faced with a clear decision on the Nov. 3 ballot.



John Christensen

Propponents of a paramedic plan, like William S. Abbott, assistant administrator at Manchester Memorial Hospital, say voters will be deciding whether or not they support funding of a "luxury" program in a time of fiscal crises.



William Abbott

Opponents of the plan, like Republican Board of Directors candidate Peter Sylvester, say voters will be deciding whether or not they support funding of a "luxury" program in a time of fiscal crises. About the only thing everyone seems to agree upon is that a paramedic program, divorced of financial or political considerations, would be a desirable addition to the town.

THE REPUBLICAN party officially opposes the plan, based on the survey a mail survey which it says indicated that voters are opposed to spending tax dollars on other than basic services.

"I just don't think we have the money to support the program," argues Republican Board of Directors member Peter DiHosa. "We'll be spending half a million dollars within two years, without any question."

Arnold "Ike" Kleinschmidt, board of directors liaison to the local Emergency Medical Services Council, accused the Republicans of seizing upon the issue as a campaign maneuver to emphasize a split with Democrats.

"It's unfair that they pick on an issue like this," he says. Kleinschmidt, a Democrat who made his support for a paramedic program a campaign issue two years ago, spearheaded the drive for a referendum vote on the issue.

DiHosa contends that the program won't lower the cost of medical care and will have a negligible effect on the level of emergency service.

"Emergency care now reaches the house as fast as it is physically possible," he maintains. "Perhaps we can explore a way to better use (the EMTs) talents." Volunteer EMTs currently provide Manchester's emergency service.

Supporters of the paramedic program counter that it is not now fast enough to arrive on the scene, but the level of service that it provides that makes a difference.

While an EMT may provide stabilizing care to a victim awaiting transport to the hospital, a paramedic can begin to correct the situation at the scene, according to the hospital's Abbott.

Another factor, the plan's proponents say is dependability.

"Whenever you have to depend on volunteers, the system isn't 100 percent sound," says Tom Dakiewicz, an East Hartford paramedic.

BECAUSE MORE towns are looking to institute advanced level emergency care—12 out of 30 towns in the area have implemented or expressed interest in such a system—the service is fast becoming an obligation for local towns, according to Peter Heap, a planner with the Northern Connecticut EMS Council.

"Why did towns get into trash collection?" Heap asks. "Because it's a public health issue. Well, it certainly is unhealthy to have a heart attack."

Despite their cost, Heap contends, paramedic programs do produce a health care savings. The patient's hospital stay is shorter, his recovery faster, and he is able to return to work sooner and become a productive citizen, he explains.

"Everyone benefits when a person is allowed to live," says Heap.

"Except the hospital," adds Goodwin. "And they support this." MANCHESTER Hospital, whose proposed paramedic program was rejected by the local EMS council in favor of the town-administered plan, takes the official position that any paramedic plan is better than no paramedic plan.

"We're not going to push our program over any other," Abbott says. "All we want to do is push a program."

While hospital officials play down the differences between the hospital program and the town-administered program in hopes of rallying support behind the referendum, they have quietly updated their own proposal in anticipation of further negotiations after the referendum vote.

Eight District Fire Chief John Christensen has charged, however, that the hospital plan did not receive fair consideration by the EMS Council, and that a "yes" vote on the referendum would signal a vote for the EMS-endorsed town proposal.

Christensen said he favors the hospital plan because the hospital plan offers the greatest expertise and would serve as the training and operating base for any such program. The program also appears to be more cost-effective than the town-administered plan, he said.

Christensen has been criticized for creating what some consider a false issue. His detractors charge that he is more concerned with politics than policy.

"I think it is all political," says Dr. Robert Butterfield, chairman of the EMS Council. "I think there's no question the Eighth District is more interested in the Eighth District than in the whole town."

Butterfield claims Christensen initially backed the plan as a member of the EMS Council, and abstained when the unanimous vote was taken.

Christensen says he abstained because he felt a "no" vote would be read as a knee-jerk opposition to placing the program under the administration of the town fire department.

"That had absolutely nothing to do with it," he says. "If they offer to put it in my firehouse, I would be even more opposed."

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ALL THIS IN THE 25th. ANNIVERSARY SALE NOW GOING ON IN THE PARKADE!

OPINION / Commentary

Some Democrats hoping for a Moffett defeat

Democratic regulars won't admit it publicly, but for many of them 1982 has suddenly become The Year We Can Solve the Moffett Problem.

They are thrilled beyond measure that Toby Moffett, the maturing whiz kid of their party, has decided to run for the U.S. Senate next year.

He sticks with this latest emerging Moffett will have solved much of the problem himself because he will have stopped breathing on Governor Bill O'Neill's neck and making the dominant O'Neill faction nervous.

To most of these party regulars, Congressman Moffett is an unmanageable character, living in a world of his own, always gunning for media attention and sustained throughout by a personal following that is only incidentally under the Democratic label.

But those are just the nice things the Democratic insiders say about Toby Moffett. He also has traits they don't like.

Capitol Comments

Bob Conrad
Syndicated Columnist

ONE IS AMBITION they see as self-centered — ambition that had him ready to split the party by taking O'Neill in a contest for the gubernatorial nomination next year.

Moffett had the regulars in a sweat as recently as three weeks ago, when he had all but ordered new drapes and carpeting for the governor's office at the State Capitol. It was, at the time, his goal.

When that got out, we were told, some of the organizational people stepped up pressure on Moffett to back off — countering encouragement by labor and others for him to run for governor. [Be sensible, kid, they said.

How sweet it was, then, when Toby returned to his earlier leaning and decided to aim for the Senate. On second thought, he said to himself, the Washington scene is what he knows best and is where he ought to be.

Amen, said Jim Fitzgerald, the state chairman, and his reaction was echoed around the state where he

Greenwich, whom supporters like to call a "real" Republican.

If they are successful and deny Weicker the nomination, he is expected to run anyway, but as an independent.

THAT WOULD PROVIDE a strange twist for the Democrats who are cool on Moffett. A three-way contest, most observers assume, would enhance Moffett's chances rather than diminish them. Democrats who hope he fades away some day would then have him cemented into office for six years.

And if all these events take place, Democrats who don't like Moffett would then have to contend with his personal flock for at least the duration of his term. Realistically, it is the Moffett crowd that bugs the Democratic traditionalists as much as his hero.

Moffett has one of the smoothest personal organizations in state politics just now. Much of it has leverage in the state legislature.

An editorial

Clearing the air, righting the image

The message in Judge M. Joseph Blumenthal's decision in Manchester's celebrated bias case is clear.

Lake any other community in the United States, Manchester has its share of race bias, but that bias is not the prevailing way of life and does not govern the decisions of Manchester's leaders or of its citizenship.

It amounts to a vindication for the town and for its citizenry. It will not dispel entirely the inaccurate image which Manchester has been given in the state, but it will go a long way in that direction.

The decision also constitutes a personal victory for Attorney Dominic Squitro and his law firm which worked very hard on the case and did a magnificent job of defending the town against the Justice Department with its vast legal resources.

It amounts as well to a compliment to the town's leaders for their part in the defense, a defense some of them undertook despite disagreeing with the vote to withdraw from the federal Community Development Block Grant program that plucked the town into the suit.

The legal victory will restore to Manchester the pride which traditionally has characterized the community.

Fortunately, it appears unlikely that the federal government will appeal the decision. The town has things to do, positive things to do. It should not have to spend more of its time, energy and money defending itself against unjust charges.

One of the positive things it can and should do is continue to pursue a course which makes it clear the town is not racially and ethnically exclusionary. It now has the opportunity to do that free of the threat the suit constituted.

Manchester's record on the subject of minority acceptance has been far better than that of many surrounding communities. That does not mean there is no room for improvement. Certainly the case sensitized the town to racial and ethnic minority problems.

Those citizens and voters who disagreed with the town's withdrawal from the block grant program, as well as those who voted with the majority, can take satisfaction in the court's ruling.



A SQUIRREL SURVEYS SCENE NEAR WEST MIDDLE TURNPIKE

Open forum / Readers' views

Send letters to: The Manchester Herald, Herald Square, Manchester, CT 06040

No issues? Who says so?

To the Editor:

I was flabbergasted when I read your editorial of September 30th regarding "Campaign 1981: Are There Issues?" There certainly are issues and the most important one is the lack of financial integrity by the Democratic party which has controlled the town for the past ten years.

For example:

1. The \$500,000 Buckland firehouse abutment sitting in the middle of the Eighth District and the yearly cost to maintain this fire station to save face for this atrocious blunder by the Democratic party.
2. The five-year phase-in on property revaluation was a gimmick to increase taxes in a devious hidden manner.
3. The Democratic Town Chairman and the Democratic Board of Directors with the exception of Mr. Joseph Sweeney all favored continuing in the HUD Community Development Block Grant program. As you know, the CDBG was defeated twice by a 3-1 and a 2.5-1 margin because the citizens of Manchester believed that continuing in the program was not in the best interest of the Town from a financial viewpoint. Until the bitter end when the CDBG program was defeated for a second time, the Democratic leadership supported the program.
4. Whenever I have asked if the town employees pension fund is adequately funded I receive a soft-shoe shuffle answer. I wonder why the Democratic majority waited until a year or so ago to wake up to the fact that there were better methods for investing the funds to earn a greater return.
5. In a period of austerity when the board reduced garbage collection and changed leaf collection to a "you bag it and we will pick it up" plan, why would anyone in his right mind turn around and ask the taxpayers to increase their taxes by recommending a \$300,000 per year Emergency Medical Program? Only the Democrats

could make such a financially irresponsible proposal.

6. The Central Maintenance Facility is another program similar to the Emergency Medical Services. There is no financial justification to support this program. This is another Democratic party proposal to add to the bonded indebtedness of the town. This program will cost the taxpayers in excess of \$100,000 per year. (Principal, interest and manpower).

7. We have not yet begun to pay for the approved High School repair and water programs. Once these projects are completed, the cost for the bonding on these programs will be the equivalent of a 5 mill a year increase in taxes.

8. The Cheney deal was one which the Democratic leadership tried to run past the taxpayers at the last minute. Fortunately the townspeople recognized this political ploy and it did not take long for the message to get back to the Democratic leadership that the taxpayers would not approve the \$2,000,000 bond to support this lame duck project.

Furthermore, we have not been told the truth about the Cheney proposal and unless the truth comes out before the January special election, this program is doomed to fail. At this point it is apparent that only Mayor Penny and Manager Weiss know the real story.

So you see, Mr. Editor, there are issues of concern. I have mentioned only a few which have affected or will affect the Manchester taxpayer's pocketbook.

If the Manchester taxpayers feel that the Democratic party has been fiscally responsible with our tax dollars, then by all means vote for the Democratic candidates. However I find it hard to believe that the Democrats have been fiscally responsible with our tax dollars and would like to see some new faces on the Board of Directors after election day.

J. R. Smyth
48 Strawberry La.

Commentary

Following Sadat

By Toby Moffett

With every Sadat visit to the Capitol, there were large crowds behind police lines, seeking a glimpse of him.

The last time was on Aug. 2; he met with about 20 Members of the House in the Foreign Affairs Committee hearing room, which was transformed into an elegant dining room for the occasion.

President Sadat was introduced by our Majority Leader, who called him "the greatest peacemaker of modern times."

The Egyptian leader spoke of the Camp David peace process and the Palestinian problem. But most memorable was his angry denunciation of the dreaded Qaddafi, leader of neighboring Libya.

"Qaddafi is mad," said Sadat. "I never know when he might attack me."

He was speaking of a possible assault on his country, not against him personally, but the choice of words makes us shudder now.

That the Sadat America loved was not universally admired represents a disgrace and an indication of how difficult the peacemakers have it these days.

The Qaddafi's and Idi Amin's, the terrorists, do indeed have massive followings that detest the kind of peace initiative Sadat launched.

When our Congressional delegation to the Middle East last year met the Syrian Foreign Minister in Damascus, some of us suggested that his country's image in the world would benefit enormously by following Sadat's lead.

"Image?" he snapped. "Do you think we are so interested in that kind of public relations?" he asked sharply. "We will do what we must and not worry about image."

Those who celebrated his death must know how difficult he will be to replace.

No, actually, he cannot be replaced.

But the civilized world, now clearly under attack, must seriously ponder the next step, the next series of steps toward peace.

We are all very much on the spot to make something good happen in Sadat's memory.

(Toby Moffett is the congressional spokesman from the Sixth District.)

Manchester Herald

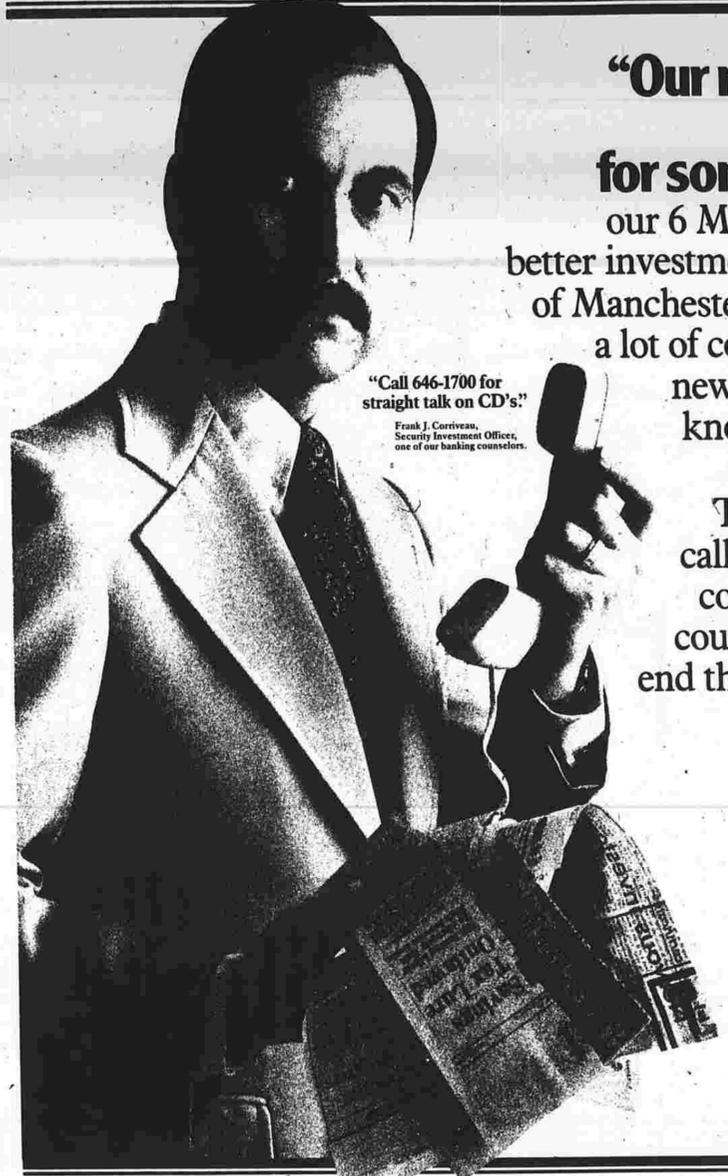
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Frank J. Corviveau,
Security Investment Officer,
one of our banking counselors.

"Our new All-Savers CD may only be right for some savers. Could be, our 6 Month or 2 1/2 Year CD is a better investment. At the Savings Bank of Manchester, we know there's been a lot of confusion lately about the new All-Savers CD. We also know you can't get all your information from an ad. That's why we ask you to call our special CD banking counselors. Or come in, of course. We want to help you end the confusion and find the CD that's best for you."

Savings Bank of Manchester

Manchester: Main Street - Main Office - Purnell Place - Drive In - Burr Center Shopping Center, East Center Street, Manchester Parkade, Hartford Road at Miller, Shopping Plaza at Spencer, Top Notch Shopping Center at North End, East Hartford: Burnside Avenue, Putnam Bridge Plaza, Bolton: Bolton Street at Route 44A, Andover: Andover Shopping Plaza, South Windsor: Sullivan Avenue Shopping Center, Ashford: Junction Routes 44 & 44A, Telephone 646-1700.

The Express Bank
Eastford: Monks & Frates, Rte. 198 next to post office, Tel. 974-8631
Scotland: Tuscany & Wolcotts, across from post office, Tel. 423-0523
Sprague: Thurday & Saurday, 18 W. Main St. Tel. 822-8789 Member F.D.I.C.

Berry's World

"I like you for the same reason I like 'People' magazine - you're superficial."

The chart below illustrates the earning power of the All-Savers CD:

Family Taxable Income	Estimated Tax Bracket	All-Saver Tax-Exempt Annual Yield 12.14%	The Fully Taxable Yield Required to Equal the Tax-Exempt 12.14%	Recommended Maximum Deposit for Joint Federal Tax Return	Recommended Maximum Deposit for Individual Tax Return
\$50,000 & up	50%	12.14%	24.28%	\$16,474	\$8,237
35,000	40%	12.14%	20.23%	16,474	8,237
25,000	30%	12.14%	17.34%	16,474	8,237
20,000 or less	25%	12.14%	16.19%	16,474	8,237

The All-Savers vs. a 6-Month CD. Taxpayers in higher tax brackets would generally get the maximum benefit from this new savings program. Those in a lower tax bracket may sometimes find they're better off with a \$10,000 minimum, 6-Month Money Market CD at a higher rate—but admittedly it is fully taxable. The chart that follows shows, in bold type, the best deal for your tax bracket at this particular time.

Based on the annual yield of 12.14% (Oct. 5 - Nov. 1, 1981)

Family Taxable Income	Tax Bracket	The Fully Taxable Yield Required to Equal the Tax-Exempt 12.14%	Current 6-Month Money Market CD Rate
\$50,000 & up	50%	24.28%	13.75%
35,000	40%	20.23%	13.75%
25,000	30%	17.34%	13.75%
20,000 or less	25%	16.19%	13.75%

When a 2 1/2 Year is best. For those savers who want the advantage of a guaranteed rate of return and who can invest their money for 30 months, the 2 1/2 Year CD offers a steady return at attractive rates. And this CD only requires a \$1,000 minimum deposit, but the interest is subject to Federal income tax.

Annual Interest Rate	Effective Annual Yield
15.65%	17.19%

All-Savers or money market funds. Are you presently investing in a money market fund? You should be reminded that, here again, interest earned on these funds are subject to both federal income tax and State of Connecticut capital gains and dividends tax. All interest on All-Savers Certificates, on the other hand, is completely tax-exempt at the state level. It's also tax-exempt at the federal level to the tune of \$1,000 for individual taxpayers; \$2,000 for joint taxpayers. Which shows that—at the bottom line—the higher interest rate possible from money market funds actually may yield less, depending on your tax bracket, than investing money in a tax-exempt All-Savers CD.

Before you make any decision, give us a call. We've talked about only a very few facts about our CD's. What we'd really like to do is talk to you. Call us at 646-1700 and ask for one of our special CD banking counselors. Or stop in at any Savings Bank of Manchester office. We want to help you find the right CD for you.

At SBM, you're not just any saver. You're the saver.

15 OCT 15

Obituaries

William F. Condon Sr., husband of Muriel (Brown) Condon, of 14 Pershing Dr., Plainville, died Wednesday.

He was born in Dundee, Scotland, son of the late William and Agnes (Nash) Condon. He was a former Manchester resident.

Until his retirement 20 years ago, he was a technician at Pratt and Whitney Aircraft Division of United Technologies Corp., Southington. He was a member of the American Legion, Southington.

Besides his wife, he is survived by two sons, William F. Condon, Jr., of Farmington and Raymond J. Condon of Manchester; two daughters, Alice Trout of Fort Pierce, Fla., and Mary McKinney of Manchester; seven grandchildren and four great-grandchildren.

The funeral will be Friday at 9:15 a.m. from the Della Vecchia Funeral Home, 211 W. Main St., Southington, with a mass of Christian burial at 10 a.m. at St. Thomas Church. Burial will be in St. James Cemetery, Manchester. Calling hours are today from 2 to 4 and 7 to 9 p.m.

Everett H. Anderson - EAST HARTFORD - Everett Herbert Anderson, 70, of 30 Forest St., East Hartford, died Wednesday at Manchester Memorial Hospital. He was the husband of Ruth M. (Alexander) Anderson.

Funeral services and burial will be private, at the convenience of the family. There are no calling hours. Donations may be made to the American Heart Association or a charity of the donor's choice. Newkirk and Whitney Funeral Home, 125 E. Center St., Hartford, is in charge of arrangements.

Raymond Arthur Johnson - FUNERAL SERVICES FOR Raymond Arthur Johnson of Manchester, who died Tuesday at Manchester Memorial Hospital, will be Friday at 9:30 a.m. at Watkins Funeral Home, 125 E. Center St., Hartford. Burial will be in East Cemetery. There are no calling hours. Donations may be made to the American Heart Association of the Emanuel Lutheran Church Memorial Fund.

Senators assured of AWACS security - "Now obviously, when you have conversations with senators anytime, some of their other concerns come up in the conversation," Meese added. "So I wouldn't doubt that some of these things may have been discussed. But this is not a trading deal," he added.

Despite the rewording House defeat, Reagan said Wednesday, "I remain cautiously optimistic" of winning his first major foreign policy fight with Congress.

In an apparent move to give Reagan more time to garner support, Senate Republican leader Howard Baker Wednesday postponed the full Senate vote from next Tuesday until sometime the following week.

During the past week, Reagan has picked up several AWACS proponents in the Senate, including at least four Wednesday, all Republicans.

Sens. Charles Percy of Illinois, assistant Republican leader; Ted Stevens of Alaska, Dan Quayle of Indiana, and James Abdnor of South Dakota all announced support.

Previously, Percy was leaning for the sale, Stevens had been leaning against it and Quayle and Abdnor. "I intend to vote" for the AWACS sale, Stevens told reporters.

Asked why the two planes were in such a hurry to start their surveillance activities, Nasr said: "I don't know. This was a political decision." He declined to say who made the decision.

Asked whether something had happened to warrant such haste, Nasr replied: "Nothing is happening."

Nasr refused to say where the two planes were flying or whether their course was close to the Libyan border.

He said the two planes were expected to land at Cairo West airport around midnight (6 p.m. EDT). An American transport plane carrying ground support crews for the AWACS will arrive at Cairo West later today, Nasr said.

Sending the AWACS for an indefinite period was a move to assist President Hosni Mubarak as he takes control of the government following his swearing in Wednesday, a senior Western diplomat said.

Home, East Hartford, has charge of the arrangements.

Isabelle M. Douchette - EAST HARTFORD - Isabelle M. (Levesque) Douchette, 71, of 325 Tolland St., East Hartford, died Tuesday at Hartford Hospital. She was the wife of Louis J. Douchette Sr.

Besides her husband, she leaves two sons, Louis J. Douchette, Jr., of South Windsor and Robert Douchette of Glastonbury; eight daughters, Yvette DeGaudice, Geraldine Mulroy, Dorothy Heron, Shirley Beaulieu, Theresa LaBreck, Marjorie Lavioie and Linda Douchette, all of East Hartford, and Diane Michaud of Manchester; three sisters, Edna Cormier of East Hartford, Corine Lewis of Hartford and Freida Klein of Elmwood; 36 grandchildren and 11 great-grandchildren.

Funeral services will be Friday at 9:15 a.m. at the Newkirk and Whitney Funeral Home, 318 Burnside Ave., East Hartford, with a mass of Christian burial at 10 a.m. at St. Rose Church. Burial will be in Hillside Cemetery, East Hartford. Calling hours are today from 2 to 4 and 7 to 9 p.m.

Legal aid attorney Raymond R. Norfolk says the decision exonerating Manchester of the hasn't decided yet whether he will appeal.

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Herald photo by Tarquinio

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Penny urges no appeal

Norfolk said he has no indication yet whether he will continue to have Justice Department support in the case. He said he has not yet conferred with the Justice Department lawyers. However, the Reagan Justice Department has taken a less aggressive stance than the Carter Justice Department in other Civil Rights cases.

AWAC planes arrive in Egypt go immediately into action

CAIRO, Egypt (UPI) - Two American AWAC surveillance planes arrived in Egyptian airspace today and went on mission without landing in reaction to Egypt's announcement that it would counter a possible Libyan invasion of the neighboring Sudan.

The planes are converted Boeing 707s with a giant saucer-shaped radar dome on top. The Western diplomat said the United States had decided on a second measure to control System American support of the new regime that vowed to carry on the policies of slain President Anwar Sadat, but that the move has not been announced.

The two aircraft arrived in Egyptian airspace at noon and went straight on mission over Egypt, Brig. Gen. Ahmed Nasr, commander of the Cairo West airfield, told reporters.

Asked why the two planes were in such a hurry to start their surveillance activities, Nasr said: "I don't know. This was a political decision." He declined to say who made the decision.

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Words aren't proof

continued from page 1

the quality of housing available to people either living or wishing to live in - Manchester.

Central to the plaintiffs' case was the contention that the CDBG pull-out violated the Fair Housing Act, also known as Title VIII of the Civil Rights Act of 1968.

In order to prove a violation of Title VIII, however, the plaintiffs and the government must show a denial of housing to persons because of race," wrote the judge.

He said no such denial of housing was proven.

"The CDBG program is not a housing program," added Blumenfeld. "Rather, it is a voluntary federal grant program designed to aid communities to pursue community development projects that will primarily inure to the benefit of low- and moderate-income people in those communities, while also benefiting the community as a whole."

"Thus, although it is an important purpose of the program to encourage the development of subsidized housing ... and although the program may fund some housing-related activities, CDBG does not necessarily or directly affect the amount of housing available in the community for low- and moderate-income people."

"It is somewhat anomalous, therefore, that the plaintiffs and the government have claimed that Manchester's withdrawal from the program constitutes a violation of Title VIII."

Blumenfeld said, "the court is not persuaded ... that the town has lost the opportunity for the development of any housing."

Finally, Blumenfeld ruled that town voters had every right to bring the issue of participation in CDBG to the polls.

"Although some evidence in the record supported the contention that racial motivation played a role in the passage of the referendum, it was far short of being sufficient to invalidate this governmental action," he ruled.

"The thousands of voters at the polls, however, do not purport to probe into the minds of the voters."

Session canceled - The Board of Directors has canceled its comment session for today at 6:30 p.m. so the directors can appear at a League of Women Voters meeting.

Also, the Nov. 3 session is canceled because of election day. The next session will be Thursday, Nov. 19 at 6:30 p.m.

Personal advice - Abigail Van Buren offers personal advice daily in one of America's best-read columns, "Dear Abby," in The Manchester Herald's Focus section.

FREE PUMPKINS See Page 18

REPUBLICANS YOU HAVE HEARD ABOUT THEIR RECORD. RECORDS ARE MEANT TO BE BROKEN! MEET THE RECORD BREAKERS!

SPORTS A's banking on home cooking

OAKLAND, Calif. (UPI) - With the Oakland A's banking on some home cooking today to save their jeopardized season, the New York Yankees continue to display an insatiable appetite for a world championship.

The Yankees, seeking their fourth World Series berth in the last six years, treated five Oakland pitchers like batting practice fodder Wednesday, setting a slew of American League Championship Series batting records en route to a 13-1 humiliation of Billy Martin's Western Division champions.

Coliseum in Game 3 behind hard-throwing rookie left-hander Dave Righetti, who has already notched two post-season victories. Right-hander Matt Keough will start for the shell-shocked A's.

The regular season, was even more critical of his club's pitching staff - which had yielded only five runs in four previous playoff games in 1981. "It would be easy to say that we can forget about all this after a few beers on the plane ride home," said McCatty, who lasted just 3 1/3 innings before leaving with Oakland still ahead 3-2.



Oakland rightfielder Tony Armas and second baseman Dave McCatty collide while chasing fly ball off of New York's Rick Cerone in sixth inning yesterday at Yankee Stadium. Armas caught ball but A's lost game, 13-3.

Nearly forgotten man Frazier excelled when given shot

NEW YORK - The nearly forgotten man in the New York Yankee bullpen reintroduced himself to his teammates Wednesday.

George Frazier, who hadn't pitched since the Yankees' final game of the regular season on Oct. 4, pitched the final 5-2-3 scoreless innings in relief of Rudy May as the Yankees posted a 13-3 victory over the Oakland A's for a 2-0 lead in the best-of-five American League Championship Series.

Illing booters gain shutout - Willing varsity soccer team blanked Windham High frosh, 11-0, yesterday at Illing. Steve Logan, Ed Riordan, Tim Chevalier, Marc Olander, Phil Fedorchak, Jim Hall, Tony Laurinits and Dave Riordan played well for the S-1 Rams.

Jayvees bow - Rocky Hill toppled Bolton High, 6-3, in Jayvee soccer action yesterday at Rocky Hill. The young Bulldogs had a 2-1 lead at the half. Andy Minicucci, Chip Massey and Phil Rumm topped for Bolton, 6-3 for the 2-1 lead at the half.

Ellington blanks Tribe girls - With a schedule dominated by fine opposition, Manchester High girls' soccer team has found varsity ball slightly unyielding. The first-year Indians battled valiantly but fell, 1-0, to unbeatn Ellington High yesterday at Memorial Field to remain winless.

Ellington outpaces Tribe girls - Ellington outpaced Manchester, 14-9, with Tribe keeper Jackie Tucker a standout with seven saves. Patty Wojanowski and Mary Jo Heine also played well for Manchester.

Improvements to be made

Holy Moses. Can you believe that? - Moriarty Field baseball diamond WILL get lighting and that along with renovation work is to be ready for the '82 season.

Thoughts ApLenty - Len Auster, Herald Sportswriter

lockerroom area there will be more offices. "All to improve supervision," Ludes explained.

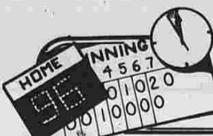
There will also be a weight room, currently a storage area. The all-weather track is a long time coming. It has been needed for a long time to replace the sorry excuse which now passes for a track.

Bids turned trick - When bids came in on the roof repair at Manchester High, they came in under what had been anticipated. When the bids came in the second half of the proposed work at the quarter century old school, they too came in under expected costs.

Work on Moriarty Field is progressing now and the lighting, 54 - 1,500-watt halide lamps, should be in position for the '82 baseball season.

Bits and pieces - If you hadn't already been alerted, be advised that indoor track will be a varsity sport, not intramural, at Manchester High this winter and the hockey team received funding of \$2,500 from the board of education.

playing. We just have to win," voiced Manchester Coach Joe Errardi. The lone goal came at the 39:23 mark of the first half as Ellington's Jen Sullivan slammed a 12-yard drive off the left post into the cage.



Scoreboard

Baseball

League Championship Series
By United Press International
All times EDT

American League

Oakland vs. New York
(New York leads series 2-0)

Oct 12 New York 12 Oakland 1
Oct 13 New York 12 Oakland 3
Oct 14 New York 4 Oakland 3
Oct 15 New York 4 Oakland 4
Oct 16 New York 4 Oakland 4

National League

Los Angeles vs. Montreal
(Series tied 1-1)

Oct 13 Montreal 1 Los Angeles 0
Oct 14 Montreal 1 Los Angeles 0
Oct 15 Montreal 1 Los Angeles 0
Oct 16 Montreal 1 Los Angeles 0

Hockey

NATIONAL HOCKEY LEAGUE
By United Press International
All times EDT

Adams Division

W L T Pts. GF GA

Boston 1 1 1 3 20 16

Buffalo 2 0 0 0 10 14

Quebec 2 0 0 0 10 14

Montreal 2 0 0 0 10 14

Hartford 2 0 0 0 10 14

Patrick Division

N.Y. Islanders 1 1 1 3 15 14

Pittsburgh 1 1 1 3 15 14

Washington 1 1 1 3 15 14

N.Y. Rangers 1 1 1 3 15 14

Campbell Conference

W L T Pts. GF GA

Minnesota 1 1 1 3 15 14

Toronto 1 1 1 3 15 14

Chicago 1 1 1 3 15 14

Detroit 1 1 1 3 15 14

St. Louis 1 1 1 3 15 14

Baseball

Philadelphia 12-5
Washington 11-4
Chicago 10-3
Cleveland 9-2
Detroit 8-1
Boston 7-0
New York Yankees 6-0
Los Angeles 5-0
San Francisco 4-0
Milwaukee 3-0
Pittsburgh 2-0
St. Louis 1-0
Houston 0-0

Hockey

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Washington 11-4
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Cleveland 9-2
Detroit 8-1
Boston 7-0
New York Yankees 6-0
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San Francisco 4-0
Milwaukee 3-0
Pittsburgh 2-0
St. Louis 1-0
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New York Yankees 6-0
Los Angeles 5-0
San Francisco 4-0
Milwaukee 3-0
Pittsburgh 2-0
St. Louis 1-0
Houston 0-0

FOCUS / Family

Health/Education/Dr. Blaker
TV-Movies/Comics



On being out of it

Do you ever have the feeling that everyone else is in it and you aren't? I often think I'm the only one who's really out of it. All my life, for example, I've been reading references to books that the writer assumes everyone has read, but I've never read them. Writers use familiar quotations that I'm not familiar with, or friends talk about plays and movies that I've never seen.

This occurred to me today because I just drove past a theater with a marquee that read "KRAMER vs. KRAMER." It must have been a wonderful movie because it won all the awards and I must have gone to 10 parties last year — or was it the year before — at which the chief topic of conversation was that movie. I couldn't participate because I had never seen it.

As I passed the theater with the revival of that movie, I was tempted to make room somewhere in the day to go see it but it seems pointless now. I won't be going to 10 parties "this" year at which that movie is the chief topic of conversation.

As a matter of fact, I'll bet it doesn't come up twice in all the rest of my life. It doesn't seem worth wasting two hours of my time today just for that, and as far as the movie itself goes, I really do care whether I see it or not. (I wonder what I did with my life for the two hours that everyone else was seeing it?)

THERE'S NO doubt about it that some people just have a knack for being in on things. If there's a new book out that everyone's talking about, they've read it. If there's an interesting new store in town, they've been there. If the newest way to make money is to put your savings in some tax-free bond scheme, they did it last year.

And me? I haven't read the book, never heard of the store and still have my money in a savings bank that pays me about 5 percent. I don't even know for sure what they "do" pay me, that's how out of it I am.

If you live in New York, or work there, you're aware of the popular plays on Broadway. I must be the only kid on the block who hasn't seen "Annie," "Amadeus," "Evita" and "Sugar Babies." Do I think the revival of "My Fair Lady" is as good as the original? I don't know. I didn't see the original and I haven't seen the revival either.

SEVERAL YEARS ago we were visiting people on Martha's Vineyard and I decided it would be a good chance for me to read one of the books on the best-seller list so that I could enter the conversation when my book-reading friends started talking about it. The big hit of the day was a novel by John Updike called "Rabbit Redux."

Infant autism

Manchester clinic specializes in aiding victims of this disorder

By Susan Plesch
Herald Reporter

"Monday's child is fair of face, Tuesday's child is full of grace, Wednesday's child is full of woe, Thursday's child has far to go."

The beautiful large-eyed child sits in a corner, working busily with blocks. He does not speak, nor does he acknowledge the presence of another person in the room. In fact, he seems to be completely withdrawn into himself.

The child is autistic, victim of what Dr. Tanash H. Atoyntan, director of the Manchester Community Child Guidance Clinic at 217 N. Main St., calls a "developmental disability." The term autism comes from the Greek word *autismos*, meaning "self," and is characterized frequently by speechlessness and extreme withdrawal from the external world.

But the child is not alone. The disability was first recognized in 1943 by Dr. Leo Kanner, a child psychiatrist at Hopkins University Hospital. According to Atoyntan, a recent study in England indicated that 5.7 people per 10,000 are diagnosed as autistic — approximately one-half of one percent of the population.

Causes of autism are a mystery. Some researchers feel that there may be a genetic link, but that theory is unproven. Apparently, no injury or trauma is involved.

DR. ATOYNTAN sits in his office of the newly-constructed clinic and discusses the problem of autism. Since the clinic's preschool was opened eight years ago, he has seen a few dozen autistic children; currently, there are five enrolled.

Autism is manifested in numerous confusing ways. Before positive diagnosis can be made — no sooner than four to six months after birth — a variety of physical, emotional and neurological problems must be ruled out.

The parent is usually the first to recognize that something is wrong with a child. "An alert parent can pick it up as early as four or five months," Dr. Atoyntan says. But sometimes it is the pediatrician who first becomes suspicious because of inconsistencies in the child's development.



Dr. Tanash Atoyntan, director of the Manchester Community Child Guidance Clinic, displays a small wind-up robot, one of the most useful toys in the education of the autistic children enrolled at the clinic's preschool.

parent can pick it up as early as four or five months," Dr. Atoyntan says. But sometimes it is the pediatrician who first becomes suspicious because of inconsistencies in the child's development.

Symptoms are deceiving. Dr. Atoyntan says, and can often be confused with those of other disabilities. In addition, symptoms are inconsistent; they may appear, then disappear, or be substituted for a new set.

Signs of autism are apparently usually at one of two distinct points in a child's life. Sometimes only a few days after birth there may be some clues.

other, they may suddenly appear around the age of two. "The autistic infant may cry more than usual, but in a reverse typical of autism, he may also be more placid than usual. In addition, he may be irritable and extremely sensitive to sudden sounds; but again, the opposite is also possible."

A TYPICAL SYMPTOM is found in the child's reaction to other people. Visual contact (eye contact) even in the infant, is avoided. "The child responds to parents as if they don't exist," Dr. Atoyntan says. "The parents want to hug and kiss the child, but he sits unresponsive and tries to slip through their arms."

Autistic children, according to Dr. Atoyntan, often appear to respond different to sensory stimuli than normal children. The autistic child may not respond when his name is called, but may be annoyed by the sound of the vacuum cleaner. "To the point that he cups his ears," he says, as he mimics the gesture.

Senses of taste and smell are often acute, as is touch. But there again, the child's response to human touch is significant. "He

to parents as if they don't exist," Dr. Atoyntan says. "The parents want to hug and kiss the child, but he sits unresponsive and tries to slip through their arms."

Autistic children, according to Dr. Atoyntan, often appear to respond different to sensory stimuli than normal children. The autistic child may not respond when his name is called, but may be annoyed by the sound of the vacuum cleaner.

"It goes on, step-by-step, individualized work based on behavior reinforcers, sign language and sensitivity on the part of the teachers."

language, sociability, and response to verbal commands. Long term goals are a bit more abstract, and revolve around hopes for Danny's self-sufficiency. "That's why I took a year off," Doyle says, "to learn how to help him better. When he's not little any more, not cute, what happens then? That's what we prepare for."

"I'm confident that in the next 10 to 20 years, research will bear fruit. We're getting closer and closer," he says. "The important thing is to be aggressive in pursuit of new ideas to never stop turning over stones."

Doyle believes that a positive approach extends to the outside world as well. "Parents and kids become more understanding, more human," he says. "In our family, you seldom hear derogatory comments about others."

When asked about Danny's future, Doyle is no less positive. "We have immediate goals and long term goals," he explains. "Immediate goals include increased proficiency with sign

language, sociability, and response to verbal commands. Long term goals are a bit more abstract, and revolve around hopes for Danny's self-sufficiency.

"What are the children studying this year?"

"What are they doing in specific subject areas? What do you include in social studies? What kind of mathematics will they learn? How do you teach reading or spelling? What do children in the early grades learn from cutting and pasting?"

"I see equipment with which I am unfamiliar (computers, overhead projectors, etc.) How is it used and what is it used for?"

"How is the class organized? When are children taught in groups rather than as a class? What do you do for the child who learns faster or slower than others?"

"How do you evaluate the child's progress? What tests are used? What do your grades mean?"

"What policies apply to this grade? What are the school rules? How much homework do you give?"

What do you do for the child who learns faster or slower than others?"

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Please turn to page 15

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80 FORD \$5095 Pinto 2 Dr. 4 cyl. auto., power steering, rear window defogger, rally wheels, orig. 18,000 miles.	81 CHEV. \$5695 Chevette 4 Dr. 4 cyl. auto., radio, orig. 14,000 miles, like new.	80 CHEV. \$6575 Malibu Classic 2 Dr. V-6, auto., air cond., power steering & brakes, radio, clean.	78 CHEV. \$4675 Impala 4 Dr. V-8, auto., power steering & brakes, rear window def., radio, vinyl roof, clean car.
79 CHEV. \$5545 Pontiac 2 Dr. 8 cyl. auto., air cond., power steering & brakes, radio, clean car.	79 PONTIAC \$6250 Gran Le Mans Safari 2 Dr. V-6, auto., air cond., wood sides, power steering & brakes, rear window defogger, radio, orig. 12,000 miles.	79 PLY. \$5595 Horizon TC-3 Coupe, 4 cyl. auto., air cond., rear window defogger, radio, sporty.	80 CHEV. \$5795 Citation 2 Dr. Hatchback, 4 cyl. 4 spd., radio, orig. 18,000 miles.
77 CHEV. \$3995 Caprice 2 Dr. V-8, auto., air cond., power steering & brakes, radio, clean.	80 DATSUN \$5595 310 2 Dr. Hatchback, 4 cyl. 4 spd., rear window defogger, AM-FM radio, orig. 18,000 miles, like new.	81 CHEV. \$6795 Citation 2 Dr. Hatchback, 4 cyl. V-6, 4 spd., power steering & brakes, rear window defogger, like new.	80 CHEV. \$5150 Chevette 4 Dr. 4 cyl. 4 spd., radio, rear window defogger, clean.
80 TOYOTA \$7295 Corolla GT Coupe, 4 speed, 4 cyl., air cond., rear window defogger, AM-FM radio, a puff.	79 CHEV. \$7245 Malibu 4 Dr. 8 cyl. auto., power steering & brakes, elec. rear defogger, orig. 8,000 miles, like new.	78 BUICK \$5895 Regal 4 Dr. V-6, auto., air cond., power steering & brakes, radio, vinyl roof, rear window defogger, like new.	80 CHEV. \$7345 Monte Carlo Cpe. V-6, auto., air cond., power steering & brakes, AM-FM radio, wire wheels, jet black.
78 OLDS \$5350 Delta 88 Royal Cpe. V-8, auto., air cond., power steering & brakes, rear window defogger, vinyl roof, 4 push 40,000 mile car.	79 PLY. \$5795 Arrow Sport Pick-up, 4 cyl. 4 spd., bucket seats, AM-FM radio, rust proofed, rear sporty truck.	80 CHEV. \$4195 Pony 4 Dr. 4 cyl. 4 spd., 5,000 miles. Like new.	TRUCKS
79 MERC. \$4875 Zephyr 2 Dr. V-6, auto., power steering, air cond., radio, clean and nice.	78 VOLKS. \$4395 Rabbit 4 Dr. 4 cyl. auto., rear window defogger, radio.	80 CHEV. \$5395 800 2 Dr. 4 cyl. auto., clean car.	80 CHEV. \$5795 800 2 Dr. 4 cyl. auto., clean car.

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Patriots latest punting hopeful

Lack of consistent punting has been one of the major flaws with the New England Patriots for several seasons. The latest to get a chance to fill the gap is Ken Hartley, shown above, getting off a boot in losing effort against the New York Jets in Shea Stadium last Sunday. Hartley averaged only 31 yards for seven punts.

About Town

Separation-divorce series

Child & Family Services will offer a group learning experience for men and women in the process of separation and/or divorce, starting Oct. 26 from 7 to 9 p.m. at the agency's Northeast Office, 110 Main St., Manchester.

As part of the agency's Family Life Enrichment program, the separation and divorce series involves six evening sessions designed to assist persons in handling the personal pain and uncertainty associated with separation and divorce.

It is not a therapy group, but rather an educational discussion dealing with personal feelings, coping skills, changing social patterns, individual needs and goals, and legal and financial issues.

Registration is required, and fees are based on the individual's ability to pay. For registration and further information please contact Margaret Sumner at Child & Family, 296-311.

Diabetes club to meet

Donald S. Grossman, M.D., will be the guest speaker at the next meeting of the East River Diabetes Club, scheduled for Tuesday at 7:30 p.m. at Manchester Memorial Hospital.

Dr. Grossman will discuss stress and its relationship to the control of blood sugar in people with diabetes. He plans to explore such causes of stress as surgery, illness and everyday living.

Dr. Grossman is board-certified in the specialty of internal medicine and is a member of the Medical Staff of Manchester Memorial Hospital.

The East of the River Diabetes Club is sponsored by Manchester Memorial Hospital and the American Diabetes Association, Connecticut Affiliate. The club meets on the third Tuesday of every month in the hospital's conference rooms. The meetings are free and open to anyone interested in the subject of diabetes.

For further information, contact the local office of the American Diabetes Association at 236-1948.

Art exhibit under way

The Connecticut Women Artists are holding their 52nd annual exhibition at the Slater Memorial Museum, 200 North Main St., Manchester, on Monday and Tuesday. Classes will be held at the Spruce Street firehouse from 6 to 10 p.m. on both evenings.

Anyone interested in registering for the course should call 643-5111.

Model railroad show

The Silk City Model Railroad Club will hold its annual fall show and open house Saturday and Sunday at the Ron Ami building, 7 Hilliard St., Manchester.

Admission is free. Operating hours are 10 a.m. to 4 p.m. each day. Among scheduled events are model contests, displays of railroads and demonstrations.

CPR training offered

A training course on CPR, cardiopulmonary resuscitation, is being offered by the Red Cross in Manchester on Monday and Tuesday. Classes will be held at the Spruce Street firehouse from 6 to 10 p.m. on both evenings.

Anyone interested in registering for the course should call 643-5111.

Education Day planned

Manchester Chapter of Hadassah will hold its annual Education Day Oct. 27 from 9:30 a.m. to 2 p.m. at Temple Beth Shalom, 409 E. Middle Turnpike, Manchester.

The program titled "Jerusalem" will include presentations on Jerusalem's history, religious life and political problems. The featured speaker, Dov Leshem, will address the issue of Israeli sovereignty over a unified Jerusalem and its implications for United States policy towards Israel.

Dov Leshem serves as deputy director for the Eastern United States in the Israel Government Tourist Office. A native of Tel Aviv, Leshem majored in history at the Hebrew University of Jerusalem.

Before his arrival in New York, Leshem was in charge of the European Desk of the Israel Ministry of Industry, Trade and Tourism in Jerusalem.

Louise Nathan, Lisa Flavin and Abrahama Tene, the Israeli emissary to Hartford, will lead the morning background presentations.

A luncheon of Israeli food will be served, and babysitting will be provided with advance registration. For reservations call 644-9271 or 643-8152.

Historical society meets

The Manchester Historical Society will have its first meeting of this season on Oct. 18 at 2 p.m. at the Senior Center on E. Middle Turnpike, Manchester.

There will be election of officers, a report given on the recent acquisitions of the society and on a grant received from the State of Connecticut.

David Almond of the Hart School of Music, along with several other accomplished musicians, will present a program of period music with historical commentary. The 17th and 18th century pieces of Haydn, Mozart and French classical composers will be performed.

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Marge Knight, Barbara Philip, Linda MacLeod and Alberta Hoagland (left to right) help prepare a stenciled quilt of pastel green, rust and gold for sale at the Hi Ho Fair Saturday at South United Methodist Church.

Hi Ho Fair Saturday

The Hi Ho Fair of South United Methodist Church is scheduled Saturday with the doors of the church to open at 10 a.m. JoAnn Gray is chairman of the fair. Luncheon will be served from 11 a.m. to 2 p.m. The doors will close at 3 p.m.

Besides the usual booths of baked goods, candy, handicrafts, knitwear, used jewelry, trash and treasures, plants and Country Store items, there will be two specialty booths.

The men of the church will have a food booth outside, near the driveway. They will be selling hot dogs, popcorn, soft drinks and coffee.

Regular luncheon will be served in Cooper Hall, inside the church. New England Clam chowder, deep dish chicken pie, cranberry gelatin salad, muffins, roast beef on roll, grilled cheese sandwiches, chips and pickles, peach and cottage cheese, fruited gelatin, assorted muffins, homemade pies and cakes, ice cream, coffee, tea and milk.

The church women have made a handmade quilt which will be on sale. There will be a children's corner with games and a lollipop tree. There will also be items for children on sale.

Garden clubs get awards

The annual awards luncheon of the Federated Garden Clubs of Connecticut was held Wednesday at Restland Farm in Northford.

A club certificate of appreciation was given by the Manchester Garden Club to honor Mrs. Lyman N. Taylor, a member since 1963 and monthly newspaper recycling program and for providing environmental education.

A citation for civic development was presented to the Evergreen Garden Club for its planning and maintaining window boxes at the library, taking arrangements to convalescent homes and maintaining the educational gardens at Knox Foundation and Elizabeth Park.

A citation was also given to the Woodside Garden Club of Glastonbury for redesigning and adding plantings to the local high school yard.

A citation acknowledging the work of Mrs. Robert Kelley and Mrs. Nelson Goble of the Coventry Garden Club with juniors and intermediate gardeners was presented. The Manchester Garden Club received a certificate of achievement for garden therapy for its program at the Meadows Convalescent Home and Crestfield Convalescent Home.

A certificate of achievement for standard flower shows was awarded to the Garden Club of Marlborough, which also received a citation for gardens in this show.

Citations for a minimum standard flower show, junior and intermediate gardeners and schedule, were given to the Coventry Garden Club for its show, "Heritage Expression."

Horticulture scholarships were presented to Joan Wiecek of Vernon and Steven M. Ohtand of Chaplin.

Land trust to show film

The Manchester Land Conservation Trust has announced the showing of the trust's first conservation film. The color film, titled "Smoky Mountain Magic," produced and narrated by Richard Kern, will be presented at the East Catholic High School auditorium Oct. 23, at 8 p.m.

Land trust members were mailed program invitations last week. Members are admitted free to the conservation programs as benefits of their annual membership dues. Non-member tickets cost \$2.50 per individual, while students and senior citizens are sold at \$1.50 per person. Reservations may be made by writing or phoning the Land Trust office at 20 Hartford Road, 646-2223, from 9 a.m. to 5 p.m. Checks should be made payable to MLCT.

Non-member tickets may also be purchased at Ragal's Mens Shop, 903 Main St., or at Nassiff Camera Shop, 639 Main St. Early reservations are urged.

The 90-minute film, "Smoky Mountain Magic," will feature spectacular mountain scenery and unique wildlife of the Smoky Mountain National Park. This park of 560,000 acres of distinct mountain wilderness preserve half in eastern Tennessee and half in western North Carolina is part of the Appalachian mountain chain which extends from southern Quebec to northern Alabama. The park includes the Great Smoky Mountain range and contains the highest mountain, Mt. Mitchell, elevation 6,680 feet, of the entire Appalachian chain.

Kern spent many months preparing the film, living in this unique forest wilderness and photographing the dramatic contrasts of the four seasons. Wildlife sequences include black bears and their cubs, and many other unusual mountain animals.

The land trust's program committee includes Dr. Douglas Smith, chairman; Florence Field, dinner arrangements; Louise Herring, Florence Getzwick, Horace Brown, poster and flyer distribution; Lynn Freckleton and Barbara Potterton, refreshments; and Esther Maidment, printing.

Refreshments of cider and donuts will be served at intermission.

Non-members are urged to join the land trust to support preservation of open spaces in Manchester and are entitled to free admission to the season's conservation films.

The membership chairman, Geri Lomax, has just launched the Trust's annual membership drive for 1981-82. All existing and new members are urged to join soon to help finance the trust's film programs.

School lunches

What are the choices?

By Peggy Grogan

There has been some questioning lately about what our various schools in town offer for school lunch and if there are choices.

On the elementary school level, the type A lunch is served. This consists of two ounces of meat or protein alternate, 1/4 cup total of two or more vegetables or fruits, one slice of bread or bread alternate, and one cup of fluid milk.

Beside selecting the type A lunch, the child has a choice of dessert. He may select the dessert of the day, or if the dessert itself is not fresh fruit, he has a choice of a serving of fresh fruit.

Fresh fruit is always available on the lunch line. In cases where there are leftovers of dessert, two desserts may be offered the next day.

The elementary school child also has a choice of salad dressings when tossed salad is on the menu. The choices of dressings are from schools, depending on what the individual food managers decide to make.

Klein is co-founder and editor of "Exceptional Parent," the magazine for mothers and fathers of handicapped and for specialists working with the handicapped.

Dr. Maxwell Schleifer, also a Boston clinical psychologist, turned to the typewriter 10 years ago to speed up the flow of information to parents of the nation's four million handicapped children.

Klein said they both worked with the handicapped and saw a huge need for getting word of new medical developments and technologies to both parents and workers much faster than was the case.

"The handicapped need a wide range of services and their parents need up to date information on medical developments," Klein said.

"Knowing what's new can make a big difference when it comes to survival."

"Exceptional Parent," which now comes out six times a year, is full of such information — the purpose of its founding by Klein and Schleifer in 1971.

The United States Office of Education says handicaps among children, categorized as ages 3 to 21, include: 1.2 million, speech impaired; 1.3 million, learning disabled; 882,000 mentally retarded; 331,000 emotionally disturbed.

—orthopedic impairments, 62,000; deaf and hearing impaired, 45,000; visual handicaps, including blindness, 33,000; multiple handicaps, 22,000; deaf and blind, 2,600.

Klein was asked how services to the handicapped children had improved in the 10 years since the magazine, "Exceptional Parent," started.

He cited these three "dramatic" improvements:

1. "A great increase in services for the pre-school child. Handicaps are being identified earlier and services are being provided earlier. This early intervention, seeing and helping the pre-school child over a period of years, means the actual prevention of secondary handicaps. The children develop better social skills earlier, can do more and, among those with cerebral palsy especially, there aren't as many 'secondary handicapping' learning problems."
2. "The integration of the handicapped into the mainstream. This was given a boost in 1975 when President Ford signed the Education for All Handicapped Children's Act. This bill said handicapped children should be educated in the least restrictive atmosphere as much as possible. The integration of handicapped into the community has been great for them. It is also significantly important to the non-handicapped boys and girls as it gives them a greater awareness and understanding of the handicapped."
3. "A great improvement in the public awareness of the handicapped, the problems and the need for even more finely-tuned understanding."

Among great needs for the handicapped, "goals to be met" in the years immediately ahead, Klein named these:

1. "Housing. Housing for the handicapped young adults is needed. It won't develop to the extent needed unless there is some community support. Parents need some assurance that help will be extended so their handicapped offspring can learn the way to independent living. Compounding the problem is the fact that many of the young handicapped who have jobs don't get paid very much. They can only afford substandard housing, often in places where the individual who is less than whole is poorly understood."
2. "Services to parents and the families of the handicapped. The brothers and sisters of the handicapped, the mothers and fathers need counseling and help. Parents more and more are cast in decision-making roles regarding services to and education for their handicapped children. In effect, they are becoming the 'case manager' who finds and coordinates services. They need some training to become the very best case managers."
3. "The current dilemma is how to use scarce resources to the best advantage."

Dr. Grossman will discuss stress and its relationship to the control of blood sugar in people with diabetes. He plans to explore such causes of stress as surgery, illness and everyday living.

Dr. Grossman is board-certified in the specialty of internal medicine and is a member of the Medical Staff of Manchester Memorial Hospital.

The East of the River Diabetes Club is sponsored by Manchester Memorial Hospital and the American Diabetes Association, Connecticut Affiliate. The club meets on the third Tuesday of every month in the hospital's conference rooms. The meetings are free and open to anyone interested in the subject of diabetes.

For further information, contact the local office of the American Diabetes Association at 236-1948.

Divorced men to meet

The Hartford Chapter of the Divorced Men's Association of Connecticut will meet at 7:30 p.m. (Tuesday) at the Broadview Community Church, 45 Oliver Street, Hartford.

Attorney Sydney Elkin will speak on Why people punish each other in court with "no fault" divorce actions.

The Divorced Men's Association of Connecticut, is concerned in helping its members with the legal aspects of divorce. For further information, telephone 528-0526.

Doctor-editor aids parents of handicapped

By Patricia McCormack
JPI Education Editor

Handicapped children need braces, education, operations, wheelchair, training, understanding.

Parents of the handicapped need information to help them get enough good services for their crippled, blind, deaf, retarded, learning and emotionally disabled sons and daughters.

The mothers and fathers often must search for information to guide them through the red tape maze to services. And they need luck to battle for new and necessary services.

These points were made by Dr. Stanley Klein, Boston clinical psychologist who turned to his typewriter 10 years ago to speed up the flow of information to parents of the nation's four million handicapped children.

Klein is co-founder and editor of "Exceptional Parent," the magazine for mothers and fathers of handicapped and for specialists working with the handicapped.

Dr. Maxwell Schleifer, also a Boston clinical psychologist, turned to the typewriter, too. He is the other founder of "Exceptional Parent."

Klein said they both worked with the handicapped and saw a huge need for getting word of new medical developments and technologies to both parents and workers much faster than was the case.

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2. "Services to parents and the families of the handicapped. The brothers and sisters of the handicapped, the mothers and fathers need counseling and help. Parents more and more are cast in decision-making roles regarding services to and education for their handicapped children. In effect, they are becoming the 'case manager' who finds and coordinates services. They need some training to become the very best case managers."
3. "The current dilemma is how to use scarce resources to the best advantage."

FREE PUMPKINS
See Page 18

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MONDAY-FRIDAY 10-8 SATURDAY 10-4 SUNDAY 12-5

Doctor-editor aids parents of handicapped

By Patricia McCormack
JPI Education Editor

Handicapped children need braces, education, operations, wheelchair, training, understanding.

Parents of the handicapped need information to help them get enough good services for their crippled, blind, deaf, retarded, learning and emotionally disabled sons and daughters.

The mothers and fathers often must search for information to guide them through the red tape maze to services. And they need luck to battle for new and necessary services.

These points were made by Dr. Stanley Klein, Boston clinical psychologist who turned to his typewriter 10 years ago to speed up the flow of information to parents of the nation's four million handicapped children.

Klein is co-founder and editor of "Exceptional Parent," the magazine for mothers and fathers of handicapped and for specialists working with the handicapped.

Dr. Maxwell Schleifer, also a Boston clinical psychologist, turned to the typewriter, too. He is the other founder of "Exceptional Parent."

Klein said they both worked with the handicapped and saw a huge need for getting word of new medical developments and technologies to both parents and workers much faster than was the case.

"The handicapped need a wide range of services and their parents need up to date information on medical developments," Klein said.

"Knowing what's new can make a big difference when it comes to survival."

"Exceptional Parent," which now comes out six times a year, is full of such information — the purpose of its founding by Klein and Schleifer in 1971.

The United States Office of Education says handicaps among children, categorized as ages 3 to 21, include: 1.2 million, speech impaired; 1.3 million, learning disabled; 882,000 mentally retarded; 331,000 emotionally disturbed.

—orthopedic impairments, 62,000; deaf and hearing impaired, 45,000; visual handicaps, including blindness, 33,000; multiple handicaps, 22,000; deaf and blind, 2,600.

Klein was asked how services to the handicapped children had improved in the 10 years since the magazine, "Exceptional Parent," started.

He cited these three "dramatic" improvements:

1. "A great increase in services for the pre-school child. Handicaps are being identified earlier and services are being provided earlier. This early intervention, seeing and helping the pre-school child over a period of years, means the actual prevention of secondary handicaps. The children develop better social skills earlier, can do more and, among those with cerebral palsy especially, there aren't as many 'secondary handicapping' learning problems."
2. "The integration of the handicapped into the mainstream. This was given a boost in 1975 when President Ford signed the Education for All Handicapped Children's Act. This bill said handicapped children should be educated in the least restrictive atmosphere as much as possible. The integration of handicapped into the community has been great for them. It is also significantly important to the non-handicapped boys and girls as it gives them a greater awareness and understanding of the handicapped."
3. "A great improvement in the public awareness of the handicapped, the problems and the need for even more finely-tuned understanding."

Among great needs for the handicapped, "goals to be met" in the years immediately ahead, Klein named these:

1. "Housing. Housing for the handicapped young adults is needed. It won't develop to the extent needed unless there is some community support. Parents need some assurance that help will be extended so their handicapped offspring can learn the way to independent living. Compounding the problem is the fact that many of the young handicapped who have jobs don't get paid very much. They can only afford substandard housing, often in places where the individual who is less than whole is poorly understood."
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3. "The current dilemma is how to use scarce resources to the best advantage."

Pumpkins for sale

Kelly Woodridge, Paul Salo and Lindsay Woodridge (left to right) display some of the giant pumpkins up for grabs at the annual pumpkin sale to benefit the Keeney Street School PTA. The sale will be held Sunday, Oct. 18, at the corner of Primer Road and Keeney Street. Pumpkins, cider, apples and gourds from the Botticello farm will be on sale.

Meeting the teacher

Continued from page 13

What kind of discipline is used?

IN OUR elementary schools, each teacher schedules a conference between himself and each child's parents as routine procedure, regardless of whether the child is having extraordinary problems. The individual conference provides a chance for you and the teacher to discuss the progress and potential of your own child.

Ask the teacher how you can help at home with any problem areas. Set down notes at the conference or immediately after. Leave promptly when the teacher signals the end of the conference.

If the teacher has questions for you, remember that he is not trying to pry into your personal life, but only to obtain information. That will help him work better with your child.

IF YOU FORGET the conference when you leave the school, it isn't likely to have any positive results.

The most important part of your role in the conference begins now. Discuss the conference with your child. First, point out his strengths. Then talk about the areas that need improvement.

Start immediately on any action you have decided to take. Did the teacher recommend books for you or your child to read? Did he suggest a better arrangement for studying at home? Did he propose getting outside help in a special area? Begin at once to follow through with the plan you and the teacher decide upon.

Feel free to call the school if you wish to check on your child's progress or if you think another conference is needed. Teachers generally value such interest on the part of parents.

Make certain your child understands that you and his teacher are working together in his interest. He should know that you and the teacher are in partnership, with the sole aim of helping him get the best education possible.

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Love
Mary
Call... 643-2711
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Dr. Grossman will discuss stress and its relationship to the control of blood sugar in people with diabetes. He plans to explore such causes of stress as surgery, illness and everyday living.

Dr. Grossman is board-certified in the specialty of internal medicine and is a member of the Medical Staff of Manchester Memorial Hospital.

The East of the River Diabetes Club is sponsored by Manchester Memorial Hospital and the American Diabetes Association, Connecticut Affiliate. The club meets on the third Tuesday of every month in the hospital's conference rooms. The meetings are free and open to anyone interested in the subject of diabetes.

For further information, contact the local office of the American Diabetes Association at 236-1948.

Re-Elect JIM McCAVANAGH

Re-Elect JIM McCAVANAGH

- VETERAN, U.S. NAVY
- EXECUTIVE COMMITTEE, CONNECTICUT MARCH OF DIMS
- BOARD OF DIRECTORS, UNITED WAY OF MANCHESTER
- PRESIDENT, KIWANIS CLUB OF MANCHESTER
- MEMBER, DISABLED AMERICAN VETERANS
- VICE PRESIDENT, GREATER MANCHESTER CHAMBER OF COMMERCE
- INCORPORATOR, MANCHESTER MEMORIAL HOSPITAL

Board of Director Candidate for Manchester
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Pick from our entire stock of dresses for every fall and winter day, and every occasion! Career dresses, jacket dresses, suits, shirtdresses, 2-piece looks and after-five specials! In all the fabrics of fall from easy-care polyester knits to softest super suedes!

Bring a friend...split the cost...share the savings!
*You pay full price for the most expensive of the two and get the other dress at half price.

Juniors, Petites, Misses
1/2 sizes, downtown Manchester & Tri-City Plaza, Vernon

THURSDAY, FRIDAY & SATURDAY

Downtown Manchester & Vernon Tri-City Plaza
Downtown open Mon.-Sat. 9:30-5; Thurs. eve. 'til 9:00

Shade trees planted in memorial program

Many shade trees have already been planted around Manchester as part of the Environmental and Beautification Committee's Memorial Tree Program and more will be added next spring.

Anyone interested in making a donation to the program in memory of deceased family members or friends or to celebrate newborn children should send a check of \$10 or more to care of the Memorial Tree Program to the Greater Manchester Chamber of Commerce, 20 Hartford Road, Manchester, CT 06060.

The following people have recently donated to the program:

The Bridge Group (in memory of Herbert Barton); Mr. and Mrs. Robert Taylor (Edna and Margaret); The British American Club (J. Raymond Fogarty); Priscilla M. Abner, Joanne C. Salata & Nina Naper (Mary B. Fogarty); Mr. and Mrs. John R. Fogarty (Lucinda Dahl); Alex. Mabel, Nancy L. Steen Ostrinsky (Harold M. Kenneth Ostrinsky); Mr. and Mrs. William Ferraroli & Kristin (Mrs. Margaret G. Liddy); Jack and Rosemarie Papa (Hans Gobhardt); Jack and Rosemarie Papa (Pamono Merloni); Mrs. Evelyn W. Taylor (Russell B. Pungson); Mr. and Mrs. R. Man L. Sterling (Ralph L. Fogarty); Ladies Auxiliary of Disabled American Veterans

Mr. and Mrs. Harold (Raymond Martini); Mr. and Mrs. George E. Brown (Jessie Lopez); Retired Swingers of the Manchester Country Club (Ray S. Warren); Mr. and Mrs. Ahmad Kiana and Mr. and Mrs. Bruce Davidson (Clifford Jefferson); Estate (Ethan Hanson); Mr. and Mrs. Barney Peterson, Sr. (Mrs. Helen Matthews); Mr. and Mrs. Harry Sikeski (Stanley Brantley); Emma C. and Bruce Swales (Anna R. Ladoga); Mr. and Mrs. Stephen Lukas, Jr. (Wanda Hyslop); Mr. and Mrs. William Ferraroli and Kristin (Fred W. Liddy); Mr. and Mrs. Frank Blum (B. Taylor (Russell B. Taylor); Mrs. Ruth T. Morrison (Mrs. Rachel Helrick); Jacqueline A. Piattanda (Elaine R. Phipps); Mrs. W. Nolen; Mr. and Mrs. Herbert Deighton (Mrs. Laura Burbert); Margaret E. McNamara (Lillian M. Brooks); Mr. and Mrs. Jack Hunter (William Pucki); Mr. and Mrs. Richard Reichenbach (Vivian M. Reichenbach); Mr. and Mrs. Ernest and Aurora LaPlante (Herman and Mary Mottic); John and Helen McHugh (Charles H. Covey); Mrs. Endora V. Conant and the Van Meter family (Edith By Armstrong); Mr. and Mrs. Robert Hechenbach (Charles H. Covey); Mr. and Mrs. George Tomko (Mrs. Marella Galliano); Mrs. Jeanette (Charles Covey); Mrs. and Linda Quinn (James Ucciello); Mr. and Mrs. Bruce Davidson (Irene Sweet); Mr. and Mrs. Norman L. Sterling (Ralph L. Fogarty); Mrs. Isabella Young and family (Mrs. Emma Young); Mr. and Mrs. Frederick Young and family (Mrs. Emma Young); Mr. and Mrs. Thomas F. Kelley; Mr. and

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For further information, contact the local office of the American Diabetes Association at 236-1948.

Model railroad show

The Silk City Model Railroad Club will hold its annual fall show and open house Saturday and Sunday at the Ron Ami building, 7 Hilliard St., Manchester.

Admission is free. Operating hours are 10 a.m. to 4 p.m. each day. Among scheduled events are model contests, displays of railroads and demonstrations.

CPR training offered

A training course on CPR, cardiopulmonary resuscitation, is being offered by the Red Cross in Manchester on Monday and Tuesday. Classes will be held at the Spruce Street firehouse from 6 to 10 p.m. on both evenings.

Anyone interested in registering for the course should call 643-5111.

Education Day planned

Manchester Chapter of Hadassah will hold its annual Education Day Oct. 27 from 9:30 a.m. to 2 p.m. at Temple Beth Shalom, 409 E. Middle Turnpike, Manchester.

The program titled "Jerusalem" will include presentations on Jerusalem's history, religious life and political problems. The featured speaker, Dov Leshem, will address the issue of Israeli sovereignty over a unified Jerusalem and its implications for United States policy towards Israel.

Dov Leshem serves as deputy director for the Eastern United States in the Israel Government Tourist Office. A native of Tel Aviv, Leshem majored in history at the Hebrew University of Jerusalem.

Before his arrival in New York, Leshem was in charge of the European Desk of the Israel Ministry of Industry, Trade and Tourism in Jerusalem.

Louise Nathan, Lisa Flavin and Abrahama Tene, the Israeli emissary to Hartford, will lead the morning background presentations.

A luncheon of Israeli food will be served, and babysitting will be provided with advance registration. For reservations call 644-9271 or 643-8152.

The public is welcome.

Historical society meets

The Manchester Historical Society will have its first meeting of this season on Oct. 18 at 2 p.m. at the Senior Center on E. Middle Turnpike, Manchester.

There will be election of officers, a report given on the recent acquisitions of the society and on a grant received from the State of Connecticut.

David Almond of the Hart School of Music, along with several other accomplished musicians, will present a program of period music with historical commentary. The 17th and 18th century pieces of Haydn, Mozart and French classical composers will be performed.

Members and guests of the society are invited to attend. Refreshments will be served.

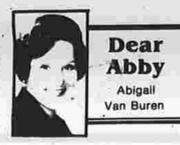
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Advice

Little People may help him

DEAR ABBY: I've been a big fan of yours for a long time, but I've never written to you before. I am 27, white, male, and I'm 4 feet, 4 inches tall and weigh 95 pounds. I have never had a date with a girl because all the girls I know are bigger than I am and they don't want to go with a runt.

Abby, I don't want to live the rest of my life single. I'd like to find a nice little lady and get married.



Dear Abby
Abigail Van Buren

I've been told that there is a club somewhere in the U.S.A. for small people. Do you know anything about it? Please help me to join. Thank you.

YOUR FAN IN ORANGE, TEXAS
FAN FAN

The club you've heard about is "Little People of America." It was organized in 1957 to bring together people of smaller stature to help them meet others like themselves and to share valuable information, such as how to get the right kind of jobs, where to buy clothing in sizes for adults, not children, etc.

There are chapters of this organization all over the U.S.A. they hold district and national con-

ventions and publish an informative newsletter. For information about the chapter nearest you, write to: Little People of America, Inc., National Headquarters, Box 135, Owatonna, Minn. 55066. Please enclose a S.A.S.E. as it is a non-profit organization. I recommend it highly.

DEAR ABBY: I have five daughters. My only son was killed when he was 16. How do I answer people when they ask me how many children I have? I feel bad saying I have only five, because my son is still in my heart. Also, if I say "I have five girls," I have to listen to jokes about having no boys. Then I

have to tell them of my only son's death, and after I feel bad. So what is the correct answer? My head tells me to answer five, but my heart says six.

MRS. H. DEAR MRS. H.: Listen to your heart, and say "I have five daughters; I lost my only son when he was 16."

That will eliminate any "jokes," and you will feel better.

DEAR ABBY: Recently I received a phone call from the 35-year-old illegitimate child of my deceased husband. The girl said she was anxious to know something about her father, thus she had traced her lineage and found me. She knew before contacting me that she had conceived within six months after my marriage and that the affair with her mother, which I had no knowledge, was an ongoing thing from before our marriage. She also knew that her father had died some years ago. She has submitted to me the truth of her claim.

This has brought me only heartache. I don't want to know this

because you look terrible anyway.)

9) Do you take care of him? (No, after all, you won't get up at 1 a.m. to fix him a hot meal.)

10) Does he love you? (Yes, he's told you he puts up with you, doesn't he?)

11) Does he hit you? (Yes, he's told you it's because you wouldn't shut up and you needed it.)

12) Do you hit him? (No, because he's told you if you ever do he'll kill you.)

13) Do you call the police? (No, he's told you if you ever do he'll kill you.)

14) Do you leave him? (No, he's told you if you do he'll hunt you down and kill you.)

15) Do you get a divorce? (No, he's told you if you do he'll take the kids away from you.)

There you are. Does it describe your relationship?

Notice that the power your husband has over you is based on the

right he has assumed to tell you when and under what circumstances you are a worthwhile human being. The only thing you did was to give him that kind of authority.

Take advantage of the services of a wife abuse center where you can learn how to free yourself from this trap.

P.S. "The Test for Battered Women," reproduced here in part, appeared in "Marriage and Divorce Today," The Professional Newsletter for Family Therapy Practitioners, Sept. 7, 1981.

Is there a hospital stay in your insurance future? Learn how to cope from Dr. Blaker's newsletter "When Your Child Goes to the Hospital." Send \$30 cents and a stamped, self-addressed envelope to Dr. Blaker in care of this newspaper, P.O. Box 475, Radio City Station, New York, NY 10019.

Write to Dr. Blaker at the above address.

Wife gives husband control

DEAR DR. BLAKER — I don't understand why my husband has such a hold over me. He talks down to me and even hits me sometimes and I take it. Partly I am afraid but partly I think I deserve it. Is that possible?

DEAR READER — Not only is it possible but you have isolated two of the main reasons that women find men stay in abusive relationships.

The following questions and answers — may help you clarify (rather your understanding of this distressing kind of relationship).

Are you dumb? Yes, he's told you that quite often.

Are you a bad mother? Yes, he's told you that you never take care of your children.

Are you a good mother? Yes, he's told you to go to bed with your "good" man.

Are you a good cook? No, he's told you you don't make gravy like



Ask Dr. Blaker
Karen Blaker, Ph.D.

because you look terrible anyway.)

9) Do you take care of him? (No, after all, you won't get up at 1 a.m. to fix him a hot meal.)

10) Does he love you? (Yes, he's told you he puts up with you, doesn't he?)

11) Does he hit you? (Yes, he's told you it's because you wouldn't shut up and you needed it.)

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No underlying cause is found

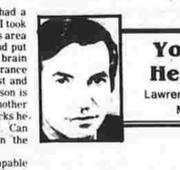
DEAR DR. LAMM — My son had a seizure just after his birthday. I took him to the best neurologist in this area and he told me he had epilepsy and put him on phenobarbital. He had a brain scan along with a sugar tolerance test. He also had a brain wave test and all of his tests were negative. My son is now 19 and last month he had another seizure. It seems before these attacks he complains of a nervous stomach. Can there be any connection between the two?

I'm sure his doctor is a fine, capable man but he can't communicate with my son or me so can you tell me what is causing the seizures? I worry that he is treating a symptom without looking for the cause. Other than the seizures my son has always been healthy and athletic. I would appreciate any information concerning his problem.

DEAR READER — Your son's doctor thinks he has already told you what is causing your son's seizures when he told you he had epilepsy. The story is typical for this rather common condition. In many such cases no underlying cause is ever found. In others we know it is caused by a specific disease or injury.

Some people develop seizures for the first time after head injuries sustained in automobile accidents.

The important thing is to be sure there is no underlying cause that can be corrected, rather than neglected, and I am sure from your letter that your son's doctor has already done this. You will understand your son's problem better after



Your Health
Lawrence Lamb, M.D.

you read The Health Letter number 10-8, Epilepsy: You Can Have It Too, which I am sending you.

Others who want this issue can send 75 cents with a long, stamped, self-addressed envelope to me, in care of this newspaper, P.O. Box 153, Radio City Station, New York, NY 10019.

As the Health Letter explains, many people with such disorders live perfectly normal lives. In fact some important people in history, such as Julius Caesar and Alexander the Great, were epileptics.

The other point you need to keep in mind is that it is not always easy to control seizures. It often takes a period of time in evaluating the individual patient's responses to different treatments before finding the best available. But most people with this problem can have the seizures controlled with various treatment programs now available.

Seminar scheduled

The sixth annual Fall Lecture Series sponsored by the Inter-Community Mental Health Group will examine stress, burnout and depression. The series will be held Oct. 19 and 26, and Nov. 2 at 8 p.m. in the Gideon Welles School Auditorium, 1029 Neipic Road, Glastonbury. Speakers for the program are Dr. Douglas Lewis, Jerry Edelwich and Dr. John Haksteen.

On Oct. 19, Douglas Lewis will speak on "Managing Conflicts and Stress." His talk will explore how individuals and groups can use conflict and stress to their advantage, rather than allowing it to become destructive and debilitating.

On Oct. 26, Jerry Edelwich will examine "Burnout," the ultimate reaction to the disillusionment, frustration and lack of satisfaction felt by many in their work situations. Edelwich will explore the stages leading to burnout, and explore constructive interventions to break the cycle, encourage reasonable expectations and foster positive achievement.

The speaker for the concluding lecture on Nov. 2 will be Dr. John Haksteen, a psychiatrist in private practice. He has titled his presentation "Mood, Madness and Medicine," and his remarks will focus on "the sights, sounds and words of depression: from stress to disease to relief."

All three lecture programs will feature a question and answer period and are open to the public free of charge.

The Inter-Community Mental Health Group offers clinical, supportive and educational services to residents of the Greater Hartford Area. For more information on the lecture series or other programs of the group call 632-3232.

Weekend events

The Herald provides a comprehensive calendar of "where to go and what to do," every Friday in the Focus/Weekend section.



New look UPI photo

Gianni Versace's red-and-blue-striped gaiter tops over worn pants in red-and-white girth grain are shown with a floral print shirt scarf at the recent Italian ready-to-wear collections spring and summer 1982 show in Milan, Italy.

Stress lecture series set

HARTFORD—Those first few months following the death of a spouse are particularly difficult for a widow or widower.

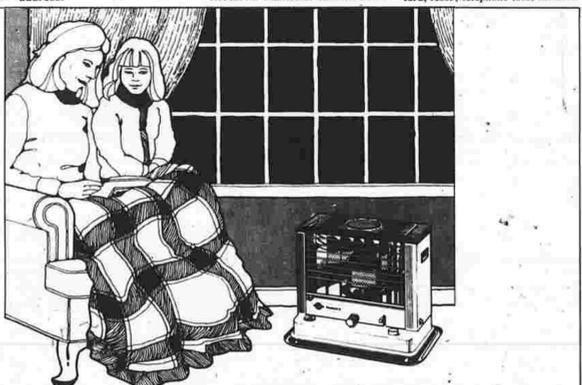
Not only is there a personal loss to be dealt with, but the financial future isn't always certain. Life insurance funds and investment possibilities have to be explored at a sensitive time.

Some of the financial options available upon the death of a family member will be examined Nov. 6 at a special seminar sponsored by the University of Connecticut's Center for Insurance Education and Research. Particular attention will

be paid to benefits counseling in the life insurance industry, according to Robert H. Butler, CIEP director.

Scheduled to begin at 2 p.m. at the Holiday Inn on Morgan Street, the Benefits Counseling Seminar will feature talks by Dr. Andrew H. Souveraine, UConn professor of management and administration sciences and Dr. Robert E. Carlson, of the Life Insurance Marketing and Research Association.

There is a \$20 fee for the seminar. Registration information may be obtained from the University of Connecticut, CIEP, 39 Woodland St., Hartford, 06105; telephone (203) 527-2149.



NEXT TO THE CARIBBEAN, THE PLACE TO BE THIS WINTER IS NEXT TO A KERO-SUN HEATER

Warm-up your family room with a Kero-Sun® Portable Heater when chilly weather keeps you indoors all day. This U.L.-listed Radiant 8™ is the most compact, most economical Kero-Sun® radiant model. Operates from 28-39 hours on less than 2 gallons kerosene.

99.9% fuel efficiency means odorless, smokeless operation. Needs no chimney. Battery-powered ignition system and automatic shut-off device for extra safety. Kero-Sun® offers portable kerosene heaters in 8 different models to fit your particular needs. See a demonstration today.

All members of the Manchester Memorial Hospital family — employees, physicians, auxiliary members, volunteers, trustees and incorporators — are encouraged to participate in the 1981 MMH Arts and Crafts Exhibit.

Scheduled for Nov. 15 and 16, the Arts and Crafts Exhibit is free and open to the public. All items exhibited, however, will be the handiwork of a member of the hospital family.

In the past, projects such as macrame, photography, sculpture, needlecraft, painting, modeling, wood carving and quilting have been displayed. Last year's show also featured alghans, stained glass, painted eggs, sketches and many other examples of the creativity and in-

terests of those associated with Manchester Memorial Hospital.

Elaine Charendoff, a further information and auxiliary of the hospital entry forms are available at the hospital.

ALASKA NIGHT

You are cordially invited to see a film and slides on Alaska, and learn more about our escorted trip to the 50th state, in August 1982.

Come and meet our Alaska Representative at

Center Congregational Church
11 Central Blvd., Manchester
October 20, 1981 — 7:30 p.m.

555 MAIN ST.
Manchester, CT. 06040
globe travel service 643-2165

'Coseup' will focus on growing racism

NEW YORK (UPI) — Amid all the sily sitcoms and romantic mini-series "agass" that drench the tube these days, an alarm bell keeps going off. A red light keeps flashing.

Network news departments, flashing the ugly face of violent bigotry, keep crying "Mayday," and somebody, somewhere, had better start listening.

ABC correspondent Marshall Frady summed it up Wednesday.

"It's just not as tacky as it used to be to be a racist," he said. "It has come into a strange fashion... These are very perilous moments."

Just how perilous they are, and how perilous they may become in an era of growing hate, will be studied Sunday from 7-8 p.m., EDT, in an ABC "Coseup" titled "Wounds from Within."

"Wounds from Within" does not address the added problem of social program cutbacks under the Reagan administration, but Frady did address it in an interview.

"The desperation and the feeling of alienation are not going to disappear," he said. "There seems to be a national exhaustion of will to accomplish a just and fair society. The cutbacks are a reflection of that."

Television may yet prove a salvation. In the 1920s — the last time the Klan rose to its song of hatred — there was no method by which the song could be heard or its results seen in the American living room.

Now we look at the rubble of the burned-out synagogue, now we attend the funeral of the murdered teen-aged girl, now we look into the eyes of the victims and share their terror.

"It's just a question of whether the faith will be kept," said Frady.

"Wounds from Within" makes an eloquent and frightening plea for faith.

NEW YORK (UPI) — The latest Bob Derek snappish shows the blonde beauty crawling on all fours, led around on a leash by her husband, John. The caption reads: "A dog's life."

The Derks are among the celebrities who agreed to pose or provide pictures for the Harvard Lampoon's parody of "People" magazine, released Wednesday.

The Lampoon, Harvard University's well-known humor magazine, has put out a lookalike "People" that resembles the real thing to a tee — except for subject matter.

The cover features teenage idol Brooke Shields, wearing a wedding dress and holding a big fish. "Big Dead Fish" — He loves life in the sea but now he's hooked on Brooke Shields," blares the headline.

Readers of the real "People" will recognize some of the sections.

In the "Fads" section, young people at Gubberville Roller Rink abandon their states for the latest craze — rink-alking.

The "Lozers" section features famous architect Philip Johnson, his glass house in New Canaan, Conn., reduced to rubble by neighbors throwing stones.

William Kimball, a Lampoon editor, said about 10 Harvard undergraduates worked on the "People" parody for their summer project. "We were paid what amounts to \$1.90 an hour," he said.

The magazine's copy was written and

edited by the Lampoon's staff.

Howard Greene, the Lampoon's New York-based spokesman, said many of the celebrities cooperated with the Harvard staff.

"The Derks did that picture for the Lampoon," he said.

Brooke Shields also posed for the magazine, wearing a wedding dress and holding a big fish.

"People" magazine also gave permission for the magazine to imitate its style, Greene said. A memo from "People" saying: "To: The Harvard Lampoon — Compliments from the real thing," was printed in the parody.

Greene said the Lampoon hired a professional agency to solicit advertisements for the magazine that sells for \$2 an issue. More than 1 million copies were printed.

The parody will be distributed nationwide, he said. "I think it will probably sell between 80 and 90 percent."

After printing expenses are covered, profits from the magazine will go back to the Lampoon.

"The 'People' parody is one of several projects the magazine is planning to publish in recent years. The humor group has imitated "Playboy," "Cosmopolitan," "The New Yorker," "Time" and "Newsweek," in the past, Greene said.

'People' latest subject of a Lampoon parody

NEW YORK (UPI) — The latest Bob Derek snappish shows the blonde beauty crawling on all fours, led around on a leash by her husband, John. The caption reads: "A dog's life."

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Photo classes slated

A six week course in Basic Photography and a seven-session course in Intermediate Photography I, will be given at Center Congregational Church, 11 Central St., starting Nov. 10.

The Basic Photography course is for new and inexperienced owners of 35mm or medium format cameras. Included in the course will be learning about all of the parts of the camera, its functions, camera maintenance, characteristics and study of films, lens usage, types of electronic flashes and how to use them. In addition, several other aspects of photography will be discussed.

The Intermediate Photography I course is designed for people who have experience in using their camera. This will cover the nature of light and optics, effective portraiture, several areas of composition, exposure methods, including the zone system. The class will also discuss action photography, care and maintenance of film, negatives and prints. A special session on creative projects with prints will also be included.

Space is limited so pre-registration is required. The deadline for registering is Nov. 3. More information and registration forms are available by contacting Spencer Cahal, 224-1949 or by writing to P.O. Box 524, New Britain, 06050.

Hospital plans exhibit

All members of the Manchester Memorial Hospital family — employees, physicians, auxiliary members, volunteers, trustees and incorporators — are encouraged to participate in the 1981 MMH Arts and Crafts Exhibit.

Scheduled for Nov. 15 and 16, the Arts and Crafts Exhibit is free and open to the public. All items exhibited, however, will be the handiwork of a member of the hospital family.

In the past, projects such as macrame, photography, sculpture, needlecraft, painting, modeling, wood carving and quilting have been displayed. Last year's show also featured alghans, stained glass, painted eggs, sketches and many other examples of the creativity and in-

ALASKA NIGHT

You are cordially invited to see a film and slides on Alaska, and learn more about our escorted trip to the 50th state, in August 1982.

Come and meet our Alaska Representative at

Center Congregational Church
11 Central Blvd., Manchester
October 20, 1981 — 7:30 p.m.

555 MAIN ST.
Manchester, CT. 06040
globe travel service 643-2165

Thursday TV

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Area towns Bolton / Andover Coventry

Water firm sale OK'd despite user protests

By Richard Cody Herald Reporter

COVENTRY — The State Department of Public Utilities Control has approved the sale of the Elm Water Co. to its general manager, George Koppelman, despite the protests by Coventry Hills landowners that he has been negligent in servicing their water systems.

treatments of the bedrock, failed to do the trick. The water company also owns the water systems for 92 families in Tolland, 106 families in Manchester and another 86 families in Pilgrim Hills, also in Coventry. The company also owns these towns a total of \$70,000 in taxes. One of the conditions of the sale is that the company must begin paying off this debt.

Voter signup planned

COVENTRY — Today is the last day persons who are not registered to vote can sign up in order to be eligible for voting at the Nov. 3 municipal elections.

Persons may register at the town clerk's office daily during office hours. Persons must have some form of identification with them when they sign up.

I-84 hearing tonight

The state Department of Transportation returns from its two-week vacation today from public hearings on Interstate 84 tonight in Willimantic.

This hearing historically has been the largest of highway hearings. Earlier in the 1970s, when the plan first was presented to the public, the Willimantic hearing drew about 1,200 people.

Construction would pick up again in Windham and continue to Route 32 on the Killingly-Plainfield town line. Response has been mixed at the four previous hearings. In Coventry, the first one, a crowd of about 800 split evenly among proponents and opponents who booed and hollered at each speaker. But when the labor groups left, state officials took a

Region Highlights

Kniep wants review

EAST HARTFORD — Calling it both a conflict of interest and a violation of a town ordinance, independent Town Council candidate Susan G. Kniep Wednesday demanded a review of Probate Court Judge Francis J. Vignati's practice of representing private clients as an attorney before local commissions.

A Republican who has long criticized Democrats' handling of town business, Kniep said she wants to know why Vignati is allowed to continue the practice.

According to the town's ordinance on conflicts of interest, "no official, officer, or employee shall act as broker, agent, attorney, representative or employee of any person in his business dealings with the town or its agencies."

42 condos approved

GLASTONBURY — After a long night of questions and comments, the Town Council Tuesday to allow developers to build 42, not 49, condominiums on eight acres of farmland on Main Street south of Stockade Road.

A Superior Court judge threw out the result of the Sept. 8 primary. Atherton won by 94 votes and ordered a new contest. Milner, who finished second in the first primary, had filed a lawsuit alleging voter fraud.

Vote recount scheduled in 2nd Hartford primary

HARTFORD (UPI) — City officials said they doubt a recount to track down discrepancies will alter the results of Hartford's second Democratic mayoral primary — a court-ordered rerun of a contest clouded by charges of vote fraud.

A review of tallies from the 32 voting districts showed about 600 more voters had been checked off on voting lists than had voted on the machines. One district showed a whopping 215-vote discrepancy.

State workers union to join suit against retirement law

HARTFORD (UPI) — A union vying to represent 7,500 state clerical workers has moved to join a suit challenging a state law that raised the retirement age for female state employees.

The American Federation of State, County and Municipal Employees, its Connecticut affiliate and six state employees seek intervenor status in the Superior Court action.

Lt. Governor: Budget cut effects to be staggering

NEW BRITAIN (UPI) — Lt. Gov. Joseph Failliso says the effect of the Reagan Administration budget cuts on Connecticut will be staggering.

Due to reductions in state and local aid, not including a cutback in rail funds. "The total is staggering," he told about 100 people Wednesday night at the E.C. Goodwin Regional Vocational Technical School.

PZC member resigns

By Richard Cody Herald Reporter

ANDOVER — Wanting to spend more time with her family and on her career, Mary Keenan, a long time member of the Planning and Zoning Commission, has resigned.

really enjoyed it and I recommend it to other people," she said. She said she is at present working on a six-year degree in education. She is a certified teacher, and works for Project HISE (regional, inservice education) out of Willimantic.

To report news in Bolton, Andover and Coventry, call or write Richard Cody at The Manchester Herald, Herald Square, P.O. Box 591, Manchester, CT 06049, telephone 643-2711.

Mike defends rating set-up

HARTFORD (UPI) — Insurance Commissioner Mike DeLoach defended Connecticut's territorial rating system for auto insurance as a fair and equitable mechanism for determining premiums.

evidence to back up constituent complaints that they are paying more than their fair share. He said he would pressure Mike for the figures. The subcommittee has mentioned giving bigger breaks on premiums to drivers who have never been involved in an accident. The panel also is contemplating bills to mandate seat-belt use and to reward other safety precautions.

FREE! A FREE PUMPKIN (while they last) with Each Case of PopShope Soda. Choose from 21 delicious flavors including 8 diet flavors. See the Halloween Art Show & decorations by students from Sunset Ridge Elementary School. 249 Spencer St. (In front of K-Mart Plaza) Manchester

Astro-graph

October 16, 1981 Your horoscope will be greatly expanded this coming year, as well as your circle of friends and acquaintances. You'll find adventures in things which you've never attempted before.

October 16, 1981 You'll get some good news today and you could be tempted to tell him what he wants to hear. You can assist him only by being honest and frank.

October 16, 1981 You're getting some good news today and you could be tempted to tell him what he wants to hear. You can assist him only by being honest and frank.

October 16, 1981 You're getting some good news today and you could be tempted to tell him what he wants to hear. You can assist him only by being honest and frank.

Bridge

U.S. Olympic highlights

first spade trick. The heart 10 was led to the ace at trick two. Then the French player led a low diamond. Dumfries went right up with Dumfries' king. When it held he gave trump, discarded dummy's last king and then led a low-king of spades and eventually lost two club tricks to make his contract.

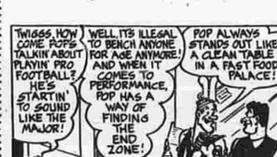
Peanuts — Charles Schulz



Frank and Ernest — Bob Thaves



The Born Loser — Art Sansom



Our Boarding House — Carroll & McCormick



Annie — Leonard Starr



Motley's Crew — Templeton & Forman



Winnie Winkle — Henry Raduta and J.K.S.



Priscilla's Pop — Ed Sullivan



Captain Easy — Crooks & Lawrence



Alley Oop — Dave Graue



NEW AUTOS



Winthrop — Dick Cavalli



Crossword

ACROSS 45 Kind of sign 47 Indulgent 49 Ambush 53 Negatives 54 Newsmen 55 Diglike animal 56 By itself (Lat.) 57 Sometime 58 Spring month 59 Artless (abbr.) 60 Shepherds' sign 61 CIA producer "Obello" 62 Current events

DOWN 11 Fiat 18 Kennel sound 21 Image 22 Foot vegetable 25 Poem 26 Electric fish 27 Cook 28 Noun suffix 29 Suffix 31 Reckoned 33 With border 34 Zodiac sign 35 Undercover man 37 Beams 41 Castle 43 Mark of respect 44 Explate 46 Modern fabric 48 Fabric of sailors 50 Equine gait 51 Apple 52 Long (sl.) 55 Western-hemisphere organization (abbr.)

Answers to Previous Puzzle

Grid for crossword puzzle with numbers 1-42

CELEBRITY CIPHER

"PB WMFJKW ZG RMZKZKC. PB YBPRFQZSK ZG RMBZK WJ RZMJKZKC." — ITHJ FFFZKWCW PREVIOUS SOLUTION: "Just want to go down in history as the wife of the president." — Pat Nixon

Manchester Herald FAMILY BINGO \$10000 Must Be Won Each Week. Details of Rules. How to Play. YOUR FREE BINGO CARD. 1. A Free Bingo Card from The Herald is available to all families in the circulation area of The Herald. 2. There are six different Bingo games on each card. Each set of Bingo numbers are clearly marked with the Game number and cards must be kept intact. HOW TO PLAY 1. When each Game starts, and subsequently every night, a selection of numbers will be published in The Herald. If any of these numbers appear in the Game on your card, cross them off. 2. Each day The Herald will publish a clue to one number, the number that goes in the question box. Use your skill and knowledge to identify this number. If it appears on your card, in the game being played, cross it off. 3. When you have crossed out all the numbers in the Game as they appear in The Herald you may claim a PRIZES AND JUDGING 1. The prize for Bingo is \$100. It will be awarded to the competitor who successfully calls in Bingo. 2. All numbers will be published as they are. Do not put a number in the top left corner of the card. 3. In the event of a tie, the winner will be determined by a drawing of lots. 4. On the day that a Bingo is successfully called in, The Herald will announce that the game has stopped and scrutiny is being placed. The winner will be announced the following day, or in the event of a tie, call the game will be continued. CLUE FOR NUMBER TO PUT IN BOX. Clue here, according to following?



Class check

Jim McCooe, a member of the Manchester High School Class of 1941 and an officer with the town police department, presents a check from his graduating class to Blanche

Stone, president of the Manchester Scholarship Foundation, as MHS Principal Jacob Ludes III smiles his approval.

Herald photo by Tarquinio

Chemotherapy patients may benefit from drug

BOSTON (UPI) — American researchers confirmed today what colleagues in Europe have known for years — a relatively new drug can eliminate the nausea and vomiting that accompany one of the most powerful and "dreaded" chemotherapies for cancer.

The drug holds hope for other cancer patients suffering drug-induced nausea and vomiting, "one of the most frequent and debilitating acute side effects of chemotherapy for advanced cancer," the scientists wrote in the New England Journal of Medicine.

The team from Memorial Sloan-Kettering Cancer Center in New York City studied advanced cancer patients undergoing chemotherapy with the powerful drug cisplatin. Such patients sometimes miss treatment sessions because of the nausea induced by the drug and sometimes avoid them altogether, an editorial noted.

"The unwillingness of some of these patients to subject themselves repeatedly to days of severe nausea and a vomiting after each month-long course of treatment may cost them the chance for cure," the editorial said.

The current drug used to combat queasiness has "only marginal benefits." Marijuana derivatives have been used as nausea fighters, but have been found unsatisfactory against chemicals as strong as cisplatin.

The Sloan-Kettering team found cancer patients given high doses of the drug metoclopramide had significantly less vomiting and nausea than patients given a placebo or the current anti-nausea drug. Metoclopramide is derived from other drugs used to combat irregular heartbeat and has been used for a decade in Europe, but is only being tested in the United States and is not available for general use.

The theory is that it works on nerves as well as suppressing muscular contractions of vomiting. The only common side effect in the test was that the drug sedated 76 percent of the patients. The sedation was mild in all but one patient.

Other side effects were diarrhea, occasional headache, chills or other

minor problems, the study said. None of the side effects necessitated stopping the treatment, the researchers said.

The major drawback was that metoclopramide treatment takes too long to be used on outpatients, the study said. In order to benefit from the treatment, patients must spend hours a day receiving the drug intravenously.

The study and accompanying editorial suggested further studies on shorter courses of treatment for possible use on outpatients and tests on patients undergoing other forms of therapy.

The editorial, written by Dr. John Laslo and pharmacist Virgil S. Lucas Jr. of Duke University, said cisplatin is one of the "most dreaded" anticancer drugs.

Yet it is useful against a wide variety of cancers, they said. In testicular cancer, the cure rate at Duke is 75 percent.

However, because of the sickening side effects, as many as half the patients under treatment with the drug miss appointments or otherwise delay therapy.

Some baked to death

Ash, heat killed volcano victims

BOSTON (UPI) — More than half the 35 known victims of the Mount St. Helens eruption in May 1980 died from inhaling gritty volcanic ash, while others were baked to death, autopsy results revealed today.

The 25 bodies examined were found 4.5 to 17.5 miles from the mountain where 13.1 billion gallons of superheated water burst forth May 18, 1980, turning into steam and carrying blazing hot volcanic gases and particles into surrounding residential areas.

The most common cause of death was asphyxia by inhalation of volcanic ash. Seventeen of the deaths were attributed to this cause, and in two more it was contributory," the pathologists and

medical examiners reported in the New England Journal of Medicine. Ten more bodies were recovered later on and when the study was written, 18 more people were presumed dead, the examiners said. Many victims were found buried to knees, waist or shoulders in ash. Others were trapped in vehicles covered by volcanic dust.

The post-mortem were conducted by the King County Medical Examiner's Office in Seattle, Wash., the University of Washington, the University of Oregon and Oregon State Medical Examiner's Office in Portland, Ore.

"The first autopsies were a step into the unknown," the examiners wrote. "We were unable to find

previous references to this type of death in the medical literature, and we had little idea of what to expect. "The first impression was the all-pervading gray, gritty ash that covered the bodies and their clothing. When incisions were made, the ash dulled scalpel blades within the first few inches."

The researchers said the ash plugged the lungs of asphyxiation victims in most cases. One man suffered heart disease and the ash was believed to have contributed to his death. Another girl, her airways clogged with ash, died for unknown reasons.

Most of the victims' hands were mummified because of the extreme heat, the report said. Burns accounted for three deaths

and contributed to two more. The burns, however, were different from those seen in a fire, the researchers said. The victims, exposed to hot volcanic gases, were "dried and baked" down to their internal organs.

Three more victims died of other causes, such as being struck by a tree limb, the examiners said. The examiners said death by asphyxiation probably occurred within minutes — although there appeared to be time to escape before the ash cloud enveloped the area.

The examiners said it was possible use of disposable dust masks — common after the eruption — or adequate shelter could have saved lives during the volcano's activity.

Steroid can help mothers, babies

BOSTON (UPI) — A type of steroid can help women with an immune disorder avoid cesarean sections and save their infants the possibility of brain hemorrhaging, researchers reported today.

Cesarean sections can be dangerous in such women because the disorder reduces the blood's clotting ability. Drs. Margaret and Simon Karpalitzin and Dr. Robert Porges of New York University Medical School wrote in the New England Journal of Medicine. Hemorrhaging can cause death or retardation in infants.

The disease is autoimmune thrombocytopenia, in which the body coats blood platelets with an antibody so they are filtered out by the spleen. Platelets are responsible for clotting and scab formation.

Pregnant women transfer the antibody to fetuses through the placenta, causing a temporary condition that lowers the infant's platelet count and makes the infant more prone to bleeding until shortly after birth.

Because of fear that pressure in the vagina during birth could cause brain hemorrhaging, many authorities have advocated cesarean sections for women afflicted with the disorder.

Quirks in the News

Spot the error?

DALLAS (UPI) — A good portion of the freshman class at Southern Methodist University apparently couldn't spot the error in this sentence: George and one of his sisters is flying

The question was included in a basic grammar test that about 840 of the 1,400 freshmen blanked recently. The required test determines whether students have a high school proficiency in language skills.

Last year, 40 percent of the freshmen failed. "I'm concerned about the forces in our culture that require us to teach grammar and participation at this level," said the coordinator of the freshman writing program, Mitchell E. Smith.

The university hires 24 teachers to teach a class called "Rhetoric," which is required for freshmen. The first five weeks of class cover such basics as verb conjugation and double negatives.

Students who do not pass the test on the second or third chance automatically fail the year-long language course.

"That test was a pain in the butt," said Michelle Ricca, who was among those who flunked it. "I studied pretty hard. I didn't think it proved my ability in writing."

Anti-crime candidate

NEW YORK (UPI) — Jon Davis, the Republican candidate for Manhattan borough president, captured a suspected mugger while heading out anticrime routes on Park Avenue.

While the 27-year-old was working the rush-hour crowd, handing out cards that read "Five ways to fight crime without spending five cents," he noticed a group of people chasing a man down the opposite side of the avenue.

The candidate, the son of a police sergeant and his campaign manager, Andy Cowan, joined the chase.

Davis caught up with the suspect a few

blocks later. He pushed him into a doorway and put his arm behind his back. My manager grabbed his other arm and we held him until the police arrived," Davis said.

The suspect, Alfredo Roldan, 24, of Brooklyn, was charged with robbing an 81-year-old woman, police said.

Sewers are flush

BETHLEHEM, Pa. (UPI) — For the second time in four years, money is running through the sewer system of Bethlehem.

Workers at the city's waste water treatment plant began discovering torn bills ranging in denominations from \$5 to \$100 on Tuesday. By Wednesday, they had collected what will be worth \$1,150.

If it were matched, plant superintendent William Grim said.

However, Grim said, the pieces of bills could not be matched.

On July 24, 1977, a total \$4,300 in \$100 bills was found backed up in the treatment plant's sewage system. At that time, the city's state Revenue Department turned the money over to the plant workers who found it.

For busy granny

JACKSONVILLE, Fla. (UPI) — A 63-year-old woman, not yet a grandmother herself, has begun a letter-writing service for grandparents too busy to write to their grandchildren.

"A generation ago most grandmothers stayed home and baked pies, crocheted and often wrote to their grandchildren," Marie Dillon, whose firm is called Granny Ree and Granny Em Inc., said Wednesday.

"Today's grandma is likely to be holding down a job and is too busy to bother," she said.

For \$12 a year, Mrs. Dillon will correspond monthly with a child. A special birthday letter to the child is a bonus.

The letters are signed by either Granny Ree, who Mrs. Dillon says is her real self, or Granny Em, her alter ego.

**HAPPINESS IS...
An
ITALIAN DINNER**

Place: Elk's Club
Blairst St., Manch.
Date: Sunday, Oct. 18,
1981
Time: 2:00 p.m. to
6:00 p.m.

All you can eat!

ARNOLD "IKE" KLEINSCHMIDT
Tickets will be available at the door.
PLEASE COME AND JOIN US!
Sponsored by the Connecticut Chapter of the Kleinschmidt

Arm clocks. And tax-free interest.



Any of the gifts below can be yours when you make the required deposit into a new, existing or renewed certificate or savings account. Deposit \$500 or more in an All-Savers Certificate and get tax-free interest.*	Deposit \$2,000 Or More	Deposit \$5,000 Or More	Deposit \$10,000 Or More	Deposit \$25,000 Or More	With Additional Deposit of \$50 or More Pay Only
Westclox Electric Alarm Clock	FREE	FREE	FREE	ANY	\$5.00
Travel Alarm Clock	\$4.00	FREE	FREE	2	6.00
G.E. AM Pocket Radio	5.00	FREE	FREE	ITEMS	8.00
G.E. AM/FM Portable Radio	10.00	\$5.00	FREE	FREE	13.00
Timex Ladies' Round Watch	12.00	8.00	FREE	FREE	15.00
Timex Men's Full Dial Watch	12.00	8.00	FREE	FREE	15.00
Timex Ladies' Calendar Watch	14.00	10.00	\$6.00	FREE	17.00
Timex Men's Calendar Watch	15.00	11.00	6.00	FREE	18.00
Timex Ladies' Bangles Bracelet Watch	16.00	12.00	8.00	FREE	19.00
Timex Men's Day/Date	18.00	14.00	10.00	FREE	21.00
Timex Ladies' LCD Watch	20.00	16.00	12.00	FREE	23.00
Timex Men's LCD Watch	20.00	16.00	12.00	FREE	23.00
G.E. AM/FM Digital Clock/Radio	20.00	16.00	12.00	FREE	23.00
G.E. AM/FM 2-Way Radio (AC-DIC)	20.00	16.00	12.00	FREE	23.00
Timex Men's Electric Day/Date Watch	30.00	26.00	22.00	\$10.00	35.00
Timex Ladies' Electric Watch	60.00	55.00	50.00	40.00	66.00
G.E. Programmable Clock Radio	78.00	72.00	68.00	\$8.00	86.00
G.E. AM/FM Stereo Cassette Radio					

*First \$2,000 of interest tax-free if you file a joint return; first \$1,000 tax-free if you file individually. May transfer money from 6 month certificate to All-Savers without penalty. Deposits to NOW checking accounts do not qualify. Transfers from maturing certificates to savings accounts and intra-office transfers do not do so. Quality. One gift per customer. Connecticut sales tax not included. All gifts subject to availability. Gifts cannot be mailed. Gift offer may be withdrawn at any time.

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BUSINESS / Classified

Veep elected

NEW YORK — Marsha Kaminsky, vice-president/director of public affairs for WOR-TV, was elected northeast regional vice-president of the National Broadcast Association for Community Affairs (NBACA) during its recent annual conference. Her position as regional vice-president makes her a member of the national board of NBACA.

NBACA, founded in 1974, is an organization of radio and television professionals specializing in public affairs programming, public service and community relations.

In the 16 years Ms. Kaminsky has been employed by WOR-TV, she has won numerous awards for leadership in community affairs. She also founded and chaired the N.Y. Service Broadcast Council and created "The Guide To Broadcast Media Access in the Tri-State Area," a handbook for community groups seeking assistance from radio and TV stations.

A graduate of Brandeis University, Marsha Kaminsky is a native of Baltimore, who now resides in New York City.

Word processing

HARTFORD — The potential for increasing office productivity through word processors will be examined at a two-day seminar offered here by the University of Connecticut.

Titled, "How to Plan, Implement and Manage a Word Processing System," the program will meet at the Hotel Sonesta Oct. 19 and 20, beginning at 9 a.m.

Participants will be guided step-by-step through the entire system of word processing, from initial systems analysis and planning to the actual implementation.

The seminar is sponsored by the UConn School of Business Administration in cooperation with the university's Division of Extended and Continuing Education. There will be a course fee of \$475.

For registration information, call Pat Andrews at (203) 486-3234, or write to Management Development Programs, Box U-56D, University of Connecticut, Storrs, Ct.

Colt earnings up

NEW YORK — Colt Industries today reported record sales, net earnings per share for both the 1981 third quarter and first nine months.

Net earnings in the quarter ended Sept. 27 were \$27,388,000, equal to \$2.02 a common share, on sales of \$338,795,000. This compares with net earnings of \$23,400,000, or \$1.72 a share, for the same period a year ago of \$13,125,000, or \$0.97 a common share, on sales of \$473,275,000.

The company's fluid control systems, industrial, seals and components and shock mitigation systems industry segments all showed significant improvement in the third quarter over the like period a year ago. Operating results for the industrial and power equipment and materials industry segments were essentially flat compared to the third quarter a year ago. Higher interest rates and a lower estimated annualized effective tax rate also contributed to improved 1981 third quarter results.

Cruises offered

HADDAM — American Cruise Lines' two ships, the M/V Independence and M/V American Eagle, has begun a series of Chesapeake Bay Cruises. The seven-day round-trip cruises depart from Baltimore and visit Yorktown, Va. and Oxford, Cambridge, St. Michaels and Annapolis, Md.

Both ships operate on a schedule that includes seven- to 14-day cruises along the east coast. Aside from the Chesapeake Bay Cruises in the fall and spring, the ships sail to the New England Islands in the summer and the Golden Isles and Florida in the winter. Cruises on the Intracoastal Waterway between Baltimore and Savannah and Hudson River Foliage Cruises are also included in the schedule.

For reservation and information on all cruises contact American Cruise Lines, Haddam, Ct. 06438 or call toll-free 1-800-245-6755. In Connecticut call 465-8551 collect.

Stegall promoted

FORT WORTH, TEXAS — Radio Shack, a division of Tandy Corp., has named Ron Stegall vice president of retail computer marketing, a new position. Rip Atfield, divisional vice president, will take over the Northeast U.S. division previously headed by Stegall. And James Nichols, formerly vice president and managing director of United Kingdom operations for Tandy, will become divisional vice president for the Southeast U.S. division being vacated by Atfield.

Stegall's duties include marketing management and computer products at all Radio Shack stores and Computer Centers. He will report to Robert Kato, executive vice president of operations. Atfield and Nichols will be responsible for the overall operations of all Radio Shack stores and Computer Centers in their divisions and will also report to Kato.

Agent chosen

WESTLAKE VILLAGE, Calif. — New England Technical Sales, 125 Cambridge St., Burlington, Mass., has been named both authorized representative and distributor by Malibu Electronics Corp., according to R. Douglas Shute, president of the dot matrix printer manufacturing firm.

From its Burlington offices, New England Technical Sales will market and distribute Malibu's line of bi-directional serial dot matrix character printers in a territory that includes Maine, Vermont, New Hampshire, Rhode Island, Massachusetts and Connecticut. Malibu Electronics Corp. is an independent operating subsidiary of Datametrics Corp., Van Nuys, Calif.

Higher interest rates lead to credit-thinking changes

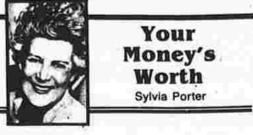
With an interest rate as low as 10 percent (and interest rates in the U.S. have been a lot higher than that for a long time), it is common sense for moneyholders to minimize the loss of holding cash. At 10 percent, for instance, one day's interest is .0178 percent, which for \$1 million comes to \$278.

"For that," says Federal Reserve Board governor Henry C. Wallch, "it pays to send a messenger by plane from New York to Washington to expedite collection by only one day."

With the process of getting checks deposited, cleared, collected and credited to the depositor's account, delaying the availability of funds, it would pay the recipients of a \$5 million check to send a messenger paying your monthly bills (telephone, utilities, the rest) until the penalties are directly asked, and are simply forgetting the old ethic of paying a debt right away in order to build up a reputation.

"They are so inclined not to pay when they use the money that they owe for short-term investment for a possible quick high yield," says Harvey Sharlin, president of the law firm Sharlin and Lapshie, specialists in debt collection.

"The nation has developed bad paying habits," he



Your Money's Worth
Sylvia Porter

the last possible moment nor am I condoning in any way the many gimmicks businesses are trying to encourage you to open up way in advance so they can have the use of your cash.

Millions of you are now developing the habit of delaying payment of your debts on your bank cards until the penalty fee comes into play, are also postponing paying your monthly bills (telephone, utilities, the rest) until the penalties are directly asked, and are simply forgetting the old ethic of paying a debt right away in order to build up a reputation.

"They are so inclined not to pay when they use the money that they owe for short-term investment for a possible quick high yield," says Harvey Sharlin, president of the law firm Sharlin and Lapshie, specialists in debt collection.

"The nation has developed bad paying habits," he

stresses. "The attitude is, 'I'm paying late, so what?' The debtor feels no moral or ethical responsibility to pay on time. He or she doesn't seem to worry about credit ratings anymore, whether they be personal or for the company he represents."

The same reasoning—and my condemnation—applies to businesses that try to collect debts owed by you months ahead of time. I have received notices for resubscriptions to magazines months earlier than I once received them and have been promised all sorts of rewards if I'll renew for two, three or more years in advance. It's an out-and-out gimmick to get my cash.

In this instance, I am careful avoiding the cases of delinquencies and bankruptcies (at an all-time high) due to business moving from sluggish to downward. I am confining this to debtors who now consider paying bills 10 days late the practice of a "poor businessman."

In an economy built on credit and dedicated to a trustworthy relationship between creditor and debtor, this is an upside-down trend. Bankruptcy as a tool of financial planning? Delinquent loans as a sign of a shrewd businessman? Our credit system is heading straight for trouble—and the quicker we recognize it and turn this around, the better for all of us.

"Sylvia Porter's New Money Book for the 80s," 1,228 pages of down-to-earth advice on personal money management, is now available through her column. Send \$9.95 plus \$1 for mailing and handling to "Sylvia Porter's New Money Book for the 80s" in care of this newspaper, 4400 Johnson Dr., Fairway, Kan 66205. Make checks payable to Universal Press Syndicate.

Purchasing power differs

Price, 'real cost' not the same

By the Connecticut Society of Certified Public Accountants

(Third in a series of five articles)
How much does a \$2 magazine cost? On the magazine cover, the price may appear firm; but the real cost, measured in terms of your purchasing power, varies according to your tax bracket.

If you are married and your joint taxable income—that's what you pay tax on after deductions and exemptions—is \$20,000 to \$24,000, you fall in the 27.65 percent tax bracket and you pay \$2.76 in pre-income tax for a \$2 publication. In the 40 percent bracket you may pay as much as \$3.82 for that same glossy little publication.

The difference between just getting by or becoming rich can be attributed to the financial wisdom exercised, CPA's say. Here's an example that may be extreme, but it's a clear illustration of how this

wisdom—or lack of it works. One can earn \$80,000 a year, but wind up with no capital, while others with the same income grow wealthy. If you are among those few in the 50 percent tax bracket, a \$12,000 automobile would cost you \$24,000 of income. In five years, its value would be \$2,000. If instead of buying a car you had purchased a tax shelter, investing the whole \$24,000 with only a 10 percent

return, that would grow to \$38,640 over five years. There are two options—one leads to \$2,000 and the other leads to \$38,640, or 20 times as much.

Tax planning should be a consideration in all of your spending. Before you need to calculate your purchasing power according to your income tax bracket, but you should consider other ways to reduce your tax liability. For instance, when buying desirable goods, consider the future value of the item. Quality clothing can usually be donated to thrift shops, then claimed as a tax deduction, whereas clothing of lesser value may simply wear out and be discarded. Spending more initially may actually result in more value to you in the long run. The same may apply to a piece of furniture. Before buying it, ask yourself whether it is likely to appreciate in value or become a valuable antique.

The easy credit of our former "buy now, pay later" society encouraged people to buy more "things" than they real-

ly needed. Quality, future value, or the tax implications were not considerations in the throw-away society. Today, we are more concerned with ways to get more from our money.

Let's say you buy a \$45 pair of shoes, which really cost you \$62.50 in income because you are in the 28 percent tax bracket. Now add the finance charges. Then, figure the tax deduction for the finance charge. Obviously, you won't go through these computations for every purchase you buy the baby sitter or get a shoe shine, but as CPAs say, the more carefully you plan discretionary spending, the more you will have for the future.

For your copy of "How Federal Income Taxes Affect Purchasing Power," send a postcard with your name and address to: CSCPA, 179 Allyn Street, Suite 501, Hartford, CT, 06103. If you're a speaker for your club or organization, please contact the Society office at 525-1153.

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