

BUSINESS

Number of collectors growing Wine can be profitable investment

Is the stock market driving you to drink? Looking for an alternative to securities? Well, if you're one of the country's 20 million wine drinkers or one of the growing number of amateur or professional wine collectors (now numbering upwards of 400,000), here are some ideas that should whet your investment buds.

If you come across a Heitz Martha's Vineyard Cabernet Sauvignon 1974 at your local liquor store (retail price: \$55), snap it up instantly. In just three years, it's likely to be worth about \$200.

Or if you happen to have buried in your cellar a Chateau Leoville-Las-Cases 1981 that you bought for the opening price of \$2 and a friend offers you the going price of \$120 — which, by the way, would be an illegal transaction since individuals are not allowed to sell wine or spirits — don't sell. The reason? By '85, that same bottle of wine should be worth about \$200.

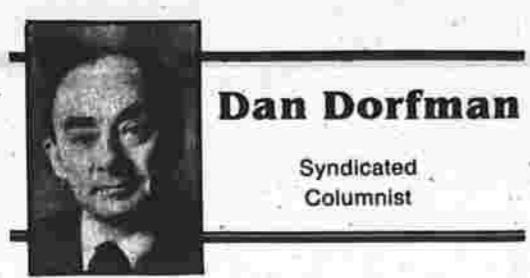
THIS ADVICE COMES from one of the world's leading wine experts — Peter Sichel, the 58-year-old chairman of H. Sichel & Sohn, Germany, the producer of Blue Nun and an exporter of German wines to 81 countries.

Author and lecturer on wine-related subjects, as well as a wine collector — he has a 500,000 wine collection in his Manhattan town house — Sichel told me at a recent luncheon that his travels around the United States had exposed him to an unmistakable trend. In brief, more and more people — and increasingly at a young age — are collecting wines.

The chief reasons, as Sichel sees it, (1) it's the only way most people can afford really great wines when they become mature for drinking, (2) snob appeal; collecting wines, observes Sichel, is like collecting French impressionist paintings — when you do either, you become an important part of the block.

To a lesser degree, Sichel also points to the excitement of a profitable investment. Though he reiterates the illegality of individual sales of wines — and, in fact, he thinks one should only buy wine for pleasure, never for investment — he observes that you can probably turn over a wine collection to an auction house that can sell it. And if chosen properly, he believes the wine "portfolio" can yield a handsome profit.

OBTAININGLY, most U.S. wine drinkers, who shelled out \$7 billion for their favorite wines last year (up 11 percent from '80), are ill-prepared to suddenly set up their own wine collection. And so the obvious question to Sichel: How do you do it?



Dan Dorfman
Syndicated Columnist

In an accompanying chart, our wine columnist has put together a list of 20 wines that he believes make sense for pleasure and profit. Each is already up sharply from its offering price. But according to Sichel, you pay a price for rarity and quality — and the potential is there for considerably more appreciation from current levels.

For example, if you're willing to spend \$45 for one of the California red wines — Robert Mondavi Reserve Cabernet Sauvignon '74 — chances are it'll more than triple to about \$150 in three years. The offering price was \$30.

But let's say you're willing to spend even more, say \$210 for a Forster Jesuitengarten Riesling, namely, an E.A. von Bassermann-Jordan 1971. The price appreciation could be a lot higher. Sichel figures this bottle of wine, which originally went for \$34, could command a \$500 price tag in '85.

FOR THE CUNG-HO fraternity (and the show-offs), there's a bottle of wine from the year 1900 that would really impress the folks. Originally priced at 75 cents, but now going for \$1,400, it's a Chateau Lafite-Rothschild that Sichel estimates will be worth around \$2,000 in just three years.

OK, let's say I've excited you and you're ready to join the wine-collecting fraternity or expand your current collection.

First, then, to the red Bordeaux from France which represent about 80 percent of collectors' wines. There are perhaps 5,000 wine-producing estates in the Bordeaux region — but only 150 have a world reputation and were so classified by the French government. The focus therefore, as Sichel sees it, should be on these wine producers and importantly only on the collectors' wines — notably those where the wines improve with

age. And here, the good years are 1945, 1947, 1953, 1959, 1961, 1966, 1970, 1971, 1978.

Burgundy (a province of France) is a small wine-producing area with very small estates and less consistency of quality; thus much more caution is called for. Here, the good years are 1959, 1966, 1969, 1971, 1972 and 1975.

The only other wines worth collecting for appreciation in both quality and value, according to Sichel, are: (1) the California cabernets — years 1964, 1966, 1968, 1970, 1974, 1978; (2) Sauternes and Barsac, both sweet wines from the Bordeaux country — years 1959, 1967, 1971, 1975, 1978; and (3) sweet German wines, namely, Auslese, Beerenauslese and (get ready for this dilly) Trockenbeerenauslese — years 1971, 1975 and 1976.

AN IMPORTANT RULE of thumb: You should wait at least 10 years to drink one of the great wines; the greater the wine, the longer it takes to mature.

Now to some specific do's and don'ts from Sichel: • Decide how much you can afford and get a knowledgeable retailer or wine specialist to guide you; you can't do it on your own — it's too complex.

• **Vital reading material:** (1) "The Great Vintage Wine Book" by Michael Broadbent; it evaluates each famous wine vintage by vintage; (2) a subscription to Decanter Magazine, a British monthly which includes tasting notes (experts taste the wines and evaluate their work) and monthly auction wine results in London.

• **Wine cannot simply be stored** in a basement or elsewhere in your house. It requires a temperature-controlled environment (between 40 and 60 degrees) with temperatures varying very slightly from day to day. You can buy a temperature-controlled wine closet (a decent one will run about \$1,000) or you can store your wine in wine-aging cellar-storage facilities which are available in most cities.

• **Buy case lots rather than single bottles** — you get a better price and your wine expert: Don't expect even the best wines to appreciate every single year. There are times — such as in '74-'76 — when the French wine market collapsed because the soaring wine prices in previous years weren't being matched by a continuity of quality. And there can be market variations from time to time.

Over the longer run, though, Sichel believes collectors' wines have nowhere to go but up in price because of the dearth of merchandise.

One final tip on wine: If you're taking a friend out to lunch or dinner and you want to order a pleasant wine

and spend less than \$15, Sichel recommends the following: In white — a Liebfraumilch semidry German wine, a dry Macon (a French Burgundy) or a California Pinot Chardonnay; in red: a California Cabernet Sauvignon or a Beaujolais from France.

A wine portfolio for fun and profit

	Price	1976	1982	Opening 1985-E
Corton-Charlemagne (Jadot) 1971	\$11.00	25.00		\$50
Clos de Vougeot (Jadot) 1971	15.00	20.00		60
Le Musigny (Jadot) 1971	16.00	35.00		75
Chateau Lafite-Rothschild 1966	10.00	75.00	150	250
Chateau Latour 1966	8.25	70.00	175	250
Duress-Beaucallou 1966	4.00	20.00	42	90
Chateau Leoville-Las-Cases 1961	2.00	20.00	120	200
Chateau Petrus 1975	19.00	19.00	200	350
Chateau Yquem 1969	6.00	75.00	250	400
Chateau Yquem 1967	13.00	75.00	200	350
Chateau Yquem 1975	7.00	55.00	101	250
Chateau LaTour-Blanche 1975	5.20	5.20	23	50
LaTache (Domaine Romane-Conti) 1975	30.00	30.00	45	150
Beaulieu la Tour C.S. 1974	12.00	12.00	50	150
Robert Mondavi Reserve c.s. 1974	30.00	30.00	45	150
Heitz Martha's Vineyard C.S. 1974	20.00	20.00	55	200
Sterling Vineyard c.s. Reserve 1974	15.00	15.00	35	100
Forster Jesuitengarten Riesling T.B.A. (E.A. von Bassermann-Jordan) 1971	34.00	75.00	210	500
Chateau Lafite-Rothschild 1900	0.75	1,000.00	1,400	2,000

(Note: E equals estimated) Source: Peter Sichel, H. Sichel & Sohn, c.s.; Cabernet Sauvignon, T.B.A., Trockenbeerenauslese (Dry Berry Selective Picking).

Heublein planning purchase of General Cinema's stock

HARTFORD (UPI) — Heublein Inc. has informed General Cinema Corp. that it may buy more than a quarter of General Cinema's outstanding stock.

General Cinema said Tuesday it received notice that Heublein intended to increase its ownership of General Cinema common stock to more than 15 percent of the outstanding voting shares.

General Cinema's notice from Heublein indicated the Farmington-based food and alcoholic beverage firm "has not determined the precise number of shares of General Cinema common stock which it may ultimately acquire."

However, the Heublein notice said the possible total "exceeds 25 percent but does not equal or exceed 50 percent of the outstanding common stock of General Cinema." General Cinema said in a statement issued in Boston.

The Heublein acquisitions came on the heels of General Cinema's bid last year and early this year of 9.7 percent of Heublein's stock.

Heublein has filed suit in New York federal court charging General Cinema with undertaking an illegal effort to gain control of Heublein.

General Cinema, based in Newton, Mass., is a movie theater operator and soft drink bottler with annual sales of \$224 million.

Heublein, which has annual sales of \$2.1 billion, had said Friday it acquired 3.5 percent, or 380,000 shares, of General Cinema's outstanding stock.

Federic was the first Bridgeport firefighter to die in the line of duty since Nov. 9, 1976, when a firefighter died of electric shock and burns suffered when an aluminum ladder he was moving came into contact with a power line. He was fighting fires in two buildings at the time.

Assistant Fire Chief Jerome Spinelli, a longtime friend of Federic's, described him as an "easy going guy" who everybody liked.

"He wasn't controversial. He was a dedicated fireman all the way down the line. He gave 100 percent of himself to the job," Spinelli said.

Federic turned 52 on Monday, and fellow firefighters said Wednesday was Federic's regular day off, but he switched with another firefighter. They said it wasn't unlike him to fill in for somebody who wanted to take his wife out for the night or just wanted a night off.

Fire officials said Federic was on the second floor of the building with several others helping tear the ceiling down. Other firefighters were chopping through timbers in the roof, officials said, when the roof collapsed.

A 50-foot high fireball erupted after the roof caved in, hampering efforts to douse the fire. Firefighters were unable to enter the building until 7 p.m. to locate Federic's body.

Sections of the roof struck some firefighters, including Thomas Wilson, who suffered a shoulder injury and was taken to Bridgeport Hospital. Wilson had to jump from a second-story window to escape the fire.

Firefighter Frank Grabiec was apparently trapped by timbers and other portions of the roof after it tumbled down. He crawled to safety on his hands and knees.

Grabiec also was taken to Bridgeport Hospital by ambulance for treatment of shock and other injuries.

A third firefighter, Ralph Colangelo, who, along with other co-workers, apparently went searching for Federic after the roof collapsed, also was hurt. After locating Federic under debris, Colangelo aided in carrying the body to an ambulance. Colangelo then collapsed from apparent exhaustion and was treated and released from the hospital.

No one from Manchester Memorial Hospital testified at Wednesday's hearing and no one officially will take part in the hearings on Forand's nomination.

Manchester Memorial is one of the hospitals in Connecticut that has been in dispute with the commission from time to time over its operating budget.

Forand, nominated by Gov. William O'Neill to the state Commission on Hospitals and Health Care, spent two hours answering questions Wednesday before the Legislature's Executive and Legislative Nominations Com-

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Williams takes verbal thrashing ... page 5

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Manchester Herald

Snow tonight; showers Friday — See page 2

Manchester, Conn. Thurs., March 4, 1982 25 Cents

Captain killed in fire

BRIDGEPORT (UPI) — Francis "Frank" Federic, a veteran fire captain with nearly 28 years of service, was scheduled to be off Wednesday but decided to switch his shift so somebody else could have the day off.

While helping to fight a fire Wednesday at the Iglesia Pentecostal Church, a 2½-story, wooden building on Bridgeport's east side, the roof collapsed, killing Federic. Three other firefighters were injured in the blaze.

Federic, 52, who was assigned to Engine Company No. 2, was the third Connecticut firefighter to die in the line of duty in less than two weeks. Two Danbury firefighters were killed Feb. 23 when a 5-ton machine on the second floor of a burning building collapsed on top of them.

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LIBYAN leader Col. Muammar Khadafy, vowing to "do anything in America's face," claimed Wednesday the United States is provoking him into a war that cannot be won unless America drops an atomic bomb on his country. Khadafy said if the U.S. 6th Fleet enters the Gulf of Sidra, it will mean war "because it entered our territory."

Khadafy threatens war if U.S. ships enter gulf

BEIRUT, Lebanon (UPI) — Libyan leader Muammar Khadafy angrily threatened war if American warships enter the disputed waters of the Gulf of Sidra where U.S. warplanes downed two Libyan jets last year.

The United States is the enemy of the Arabs, Islam and the East," Khadafy said Wednesday in Tripoli. "American President (Ronald) Reagan has nothing on his mind except Libya."

Khadafy, dressed in military uniform, warned in a wide-ranging foreign policy address the U.S. 6th Fleet enters the Gulf of Sidra on Libya's Mediterranean coast it will mean "war because it entered our territory."

"War in its full meaning will flare up between us involving the air force, the navy and missiles — everything," said the mercenary leader who seized power after a bloody coup in 1967.

Libyan and U.S. jets last summer engaged in a dogfight over the Gulf of Sidra after Libya alleged the planes violated its territory. Two Libyan planes were shot down. Washington does not recognize Libya's territorial claim.

Khadafy made the angry declaration to Libya's Popular General Conference, a governing forum of labor groups and popular committees. Earlier he had voted on a Cabinet reshuffle of the foreign minister, and on military, two key departments.

In his second broadcast against the Libyan regime, Khadafy said he would defeat 1 million Libyans unless it used the atomic bomb, but it would be conquered as in Vietnam by traditional weapons.

Khadafy, a staunch opponent of the Camp David peace accords with Israel, made conciliatory remarks about Egypt, Libya's eastern neighbor, and Egyptian President Hosni Mubarak.

"We had no intention to trigger a war with anyone in Egypt and Hosni Mubarak had a chance to save the Egyptian people from the humiliating agreements" of Camp David, Khadafy said in the speech reported by the state-run Libyan News Agency.

The Libyan leader, a Soviet ally on the Middle East policy, accused Saudi Arabia of creating an oil glut "to switch all clients from buying Libyan oil" in the hope it would topple the Libyan regime.

Tuesday, Khadafy had accused Washington of "daily lies and accusations," and threw out the insult, "hart on America." He warned Libya "will challenge America and we have decided to die spitting at America's face."

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Gov. O'Neill to campaign for full term

HARTFORD — Gov. William A. O'Neill, looking fit and cheerful and claiming his right as heir to the late John Bailey's Democratic tradition, made it official this morning: He will seek four more years at his job.

O'Neill made his announcement at the opulent governor's mansion, which was packed with leading Democratic party and legislative leaders, including State Chairman James Fitzgerald and House Majority Leader John Groppo.

His presence seemed intended to reaffirm O'Neill's claim that he is not the other announced Democratic candidate, House Speaker Ernest N. Abate — who has earned the right to his party's endorsement.

O'Neill, who last year succeeded the late Gov. Ella T. Loring, stressed "my long association with respected leaders like John Bailey and Abe Ribicoff and John Dempsey and Ella Grassie."

He said he did not expect a primary.

"I'm on trial, then let the prosecutor (Abate) bring his case to the defendant," said O'Neill, saying he will not debate Abate unless there is a primary.

The governor, who suffered a heart attack last November, said his doctors have given him the green light to run a full and vigorous campaign.

In his prepared speech, the governor sought to portray himself in the vanguard of opposition to President Reagan's "new federalism."

"I believe the governor of this state has a responsibility to keep speaking out against this so-called 'new federalism' — especially when the Reagan administration uses it as an excuse to renege on its own responsibilities," said O'Neill.

"A year ago, I was one of only two of the 50 governors who voted against giving the Reagan administration a blank check for its

Manchester Community College is experiencing a 34 percent increase in applications and if the trend continues it may become a bit crowded," said today 650 have applied so far for the term that begins in September. Last year at this time the college had 440 applications.

In recent years about 75 percent of those who apply actually enroll. Thus the college would be faced with 2,475 new students. Paterna said. The college has roughly 5,000 general fund students.

Since the college has an open enrollment policy (in effect, first come, first served), scheduling may be a bit difficult. But Paterna sees no big problem with that. He pointed out that the college operates from 8 a.m. to 10 p.m. each weekday, and operates on weekends as well as the main campus. Furthermore, it also operates at several other locations.

He forecast budget as a much more important problem.

The figures released by Paterna confirmed previous predictions made by William E. Vincent, president of the college, that community college enrollments will not drop even if there is a general drop in the number of students in higher education institutions.

Paterna said that in the past the percentage of applicants who enroll and attend classes was about 60 percent. Since the proportion has grown to 75 percent, it already indicates an increase, he said.

Paterna stressed that there is no drop in the number of applicants for the vocationally oriented courses that have characterized the community college offerings in recent years.

He cited as evidence of this that the largest increase in applicants is from those who seek a liberal arts course.

Ironically, it continues that could cause another shift in the constantly shifting role of the community college and restore one of its earlier functions — providing the first two years of a four-year education.

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Local bank nets record earnings

"Constant monitoring and good management" as well as home-town trust gave Manchester State Bank its highest earnings in its 11-year history in 1981, according to its president, Nathan Agostinelli.

"People in Manchester are confident, supportive of a home bank," said Agostinelli.

"The magic figure is 12 to 13 percent," he said. "If interest rates can get to there, we'll see a boom in the housing industry."

Agostinelli said there is "a good possibility" of the mortgage rates dropping from the current 17 percent to the "magic" number sometime this year.

Agostinelli commented that the northeast has been spared much of the recession the rest of the country has endured and said he doesn't see things finally catching up with this region.

"We're not a Detroit. We are more stable and more diversified in our industries," Agostinelli said.



NATHAN AGOSTINELLI "good management"

Planned bank merger clears another hurdle

HARTFORD (UPI) — The U.S. Justice Department and a federal court suit were the only remaining obstacles today to the planned merger of two state banks into a new institution with assets of more than \$3.48 billion.

The planned merger of the Hartford National Corp. and Connecticut National Bank of Bridgeport moved a step closer to completion with word Tuesday that the deal had been approved by the U.S. Comptroller of the Currency.

Robert L. Newell, chairman and chief executive officer of Hartford National, said the comptroller's approval could mean completion of the merger earlier than had been expected.

"We are pleased that the comptroller's decision may enable us to proceed with the merger on a faster timetable," Newell said in a statement issued by the two banking institutions.

"Unless there is a legal complication, our current plans are to consummate the merger during the second quarter of 1982," he said.

The possibility of such complications remained on two fronts, as a suit challenging the merger remains pending in U.S. District Court in Hartford. The Justice Department also has until March 31 to raise any objections.

Federal law requires a 30-day waiting period in all bank mergers after approval by the comptroller to give the Justice Department the right to intervene if it believes the merger would violate antitrust laws.

The pending lawsuit was brought by E. Clayton Gengras, a West Hartford businessman and shareholder of Hartford National, the parent firm of the Hartford National Bank.

The suit alleges that proxy materials sent to Hartford National shareholders prior to a Dec. 14 meeting where the shareholders approved the merger were false and misleading.

The proposed merger was one of two major banking mergers announced in Connecticut in the past year and would create an institution with assets of more than \$3.48 billion, which would be one of the state's largest commercial banks.

Another major proposed merger, announced earlier this year, would join CBT Corp., the parent firm of Connecticut Bank and Trust Co., and State National Bancorp Inc., which also does business in Bridgeport.

Based on year-end figures of Dec. 31, the merger of CBT and State National would create a bank with assets of more than \$4.5 billion. CBT is already the state's largest commercial bank, with year-end assets of \$3.6 billion.

No definitive timetable has been established for the CBT-State National merger, but officials of the two banks say they expect to consummate the combination by the end of the year.

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News Briefing

Pesticides clean-up set

CONCORD, N.H. (UPI) — Clean-up of 2,400 pounds of toxic pesticides dumped over five years ago in a Concord sandpit will be the first project paid for by the state's new hazardous waste fund.

The New Hampshire Executive Council Wednesday approved \$31,438 from the \$200,000 clean-up fund to remove DDT, chlordane, arsenic and other pesticides to a proper disposal area in New York.

In about two weeks, a private company from Niagara Falls, N.Y., will begin excavating the pesticides, which were used in the early 1970s in state spraying programs, said John Minichiello of the Bureau of Solid Waste Management.

He said former Gov. Meldrim Thomson ordered the pesticides dumped in a state-owned sandpit near the Merrimack River in 1976 to save the \$800 cost of trucking them out of state.

Thomson's decision was based on recommendations from some state officials, who said burying the pesticides was not dangerous.



French President Francois Mitterrand lifts his cup to drink during a traditional Jewish ceremony of welcome with bread, salt and wine Wednesday in Jerusalem as Israeli President Yitzhak Navon toasts with Danielle Mitterrand (left). Jerusalem Mayor Toddy Kollek is at right.

Reagan: I only meant Democrats

LOS ANGELES (UPI) — President Reagan has spent much of this week disparaging congressional critics of his budget. Now he wants everyone to know he meant only Democratic critics.

That point was illustrated clearly by a one-line change Reagan made in his remarks Wednesday to the Los Angeles County Board of Supervisors.

Reagan, who was to depart this morning for his Santa Barbara ranch, was in danger of alienating some Republicans on Capitol Hill who have proposed alternative budgets with lower deficits than the \$91.5 billion figure he projects.

Additionally, statements such as the one he made Tuesday in Albuquerque, N.M., that alternatives are really just "political documents designed for saving certain legislators' political hides," have angered members of his own party.

So Reagan called Senate GOP leader Howard Baker Wednesday morning to assure him he was not talking about "our fellows," as deputy press secretary Larry Speakes put it.

Ranch sale reversal sought

HELENA, Mont. (UPI) — The Montana Supreme Court has been asked to reverse a lower court decision awarding the deed to a \$1 million ranch to a Seattle man who bought it for less than \$4,200 a county tax sale.

Gerald P. Yetter's attorney appealed the Gallatin County District Court decision awarding ownership of the historic, 400-acre Great Springs Ranch near Yellowstone National Park to Lee McDonald of Seattle. McDonald is described in court documents as a speculator in tax delinquent properties.

Yetter failed to pay property taxes on the ranch for four years after he bought it in Idaho Falls, Idaho, in 1975.

McDonald put up \$4,167.86 for the property in 1979 and was awarded the deed, despite a late attempt by Yetter to pay the delinquent taxes.

Yetter and his attorney claim county officials violated legal requirements for notification to Yetter of the impending tax sale.

Weak sirens mar nuke drill

BUCHANAN, N.Y. (UPI) — Weak sirens and a broken hotline marred a dry run of procedures designed to handle a nuclear emergency at one of the nation's most heavily populated areas.

It will take federal and state officials about a month to evaluate the overall effectiveness of Wednesday's 9½ hour exercise, designed to test emergency procedures in Westchester, Putnam, Rockland and Orange counties.

A crucial phase of the drill partially failed because warning sirens in some areas were barely audible.

The sirens were supposed to alert the 28,000 people in a 10-mile radius of the Indian Point 3 nuclear power plant of a simulated nuclear accident at the plant on the Hudson River, 25 miles north of New York City.

Reporters at a news center at Verplanck, about a mile from the plant, opened windows and doors in an effort to hear the faint sound of the sirens.

Lawmakers asked to back resolution

MONTPELIER, Vt. (UPI) — Vermonters have had their say about a proposed nuclear arms freeze, and now the torch has been passed to the Legislature.

Lawmakers were asked Wednesday to join town meeting voters and endorse a resolution calling on the United States and the Soviet Union to halt development, production and deployment of atomic weapons and systems that deliver them.

A total of 156 towns and cities this week voted in favor of the resolution, while only 21 rejected it.

Combined with towns that voted at their 1981 town meetings, 170 communities — about 70 percent of all towns and cities in the state are now on record in favor of the arms freeze.

Bank demands full payment

WATERVILLE, Maine (UPI) — A Connecticut bank has notified Maine that it wants by May 17 full payment of a \$2.8 million construction loan used to build the defunct Wyandotte woolen mill.

The Maine Guarantee Authority backed the construction loan — financed by the Society for Savings of Hartford, Conn. — by promising to repay it with taxpayer money if the mill failed.

In October 1981 the mill shut down. Its parent company, First Hartford Corp. of Connecticut, filed for reorganization with the U.S. Bankruptcy Court.

State Treasurer Samuel Shapiro said Wednesday he is considering several options for raising the money to pay back the loan, but he said the most likely solution is to borrow the money.

Clifford said he is fuming that a buyer for the mill will be found before the Society for Savings deadline.

Reward offered for prankster

HYANNIS, Mass. (UPI) — A prank that led to the evacuation of 800 people from Cape Cod's largest shopping mall and a string of natural gas shut-offs have prompted a \$5,000 reward for arrests and conviction of those responsible.

Cape Cod Gas Co. said Wednesday it assumed the three-day wave of vandalism was related to a strike by 75 maintenance and installation workers which began at 12-01 a.m. Monday.

Company spokesman C.R. MacAleese said Captain, which gives odorless natural gas its smell, was dumped into plants at the Cape Cod Mall in Hyannis Tuesday night, giving the appearance of a gas leak.

The head of the union local said he couldn't imagine any of the striking workers shutting off gas mains or dumping the chemical onto mall plants or cash basins in four towns.

Mitterrand, Begin address Knesset

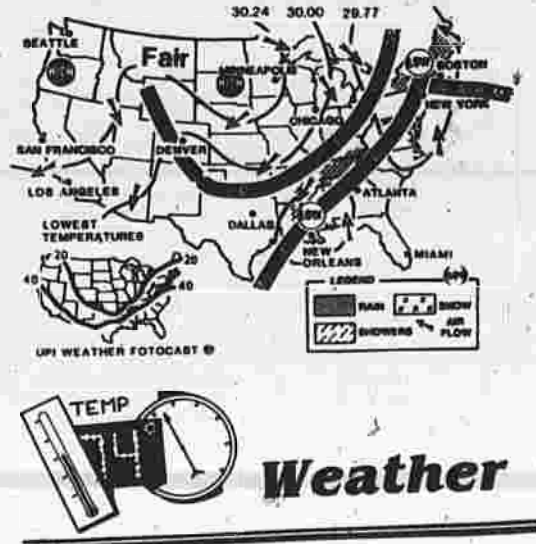
JERUSALEM (UPI) — French President Francois Mitterrand called for Palestinian self-determination from the podium of Israel's parliament today and said everything in the Arab-Israeli conflict should be subject to negotiation.

"The Palestinians must decide their own fate," Mitterrand said, avoiding any of the loaded diplomatic code words for statehood, "... on the condition they respect the rights of other states and the international right to dialogue instead of violence."

The spirit of Mitterrand's 50-hour visit to Israel — the first by a French leader — was that of renewed friendship with Israel after a 15-year hiatus.

"Now you can see my intention... why I am here," he said, "to give the residents of the West Bank and Gaza Strip there should be a homeland and they should not have to give up their identity and a place," he said.

Prime Minister Menachem Begin, who addressed the 120-member Knesset after the French leader, spoke of the resurgence of French-Israeli relations but said, "The main obstacle is the international right to dialogue instead of violence in Judea, Samaria (the occupied West Bank) and Gaza."



Today's forecast

Increasing cloudiness today. Snow beginning late this afternoon mixing with freezing rain and sleet this evening then changing to all rain tonight. Accumulations of 1 to 3 inches possible before the changeover. Highs today near 30. Windy tonight with temperatures rising into the mid and upper 30s. Friday mostly cloudy with a few scattered showers. Mild with high around 60. Winds southerly 15 to 25 mph this afternoon continuing tonight. Southwest winds 10 to 20 mph Friday shifting to northwest late in the day.

Extended outlook

Extended outlook for New England Saturday through Monday.

Massachusetts, Rhode Island and Connecticut: A cooling trend through the period. Partly sunny Saturday. Fair Sunday. A chance of snow or rain Monday. Low temperatures in the 30s Saturday cooling to the upper teens to mid 20s Monday. Highs in the upper 30s to mid 40s Saturday cooling to the upper 20s to mid 30s Monday.

Vermont: Colder with flurries Saturday. Fair Sunday. Chance of snow Monday. Highs Saturday in the 30s. Lows mid 20s to low 30s. Highs Sunday and Monday in the 20s and low 30s. Lows 5 to 15.

Maine, New Hampshire: Chance of a few showers or flurries then clearing Saturday. Lows in the 20s. Highs in mid 30s to mid 40s. Fair and colder Sunday. Chance of snow Monday. Lows in the single north to teens south. Highs in the 20s to low 30s.

National forecast

By United Press International

City & Part	High	Low	City & Part	High	Low
Albuquerque	32	22	Los Angeles	64	48
Atlanta	48	38	Las Vegas	58	42
Baltimore	54	44	Little Rock	54	38
Birmingham	64	48	Los Angeles	64	48
Boston	48	38	Memphis	58	42
Buffalo	48	38	Miami Beach	74	68
Chicago	54	44	Minneapolis	58	42
Cleveland	54	44	New Orleans	74	68
Dallas	64	48	New York	48	38
Dallas-Ft. Worth	64	48	Oakland	58	42
Denver	48	38	Philadelphia	58	42
Detroit	48	38	Pittsburgh	58	42
El Paso	58	42	Portland, Me.	48	38
Hartford	48	38	Portland, Ore.	58	42
Houston	64	48	Providence	48	38
Indianapolis	54	44	San Antonio	64	48
Jacksonville	74	68	San Diego	64	48
Kansas City	54	44	San Francisco	58	42
Little Rock	54	38	San Juan	74	68
Los Angeles	64	48	Seattle	48	38
Los Angeles	64	48	Spokane	54	44
Los Angeles	64	48	Washington	58	42
Los Angeles	64	48	Wichita	58	42

Lottery

Numbers drawn in New England Thursday:

Connecticut daily: 046.
Maine daily: 468.
New Hampshire daily: 6710.

Rhode Island daily: 8942.
Vermont daily: 571.
Massachusetts daily: 6710.

Almanac

By United Press International

Today is Thursday, March 4, the 63rd day of 1982 with 322 to follow.

The moon is moving toward its full stage.

The morning stars are Mercury, Venus, Mars, Jupiter and Saturn.

There is no evening star.

Those born on this date are under the sign of Pisces.

Famed Notre Dame football coach Knute Rockne was born March 4, 1888.

On this date in history:

In 1791, Vermont became the 14th state of the Union.

In 1801, Thomas Jefferson became the first president to be inaugurated in Washington.

In 1917, Jeannette Rankin, a Montana Republican, became the first woman member of Congress when she was sworn into the U.S. House of Representatives.

In 1963, the U.S. Supreme Court ruled against so-called railroad "featherbedding" under outmoded rules.

22 more families evicted from Sinai

Yamit, Israeli-occupied Sinai (UPI) — Unarmed Israeli soldiers broke through makeshift barricades and evicted 22 Jewish families from a farming settlement today in preparation for turning the Sinai desert region over to Egypt.

The soldiers waited until after morning prayers before tearing down the barricades at the entrance to the Yamit settlement in the second day of the evacuation operation to be completed by the April 25 turnover.

The 22 families were members of the Movement to Stop the Withdrawal of Sinai who illegally occupied houses abandoned by 111 of 113 of 113 cooperatives. Eight families who were original settlers were allowed to remain in their homes.

The squatters erected the barricades when the Israeli army told them late Wednesday that Talmel Yosef would be the next target for evacuation.

Gold lowest since 1979

LONDON (UPI) — The price of gold dropped to its lowest since 1979 when it traded on the London bullion market today, its lowest level since September 1979.

At the official morning fixing in London, gold was \$347 — down \$8.50 from Wednesday's close. It was gold's lowest price since mid-September 1979 when it traded around \$350 an ounce.

Gold had opened in London at \$351.75 an ounce. In Zurich, it opened at \$352.50, down from \$354.50 at the close Wednesday.

In Tokyo, the dollar closed at 235.80 yen compared with Wednesday's close of 235.70.

In London, where dealers awaited fresh leads on interest rate trends, the pound opened steady at \$1.8235 against a closing price of \$1.823.

Education Notebook

Bennet principal cheers academic teams

By Nancy Thompson Herald Reporter

Thomas M. Meisner Jr. acknowledges that part of his job as principal of Bennet Junior High School is to be a cheerleader.

Meisner hopes to have something more to cheer about next year — ninth grade teams.

No, he is not trying to get intramural sports reinstated. What Meisner is talking about, in the strongest possible positive terms, is teams of teachers.

Academic teams are already in use for seventh and eighth grade students at Bennet. Meisner hopes to extend the concept — and what he sees as its overwhelming benefits — to the ninth grade next year.

A team consists of four or five teachers — one for each academic subject — and is responsible for 100 to 125 students.

If the team concept is extended to ninth graders, there would probably be three academic teams, Meisner said. Each team works as an entity, with

the students under the team having only the teachers from that one team for academic subjects.

All the students on the team would have Mr. Smith for social studies, Miss Jones for math, and so on.

The team approach creates a school within a school, where the children have steady contact with the same four or five teachers and the same 125 other kids.

Students would not immediately realize they were being taught by a team, Meisner said: their schedules would not outwardly change.

What would change, Meisner said, is that the coordination among teachers would vastly increase.

In an ideal team set-up, coordination is so close that a student who writes a paper for a social studies class will also receive a grade in English on the same paper, Meisner said.

The increased communication among teachers helps them deal with problem students.

Meisner, who calls the approach "more common sense than an educational phenomenon," has worked with teams as a teacher as well as an administrator.

"I see no disadvantage to teams," he said.

THE BOARD of Directors and Board of Education have formed a committee to investigate the possibility of shared use for school buildings. The idea, frequently mentioned during recent public hearings on school closings, is to use part of the building for classes, for another purpose.

The hope is to keep open some school buildings that might otherwise be closed because of declining enrollment, preserving the neighborhood school concept.

Board of Education members on the joint committee are Richard W. Dyer, Susan L. Perkins and Nicholas J. Costa. Directors on the committee are James R. McCavanaugh, James Fogarty and Joan V. Lingard.

TWENTY-SEVEN Manchester High School seniors will be surveyed for "High School and Beyond" by the National Opinion Research Center

of Chicago.

The students who will participate already took part in a similar survey in 1980 as sophomores. The follow-up will help show how the class of 1982 is changing.

The information gathered will also be compared with information in a 1972 survey. Results of past surveys showed:

- More than half the students surveyed in 1980 were working;
- Women's interest in traditionally male fields such as agriculture and architecture increased since 1972;
- More students in 1980 thought schools should emphasize academics than in 1972;
- Seniors did less homework in 1980 than in 1972;
- Business ranked first among the majors planned by college-bound seniors in 1980, while in 1972 more students planned majors in the social sciences.

The information gathered in the survey has been used at Congressional hearings, by education officials, and schools.

Marcus opposes plan to kill EMS councils

By Scott French Herald Reporter

For months, Bruce Marcus has railed against the North Central Emergency Medical Services Council, the non-profit agency charged with implementing a nationwide emergency communications network.

Marcus, the self-proclaimed "William Proxmire of emergency medical services," has long criticized the North Central EMS Council for failing to endorse his automated radio plan, which he claims could save \$90,000 a year.

But now the North Central EMS Council, along with four other

regional councils across the state, faces possible extinction, its death warrant signed by the governor's budget-writing pen.

And ironically it is Marcus, arch rival and nemesis of the councils, who has spoken out in favor of keeping the regional bodies.

"Not that the regional councils have been all that great," he told The Manchester Herald Wednesday, "but I have mixed feelings."

MARCUS, PRESIDENT of Marcus Communications Inc., 34 E. Center St., said the plan to kill and replace the regional councils and replace them with five new employees in the state Department

of Health Services might alienate volunteers.

Today, the executive board of the North Central EMS Council is staffed with volunteers, including such people as Roger Talbot, owner of Manchester Ambulance Service, and, at one time, Marcus.

"How does the state propose to get that kind of community response when it's state run?" Marcus asked. "Once the state takes over the regional operation, people are going to say, 'It's the state's problem, let them worry about it.'"

For his own cause, Marcus conceded, the change might actually be beneficial. "I feel maybe the state

running it would allow a person like me to point a gun in one direction instead of five," he said.

But he said he believes the area towns are better served by a regional body, which he contends is more responsive to the environment within which it works.

"It all depends on the quality or experience of the people at any level," he added, his partisan interest showing through. "I, as a professional, see it being done poorly."

INSTEAD OF the savings which would be realized by consolidating the councils with a state department, Marcus proposes

"eliminating some of the needless waste" in the current EMS plan. He compares his approach with Proxmire's. The Wisconsin senator is famous for condemning wasteful boondoggles.

Marcus has proposed replacing the manned communication system already in place and adopted by 16 of 29 towns in the region, with an automated system. (Manchester has not yet voted to join the system.)

C-Med, as the state-backed plan is called, uses a manned center to allocate radio frequencies and serve as the hub of a medical services network. Marcus would eliminate that center and allow ambulances to

call directly to hospitals over a radio-to-telephone switching system.

Marcus contends that his system would cost less than \$10,000 a year to operate, as opposed to the more than \$100,000 a year for C-Med. State and North Central EMS officials maintain that the Marcus plan would result in communication anarchy.

Despite their differences — Marcus has vowed to bankrupt the C-Med system — both Marcus and North Central EMS officials believe a regional body should administer whatever plan is implemented.

"I want to see this thing so bad it hurts," Marcus said of a regionwide emergency response plan.

Cheese giveaway due

Free cheese will be distributed at the next Sunday Church service on Saturday from 10 a.m. to 2 p.m., and volunteers from the church have worked out a procedure they expect will make the operation go smoothly.

The Rev. Newell Curtis, pastor of the church, said about a ton of the government surplus cheese will be given out to eligible persons who come to the church.

About 20 volunteers will be on hand to take the applications and distribute the cheese.

The distribution will take place in the large room at the lower level of the church and the entrance will be at the west side of the church near the parking lot of the Municipal Building.

The building can be entered by a ramp. Curtis said the question of delivering cheese to the homes of handicapped persons came up recently and, while no provision has been made for such delivery, he thought it could be worked out if necessary.

Curtis's optimism was based on the response he got when he first mentioned the cheese distribution problem to the Church Council Feb. 18. Officials of the town's Human Services Department had been struggling with the problem of insufficient personnel to distribute the cheese when Curtis brought it before the council and the council, the church governing body, agreed to help.

The next Sunday Curtis asked for volunteers and got more than 30.

Later Community Baptist Church also volunteered help.

Saturday's operation will be under the supervision of Center Church congregation members Carol Katz and Millsa Whitney.

Income limits for eligibility are relatively high and almost anyone receiving any kind of social service assistance qualifies.

These are the family income limits:

For a family of one, \$3,611; two, \$4,176; three, \$4,731; four, \$5,286; five, \$5,841; and six, \$6,396.

Peopletalk

Crossword contest

What this country needs is a crossword puzzle champion. It has champion cube solvers and frisbee throwers. But despite the fact 50 million Americans work crosswords, there's no champ.

Will Shortz plans to change that.

Shortz, 29, senior editor of Games magazine, holds what he says is the country's only college degree in etymology, the study of puzzles. He is running his magazine's First U.S. Open Crossword Puzzle Championship. The first puzzle in the Open appears in the March-April issue.

"We've had about 2,000 entries already," Shortz told UPI. "The finals in August will involve a lot of famous people in crossword puzzling — Margaret Farrar, the first New York Times crossword editor. Will Weng who succeeded her, and Ruth Von Phil, who was crossword puzzle champion of the world in 1925."

The eyes have it

Mikhail Baryshnikov and Bette Davis are among the 10 people chosen as having the most distinctive eyes in the world. That's the view of the American Ophthalmic Association, which represents 21,000 of America's ophthalmologists.

Along with Baryshnikov and Bette, the Association chose Carol Channing, Goldie Hawn, Liza Minnelli, Suzanne Pleshette, Jane Seymour, Omar Sharif, Brooke Shields and Elizabeth Taylor.

The reason Jane Seymour was picked is a little puzzling. The ophthalmists say she is "bewitching and mysterious," which is okay, but they say it's because she has one brown eye and one gray eye. So do Lionel Stander and Sleepy Doug. Maybe she's bewitching for other reasons.

Dinah's doings

Dinah Shore has to be one of the busiest women around.

On her way to New York to receive a Lifetime Achievement Award at the Songwriters Hall of

music album on the Applause label.

Dinah fans will get a real treat March 20 when she hosts PBS' "Ultimate American Songbook."

Then on April 24, she'll appear on NBC at Dinah Shore's 11th Annual Golf Tournament, the richest in women's golf.

There's also a rumor Dinah is writing another cookbook.

Quote of the day

Jack Lemmon told ABC radio's Bill Diehl about how Harry Cohn, head of Columbia Pictures, tried to get the actor to change his name.

In a "Spotlight" show to air March 5, Lemmon explained, "He wanted to change it from Lemmon, L-E-M-M-O-N to Lennon, L-E-N-N-O-N. Because he said Lemmon, my God, the critics will use it like a baseball bat, they'll say Lemmon is a lemon, the picture is a lemon, Cohn's a lemon. He says, 'You gotta change it,' and I said, 'To what?' He says, 'To Lennon.' I said what a minute, and I was kidding him, I said, 'How do you pronounce that?' He says, 'Lennon.' I said, 'Lennon, they'll think I'm a Russian revolutionary.' He says, 'I looked that up, it's a Lenin.' I couldn't believe it."

Glimpses

Former President Gerald Ford became a grandfather for the third time last week when Rebekah Elizabeth Ford was born to Michael and Gayle Ford in Winston-Salem, N.C. All the Ford grandchildren are girls.

Milton Berle will be the toastmaster and Red Buttons and Les Brown will be the entertainers on March 25 when the Friars Club of California honors 20th Century-Fox owner Marvin Davis in Beverly Hills.

Robert Lansing is in London to star with Elizabeth Taylor in "The Little Foxes"...

Gary Sandy of "WRPR in Cincinnati" will take over the role of the Pirate King from Treat Williams March 23 in the New York Shakespeare Festival production of "The Pirates of Penzance"...



UPI photo

Boston greeting

Ballet star Rudolph Nureyev (left) is greeted by Boston Ballet's Artistic Director Violette Verdy at Boston's Logan Airport Wednesday. Nureyev is in Boston to premiere his version of the Ballet "Don Quixote" March 11-21 with the Boston Ballet.

Fame dimer March 15 (where she'll sing her favorite Harold Arlen tunes), she's making a few stops. One is Fort Lauderdale, Fla., where she'll play golf at the Honda Inventory Men's Classic.

Then it's off to Saratoga for two days of concerts, then to Nashville, Tenn., to record her first country

Volunteers get lunch

There is nothing better than a good lunch in the middle of a day of outdoor exercise, and that's what young volunteers will get April 3 when they take part in the annual townwide cleanup sponsored by the Conservation Commission and the Beautification Committee of the Chamber of Commerce.

Promoting the event here are, from left, Dr. Douglas Smith of the Chamber Beautification Committee; Michael Walsh, owner-manager of McDonald's, which will supply the food for a "thank-you" lunch in Center Springs Park; Jackie Aronson of the Conservation Commission, and Lorraine Peterman, also of the Chamber Beautification Committee.

Herald photo by Terquino



Kennedy can't rule out another school closing

By Nancy Thompson Herald Reporter

Although there are absolutely no plans to close a second school this year, such action would be considered if the Board of Directors handed down a severe cut in the education budget, the superintendent of schools said Thursday.

James P. Kennedy said it would be "irresponsible to say that any budget cut would mean the closing of a second school."

He added, though, that if the Board of Education were held to a 5 percent increase, as it was last year, "all bets are off" on the budget and "all options," including a second school closing, would have to be considered.

The school board voted earlier this year to close Bentley School in June. Highland Park School was named as the next school to close,

targeted for 1984.

But at the joint meeting Wednesday night of the Board of Education and Board of Directors, Mayor Stephen T. Penny said he had heard rumors from Highland Park parents that the school board plans to close Highland Park School this year if any cut in made in its budget.

"What the Board of Education response to a cut would be is impossible to answer," Kennedy said. "Given extremes we'd do many things."

"There are absolutely no recommendations or plans to have another school closing this year."

THE BOARD of Education has proposed a \$20 million 1982-83 budget — an 8.26 percent increase over this year's budget.

The bulk of the increase, 7.6 percent, is slated to pay for salary in-

creases. Other components of the \$1.5 million increase are: utilities, 1.7 percent; transportation, 5.4 percent; local funding for a remedial reading program formerly paid for with state funds, 3.6 percent; capital outlay, 3.2 percent; program improvements, 3.1 percent; and other, 7.4 percent.

Kennedy said that school costs continue to climb despite decreasing enrollment because of inflation and because schools are required to do more for more students.

Legislation at the state level and the state level, along with the courts, have decided we will educate the last child at the public expense. That last child can be very expensive to educate," Kennedy said, noting that a case now in litigation could cost the Board of Education up to \$150,000 each year for one child.

SPECIAL EDUCATION costs for students who are placed outside the school district have increased from \$6,863 in 1976-77 to \$281,500 in 1982-83, Kennedy said.

Other examples of how the schools "do more" include English as a Second Language, gifted programs, alternative education for problem students, programs for preschool-aged handicapped children and a day treatment program for special education students, Kennedy said.

Democratic Director Stephen T. Cassano was the only director to express an opinion on the education budget. Cassano said he was "surprised to see it at less than 10 percent (increase)." He added, "I was pleased."

Women back Yacovone

The candidacy of Rep. Muriel Yacovone, D-East Hartford, for secretary of the state, received on Tuesday the endorsement of the Manchester Democratic Women's Club.

"We thought that Muriel has always been cooperative with Manchester and she's very popular with both the women and the men here," Democratic Town Vice Chairwoman Dorothy Brindom explained this morning. "She's been a very good legislator and we thought she would do a good job."

Miss Yacovone represents Manchester's southwest corner.

There has been some talk that Sen. Marcella C. Fahy, another East Hartford Democrat who represents a portion of Manchester, might be interested in running for secretary of the state, too.

Mrs. Brindom said she has heard nothing concrete about Mrs. Fahy's plans.

"Anything I plan would just be hearsay," she added. "I like Marcella too."

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Press freedom is on trial in British court

LONDON (UPI) — Freedom of the press has been attacked in many strange ways, but few have been so strange as the one involving a pretty Londoner named Harriet Harman.

"This is a black day for the openness of our courts and for press freedom," Ms. Harman said when the House of Lords, Britain's highest appeal court, found her guilty of contempt of court.

"This is another case of the state and its agencies seeking to draw the rules so the truth can be silenced," said Ken Ashton, chief of the National Union of Journalists. He said the courts had "struck yet another blow at the freedom of the press."

Harriet Harman is a lawyer. She represented a man suing the Home Office, Britain's interior ministry. She forced this arm of government to produce 2,000 documents which had been guarded with stubborn secrecy in a country with no freedom of information law.

During the trial about 800 of these documents were read in open court. They thus became a matter of public record. Even now, months later, anyone can read them by buying a transcript of the trial.

Ms. Harman gave them to a reporter.

For this she was charged with contempt and found guilty.

She appealed all the way to the House of Lords. By 3 to 2, the law lords found her guilty again — and ordered her to pay the government's prosecution costs, 25,000 pounds (\$46,250).

"It is absurd for the Lords to rule that documents read out in public are secret," she said.

Lord Diplock, who delivered the majority verdict, said the case had nothing to do with freedom of speech, freedom of the press, the openness of justice or documents in the public domain.

What happened, Lord Diplock said, was that Ms. Harman obtained the documents for a specific purpose and went beyond that purpose.

Furthermore, he said, there were two kinds of court reporters, those working for law reports and those producing accounts for the media. Showing the documents to the first kind was fine. Showing them to the second kind was contempt of court.

Civil libertarians said this was "an absurd distinction." Two dissenting law lords agreed.



A Salvadoran soldier runs to take a look at injured Newsweek photographer, James Nachtwey of New York City is wheeled from an ambulance to Military Hospital late Wednesday in Salvador. Another Newsweek photographer, Ross Baughman of New York City, also was injured.

In El Salvador U.S. newsmen hurt; guerrillas OK plan

SAN SALVADOR, El Salvador (UPI) — Two U.S. photographers were wounded while covering fighting in El Salvador and left for the United States on Wednesday by a land mine in the town of Cinquera, 43 miles northeast of the capital.

"I saw the green filament wire of the mine but it was too late," Baughman told reporters at the Military Hospital in San Salvador, where they were flown by a government helicopter after being wounded. "I'm just real lucky."

Baughman suffered multiple leg fractures and Nachtwey was hit in the leg by shrapnel. Both photographers were under contract to Newsweek magazine.

Washington Post correspondent Joanne Ormang, who accompanied the two photographers to Cinquera, said peasant children warned them to stay away from the road because it was mined.

"The children in the area said, 'You better be careful,' but we decided to go on," said Ms. Ormang.

"We have not formulated an official response," he said.

Residents near the eastern city of San Vicente told a local newspaper that the mine was not set by the rebels but by the government. The mine was set by the Farabundo Marti National Liberation Front, and its political wing, the Democratic Revolutionary Front, accepted an offer made by Mexican President Jose Lopez Portillo for his country to aid in negotiations between the warring parties and help end the Salvadoran war.

The FMLN and FDR express their readiness to initiate peace talks without preconditions in order to arrive at a negotiated political solution," the rebels said in a statement broadcast Wednesday by the clandestine Radio Venceremos.

Po and crowds exiles

WARSAW, Poland (UPI) — Poland's military government formally announced some 4,000 people detained under martial law can apply for passports to go into permanent exile, but made no promise requests would be granted.

As of March 15 "interned persons staying at the internment centers, who are interested in leaving the country for good, as well as their family members, may apply for passports," said a communique issued by the Interior Ministry Wednesday.

The communique warned, however, applications to emigrate "will be reviewed according to the regulations meaning all requests may not be granted."

Poland's military regime uses the term "detained" in reference to some 4,000 Poles — including leaders and members of the independent Solidarity labor union — arrested and jailed since Dec. 13 imposition of martial law.

Interior Minister Gen. Czeslaw Kiszczak also listed regulations relating to restrictions on foreign travel for Poles, as well as visits by foreign tourists.

The ministry's communique said as of March 15, Poles will be able to travel individually to other Communist countries in their own vehicles, but can only go to the West on group tours for such events as sporting matches.

In addition, foreign tourists may visit Poland if they have official visas.

Military chief Gen. Wojciech Jaruzelski first announced Jan. 25 that emigrants would be allowed to leave and relatives said authorities had suggested emigration to those who worked as a consultant for the firm representing IBM.

Baxter said he asked Michael Shaben, head of the department's office of professional responsibility, to look into his role as a consultant.

Shaben was not immediately available to comment on the request, but Baxter said he had agreed to consider it.

The flap over Baxter's consulting work surfaced in a federal court in New York Tuesday when U.S. Sen. Harrison Williams, D-N.J., took a verbal thrashing before the Capitol Hill colleagues.

His Senate trial was to enter its second day today with the debate leading to a vote — expected early next week — on whether Williams, Sen. Harrison Williams, D-N.J., should be expelled from Congress.

During the five-hour proceeding Wednesday, leaders of the Senate Ethics Committee outlined the case against the four-term senator, trying to show his conduct was not only criminal but "ethically repugnant" by Senate standards.

Williams, 62, was defended before his colleagues acting as judge and jury by Sen. Daniel Inouye, D-Hawaii, who attacked the FBI's tactics in its Abscam undercover probe that snared Williams and six House members.

Williams faces a three-year prison sentence and a \$50,000 fine for offering his political influence on behalf of friends and family in exchange for a \$100 million loan from a phony Arab sheik posed by an FBI undercover agent. He is appealing.

Sen. Howell Heflin, D-Ala., vice chairman of the Senate Ethics Committee, said only "pure unadulterated greed" would prevent a senator from walking away from such a deal. He said he was convinced the FBI used improper pressures.

Inouye said Williams may have acted foolishly, but added, "I do not believe a senator should be expelled for being a fool, or committing foolish acts."

A resolution before the Senate calls for making Williams the first senator since the Civil War to be expelled. Assistant Democratic leader Alan Cranston of California

Baxter happy to talk

WASHINGTON (UPI) — Assistant Attorney General William Baxter, who dropped the government's antitrust case against IBM, says he will be happy to testify about his consulting work for a firm that once represented the computer giant.

The Justice Department's chief antitrust enforcer told congressional subcommittee Wednesday he would discuss his work for a law firm related by the International Business Machine Corp. — seven years before he was dismissed the largest antitrust case in history.

At the time, Baxter reviewed two articles by an economist being considered as an expert witness in a private lawsuit involving IBM.

Baxter made his comments to a House Judiciary subcommittee after he testified on an unrelated subject.

As the hearing concluded, Rep. Peter Rodino, D-N.J., issued a statement noting the committee was interested in knowing whether Baxter's conduct in the case was appropriate.

"I want to emphasize, however, that as far as I am aware, no evidence has been presented, and none suggested, that Assistant Attorney General Baxter's past relationship with the case in any manner influenced his decision to drop the government's case against IBM," Rodino said in his statement.

The statement did not mention if the committee planned formal hearings on the matter.

Outside the hearing, Baxter told reporters he asked the department's internal watchdog unit to look into allegations he acted improperly by not disclosing he once worked as a consultant for the firm representing IBM.

Baxter said he asked Michael Shaben, head of the department's office of professional responsibility, to look into his role as a consultant.

Shaben was not immediately available to comment on the request, but Baxter said he had agreed to consider it.

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A resolution before the Senate calls for making Williams the first senator since the Civil War to be expelled. Assistant Democratic leader Alan Cranston of California

Sen. Williams takes thrashing in ethics trial

WASHINGTON (UPI) — Prosecuted as having been motivated by "greed" and defended as merely a consultant, Sen. Harrison Williams, D-N.J., took a verbal thrashing before the Capitol Hill colleagues.

His Senate trial was to enter its second day today with the debate leading to a vote — expected early next week — on whether Williams, Sen. Harrison Williams, D-N.J., should be expelled from Congress.

During the five-hour proceeding Wednesday, leaders of the Senate Ethics Committee outlined the case against the four-term senator, trying to show his conduct was not only criminal but "ethically repugnant" by Senate standards.

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Study says students to lose \$430 million

WENHAM, Mass. (UPI) — College students in New England stand to lose \$430 million in loans and grants during academic year 1983-84 under cuts proposed by the Reagan administration, a study shows.

The New England Board of Higher Education said Wednesday that estimates by its financial aid policy council showed there will be cuts of up to 36 percent in some programs and elimination of others.

The \$430 million loss, affecting more than 280,000 students, is in the Reagan administration's fiscal 1983 budget and comes on top of 12 percent cutbacks this year.

"These drastic cuts would actually undermine the recovery of the region's economy and be devastating for New England," said Board President John C. Hoy. "Our new knowledge-intensive and high technology industries need highly educated workers."

John Cronin, president of the Massachusetts Higher Education Assistance Corporation and chairman of the NEBHE financial aid policy council, said the nation's financial aid system, started after World War II, "is not an expense, but a national investment."

"The council is firmly committed to the philosophy that a college or university education should not be the exclusive right of the wealthy," he said.

The proposed cuts include:

- Reducing 9 percent of federal loans for graduate students with 14 percent auxiliary loans, requiring repayment to begin within 60 days of disbursement.
- Raising the GLSP origination fee from 5 percent to 10 percent.
- Cutting funding for Pell Grants, formerly called Basic Educational Opportunity Grants, by 36 percent, a \$50.5 million loss in New England.
- Eliminating the Supplemental Education Opportunity Grant, which now provides \$40 million to New England students through college determinations.
- Cutting funds for workstudy programs by \$16.2 million in New England. The program now allows students to earn part of their educational expenses by working 10 to 20 hours per week.
- A \$24.6 million reduction in the National Direct Student Loan program for the truly needy. The loans carry a 5 percent interest rate.
- Eliminating the state scholarship incentive grant, costing New England states \$4 million.
- Requiring state guarantee agencies to send half of their loan guarantee funds to the federal government, which the board said could force a 25 percent increase in fees to students.

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Members of the Senate Budget Committee told Defense Secretary Casper Weinberger (right) to cut the Pentagon budget by 6 percent or risk across-the-board reductions during congressional floor debate Wednesday.

Weinberger says cuts lead to 'disarmament'

WASHINGTON (UPI) — Defense Secretary Casper Weinberger warns that proposed cuts of \$40 billion in military spending over the next three years would tantamount to "unilateral disarmament."

But the Senate Budget Committee, balked at the cost of defense in the face of a rising deficit, told him Wednesday to reduce the Pentagon's proposed \$258 billion budget by 6 percent anyway or face possibly worse cutbacks once the spending bill reaches the floors of the House and Senate.

Weinberger confronts the House Budget Committee today and can be expected to get much the same message from congressmen as he heard from the senators: defense spending no longer is as sacrosanct as it was when the arms buildup began last year.

"The international situation demands we not shrink our commitment to national defense, but we must rearm with an economy that can grow," said committee chairman Pete Domenici, R-N.M.

"What good is a strong national defense if we don't have a strong national economy to defend?" asked Sen. Lawton Chiles, D-Fla.

In an interview published today in the Washington Post, Weinberger said the Soviet Union has developed a new long-range bomber much like the new B-1 being developed in the United States.

The defense secretary said the discovery of the new bomber by U.S. intelligence underscores "the need to improve our continental air defense in all ways."

Weinberger declined to discuss how many of the planes have been built by the Soviets or whether they are in flight tests.

But he told the Post, "There seems to be no doubt that they do have another long-range bomber which apparently has many of the characteristics of the B-1. It is new."

On Tuesday, Sen. Ted Stevens, R-Alaska, said the Soviet Union has developed a new bomber, but said he was not free to disclose any details because it was classified information. "This is one that shocked me," the assistant Senate Republican leader told reporters.

Weinberger insisted repeatedly during the three-hour hearing Wednesday that a forced cutback in President Reagan's defense budget for the coming year would be "unwise and dangerous" and will not help the economy.

Study criticizes MX missile plan

PROVIDENCE, R.I. (UPI) — A study produced by a private research center at Brown University suggests the Pentagon should put its money into submarines rather than vulnerable land-based missiles to protect against nuclear attack.

The conclusion was made in a report on nuclear weapons and U.S. strategy published by the Center for Foreign Policy Development. It was written by Mark Garrison, a former deputy chief of mission at the U.S. embassy in Moscow, with researcher Gregory Tarbell.

They said the United States has relied on a land-based defense system because adequate air defense was not accurate enough to threaten Soviet air missiles and could be vulnerable to attack.

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Crime rate fearfully high Atlanta rated 'No. 1 city' with problems

By Leon Daniel
UPI National Reporter

ATLANTA — The punch line of an old joke may sum up how some Atlantans feel about living in what has been named America's No. 1 city.

"Harred, feathered and ridden out of town on a rail, the hapless victim allowed as how 'If it weren't for the honor of it, I don't think I could have stood it.'"

Crime rates are fearfully high in this city where almost one quarter of the residents live below the poverty line. Atlanta's tax base stagnates as its population shrinks.

How, one might well ask, did a city so troubled attain such a lofty ranking?

Richard Boyer and David Savageau authored "Places Rated Atlanta," a 388-page study published in paperback by Rand McNally that rates 277 U.S. metropolitan areas on the basis of such factors as climate, housing, crime, transportation, education, recreation, taxes, jobs and the arts.

They fed their statistics into a computer and Atlanta came out on top.

Losing cities such as San Francisco — which tied with Cleveland for 14th place — can grumble that the study did not consider such qualities as a city's charm, which is impossible to measure by computer.

Most Atlantans calmly accepted their latest civic honor, which was given little ballyhoo in the local press.

"This city is used to thinking of itself as No. 1," said J.D. Coleman in his Chamber of Commerce office in the Omni Tower, "so the fact that somebody else said it came as a surprise to a lot of us."

Many Atlantans share Coleman's Chamber-like view of a city that can take pride in some genuine achievements.

In the 1960s, when other southern cities were being ripped by racial strife, Atlanta won recognition as "the city too busy to hate" by putting together a successful coalition of white and black businessmen, politicians and civic leaders.

Skycrapers sprouted as the city began to attract a wealth of new businesses, tourists and conventions.

There was, however, a darker side, a price to pay for progress.

Whites fled to the suburbs, leaving behind a rapidly increasing black majority within the city limits.

Ironically, Atlanta's growth was accompanied by massive unemployment among young blacks, many of whom hang out at night in the architecturally awesome but crime-ridden downtown area.

Atlantans and visitors who venture after dark into those clean but mean streets do so at considerable risk, although the perception of crime may be somewhat higher than the reality.

They complain not only of street crime but also of what they regard as outrageous public behavior — panhandlers, drunks and street rudies who direct crude sexual remarks at passing females.

Atlantans these days are preoccupied with crime.

There is the continuing spectacle of the trial of Wayne Williams, the young black charged with murder in two of the 28 unsolved killings of black children and youths during the past two years.

While Williams was on trial for his life, the Georgia Senate passed a bill providing for an electric chair that could be hauled around the state to execute criminals.

Young, who is also a former congressman and one-time lieutenant of the late Martin Luther King Jr., won 55 percent of the total vote but only 10.6 percent of white ballots. He captured 88.4 percent of the black vote.

Blacks account for 67 percent of Atlanta's 425,000 residents and 56 percent of the electorate. The 15-county metropolitan area, however, passes a population of more than 2 million.

Atlantans who see their city as America's best need only look around them to know they also share with many of the rest of the nation's big cities the problems of crime, poverty and despair among urban blacks.

Wayne Newton says threats stopped after call to Penosi

BRIDGEPORT (UPI) — Entertainer Wayne Newton says death threats against him and his 5-year-old daughter stopped when he contacted reputed California mobster Guido Penosi about the telephone call.

Newton testified Wednesday he received the first of five threats after his business manager cut off a \$15,000 line of credit to a Las Vegas promotional and publicity tabloid run by Ronald Deloit.

The singer said once a caller threatened to kidnap his daughter, rape her, kill her and mail parts of her body back to him in a box.

Newton was the first witness called by prosecutors assigned to the U.S. Justice Department's Organized Crime Strike Force in Connecticut as they began the trial of Penosi on an extortion and conspiracy charge.

Newton, who says he makes \$8 million a year, lives in the Las Vegas area. He appeared in a federal courtroom packed with many fans seeking his autograph and wearing Wayne Newton buttons.

Penosi, 51, of Beverly Hills, Calif., was indicted last June with his cousin, the late Frank Piccolo, on a charge stemming from an attempt to extort money and property from Newton and singer Lola Falana and Mark Moreno, who acts as business manager for both entertainers.

Piccolo, a reputed captain in the Carlo Gambino organized crime family, was shot to death last Sept. 19 in Bridgeport. Federal authorities believe the slaying was a contract killing based on information developed in the case against Piccolo.

Penosi has been linked to both the Gambino and Thomas Lucchese crime families, according to one federal source, and is allegedly involved in illegal drug trafficking.

Newton said he contacted Penosi, a longtime friend, after the call threatening his daughter.

He said Penosi put him in touch with a man named "Frank," who turned out to be Piccolo. A short time later, the threats stopped.

Piccolo allegedly had \$35,000 paid to a man in Las Vegas before the threats ended. The government contends the money created a conspiracy between Piccolo and Penosi to obtain money and property from Newton, Ms. Falana and Moreno.

Newton said he only agreed to meet with the pair after they became belligerent and were about to be thrown out of the hotel.

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OPINION

'Trickle down' still does it best

WASHINGTON — The Reagan administration's economic assumptions are being rocked as never before, by friend and foe alike as looming federal deficits appear headed for the moon.

Clearly, the economy has not responded as hoped by President Reagan and his people. The recession has mutilated at least their short-term projections.

Even some of the president's closest allies in Capitol Hill are starting to be stunned into silence by the weller of doomsday economic news from many quarters.

The latest and perhaps most damaging news yet is the estimate by the bipartisan Congressional Budget Office that the fiscal 1982 deficit will be \$121 billion instead of the \$81 billion forecast by the administration.

Worse, according to CBO, the federal deficit will increase in succeeding years, rather than decrease as promised by the administration.

In the face of such forecasts, the question of the wisdom of Reagan's so-called "supply-side" experiment in economics again pushes itself to the forefront.



Lee Roderick
Washington Correspondent

UNFORTUNATELY, the current recession, the enormous deficits accompanying it, and the concurrent need to pour additional billions into the nation's defenses all make difficult a dispassionate look at supply-side economics. Yet the historical record appears clear enough: well-being for the greatest number of people has been a result not of government spending on the needy but of private investment and entrepreneurship.

"The belief that the good fortune of others is also finally one's own does not come easily or invariably to the human breast," writes George Gilder, whose

classic book "Wealth and Poverty" has had considerable influence on administration thinking.

"It is, however," Gilder adds, "a golden rule of economics, a key to peace and prosperity, a source of the gifts of progress."

Butressing Gilder's impressive defense of capitalism is a new study by an analyst at The Heritage Foundation, a conservative think tank which likewise has had an important influence on the Reagan administration.

"Since 1947, it has been our consistent experience that increases in GNP (the total value of the nation's economic output) produce reductions in poverty, under very different political and

social conditions," says analyst Charles A. Murray. "It has been our experience that increases in social welfare expenditures are not associated with this effect."

MURRAY CITES an impressive array of statistics to back up his belief that "trickle-down" economics, despite its bad name, in fact is in the best interests of citizens from one end of the economic scale to the other.

He notes, for example, that during the Great Society years of Lyndon Johnson — regarded as a golden age by high-spending liberals — those living in poverty fell from 18 percent of the population in 1964 to 12.8 percent in 1968.

However, during the preceding 20 years, the officially defined proportion of Americans living in poverty dropped by 19.3 percent — one percentage point a year — of which the five Johnson years made up almost exactly their five-point share.

Things got worse during the 1970's, says Murray, and in terms of cash income there were actually more poor in America in

1980 (13 percent) than in 1968. This, despite the fact that the government spent twice as much on direct cash assistance to the poor in 1980 than in 1970, even allowing for inflation.

In social welfare spending wasn't the variable resulting in fewer impoverished Americans over the past several decades — what was the variable? The answer, it seems clear, was changes in the GNP.

Consider this remarkable correlation: The GNP decreased in only three years in the 1970's — in 1970, 1974 and 1975. During those same three years — and only during those years — the percentage of people below the poverty level increased.

Likewise, in the 1960s, GNP dropped in two years, 1954 and 1955, and in only those years did poverty increase. GNP rose every year during the 1960s and poverty dropped every year as well.

Murray's provocative study should be required reading by Washington decision-makers before they attempt to throw out the baby of Reaganomics along with the bath water.

The key tobacco pusher



Jack Anderson
Washington Merry-Go-Round

WASHINGTON — Last week Surgeon General C. Everett Koop issued the most serious government denunciation yet on smoking. He called it the chief preventable health hazard in the country, which causes or contributes to the deaths of more than 300,000 Americans each year.

Sens. Robert Packwood, R-Ore., and Orrin Hatch, R-Utah, are pushing legislation that would strengthen the present warning statement required on cigarette packages. But they face the determined opposition of one of the tobacco industry's most influential champions in Capitol Hill, Sen. Wendell Ford, D-Ky.

A genial chain-smoker and self-described "dumb country boy with dirt between his toes," Ford is a shrewd negotiator with a talent for getting what he wants one way or another. And what he wants this time is to keep Congress out of the cigarette-warnings field and leave the job up to the Federal Trade Commission.

There's a touch of irony here. Only three years ago, Ford was the leader of a successful congressional effort to clip the FTC's wings in tobacco matters. Congress specifically forbade the commission to consider "fairness" as the sole determinant in the regulation of advertising. The cigarette industry was a chief beneficiary of the change. Now Ford feels that what Packwood and Hatch are trying to accomplish would best be handled by the FTC.

THERE'S A SIMPLE explanation for Ford's flipflop. The anti-smoking legislation being considered in Congress is far tougher than anything the FTC ever proposed, even during Reagan days, when the commission was less friendly to business than it is now.

For example, one warning suggested by Packwood and Hatch would read: "Warning: The Surgeon General has determined that cigarette smoking, lung cancer, heart disease, and women may result in miscarriage, premature births or child weight deficiencies." That's enough to make the tobacco lobby go up in smoke.

In a recent "Dear Colleague" letter, Ford called the Packwood-Hatch legislation "a misguided effort to achieve through legislation a regulatory policy which the Federal Trade Commission should propose through rulemaking procedure."

Ford's touching faith in the FTC would be more persuasive if his past hostility to the commission were not so indelibly etched on the record. His 1979 veto of the FTC clearly reflected the idea that the agency needed firm control by Congress, lest it get out of hand.

In the "fairness" controversy, Ford dutifully echoed the opinion expressed by one of the cigarette industry's key spokesmen, Vice President Ernest Pepples of Brown and Williamson Tobacco Corp. Congressional legislation, Pepples said, "should specifically state that fairness, as opposed to truthfulness, of the content of advertising may not be considered in determining whether it is false or misleading."

And in fact, it is. Ford's opposition to the FTC is a clear case of the commission's own doing. Earlier, Ford blasted the FTC for releasing a confidential tobacco industry survey that had been obtained by subpoena. He wrote then-chairman Michael Pertschuk: "This occurrence indicates a blatant disregard for the confidentiality of any documents that have been subpoenaed by the FTC and marked 'confidential' by the industry." And he got legislation passed "to protect information which, although it may not rise to the definition of trade secrets, is of importance to the conduct of business."

Now, faced with the anti-smoking climate on Capitol Hill, Ford thinks more highly of the FTC than he used to.



Ryszard Mrotek (left) introduces Bogdan Wasylutynski, a recent visitor to Poland, during a meeting in Hartford Wednesday to announce the formation of a Connecticut chapter of Solidarity International.

State unit urges U.S. take Polish refugees

By Dennis C. Milowski
United Press International

HARTFORD — The United States should take in the "outpouring" of Polish refugees expected to leave their homeland as an emergency measure, a Connecticut group supporting the Solidarity union says.

The leaders of the state chapter of International Solidarity urged President Reagan on Wednesday to allow Polish refugees into the country. They joined similar groups in Boston and New York in asking for sanctions against Poland's military government.

In Poland, authorities formally announced the estimated 4,000 people interned under martial law and their families may apply for passports to leave the country.

As of March 15, a communique said, "interned persons, staying at the internment centers, as well as their family members, may apply for their passports," but indicated not all requests would necessarily be approved.

"Most people would leave if they could," said Bogdan Wasylutynski, who recently returned from a trip to Poland.

"There would be a tremendous outpouring of people if the borders were opened. It's a prison. Open the gates to any person and the prisoners would leave."

Wasylutynski, a social worker with the

Solons debate MVD closings

By Suzanne Trimel
United Press International

HARTFORD — A group of lawmakers working to reverse the planned April 1 closings of five offices of the state Department of Motor Vehicles has been able to send the matter to the floor of the Legislature for debate.

The legislature's Appropriations Committee voted 21-19 Wednesday to approve an emergency bill that would stop the scheduled closings, which have become a controversial issue in this election year.

The bill narrowly passed after an hour of often bitter debate and was sent to the House for consideration next Wednesday.

The bill was drafted after a dozen or so lawmakers met with Motor Vehicles Commissioner Benjamin A. Muzio to discuss closing the offices in Ansonia, Bristol, Meriden, Milford and Norwalk, said Rep. Benjamin DeZinno, D-Meriden, who introduced the bill.

DeZinno said Muzio offered to cut 12

positions from the motor vehicles department next year if lawmakers would reverse the closings. The jobs would be sliced through attrition at a savings of \$231,000, DeZinno said.

Appropriations Committee co-chairman Rep. Gardner Wright, D-Bristol, urged his colleagues to admit the Legislature made a "mistake" when it voted earlier to close the offices to save money.

"We should recognize that many of the things done in this special session were done in haste and without the best information available," Wright said.

The impending closings, he said, already were causing "chaos," including a month's wait for appointments for driver's licenses in some of the offices that were slated to take up the slack of those closing.

"Lots of citizens, especially in Fairfield County, are being inconvenienced already for very little savings," said Wright.

He said the original bill to close the offices did not say their employees had to be laid off, thus eliminating substantial savings because personnel costs account for any agency's largest expense.

However, Republicans and some dissident Democrats claimed Muzio misled the Legislature into thinking closing the offices would save money.

Some lawmakers cited a report from the department that estimated closing the Norwalk office would save roughly \$80,000 a year.

"It's very easy for the commissioner to close four part-time offices, then come back and say 'You're not saving very much money,'" said Rep. Christine Niedermeier, D-Fairfield.

Norwalk was the only one of the five offices that would be closed on one day per week to three.

Purolator defendant expected leniency

Lawyer: State broke promise

By Suzanne Trimel
United Press International

WATERBURY (UPI) — The lawyer for one of two women charged with multiple counts of murder in the slayings of three security guards claims the state reneged on a promise to grant her leniency.

Evelyn Vega, 26, of East Haven pleaded innocent Wednesday to three counts of murder and requested a trial by jury after Superior Court Judge Albert W. Cretella Jr. denied a defense motion to postpone the proceedings.

Defense attorney Robert Axelrod argued the plea could prove prejudicial to Ms. Vega and charged the state had broken an earlier agreement to grant her leniency in exchange for testimony against other suspects in the case.

Ms. Vega was one of four people arrested in the April 16, 1979, robbery of nearly \$1.9 million from Purolator Security's Waterbury depot. Three guards were shot to death in the pre-dawn raid.

Also charged in the bloody heist were Ms. Vega's common-law husband, Lawrence "Buddy" Pelletier, 29, of Waterbury; Donald Couture, 29, of Wallingford; and Couture's wife, Donna, 26, also of Wallingford.

Mrs. Couture also was scheduled to enter pleas on Wednesday, but her case was continued until March 17 because her lawyer was unable to appear in court.

Cretella also continued Ms. Vega's case until March 17 for a pre-trial hearing and set March 29 as the deadline for attorneys to file motions in the case.

Both Ms. Vega and Mrs. Couture had agreed to testify against each other and the male defendants in exchange for leniency. Axelrod said Wednesday Ms. Vega was still prepared to testify against Mrs. Couture.

However, state prosecutors said Ms. Vega had nullified the agreement for leniency by giving a statement to a defense lawyer in-

volvement in the men's trial and they had no plans to call her to testify against Mrs. Couture.

The two male defendants were convicted of murder charges in January and sentenced last month to the maximum allowable term of 75 years in life in prison each. Their lawyers plan to appeal.

The two women had cooperated with the grand jury that returned indictments in the robbery. Because of that cooperation, their bonds were cut from \$750,000 to \$50,000 each and the women were subsequently released.

During the men's trial, prosecutors said the women had known their male companions were planning a robbery and accused Mrs. Couture of using stolen identification papers to purchase a rifle used in the slayings.

The state also claimed during the trial that Ms. Vega had purchased other items intended for use in a robbery.

Legislators approve new probate district

HARTFORD (UPI) — The Legislature has given final approval to creating a new Probate Court district in the aftermath of alleged abuses in the handling of a West Hartford Probate District case, which also includes judges Hartford and Bloomfield.

The bill creating a separate Probate Court for West Hartford, effective Jan. 3, 1982, was approved in the House on a 135-10 vote. It was sent to the Senate, which approved the measure on a unanimous vote and forwarded it to Gov. William O'Neill.

The new district will include West Hartford and Bloomfield.

The legislation came about as a result of alleged abuses in the Hartford Probate Court's handling of the \$2 million estate of

Elmer Donaghue of West Hartford.

Administrators and conservators traded charges and countercharges of misuse of the estate funds. Also under fire was Probate Judge George Kinsett for appointing his close friend and former law partner, Hartford attorney Alexander Goldfarb, as administrator.

Probate Court Administrator Glenn E. Knerim appointed Meriden Probate Court Judge Ralph Lukens to conduct a special investigation of the case.

An editorial

It's high time

Of course, Joseph Lieberman has political motives for trying to get out on top in a groundswell of public sentiment against drunk drivers.

But nevertheless he deserves applause for his campaign call for much tougher state laws against drunk drivers.

Lieberman, a former Democratic majority leader of the state senate, is running for attorney general. Even if he wins — and he has at least an even-up chance of succeeding — he won't be able to impose a crackdown on drunk drivers without significant help from the General Assembly. Such help isn't likely to come this year, unfortunately.

Anyway, Lieberman is proposing a mandatory jail term of at least 48 hours and — perhaps even more importantly — mandatory suspension of the drunk driver's license for at least 90 days. The tough measure would apply even to first-time offenders.

An important corollary to Lieberman's legislative proposals is his campaign promise that, were he to become attorney general, his prosecutors no longer would engage in plea bargaining with suspected drunk drivers. Under current practice, altogether too many drunks are able to plead guilty to lesser charges and retain their licenses.

A key word in Lieberman's proposals is mandatory. The idea has to be planted in the heads of all drivers that if they are caught driving while drunk, they will be thrown in jail and will have to find somebody to drive them to work. No lawyer will be able to get them off the hook if they indeed are in violation.

Granted, 48 hours isn't a stiff jail term. A three-month mandatory sentence would be even

more of a club to hang over drivers' heads, and would be more commensurate with the tremendous hazard drunk drivers pose to themselves and others.

The state's judicial system is overworked and understaffed, and jail space is in short supply. Lieberman's proposals, which also include non-suspendable fines, might be able to generate additional revenue to alleviate this problem.

But the main accomplishment of the crackdown would be in making drunk drivers think twice before getting behind the wheel. Studies have shown a drop in drink-related accidents in places where tough drunk driving laws are enforced.

Lieberman's proposals contrast sharply with the pathetically weak legislation proposed by state Rep. Richard Tulisano of Rocky Hill. Tulisano, co-chairman of the legislature's Judiciary Committee and a possible attorney general candidate himself, has proposed an immediate 12-hour license suspension for drivers arrested for drunk driving. Twelve hours is about the amount of time the average drunk needs to sleep it off, so this hardly seems like much inducement to sober driving.

But to top it off, Tulisano is proposing waiting until next year before instituting such a law, and then only using it on a trial basis in a sparsely populated part of the state. In the meantime, how many more innocent persons will be maimed or killed by drunks?

The legislature has furnished this one for so long it would be dreaming to expect it to adopt tough measures this year. But someday, perhaps, the public will become outraged enough about the drunk driving menace to fight back.

SAY, REMEMBER THE GAS SHORTAGE?... PERFUME MY ASHTRAY, PLEASE... HOW I STOOD IN LINE FOR HOURS... A LITTLE COGNAC IN THE BATTERY, WILL YOU?... PAYING ANY JACKED-UP PRICE YOU ASKED... SPIT-POLISH THE HEADLAMPS, OKAY?... PUTTING UP WITH YOUR RUDENESS... KISS MY TIRES, WON'T YOU?... TOO BAD ABOUT THIS OIL GLUT...



Open forum / Readers' views

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

Youth Commission acted irresponsibly

To the Editor:

On Feb. 24 I attended a meeting of the Manchester Commission on Children and Youth. At this meeting, I proposed to include the Youth Commission in a townwide monitoring of the Board of Education's recently instituted homework policy.

It was my feeling that a thorough investigation of the policy, uniting the student representatives with the Youth Commission, would give the Board of Education a more complete view of the homework policy's effect.

In a letter addressed to Board of Education Chairman Leonard Sender, the Youth Commission expressed concern over the homework policy and asked to be included in any monitoring of the policy.

Making note of this action, and knowing that the purpose of the Youth Commission is to serve as advocate for the youth of Manchester, I felt that it would be ideal for the student representatives to work with the commission on this project.

The Youth Commission rejected my proposal by a vote of 4 to 3. Of the 4 members voting against my proposal, 3 chose not to input a single word into the discussion of the issue.

I view the action of these members as not only inexcusable, but clearly irresponsible. When serving on any public commission, the members are responsible for their voting actions. These members reneged on this duty, nor did they offer an alternative solution to my proposal.

If the Youth Commission feels that the homework policy is no longer of concern to them, then a public statement supporting this fact should be formulated. The commission should not raise an issue and then ignore it without offering alternative solutions or suggestions.

One cannot assume that the homework policy has not changed the homework scene, as some members indicated to me later, unless a survey such as the one that I proposed is conducted.

Policy on letters

The Herald welcomes letters to the editor, particularly on topics of local interest.

Letters ideally should be typed and should be no longer than two pages, double-spaced.

The Herald reserves the right to edit letters in the interest of clarity and taste.

I realize that the homework policy is not exactly a major issue which should be carried on to any great extent. Yet since the Board of Education has requested the student representatives to report on the homework policy's effect at the high school, and since the Youth Commission has expressed a desire to be included in any monitoring, I view this as an opportunity for the Youth Commission to get involved.

Instead, it has chosen to suddenly disregard its recent request, for no apparent reason, and showed an obvious lack of interest in the entire matter at its most recent meeting.

The Youth Commission has failed to adhere to its purpose as advocate for the youth of Manchester because it turned down an offer to get involved in something about which it had expressed concern.

It is out of the jurisdiction of the student representatives to survey the other schools. As it now stands, the homework policy will only be monitored at the high school level, and this is a result of the Youth Commission's sudden reversal of its earlier decision to get involved.

The commission has failed only itself in this matter.

James Merlotto
Student representative
Board of Education

Ex-professor fined \$10,000

NEW HAVEN (UPI) — A former Yale University professor was fined \$10,000 and placed on three years probation Wednesday for his role in the alleged embezzlement of more than \$400,000 in federal grant money.

Donald C. Riedel, who earlier this year entered a so-called Alford plea to one count of a 12-count federal indictment, continued to place most of the blame for the matter on the Yale official responsible for his accounts.

By entering the Alford plea in U.S. District Court, Riedel admitted he was likely to be convicted if the case went to a trial but did not formally admit guilt to the accusations.

Riedel, a health professor who left Yale in 1977, is on leave from a tenured position at the University of Washington in Seattle.

He was charged last May with obtaining \$42,000 in federal money with a series of federal vouchers and improperly diverting the bulk of the money into research projects he and his wife were working on at Yale.

The government charged that while Riedel did not personally make out the false vouchers or have direct access to the money, he was indirectly responsible for the invoices and allocation of the money.

In court Wednesday, Riedel's Seattle lawyer, John C. Merkel, told Judge Ellen Barnes that Riedel "takes responsibility" for a number of "expenditures that were not proper."

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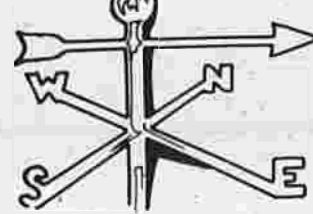
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Area towns Bolton / Andover Coventry

Bolton selectmen, residents battle over open road plan

By Richard Cody
Herald Reporter

BOLTON — Residents of Notch Road Extension and Cook Drive battled with selectmen Tuesday about whether to keep the extension a dead-end street or have it opened up when and if I-84 is built.

the drainage work needs to be done... they complained that sometimes during heavy and persistent wet weather their septic systems fail to operate — but said if the option is to have their street opened up in order to have the drainage work done, they would rather wait and have the town flip the bill.

Notch Road is blocked off... The state then proposes to hook up Notch Road Extension, which runs off the end of Notch Road where the cul-de-sac will be, to the new portion of Notch Road. The effect would be a triangular roadway.

Only one firm bids for Bolton trash

BOLTON — Only one company bid Tuesday for the job of picking up the town's trash, leaving little competition and a disappointed first selectman.

Sanitary Refuse Co. of Manchester Inc. was the sole firm to show interest in a three-year contract for the job. This company has been handling the service since October, when the selectmen decided not to seek a long-term contract and just hire a firm through the spring.

was opening. By contract, the town has to give all its trash to the plant, which converts garbage to energy. Selectmen had been hoping that several firms would bid now so they could pick the one with the best offer, and the lower price.

DPUC awaits survey

NEW BRITAIN — The state Department of Public Utilities Control is waiting for the results of a poll before determining whether residents of Columbia and Hebron should be able to call into the Manchester exchange without long-distance rates.

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Region Highlights

Teacher cut possible

HEBRON — Facing a recommended 10 percent spending increase in its budget for the coming year, the Regional District 8 Board of Education may have to cut a full-time art teacher and three part-time teachers in the music, home economics and nursing science programs.

Council splits control

VERNON — As of July 1, control of the local citizen center will be severed from the Recreation Department. The Town Council approved the split on recommendation of its study committee.

Wells fail test

HEBRON — Seventeen property owners, whose wells failed state tests for drinking water, will be required to bring the wells up to standard.

Sewer investigation

SOUTH WINDSOR — The Sewer Commission has appointed a two-member subcommittee to investigate its adoption of sewer-line assessment rates in 1979 because some residents are claiming they are excessively high and unfair.

Vote uncontested

VERNON — Lester Baum was elected to his fourth term as chairman of the Democratic Town Committee Wednesday night. He was uncontested.

Cancer toll climbs in state

HARTFORD (UPI) — The number of people suffering from lung cancer or killed by the disease continued to climb in Connecticut during the 1970s, and cigarette smoking was mostly to blame, state health officials say.

Air quality report

HARTFORD (UPI) — The state Department of Environmental Protection forecast good air quality across Connecticut for today. The DEP reported good air quality statewide on Wednesday also.

Now you know

Bulgarians consume more sugar than anyone else in the world — an average daily diet of 8.26 ounces.

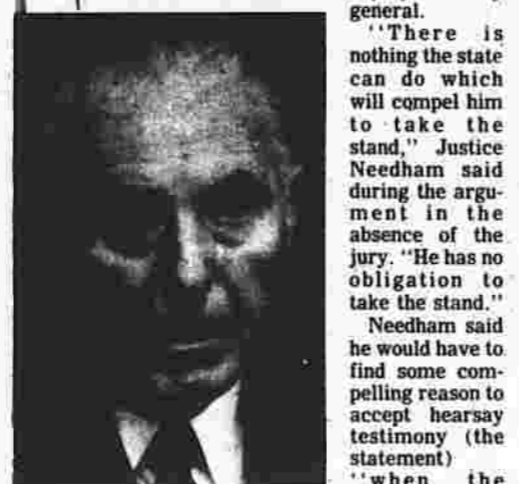
Long trial of Claus von Bulow close to end

D. Quigg
Senior Editor

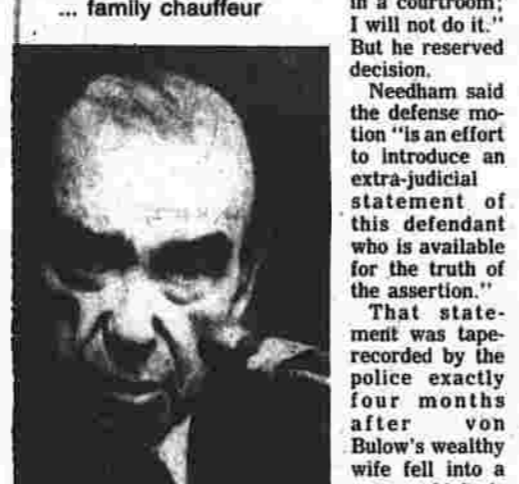
SWFORD, R.I. — The long trial of Claus von Bulow to an end, and the riddle remains: Will the urticulate defendant strike into the witness and speak his own peace?



JOY O'NEILL
... exercise instructor



CHARLES ROBERTS
... family chauffeur



MARK MILLARD
... former employer

von Bulow could get a maximum prison term of 40 years on conviction on two counts of trying, in 1978 and '79, to murder Mrs. Martha "Sunny" von Bulow by injecting insulin.

Rhody attacks moths

PROVIDENCE, R.I. (UPI) — Rhode Island county members have agreed to spend \$50,000 for another aerial attack on gypsy moth caterpillars when the fuzzy critters begin munching their way through loss of leaves this summer.

Wednesday that there was a possibility of a short day judge preferred to have closing arguments and his Tuesday next week, if testimony should end today or Friday.

CHOICEST MEATS IN TOWN

MEAT DEPT. SPECIALS		DELI SPECIALS	
USDA BONELESS SHOULDER STEAK	\$2.09	DOMESTIC COOKED HAM	\$2.19
LONDON BROIL	\$2.09	SWITZERLAND SWISS CHEESE	\$2.99
BONELESS SHOULDER CLOD ROAST	\$1.99	BOLONA	\$2.09
BONELESS TOP BLADE STEAK	\$2.09	GRUETS & WEDEL LIVERWURST	\$1.99
MATLAW STUFFED CLAMS	\$1.99	MUCKE'S COOKED SALAMI	\$2.09
WEAVER BATTER DIP PARTY PACK	\$2.79	PROVOLONE CHEESE	\$2.49
		NATURAL CASING FRANKS	\$2.29
		GRUETS & WEDEL KIELBASA	\$2.19
		GRUETS & WEDEL SKINLESS FRANKS OR WHALER FRANKS	\$1.99
		GARDEN FRESH PRODUCE SPECIALS	
		LETTUCE	59¢
		BROCCOLI	99¢
		MUSHROOMS	99¢
		NAVEL ORANGES	5/99¢

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CELESTANO NICE KRISPIES	13 oz.	\$1.19
CELESTANO TEA BAGS	60 ct.	99¢
2 LITER DIET RITE or DIET RITE COLA	99¢	4 disposable
DOCTORS' MINGLED CLAIMS	8.5 oz.	69¢
VANITY FAIR FACIAL TISSUE	59¢	
BISQUICK	40 oz.	\$1.29
GLAD HANDLE THE TALL KITCHEN	10 ct.	89¢
BARRAGE BAGS	6.99	
PAMPERS	48 ct. Value Packs	\$1.39
YES LAUNDRY DETERGENT	32 oz.	99¢
GLAD WRAP	200 ft.	99¢
ALPO BEEF CHUNKS DINNER	14 1/2 oz.	3/\$1.00
INTROVIGOR 5 IN 1 BREAD CRUMBS	8 oz.	39¢
HOOD APPLE JUICE	gal.	\$1.89

FROZEN & DAIRY

HOOD ICE CREAM ALL FLAVORS	1/2 gal.	\$1.69
CELESTANO NAVATELLI	15 oz.	79¢
CELESTANO NEW ROUND RAVIOLI	89¢	
HERBS EYE ORANGE PLUS	12 oz.	99¢
3 REON FARMS ASSORTED CUPCAKES & CRUMB CAKES	12 ct.	\$1.39
CHEF SALUTO SINGLE SERVE PIZZAS	9 oz.	\$1.19
HERBS EYE COOL WHIP	8 oz.	79¢
PEPPERIDGE FARM DELI SCRAMBLED EGGS 'n' BACON	7 oz.	\$1.59
HEALTH & BEAUTY AIDS		
NORMA/DRY/COOL PERY SHAMPOO	11 oz.	\$1.99
SECRET UNCHICHT SECRET SOLID	1 oz.	\$1.99
HOOD REG/MINT/GEL CREST	8.2 oz.	\$1.69

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SPORTS



East Catholic defenseman Dan Taffin (22) is fouled by a player from the other team during the game last night at Bolton Ice Palace. East Catholic is scheduled to play Friday's quarterfinals.

East Catholic defenseman Dan Taffin (22) is fouled by a player from the other team during the game last night at Bolton Ice Palace. East Catholic is scheduled to play Friday's quarterfinals.

Eagles break 'ice', first tourney win

Early butterflies were netted around the 10-minute mark and after that it was lights out as East Catholic ice hockey team stormed to its first post-season victory ever, 14-2, over Bethel High in CIAC State Division II Tournament play last night at the Bolton Ice Palace.

College basketball roundup

By Richard Rosenblatt
UPI Sports Writer
It may be one small step in college basketball, but it has to be one giant leap for Drexel University.

Lee girls stronger, down Tribe, 67-47

By Len Auster
Herald Sports Writer
Biggest problem Lee High of New Haven had Wednesday night was its original sense of direction. Taking a "short cut"—via Rhode Island—the Elm City quintet traveled for over 3 1/2 hours by bus for its appointed meeting with Manchester High.

Callandrillo Player-of-Year

Georgetown favorite to wrap up tourney

HARTFORD (UPI)—John Thompson, coach of Big East tournament favorite Georgetown, said he expects his players to wrap up the season with a strong performance.

Now that's a rivalry

It has to be the lettering. What other explanation is there? Let's see—M-A-N-C-H-E-S-T-E-R-S-Manchester, correct. And then there's W-I-N-D-H-A-M—Windham, that looks right, too.

Veisor stars in 3-3 tie



Jordy Douglas assists in scoring first goal for Sabres last night's action in Buffalo. Sabre goalie Don Edwards fell to the ice in front of teammate Larry Playfair. Teams battled to 3-3 deadlock.

Hawks' offense sputters in loss

By Jeff Hason
UPI Sports Writer
With six weeks left in the regular season, Atlanta Coach Kevin Loughery has a firm grasp of what his team can and cannot do.

Big East All-Stars

HARTFORD (UPI)—Here are the all-star teams announced Wednesday by the Big East Conference as selected by the coaches:

Veisor sensational, Whalers in 3-3 tie

BUFFALO, N.Y. (UPI)—If Hartford Whaler fans ever thought goaltender Mike Veisor would forget what a puck looked like, they were wrong.

Strategy worked to perfection

Gretzky held without one shot by Quebec

By Mike Tully
UPI Sports Writer
Attention, NHL: Quebec Coach Michel Bergeron may have discovered a way to slow down Wayne Gretzky. It's playing it safe.

Konzett leads slalom racers

WATERVILLE VALLEY, N.H. (UPI)—The night of challenges falling from the chase can do several things to a leader. It made Ursula Konzett a little nervous, but it was too late to knock her off from the top.

Billie Jean reaches back for big effort to score win

INGLEWOOD, Calif. (UPI)—Billie Jean King knows she's never again going to dominate the tennis world as she did for so many years. But she also knows she isn't ready to be put out to pasture yet.

Pierre Larouche gave the Whalers a 1-0 first period lead when he scored at the 11:40 mark on a power play.

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Obituaries

Carl F. Koehwitz
VERNON — Carl F. Koehwitz, 57, of 86 Vernon Center Heights, died Tuesday at his home. He was the husband of Hedwig I. Koehwitz. Funeral services will be Friday at 9:15 a.m. from the White-Gibson-Small Funeral Home, 65 Elm St., Rockville with a mass Christian burial at 10 a.m. at St. Bernard's Church. Calling hours are today from 7 to 9 p.m. Memorial contributions can be made to the American Cancer Society, 670 Prospect St., Hartford.

William E. McGinn
William E. McGinn, 81, of Lynn, Mass., died Monday in Union Hospital in Lynn. He was the husband of Lela E. (Gray) McGinn. He was the father of Mrs. Paul (Ruth) Tucker of Manchester, a teacher at Hing Junior High School and of Mrs. Richard (Barbara) Hodecker, formerly of Bolton. He also leaves another daughter in Massachusetts, a brother, four sisters, 11 grandchildren and five great-grandchildren. Funeral services and burial were in Lynn on Wednesday.

George E. Fenton
EAST HARTFORD — George Edward Fenton, 78, of 490 Tollard St., died Wednesday at St. Francis Hospital and Medical Center. He leaves four sons, Charles S. Fenton of Bolton and Frank F. Fenton and Edward J. Fenton, both of East Hartford, and John F. Fenton of New Hartford; a daughter in Vermont and 11 grandchildren. Funeral services will be Friday at 10 a.m. at Callahan Funeral Home, 1602 Main St., East Hartford. Calling hours are today from 3 to 5 and 7 to 9 p.m.

Thomas D. Irwin
Thomas D. Irwin, 79, 123 Benton St., died Wednesday night at Manchester Memorial Hospital. He was the husband of Dorothy M. (Schiedge) Irwin. He was born in Manchester on Aug. 15, 1902 and had lived in town all of his life. Before retiring he had been employed by the State Highway Department for more than 25 years. He was a member of South United Methodist Church and the former Ancient Fife & Drum Corps of Warehouse Point.

Besides his wife he leaves a son, David H. Irwin of Manchester; three daughters, Mrs. Hilliard (Dorothy) McCarter of Fort Washington, Md., Mrs. Bruce (Bernice) Hartwick of Manchester, and Carol Diette of Londonderry, Vt.; a brother, Russell Irwin of Manchester; two sisters, Mrs. Edna Jackson of Manchester and Mrs. Sadie Sharp of John Day, Ore.; six grandchildren; and three great-grandchildren. Funeral services will be Saturday at 2 p.m. from the Holmes Funeral Home, 401 Hill St., and burial will be in the East Cemetery. Memorial donations may be made to South United Methodist Church Memorial Fund, 1228 Main St., Manchester.

Educators cut Andover hike

ANDOVER — The Board of Education has reduced its proposed budget increase from 11.24 to 9.4 percent as the result of cuts made Tuesday. The board cut a total of \$1,253 from various accounts in the budget, and is expected to agree on a bottom line next Tuesday before sending the budget to the finance board. The board had been considering cutting a Grade 6 teacher, if a Grade 5 class and Grade 6 class were combined, but the members decided not to. Administration is estimating a \$1,000 surplus from this year's budget.

Directors set comment time

The Board of Directors will hold a session on Thursday, March 18 from 8:30 to 9:30 p.m. in the Board of Directors office in the Municipal Building to hear comments and suggestions from the public. Sessions are being held on the first Tuesday of each month from 9 to 11 a.m. and the third Thursday of each month, from 6:30 to 8:30 p.m., in the Board of Directors office.

Fire Calls

Manchester
Wednesday, 5:02 p.m. — Light blizzard, 383 Broad St. (Town)

Coventry
Wednesday, 10:35 p.m. — Chimney fire, 89 Forge Road. (North Coventry)



House and Senate leaders met Wednesday to endorse Gov. William O'Neill for his first full term. From left are Deputy House Leader Timothy Moynihan, Senate Majority Leader

Richard Schneller, President Pro Tempore James Murphy and House Majority Leader John Groppo.

O'Neill plans campaign

Continued from page one
with State Sen. Wilber Smith to promote jobs in the inner city. East Hartford, and John F. Fenton of New Hartford; a daughter in Vermont and 11 grandchildren. Funeral services will be Friday at 10 a.m. at Callahan Funeral Home, 1602 Main St., East Hartford. Calling hours are today from 3 to 5 and 7 to 9 p.m.

Democratic legislative leaders held a news conference Wednesday to announce their support for O'Neill. Senate President James Murphy and House Majority Leader John Groppo, who had called for O'Neill's resignation, said they would support his re-election. Murphy said, "I think the assumption is he'll be the nominee," Moynihan said. "I would never consider opposing the governor of my party," said Groppo, who had called for O'Neill's resignation as speaker.

State convention and would win in November. They said Abate, a Stamford attorney, was an unknown. "I don't see any reason whatsoever to turn to anyone else," Murphy said. "I think the assumption is he'll be the nominee," Moynihan said. "I would never consider opposing the governor of my party," said Groppo, who had called for O'Neill's resignation as speaker.

Forand in hot seat

Continued from page one
Also up for review by the legislative committee were the other two members of the new commission — Glenn Michaels of Greenwich and Michael Fierri, a dentist from Bristol. They were appointed by O'Neill in July 1981. Both Fierri and Mrs. Michaels said "no" when asked by Senate Majority Leader Richard Schneller, D-Essex, if they had witnessed "acts of hostility, harassment and vindictiveness" by the commission.

Forand said the commission made some mistakes in its first years of operation, but said none of its decisions had been overturned in a court appeal since 1979. Presently, he said, 12 of 36 Connecticut hospitals were appealing the budgets approved by the commission. Another case was pending from 1980 and three more appeals were unresolved from the 1981 budget decisions.

"Why are you such a controversial figure?" House Minority Leader R. E. Van Norstrand, R-Darien, asked Forand. "I fully agree I am a controversial figure," Forand answered. "I believe the reason for this is in part due to the fact the hospital industry has not had a history of being regulated. "I've taken the position that hospitals are major businesses in the state," he said.



Democratic Town Chairman Theodore R. Cummings (right) and others get on the

phones to potential donors of money to Evans House.

Town's wheelers and dealers raise funds for Evans House

By Paul Hendrie
Herald Reporter
Some of the leading wheelers and dealers in Manchester politics — from both parties — will spend the next few days working together on a telephone campaign to raise money for the Evans House. They will be calling in an effort to sell \$100 apiece raffle tickets as part of the drive to pay mortgage and renovation costs for the Glastonbury halfway house for recovering alcoholics.

"We are not getting the federal dollars anymore, so we have to do a little deeper," he added. The charges stem from a Feb. 7 incident at Newark International Airport as the couple waited for a shuttle to Boston, where Kissinger, 58, was scheduled to undergo heart

operation. He is currently recovering from a triple bypass operation. Mrs. Kaplan, 29, and a companion, Thomas Simpson, were at a table distributing pro-nuclear literature for the Fusion Energy Foundation, a right-wing group founded by 1980 presidential candidate Lyndon LaRouche, when they recognized the couple. Contacted in Denver where she was helping to organize another chapter of the group, Mrs. Kaplan said she and Simpson decided to ask the Kissingers some questions when they emerged from an airport lounge. Mrs. Kaplan said Simpson tried to query Kissinger on why he had prolonged the Vietnam War, causing needless deaths, but Kissinger muttered "Jesus Christ" and walked away with his wife. Mrs. Kaplan said she followed the Kissingers and asked him: "Mr. Kissinger, do you sleep with young boys at the Carlyle Hotel?" At that point she said, "Nancy lunged at me and grabbed me by the throat. Then she pushed her face close to mine and said: 'Do you want to get slugged?' I just froze and pulled away and told her: 'You better not try.'"

Ad campaign may be scam

By Scot French
Herald Reporter
Police are telling area businesses to be wary of a potential advertising scam involving a New Jersey firm called Employee Services Co. The firm is purporting to represent St. Francis Hospital, but officials at the hospital say no company by that name is authorized to collect for them or represent the hospital, police said.

The New Jersey firm is believed to be linked with another company from that state which conducted an unauthorized advertising campaign for Manchester Community College last year. Police say the current blitz may be legitimate, but cautioned local businesses to be wary of a possible scam and businesses that already have been contacted, and that the cards would be prepared. College officials told the company that the cards were unauthorized, and that they had never been approved by anyone in charge. In a subsequent meeting with J. B. Banton, sales representative, the college was told that the student senate president had signed a contract, that businesses had already been contacted, and that the cards would be prepared.

But college officials maintained that there had been no prior agreement, and refused to distribute the cards. When the cards arrived with eight business names listed upon them, the college made up its mind and sent them back. As a result of the controversy, MCC instituted a new policy that any solicitation, whether through the president of the college for approval.

Woman charged in head-on crash

A woman who was seriously injured in a head-on collision Sunday night has been charged with reckless driving, police said this morning. Kristel M. Kananowitz, 27, of 90C Downey Drive, suffered facial lacerations, a dislocated hip and fractured ribs in the two-car collision. She was listed in satisfactory condition at Manchester Memorial Hospital this morning. "We did well today," Groppo said, referring to the Wednesday afternoon news conference. "We passed legislation. The speaker wasn't there."

Moynihan said if the relationship between Abate and other House leaders became strained, "it won't come from the four of us."

O'Brien: Nothing wrong with sale

Town Attorney Kevin O'Brien sees nothing improper in a provision of the land sale agreement between the town and Economy Electric Co. that would label as a charitable gift for tax purposes the gravel the town plans to take back from the land. The town will sell a 19-acre parcel near the Evans House and will use the \$150,000 from the sale to develop a 27-acre industrial park at the site. Meanwhile, though, the town has gravel on the land and will remove it over a period of time. The town has approved the Evans House board certificate indicating that the gravel qualifies as a charitable gift for income tax purposes. That provision came under criticism from J. Russell Smyth,

who, in a letter to the editor of the Manchester Herald, argued that the provision does an injustice to federal taxpayers. Smyth has said he favors the sale to Economy, but questions if the price put on the land is adequate incentive for Economy to buy and stimulate development of an industrial park. But O'Brien said, "They are buying property they can't develop," because the gravel is there, and called the provision in the agreement "just good business."

Kissinger's wife must stand trial

NEWARK, N.J. (UPI) — Nancy Kissinger, the wife of former secretary of state Henry Kissinger, was ordered to stand trial in May on charges she tried to "choke" a pro-nuclear activist who suggested her husband was a homosexual. Newark lawyer William Dill entered an innocent plea on Mrs. Kissinger's behalf Wednesday at her arraignment on "simple assault" charges brought by Ellen Kaplan of New York City. Municipal Judge Robert Brennan set trial for May 28. Brennan, who had issued a bench warrant Tuesday when Mrs. Kissinger, 46, failed to appear in court, vacated the warrant after Dill explained his client did not understand notice of the hearing in time. The summons, he said, was mailed to her at her home in Washington, D.C. home. The Kissingers themselves have made no public comment on the charges. The charges stem from a Feb. 7 incident at Newark International Airport as the couple waited for a shuttle to Boston, where Kissinger, 58, was scheduled to undergo heart

FOCUS / Family



Alan Grell (Rudolfo) and Barbara Gallow (Catherine) in a scene from "A View from the Bridge" will be produced by the Little

A Herald review 'View from Bridge' poor LTM choice

By Eva Woies
Special to the Herald

Some good plays explore deviant behavior in human beings (Equus), and in the process make profound statements about life. "A View from the Bridge" says that no matter how sexually attractive you might find your niece (or daughter, or sister, or mother), control yourself, or you'll get into trouble. Your obsession might even get you killed. Hardly a statement of universal interest.

Arthur Miller is the poet of the common man, having lifted him to epic tragic proportions in "Death of a Salesman," but in "A View from the Bridge," Miller only lifts the common man out of a case-history into a play like "Death of a Salesman," which is still as pertinent today as when it was written. Well, for one thing because "A View from the Bridge" has very playable, one-dimensional characters, and a story that moves with almost breath-taking speed towards an expected conclusion.

THE HERO, EDDIE, eliminates his incestuous interest in his niece, Catherine, an orphan whom he and his wife had adopted at infancy, by being overprotective of her, never allowing her any normal friendships with young men of her peer group. (Can you picture any intelligent teen-ager putting up with that sort of restraint in his day and age?) When two illegal aliens from Sicily, Marco and his younger brother, Rudolfo, move into Eddie's apartment, both so eager to earn and save money that they are willing to sleep on the floor, charming and handsome Rudolfo and Catherine fall in love. Instead of welcoming this excellent match, Eddie is driven to passionate irrationality which culminates in his tragic destruction.

None of the other scenery is used in this peculiar way so this sudden appearance and disappearance of the phone booth tends to evoke surprise and laughter. At times when the theater is darkened to blackness for effect, the four exit signs are so bright, unfortunately, that the desired mood is dispelled by spill light. It is hoped that the fine potential acting talent in the Little Theater of Manchester will be deployed with more knowledgeable direction and more judicious choice of material in the future.

"A View from the Bridge" will be performed at East Catholic High School Friday and Saturday by Little Theater of Manchester.

What United States needs is redesigning

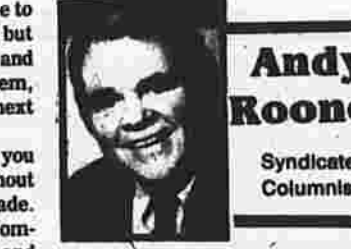
It's not easy to find a bright side to the possibility of a nuclear war, but if our cities are ever destroyed and there's anyone left to rebuild them, I hope they do a better job next time.

Even if you love our country, you can't go many places in it without thinking what a mess we've made. Too many of our houses and commercial buildings are ugly and we've torn up too many places of natural beauty to put them there. Where there aren't any buildings, we've covered the earth with a net of roads.

The trouble is, of course, the United States was never really planned. Even if someone had had the foresight to lay out our country to make it look the way it should look, no one would have had the money or the know-how to do it. When the Pilgrims got here, they weren't thinking of us. They were worried about staying warm and dry. They weren't builders, carpenters or architects. They'd been living in cities in England and most of them didn't even know how to build themselves a shelter as good as the Indian wigwam.

OUR CITIES, our suburbs and our countryside aren't the result of any grand plan at all. They're the result of millions of different people doing things less than the very best way because of time, money, ability or greed. On a lot near our home, a developer has recently put up six houses in a space too small for three. He leveled two barns, took down a hill with all the big old trees on it and filled in an interesting swampy area at one end with rocks bulldozed from the hill. It broke my heart.

That's pretty much the way all America has been put up. I suppose when our own house was built in the late 1800s, someone in the farmhouse half a mile down the dirt road thought the man who built it was a genius. We shouldn't give in easily to badly planned and poorly located housing, though. I like the people in any town who fight the developers, but it's very difficult to know what's progress and what's simply greed. One's best bet is to get in on the right side of us should have to live in an area that looks nice. The trouble is,



Andy Rooney
Syndicated Columnist

SEVERAL YEARS AGO I flew across the United States and back in a helicopter with a cameraman, his assistant and a pilot. The country is some sight at that speed and that altitude, but I've often thought I'd like to redesign the whole thing. The landscape is dominated by cemeteries, car dumps and gravel pits that have been dug out of hillsides for road construction. These are the three things you see more of from the air at low level than you do from the ground. The other thing I knew all along but was most impressed by from a helicopter trip across this country, is that almost all our major cities were put where they are because of water. Name a city and see if it isn't on a major river, lake or ocean. Water isn't as important to commerce today as it used to be when our cities were founded. Sometimes the bridges and tunnels you have to use to get over or under the water are just as important as the water itself. Name a city and see if it isn't on a major river, lake or ocean. Water isn't as important to commerce today as it used to be when our cities were founded. Sometimes the bridges and tunnels you have to use to get over or under the water are just as important as the water itself.

Firms give kids a first chance

By Susan Plesie
Herald Reporter

What do Lynch Toyota, the Meadows Convalescent Center, the Manchester Community College Child Development Center, Pic 'n' Save and Roy Rogers Restaurant have in common?

These companies along with occasional others such as Manchester Pizza, Economy Electric, Rogers Corp., and farmer Henry Botticello all employ students ages 14 to 21 from the Regional Occupational Training Center.

According to Donnamarie Nakos, vocational rehabilitation counselor at ROTC, the idea is to allow carefully chosen students on-the-job work experience at Manchester businesses. "One of our problems has been that people have a mindset when it comes to ROTC students," Director Jack Peak confides. "They think that all of the kids here are severely handicapped. Of course, some of them are, but some kids just need a little help."

AND A LITTLE HELP is exactly what these kids are getting. They are getting the opportunity to learn entry-level job skills and training that will enable them to move into sheltered workshop situations. Ms. Nakos' job is to set up outside training sites. Her job requires lots of legwork and recorded twice too often. A multi-step serves the play well, except for one moment when Eddie, impelled to make a phone call in order to betray Rudolfo to the Department of Immigration, enters a phone booth that has magically just whipped itself out onto the stage.

After the phone call, Eddie pushes the phone booth back offstage. None of the other scenery is used in this peculiar way so this sudden appearance and disappearance of the phone booth tends to evoke surprise and laughter. At times when the theater is darkened to blackness for effect, the four exit signs are so bright, unfortunately, that the desired mood is dispelled by spill light. It is hoped that the fine potential acting talent in the Little Theater of Manchester will be deployed with more knowledgeable direction and more judicious choice of material in the future.

"A View from the Bridge" will be performed at East Catholic High School Friday and Saturday by Little Theater of Manchester.

ALTHOUGH THE SCHOOL tries to insure success by carefully matching students to employers, sometimes things don't work out well. But even in that case, employers have been patient.

Lynch Toyota had one student who failed and then one who wasn't terrific, and they were still willing to try again," Ms. Nakos says.

Ellen Jellinek of Coventry, the "get-ready man" for Lynch, has worked with all the ROTC boys. Walter Bab of Lebanon is his newest trainee, and Jellinek says that "he's the best."



ROTC student Paul Arel bags groceries for a customer at Pic 'n' Save.

"He's been working with me now for six weeks, and he's always pleasant, never moody. He washes, polishes, and vacuums cars and washes windows. There's always something to do, and he's very willing. I never have to remind him to work."

BUB GETS PAID while he's being trained. "He's very proud when Thursday comes," Jellinek says. "When he gets his paycheck he jumps high." Although handicapped workers are sometimes slower than other workers, the employer has less to fear from frequent turnovers in staff, Ms. Nakos says. "They are happy with repetitive activity and don't get bored as easily. Sometimes the repetition is what they need."

Fay Davis, assistant manager at Pic 'n' Save on 725 E. Middle Turnpike, has been working with student Paul Arel, of 83 Rachel Road since November. "His attitude is good, real good," Davis says. "We've had no problems. He tries to please everybody."

Lucy DeBacco, head teacher at the Manchester Community College Child Development Center, says that they have seen improvement in the students over the few weeks they have been working.

"It's going to take them a little while to get used to what we expect," she says. "They were a little unsure of themselves, and were waiting for directions." The center's two students, Debbie Tine of 4 West St. and Kim Sheer of 229 W. Center St., "mainly interact directly with the children."

THEY HELP the children when it's time to wash hands and they help with coats and boots. "In those hurried times at lunch and after lunch they can be very helpful," Ms. DeBacco says. ROTC students are able generally to take jobs involving collating, folding, stuffing or labeling envelopes. They can also work in food service positions on the entry level as cook's helpers, dishwashers, salad makers, and caterer set ups. Some student works nights for Manchester Pizza on Green Road, and Economy Electric hires students to do statements. Farmer Henry Botticello on Hillstown Road hires them to pick beans, or whatever needs harvesting in September when school re-opens. JOBS RUN from eight to 14 weeks, after which a new group of students is rotated through. "I could place a lot more students if I had more job sites," Ms. Nakos says. One of her hopes is to find a situation in a woodshop or machine or manufacturing shop where some qualified students could be sent. Potential employers may call her at ROTC during school hours.

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Advice

New father-son team seems to be too close

DEAR ABBY: My sister remarried six months ago being a widow for nine years. The man she married is a handsome, outgoing, successful professional man. A problem has arisen that disturbs me and other members of our family, and your opinion would be very much appreciated. It concerns my sister's son, who is 14. (I'll call him Jeff.)



Dear Abby Abigail Van Buren

At first we were glad that Jeff and his stepfather hit it off so well since Jeff had been fatherless for so long. But we are beginning to think they are too close. My brother-in-law is very affectionate with Jeff. He hugs him constantly and kisses him. But when he's near the boy, he reaches out and strokes his shoulder or his back. And Jeff seems to appreciate and encourage such affectionate gestures.

It doesn't seem normal to me. Is this healthy? My husband doesn't think so. Are we reading too much into this relationship? We haven't discussed this with my sister at all. Should we?

SUSPICIOUS DEAR SUSPICIOUS: I see nothing improper about a man openly showing affection for his newly acquired 14-year-old stepson. And the boy's appreciative response is also understandable.

The person closest to the situation is, of course, your sister, and unless she is "disturbed" and initiates a discussion about it, I think you should

DEAR NEEDS: Don't play games. Be yourself. And forget the flirting and teasing. It could prove hazardous to your health.

DEAR ABBY: I am a secretary in a four-person government office. I recently learned that while I was out of the office, one of my bosses wanted something he thought might be in my desk, so he went through my personal property.

I was informed that during that search, this boss came upon some personal letters I had left in my drawer, and he took the liberty of reading them.

DEAR STEAMED: In your absence your boss wanted something he thought was in your desk, he was justified in searching for it. However, he was clearly out of line to have read your personal mail, a knowing of a personal nature should be locked up to ensure absolute privacy.

Do you have questions about sex, love, drugs and the pain of growing up? Get Abby's new booklet, "What Every Teen-Ager Ought to Know." Send \$2 and a long, stamped #7 cent, self-addressed envelope to: Abby, Teen Booklet, P.O. Box 38923, Hollywood, Calif. 90038.

NEEDS A BOYFRIEND I've never had a boyfriend, but I would like to have one. I'm 14 and the guy I want for my boyfriend is the same age. Answer soon before somebody else gets him.



Your Health Lawrence Lamb, M.D.

Include bran in diet for needed extra bulk

DEAR DR. LAMB: I have lived 14 years in a retirement home. This is when my problem of constipation started. When I was home I could have set the clock in the morning when my bowels moved. Before breakfast I take a teaspoon of Metamucil in a glass of orange juice with a stool softener. Also I use a glycerine suppository. For breakfast I have another glass of orange juice and prune juice besides regular food. We have stewed fruit and fresh fruit for our rooms three times a week.

Before I broke my hip seven years ago, I was very active as I had a big flower garden. I still do quite a bit of walking and do exercises in my room planned for me by the surgeon who operated on me. Can you suggest anything else to help correct this very bad problem?

DEAR READER: One teaspoon of Metamucil a day may not provide enough bulk for you. Add some bran to your diet for the other two meals a day and drink plenty of water.

When you were home and had regular bowel movements you probably followed a set pattern. Such patterns help to educate and train reflexes that become good habits. Try it again by making it a point to go to the bathroom and sit at the same time each morning.

Also you may have become impatient. Many people take preparations that induce rapid emptying and then have to further stimulate the bowel or wait until it fills normally. Don't be so anxious to have a bowel movement every day. If you are a small eater you may not need a daily movement.

You can go for three days without problems and if you still have not had any elimination you might use an enema. Give yourself a laxative help to see if such a program can help you.

If you don't get relief ask your surgeon to refer you to a gastroenterologist. He may be able to give you some additional assistance. In general it sounds like you are getting outstanding care and your

Permissive parent isn't helping daughter

DEAR DR. BLAKER: I know I am supposed to unconditionally accept my daughter's behavior but it is becoming increasingly difficult. I am getting very angry about her growing lack of respect for us as her parents.

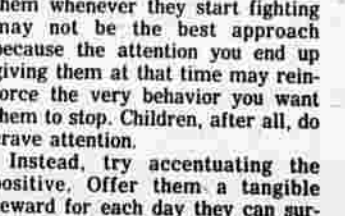
She speaks down to us and interrupts us when we are talking to each other. She feels she has the right to our attention whenever she needs it no matter what we are doing.

DEAR READER: Have you ever thought that your daughter's wants as she expresses them may be diametrically opposed to what she really needs?

She may, for example, want your attention at any given time; but she no doubt needs to be told by you and your husband that she cannot have everything she wants when she wants it.

Otherwise, you will be encouraging her to develop a distorted view of the world. Others will not always put her desires first and she will be constantly disappointed and frustrated in life.

To help her, you will have to stop trying to love her in exactly the same way when she is misbehaving as when she has rational self in



Ask Blaker Karen Blaker, Ph.D.

control. Otherwise, what motive would she have to control her behavior?

You will have to allow her to fall out of your favor from time to time in order for her conscience to grow. She will need to develop a warning signal when the impulse to do something bad comes over her so that, in the absence of an adult, she can check that impulse.

DEAR DR. BLAKER: My sons are two years apart. One is 8 and the other is 10. They never stop fighting and arguing. What should I do about this aside from punishing them whenever they start shouting?

DEAR READER: Punishing them whenever they start shouting



Poster twins Kristie (left) and Kimberly Pearce, twin 5-year-olds of Farmington Hills, Mich., have been named along with their 5-year-old brother as national poster children for the Cystic Fibrosis Foundation. The children, who play soccer and take tap dancing lessons, will don their dancing shoes to tap out "Give My Regards to Broadway" for President Reagan at the White House March 24.

Just one patient helped Treatment produces remission of cancer

By Jan Ziegler United Press International

BOSTON — An experimental, custom-tailored treatment produced a "dramatic" remission in an elderly cancer victim at Stanford University, but scientists warned against too much optimism because the study involved only one patient.

The 67-year-old man suffered from B-cell lymphoma, a type of cancer of the immune system's antibody-producing cells. The cancer eventually affected his liver, spleen and bone marrow.

The experimental substance, known as monoclonal antibodies, was produced from the man's own cancer cells.

Administered in eight doses over four weeks beginning last June, it apparently caused the cancer to diminish until the man was free of disease, the team reported today in the New England Journal of Medicine.

Dr. Ronald Levy, Stanford associate professor of medicine and team leader, wrote the treatment appeared "remarkably effective," but he also cautioned it was open to question.

"The improvement of this patient's lymphoma with monoclonal antibody administration is a single observation that must be confirmed in other patients before we can draw any conclusions about the effectiveness of this technique," he said in a statement issued by the university.

The clear hazard of substituting dandelion bulbs for onions suggests that appropriate bulb storage is not in the kitchen. Please don't eat the daffodils."

According to the Massachusetts Horticultural Society, all bulbs except for a few rare varieties are inedible and some are deadly poison — including autumn crocus, lily of the valley, glory lilies, zephyr lilies and ranunculus.

Some flowers cooking experts say you can eat or safely use for garnishes are roses, marigolds, violets, nasturtiums and pink. None of these grow from bulbs.

partial improvements, but only the one reported in the Journal had a long-lasting remission.

The man and his wife were so sick they had themselves taken to an emergency room for treatment. Their 9-year-old daughter, who didn't eat any of the daffodils, suffered only nausea.

The family's symptoms disappeared by themselves within three hours, wrote Dr. Toby L. Litovitz and nurse Barbara A. Fahay of the National Capital Poison Center and Georgetown University Hospital.

The daffodil bulb looks like a shallot, a type of onion, but is meatier, less smelly and causes no harm. The family overlooked this.

CAPE GIRARDEAU, Mo. (UPI) — An embittered owner of a wild animal park, who had to pay a \$1500 fine for illegally importing a camel into the United States, says that's the last endangered animal he'll buy for his business.

The Fish and Wildlife Service in September cited Joe David Hale, owner of the S-H Drive-Thru Wildlife Park, for unlawfully importing a Brazilian camel, an endangered species, from Ontario, Canada. Hale said Fish and Wildlife officials originally told him he had all the necessary permits.

However, the government in October declared the camel was illegally imported.

Whales complete deep sea training KEYPORT, Wash. (UPI) — Two Naval "recruits" weighing 800 and 1100 pounds were airlifted from Canada to San Diego, their latest mission completed.

Scientists, whose minds usually are immersed in quantum physics and abstract mathematics, chortle like kids in a candy store as they turn their lofty concepts into contraptions that would have charmed Babe Goldberg.

That is San Francisco's "Exploratorium" where physicist Frank Oppenheimer — brother of J. Robert Oppenheimer who helped father the nuclear age — plays Wizard of Oz in an Emerald City of scientific marvels.

It is also "Palace of Delights," the "Nova" segment produced by WGBH, Boston, for PBS airing Sunday under various local listings.

The documentary is a chaotic hour-long pang on the pure joy of learning, and Oppenheimer is the joyful star of the show.

But "Palace of Delights" is a sensitive profile of the man who created it.

If every teacher of physics and chemistry taught the way Oppenheimer teaches, few would flunk their courses. Just watching "Nova" minimizes the risk.

adultery law change ok'd MONTPELLIER, Vt. (UPI) — Saying it's a matter of "personal relations," a legislative committee has endorsed a bill that would abolish the crime of adultery in Vermont.

It is contrary to our policy to have people who have criminal cases pending coming into the center," Deputy Warden Dennis Gausy said Wednesday at the Whalley Avenue jail. The policy also bars people convicted of crimes from entering the facility.

Poet Vincent Kay was arrested with two other people when they were at the entrance of the federal building in Hartford, Conn. and the other defendants were arrested last week and are awaiting trial.

TV World Another try at cop show

By Kenneth R. Clark UPI TV Reporter

NEW YORK — Eric Bercoveci, who was forced to stand helplessly by a juggernaut named "Dallas" grown in last prime-time cop show into ratings rubble, hopes to do better with "Chicago Story" NBC will premiere Saturday from 8:30-10 p.m., EST.

"McClain's Law," with James Arness in an updated badge, practically died at birth.

Such a plug has to come from the heart when the television producer who offers it spent five frantic months shooting the series on location — sometimes in wild-chill factors ranging as low as 70 below zero.

The device, however, is necessary. While "Chicago Story" is not an episodic soap opera like "Dallas," it will interweave the lives of eight characters — two doctors, three police officers and three attorneys — and all of them had to be introduced from the outset if any subsequent shows were to make sense.

Based on the premiere, "Chicago Story" isn't likely to eclipse its stabilmate, "Hill Street Blues," any time soon, but Bercoveci's new baby should prosper.

Even "McClain's Law" will get a break. NBC is moving it out of the fatal "Dallas" time slot, letting it follow "Chicago Story" at 10 p.m.

News Quirks Too close for comfort HAYDEN, Idaho (UPI) — Tom Hockett of Hayden was glued to the tube watching "Too Close for Comfort" when he heard sirens and saw flashing lights. Lucky for him he wasn't watching "M.A.S.H."

A truck with a Kootenai County sheriff's patrol car in hot pursuit was headed right for his living room but was averted at the last minute and plowed into the front door of Hockett's closed garage.

The crash climaxed a wild chase through Hayden that resulted in the arrest of a 30-year-old Rathdrum man, David Blaine Duvall.

Illegal camel results fine CAPE GIRARDEAU, Mo. (UPI) — An embittered owner of a wild animal park, who had to pay a \$1500 fine for illegally importing a camel into the United States, says that's the last endangered animal he'll buy for his business.

Whales complete deep sea training KEYPORT, Wash. (UPI) — Two Naval "recruits" weighing 800 and 1100 pounds were airlifted from Canada to San Diego, their latest mission completed.

Dance prod sets record NEW YORK (UPI) — companies: American Ballet Theatre, the San Francisco Ballet, the Joffrey Ballet, Alvin Ailey, and the Field Negro Ballet.

Now she's known

Sand Patti, virtually unknown a year ago, was named gospel music's artist of the year and top female vocalist Wednesday at the 13th annual Dove Awards in Nashville, Tenn.



It's not a joke to comics who can't practice

By James V. Heall United Press International

EAST HARTFORD — Impressionist Bob Cohen says you too can be funny. It just takes practice.

Ordinary people hear a good joke and blow it in the retelling because they haven't memorized it.

But "Palace of Delights" is a sensitive profile of the man who created it.

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Thursday TV

TV schedule for Thursday, March 4, 1982. Lists programs from 6:00 AM to 11:30 PM across various channels.

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Advertisement for Showcase Cinemas Hartford, featuring movie listings and showtimes.

Astro-graph

March 5, 1982
This coming year you're likely to sharpen your skills and take a more active interest in social matters. These won't be frivolous pursuits. They'll help you solve a great many of the problems that are plaguing our society (Feb. 28-March 27) Guard against tendencies today to be too possessive or demanding of loved ones. This isn't your style, and actions of this nature will hurt more than help. Predictions of what's in store for you in each season following your birth date and where you make your mark in the world is available, but be very careful today that you don't do so at the expense of others. Climb upward without climbing.

LIBRA (Sept. 23-Oct. 23) Striving to be the best in the world is admirable, but be very careful today that you don't do so at the expense of others. Climb upward without climbing.

SCORPIO (Oct. 24-Nov. 22) More tensions and stress than usual could occur today in important one-to-one relationships. Should you have to deal with any who are feisty, back away from them.

TAURUS (April 20-May 20) Take extra care today if working with sensitive tools or critical materials. Also, keep a close eye on contractors to be sure they don't botch up the job.

GEMINI (May 21-June 21) Suppose someone urges today to take financial risks or gambles where the odds are against you. Long shots aren't likely to pay off. Be sure you're in a position to operate as independently as

you'd like to be rather than today. Don't let others make unreasonable demands of you. **LEO (July 23-Aug. 22)** Make a fresh start with those with whom you're dealing today. If you solve a great many of the problems that are plaguing our society (Feb. 28-March 27) Guard against tendencies today to be too possessive or demanding of loved ones. This isn't your style, and actions of this nature will hurt more than help. Predictions of what's in store for you in each season following your birth date and where you make your mark in the world is available, but be very careful today that you don't do so at the expense of others. Climb upward without climbing.

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Bridge

Bridge at 80-plus

still has a tremendous bridge knowledge and ability, but bad eyesight has made it impossible for him to play any more.

Today the best player over 80 is Albert "Dingy" DeLoach of Miami. His usual wins include two Vanderbilt and two Spingarn trophies. He continues his play and a rubber bridge three days and is still a fine player and a mighty laugh.

Here we see him in recent bridge play. The two-spade call was to find out whether his partner could show any more than a minimum.

Why didn't he bid Blackwood? He was going to bid bid six, even if his partner showed two aces.

Look at the opening lead. With the diamond lead, he would have had to make a good guess in the suit.

One thing in which Dingy has always excelled is getting his opponents to help him. He knew this West would assume the five-diamond call had been made to stop a diamond lead and here West would go out of his way to lead a diamond.

Widely, who is almost 80.

Widely's Pop — Ed Sullivan

POP MY ALLOWANCE IS "GONE" WITH THE "WIND"

IF I LIVED ON "TREASURE ISLAND" I WOULDN'T HAVE TO ASK FOR MORE.

BUT IT'S REALLY AN AMERICAN TRAGEDY TO BE BROKE LIKE THIS!

THAT WAS A NOVEL APPROACH!

Our Boarding House — Carroll & McCormick

HOOPER! HOOPER! IT SEEMS TO ME I HEARD THAT NAME!

OH, MAJOR HOOPER! NOW I REMEMBER: HE USED TO BE HIDDEN IN THE CLUB A LOT, BUT I HEARD HE WAS IN THE FIREHOUSE NOW!

COME OUT TO ME! I HEARD THAT NAME!

SO WHAT? I'M A POT-POPPED MAN! I CAN'T BE HIDDEN IN THE CLUB A LOT, BUT I HEARD HE WAS IN THE FIREHOUSE NOW!

WHAT'S UNUSUAL ABOUT MACK?

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

WINNIE WINKLE FASHIONS PLEASE!

SURE, MA'AM, BUT...

...YOU DON'T MIND A COUPLE OF EXTRA PASSENGERS, DO YOU?

GASP!

Motley's Crew — Templeton & Forman

GIMME ONE GOOD REASON WHY I SHOULD VOTE FOR YOU!

BECAUSE THE INCUMBENT TAKES BRIBES!

SO WHAT? MOST INCUMBENT POLITICIANS TAKE BRIBES!

SURE... BUT YOU'D THINK THAT DURING A RECESSION...

...HE'D HAVE THE DECENCY TO REDUCE PRICES!

VOTE FOR ME!

World's Greatest Superheroes

MR. WALLACE AS YOU KNOW, OUR REGENCY ORGANIZATION HAS CLOSED THIS WITH A CERTAIN U.S. GOVERNMENT AGENCY. THEY'VE ASKED US TO SUPPLY THEM WITH AN OUTSIDE MAN.

—TO AD IN THE M... RE-... JOURNAL OF A MAN THEY FEEL HAS BECOME QUITE AN ADVANCE TO AMERICAN FOREIGN POLICY!

NO SWEAT, COL. HASTINGS! JUST POINT ME AT 'EM!

BY JONES...

Levy's Law — James Schumeler

JUST WHAT I NEEDED ON MY BIRTHDAY. A CALL FROM AUNT JOE!

IT'S ALWAYS THE SAME. "ANDREW, YOUR COUSIN ELLEN'S A YEAR YOUNGER THAN YOU, SHE'S MARRIED (TO A DOCTOR, NO LESS) AND HAS TWO KIDS."

NEXT YEAR, I'M GETTING UNMARRIED BIRTHDAY.

Captain Easy — Crooks & Lawrence

THE STRANGER IS THIS FELLA EASY?

HOW 'BOUT THAT? HE'S NEW, HE'S MADRID.

WE OUGHTA GO PRO!

BUT DONCHA SEE? NOW WE CAN AFFORD TO FIX THE TOWN GENERATOR!

ONE OF THESE REPORTERS'D PWN A WHOLE LOTTA MONEY TO FIND THIS FELLA.

Alley Oop — Dave Graue

FROM NOW ON, THIS WILL BE YOUR HOME, HUMAN!

IN A CABER? YOU GOTTA BE KIDDING ME!

GADFRY! I GUESS THEY WEREN'T KIDDING, AFTER ALL!

Frank and Ernest — Bob Thaves

IT'S AN ALLOSAUR.

The Born Loser — Art Sanson

REMEMBER ME, ACE... THE CHAP WHO USED TO PANHANDLE ON HIS CORNER?

WELL, I'LL BE! WHAT HAPPENED TO YOU?

NOTHIN'... I'M STILL WORKIN' THIS CORNER.

Winthrop — Dick Cavalli

SOMETIMES I WISH I HAD VERY LONG LEGS.

THEN I COULD KICK PEOPLES HATS OFF WHEN THEY PASS BY.

NO WONDER NAGA DOESN'T ANSWER HIS LETTERS.

Crossword

Answers to Previous Puzzles

ACROSS
1 Crawling
2 Cooks
3 Agar
4 Antinous look
5 Chestnut on
6 You (P)
7 ably
8 Lead about
9 Salvation
10 ably
11 Journey
12 Birth
13 Atmospheric
14 ably
15 Watch closely
16 One (S)
17 Small coin
18 Race past
19 Associate
20 Predatory
21 Not pretty
22 Confine (2)
23 Pipe fitting
24 Spread
25 Jump cut
26 Slide on snow
27 Incomplete
28 Profit
29 Legal claim
30 ably
31 New England
32 ably
33 Constort
34 Eastern
35 beard of burian

DOWN
1 Part of a theater
2 Pagan gods
3 Weight
4 Alert
5 Pipe fitting
6 Above
7 Move furively
8 ably
9 Hawaiian
10 Instruments
11 ably
12 That is (abbr.)
13 Hawaiian
14 ably
15 Not odd
16 Ferrous
17 rod
18 Eight (S)
19 School organization (abbr.)
20 45 Not fresh
21 Old stringed instrument
22 Above
23 Additions to
24 Hawaiian
25 ably
26 54 Man's name
27 Southern
28 ably
29 Voice (Lat.)
30 Pearl

CELEBRITY CIPHER
Country origin and name of famous people, past and present. Each letter in the cipher stands for another. Today's clue is "U.S."

PO WLRA LO WYJM FB FE
FCVYEEFIRD AYM BDRDGFEEFY BY
YAADM LE CHW ODKE LE L
EFONAD VLND YA L ODKEVLDM.
— KLRBDM HMYOFFBD

PREVIOUS SOLUTION: "Money isn't everything, but it sure keeps you in touch with your kids." — Erma Bombeck

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PO WLRA LO WYJM FB FE
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PREVIOUS SOLUTION: "Money isn't everything, but it sure keeps you in touch with your kids." — Erma Bombeck

Kit 'n' Carlyle — Larry Wright

THE KITTY'S HANDBOOK
The main reason humans adopt kittens is for companionship, be prepared to provide that companionship at a moment's notice.

NO, CARLYLE, I DON'T WANT TO PLAY!

Bugs Bunny — Warner Bros.

WABBITS ARE WEALLY DUMB, WIGHT DCC.

BUT NOTAS DUMB AS THE HUNTER WHO CANT CATCH 'EM.

I Can't Even Outsmart a Dummy Wabbit

I CAN'T EVEN OUTSMART A DUMMY WABBIT.

BUSINESS / classified

Small business failures lie with managers

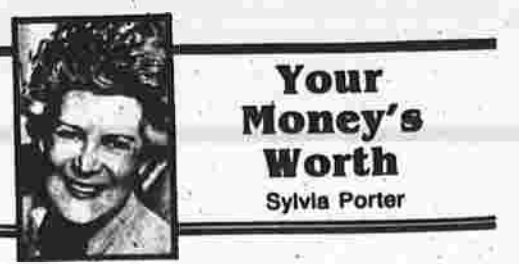
If you go into business for yourself in this era, the odds are less than 50-50 that you'll survive even two years. In 1982's climate, hundreds of thousands of new, small businesses will close their doors. Others that have prospered in past years of surging inflation — assuming bailed them out of their errors — will join them. This will be a dreadful year for bankruptcies of businesses, large and small.

In an overwhelming nine out of 10 cases, the reasons underlying the failure will be: the manager's incompetence, inexperience, ineptitude or a combination of all three.

The apparent causes will seem entirely different: a slump in sales because of economic recession, heavy operating expenses eating up revenues, a poor location with no foot traffic, increased competition, excessive fixed costs.

But why did sales slump? Or operating expenses eat up revenues? Or no foot traffic come in the door? Because of the boss' incompetence or inexperience. All the other obvious explanations fit into that minor 10 percent — and that includes neglect, fraud, disaster.

Should this discourage you from dreaming or realizing



Your Money's Worth
Sylvia Porter

The American dream of going into business for yourself, of being your own boss? No! But it should be a warning. Carefully blueprint your objectives, evaluate your risks, measure the likelihood of failure; tabulate the savings, the amount of your net egg, that you can afford to lose.

Here's a quiz that will tell you if you're heading for success or failure. Answer each question honestly. It's your life.

Have you worked recently in a business like the one you want to start? Have you run the business or closely watched someone else run it?

Does your business evolve from your previous

experience? Are you willing to work long hours with no guarantee of a paycheck? Do you regularly work overtime without any guarantee of extra money?

Do you know how much money you'll need to get your business started? Can you personally put up a large share?

Do you know how much bank credit you can get initially on your name alone? How much more on the business? How much from your suppliers, the people from whom you'll buy? Do you know where you can borrow the rest? Have you managed debt before?

Have you an educated estimate of the net yearly income you can expect from this enterprise, counting your salary and a reasonable return on the money you put into the business? Can you live on less than this amount, so you can use some of the income to help your business grow?

Do you know the good and bad points about going it alone, having a partner or incorporating your business? Have you checked both a lawyer and a banker about this point and other legal plus financial aspects?

Are businesses like the one you're planning doing well in your chosen area and elsewhere? Do other business people in the area think positively about the business

you want to start? Does the same apply to potential customers? Are you capable of delegating authority and responsibility? Can you fire someone? Perhaps a friend who helped you initially but is not working out now? Do you have a real interest in people — both prospective employees and customers?

Are you a sensible planner — for promotion, cost measurement, products, services? Do you know all the local zoning and licensing rules covering the type and size of business you want to launch?

Have you answered "yes" to every question? If so, OK, you've seen a good risk even in this period. If you have answered with even one "no," back up and think again. For every one "no" suggests you have a lot more preparing to do just to have a chance to survive, much less to prosper.

"Sylvia Porter's New Money Book for the '80s," 1,328 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, 4409 Johnson Drive, Fairway, Kan. 66206. Make checks payable to Universal Press Syndicate.

Domestic auto sales sag to 20-year low

By Michelle Maynard
UPI Auto Writer

DETROIT — Despite a myriad of rebates including General Motors' "Let's Get Moving" campaign, car buyers refused to budge and February domestic auto sales plummeted out at their lowest level in two decades.

"Nineteen-eighty-two is not the winter of discontent for the auto industry — it's the winter of indecision for the car-buying public," American Motors Corp. Vice President Robert Schwartz scowled Wednesday, upon learning of the February figures.

"February gave mixed indications," said Ford Vice President Philip Benton. "The consumer programs brought sales considerably above those of recent months, but general economic conditions kept them below last year's

levels." Cars last month sold at their lowest rate in two decades, down nearly 16 percent from last year's 543,558 in the same period of 1981. The daily sales rate of 19,039 was the worst since 1929's 19,035. Cars have been selling at 1981 rates.

Imports reported total sales for the month of an estimated 175,000, down 20.7 percent from 1981's 220,800. The import share of the market dropped to 27.7 percent from last February's 28.9 percent. Imports grabbed 30 percent of the market last month. It was the worst showing for foreign-made autos since 1979.

Industry-wide sales were 631,942 in February, the worst since 1964. U.S. automakers defended the drop by noting the February annual selling rate of 6.4 million cars was up from November's 4.8 million.

New England jobless rate hits 6.3% in 1981

BOSTON (UPI) — The New England unemployment rate climbed to 6.3 percent in 1981, an indication the six-state region's economy was faltering in correlation to the national slump, the U.S. Department of Labor said today.

The jobless rate for 1982 will be directly tied to the length and severity of the current recession, said a report by Gordon E. Bowen, acting regional commissioner of the U.S. Bureau of Labor Statistics.

The report said there were almost 400,000 New Englanders out of work in 1981, an increase of 31,000 or 4 percent over 1980 and the highest rate since 1977.

"While the New England unemployment rate was significantly below the national average of 7.6 percent it does appear that the region's economy is weakening in concert with the national economy," the report said.

Both the New England and the national economy recorded a second straight year of rising unemployment in 1981. Nationally, more than 6 million people were unemployed.

Bowen noted the region's jobless rate remained below the national average but cautioned against too much optimism.

He said New England's economy remained closely tied to the region's manufacturing sector, especially for the durable goods industry.

"The length and severity of the current recession will have a decided impact on employment and unemployment in the six-state region in 1982," the report said.

An additional economic indicator of the weakened labor market was that both national and regional employment totals expanded by only 1 percent over the previous year as the recession slowed business activity, the report said.

Figures show Maine and Vermont were the only New

England states to record lower unemployment rates since 1980. Maine's rate dropped .6 percent to 7.2 percent. The Vermont unemployment rate of 5.7 percent represented a 7.7 percent decrease.

Unemployment was up in the two largest New England states, Massachusetts and Connecticut, which together account for seven of every 10 employed New England workers.

Connecticut's rate went from 5.9 percent to 6.2 percent over the year and was the only New England state to show a net decline in total employment.

Massachusetts registered the sharpest increase — 3 percent — in figures that showed the Bay State's unemployment rate increase from 5.6 percent to 6.4 percent.

Rhode Island's unemployment rate rose 4 percent to 7.6 percent for 1981. New Hampshire recorded the region's lowest rate at 5 percent, an increase of 3 percent over the year and the highest since 1977.

Public records

Warranty Deeds
Ernest J. DeLaura and Sheila T. DeLaura to Mary E. Lowrance, property at 105 Lenox St., \$57,000.
Frank A. Burbank and Susan L. Burbank to William E. Balfiore and Carl A. Zinsler, property at 70 Pond Lane, \$60,000.
Mary R. Kacmarczyk to Wallace M. Van de Car Jr., England workers.
Mary K. Van de Car, property on Birch Street, \$15,000.

**Robert E. McTernan and Alma L. McTernan to Stephen J. Flori and Marilyn A. Flori, property on Strawberry Lane, \$85,000.
Paul P. Borge and Pamela P. Borge to Antanus Liutkus and Linda Liutkus, property at 108 White St.**

Quitclaim deed
John Lerch to Edwin E. Lerch and Pamela Lerch, property at 66 East Middle Turnpike.
Fiduciary's deed
Elaine M. Small and Norman H. Miner, co-executors under the will of Gertrude Miner, to Robert E. McTernan and Alma L. McTernan, property at 193 Wells St.
Judgment lien
Weatherlane Corporation against Joyce Lundberg, 66F Ambassador Drive, \$213.17.
Certificates of attachment
Connecticut Bank and Trust Co. against Jeffrey B. Carlin, property on Crissom Road, \$18,000.

New Hampshire's bond rating falls

CONCORD, N.H. (UPI) — Moody's Investment Services has dropped New Hampshire's coveted AAA bond rating two notches in a move that could cost the state millions of dollars in additional interest expenses.

In announcing its decision Wednesday to lower the rating to AA, the New York firm cited the state's "lack of substantive action to solve the growing cash and financial problems."

The Legislature has been deliberating since January on a supplemental budget plan to shore up the state's shaky 1982-83 budget, but has yet to agree on a final package.

Bonds are rated by investment firms to give potential investors an indication of the state's reliability in paying off its debts. The AAA rating is the highest. The scale then drops to AA, AA, BA and A.

No firm dollar figure was immediately available on the impact of the lowered rating. However, Comptroller Michael Cornelius said it could mean an increase of up to one-quarter of one percent in additional interest costs to the state.

ROBERT J. SMITH, Inc.
INSURANCE SINCE 1914
649-5241
65 E. Center Street
Manchester, Ct.

Manchester at work

Frigidaire
DEPENDABLE APPLIANCES
WHY SETTLE FOR LESS?

William Karosi, service manager at B.D. Pearl Appliance and Furniture Centre, places a washing machine on the showroom floor. Karosi has worked for two years at the Main Street store and has been in the appliance business for 30 years.

Herald photo by Tarquinio

METAL DETECTORS

white's electronics, inc.
Connecticut Valley Coin Co.
25 minimum
633-9495

805 Main St. 845-8295
Open 10-5 Closed Wed Sat 10-3

4 M A R

4

22 - MANCHESTER HERALD, Thurs., March 4, 1982

ADVERTISING DEADLINE

12:00 noon the day before publication... Deadline for Saturday is 12 noon Friday...

Classified 643-2711

ADVERTISING RATES

Table with 2 columns: Minimum Charge 15 Words PER WORD PER DAY. Rates for 1 DAY, 3 DAYS, 6 DAYS, 26 DAYS.

NOTICE... FINANCIAL... REAL ESTATE... EMPLOYMENT... EDUCATION... MISC. SERVICES...

RENTALS... AUTOMOTIVE... SERVICES OFFERED... ARTICLES FOR SALE... APARTMENTS FOR RENT...

REMODELING... USED CAMERA... EXQUISITE VICTORIAN... PATCHES WANTS TO... DENNIS AND RUSSELL... BRICK, BLOCK, STONE... LIGHT TRUCKING... LICENSED DAY CARE... USE MY HELPFUL SERVICE... M&M Plumbing and Heating... MASONRY WORK... JACK & JILL Day Care Home... WHIRLPOOL WASHING... 30 INCH ALMOND HOT... ARTICLES FOR SALE... REAL ESTATE... BUSINESS AND SERVICES...

Manchester Herald "Your Community Newspaper"

PLEASE READ YOUR AD... Classified ads are taken over the phone as a convenience...

WHOLESALE MAIL order business started from home expanding. Need people full or part time...

TAILOR - Experienced in menswear. Full or part time. Apply in person...

DISH AND POT WASHERS - nights and weekends. One full, one part time...

MANCHESTER HERALD... DENIAL SECRETARY Assistant - good typing. Knowledge of business skills...

ALARM TECHNICIAN for second shift. Will accept person with electrical background...

SANDBLASTING - Someone to do Sandblasting at least 40 hours per week...

TRAVEL AGENT - one to three years experience. Work in our convenient location...

FULL TIME experienced medical receptionist preferred immediately. Excellent benefits...

SEWERS - Established nationwide manufacturer has immediate openings. Experience preferred...

ASSEMBLERS & COIL WINDER - females preferred. Finger dexterity necessary. Experienced not necessary...

SECRETARY - Glanbury Public Schools, 12 month, 35 hours per week. Applications available from Glanbury Board of Education...

CUSTODIAN - Glanbury Public Schools, 12 month position, 40 hours per week. \$10,200 starting wage...

TEACHER - Learning Disabilities, Coventry Middle School, level 5-8. Must be certified in Special Education...

SECRETARY - part time, for local insurance agency. Approximately three days per week. Temporary with possibility of permanent position...

DRIVERS/SALES - No experience necessary. Call Mr. Warner, 289-1581.

PART TIME Newspaper Circulation Solicitor... Three Evenings Per Week. Approximately 5 p.m. - 8 p.m. to work with Carrier Sales Force...

Income Tax Service... ROBERT E. JARVIS - Remodeling Specialist. For room additions, roof and siding or any home improvement need...

PERSONAL INCOME TAX SERVICE - Redfern prepared tax advice given. Learn how to best manage your personal finances...

WALT ZINGLER'S Income Tax Service. Filing tax returns in your home since 1974. Call 646-5346.

TAXES PREPARED IN YOUR HOME. Reasonable rates accurate. Norm Marshall, 643-9044.

BRICK, BLOCK, STONE - Concrete, Chimney Repairs. "No Job Too Small." Call 644-8356 for estimates.

LICENSED DAY CARE HOME - Will watch your child or infant days. Call 646-0282.

USE MY HELPFUL SERVICE - shopping, light pick-up/delivery, for repair and deliveries, daycare for the elderly. Call "Lee" 643-9550.

MASONRY WORK - Chimney and foundation repairs - blue stone, brick patios and walks - foundations painted. Call Art 645-6222.

JACK & JILL Day Care Home - near the Parade and the New Bradlees. Nutritional meals, educational learning program. Telephone 647-0682.

MANCHESTER Bowers/Bentley School area Mother of 2 will babysit your children weekly. Working, Nutritional meals and snacks. Loving atmosphere. Age 4 school. Call 643-8567.

ADD AN ELEGANT touch to your wedding, anniversary, or special occasion. Invitations addressed in beautiful calligraphy. 643-9982.

INTERIOR PAINTING - Free estimates. Reasonable rates. Commercial, residential. Insured. Telephone 647-0682.

USED PHOTO EQUIPMENT for sale. Grammatic cut film holder for 65 camera, \$30. Foster light box, 18 inches, \$30. Call Doug Bevin at 643-2711, only between 1 and 3 p.m. weekdays.

NIKON CAMERA equipment for sale. \$35. Nikon FT body, \$35. Nikon FTN body, \$40. Nikon 35 mm f/2.8 lens, \$50. Nikon 50 mm f/1.8 lens, \$50. Nikon 200 mm f/4.0 lens, \$50. Call Doug Bevin at 643-2711, only between 1 and 3 p.m. weekdays.

USED CAMERA - Rolleiflex JSP twin lens reflex. \$75. Call Doug Bevin at 643-2711, only between 1 and 3 p.m. weekdays.

MANCHESTER MAIN STREET - Two room apartment. Heated, hot water, appliances. No pets. Security and references. Telephone 643-7084.

MANCHESTER - Newly decorated one bedroom apartment. Access to shopping centers, buslines and parking. For further details please call 528-4198 between 9 and 5 pm or after 5 pm and weekends, 649-7157.

EXQUISITE VICTORIAN BRICK home - imported. Absonic lace, raffish, ivory organza, beautiful. Size 6. Never worn. From Bridal collection. Penthouse. Telephone 646-1121.

PATCHES WANTS TO BELONG to a loving family once again. She's a young spayed calico cat, 1 year old. Telephone 643-6581, 342-0571.

M&M Plumbing and Heating, Manchester, 649-2871. Small repairs, heating, hot water, baths, kitchens and water heaters. Free estimates!

HOUSEHOLD GOODS - Clean, Guaranteed Parts. REFRIGERATORS, WASHERS, RANGES - Clean, Guaranteed Parts and Service. Low prices! B.D. Pearl & Son, 649 Main Street, Manchester, 643-2121.

WHIRLPOOL WASHING Machine - six months old. Still under warranty. \$225 firm. Telephone 647-0282.

30 INCH ALMOND HOT - Nutritional meals, educational learning program. Telephone 647-0682.

ALUMINUM SHEETS used as printing plates. 307 sheet, 28x29, \$50 each, or 3 for \$2.00. Phone 643-2711. They MUST be picked up before 11:00 a.m. only.

SWIM POOLS DISTRIBUTOR - must dispose of brand new on ground 21 foot pools with huge sundecks, safety fencing, hi-rate filters, ladders, etc. Asking \$975. Complete. Financing available. Telephone NEIL collect (203) 745-3119.

USED PHOTO EQUIPMENT for sale. Grammatic cut film holder for 65 camera, \$30. Foster light box, 18 inches, \$30. Call Doug Bevin at 643-2711, only between 1 and 3 p.m. weekdays.

APARTMENTS FOR RENT - 53 CENTRAL FOUR ROOM, very clean first floor apartment. Hot water furnished. Gas stove with heater, refrigerator. Renters pay own utilities. Prefer middle aged mature, quiet, working married couple. No pets. Security and references. Telephone 643-7084.

THREE ROOM apartment in newer four family, central Manchester location. Appliances and laundry, yard with ample parking, clean apartment. Heated, hot water, appliances. No pets. Security and references. Telephone 643-7084.

MANCHESTER - Newly decorated one bedroom apartment. Access to shopping centers, buslines and parking. For further details please call 528-4198 between 9 and 5 pm or after 5 pm and weekends, 649-7157.

MANFIELD CENTER - Woodstock Apartments. Newly renovated, country setting. Two bedrooms, from \$26 to \$325. Includes parking and parking. Telephone 429-1710, 233-8690 or 232-0781.

TWO FAMILY HOUSE - two bedrooms, stove, refrigerator, basement, private driveway, nice neighborhood, gas heat and cooking, busline, washer and dryer hook-ups. No dogs. Great for singles. \$460 monthly. Dan 565-2947, after 5 p.m., 646-9692 or 646-6770.

ASHFORD Duplex three rooms, clean, the bath, yard. No animals. Lease. Telephone 423-4190 or 423-4191.

MANCHESTER FIVE ROOMS on first floor of newer two family. Separate driveway, pet. Lease and security. \$460 plus utilities. Telephone 646-1379.

PLEASANT Four rooms in quiet family atmosphere. Elderly persons preferred. Non-smokers, no pets. References. Security plus utilities. Telephone 649-5863.

MANCHESTER Conveniently located three room apartment. Recently decorated. \$55 rent. Heat included. Immediate occupancy. 643-2629, 649-5060.

PROBATE NOTICE - NOTICE TO CREDITORS ESTATE OF NORMAN J. WARNER. The Hon. J. Stewart Stockwell, Judge of the Court of Probate, District of Manchester, at a hearing held on January 13, 1982 ordered that all claims must be presented to the fiduciary on or before April 13, 1982 or be barred as by law provided.

PROBATE NOTICE - NOTICE TO CREDITORS ESTATE OF EYDIEE JACOBS. The Hon. William E. Fitzgerald, Judge of the Court of Probate, District of Manchester, at a hearing held on February 23, 1982 ordered that all claims must be presented to the fiduciary on or before May 23, 1982 or be barred as by law provided.

PROBATE NOTICE - NOTICE TO CREDITORS ESTATE OF FLORENCE T. WARNER. The Hon. William E. Fitzgerald, Judge of the Court of Probate, District of Manchester, at a hearing held on February 23, 1982 ordered that all claims must be presented to the fiduciary on or before May 23, 1982 or be barred as by law provided.

PROBATE NOTICE - NOTICE TO CREDITORS ESTATE OF JAMES A. MARTIN. In compliance with an order of Hon. David C. Rappo, Judge, dated March 1, 1982 a hearing will be held on an application praying for authority to sell and convey a certain piece of parcel of real property as its asset application on the more fully appears, at the Court of Probate on March 13, 1982 at 9:30 a.m. Sarah Carroll, Asst. Clerk.

PROBATE NOTICE - NOTICE TO CREDITORS ESTATE OF ALBERT S. JACOBS. The Hon. William E. Fitzgerald, Judge of the Court of Probate, District of Manchester, at a hearing held on February 23, 1982 ordered that all claims must be presented to the fiduciary on or before May 23, 1982 or be barred as by law provided.

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Business Guide

THIS COULD BE YOUR BUSINESS. CALL TODAY TO PLACE YOUR AD AND BE AMONG THE PROFESSIONALS. BILL TUNSKY... ALUMINUM & VINYL SIDING... CANOPIES... FREE ESTIMATES + EASY TERMS.

BRAKE CENTER - Quality Work By Experts. 128 Tolland Tpk. Rt. 83 Manchester 649-7412.

GRAND TORINO - 1976. Four door, automatic transmission, air conditioning, power steering, radio, rear defogger, more. 646-2800.

1976 FORD PINTO - needs body work. Registered and running. Asking \$635 or best offer. Telephone 742-9474 after 5 p.m.

MALIBU CHEVY - 1970. air-conditioning, power. \$500 or best offer. Telephone 646-5334.

NEWLY RENOVATED 910 square foot office available. Main Street location with ample parking. Call 649-2693.

PRIME LOCATION Downtown. Four rooms, heat, air conditioning, utilities and parking. Available immediately. Telephone 649-5863.

1976 PONTIAC VENTURA - Original Owner. Power steering, air brakes, air rally wheels, new radial tires. Good condition. \$2800. Telephone 646-1973.

1969 BUICK - running condition. Serious inquiries only. Box 691, Manchester, CT 06060.

WARRFIELD ADULT HOME VILLAGE. On Rt. 64 West 1/2. Fine pre-owned homes available for sale. Prices range from \$14,900 to \$129,000. Each home set on large, beautifully landscaped lot. JEANSEN'S, INC. Mrs. Jean 436-4070 Mr. Charles 646-0317 647-2290

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PROBATE NOTICE - NOTICE TO CREDITORS ESTATE OF JAMES A. MARTIN. In compliance with an order of Hon. David C. Rappo, Judge, dated March 1, 1982 a hearing will be held on an application praying for authority to sell and convey a certain piece of parcel of real property as its asset application on the more fully appears, at the Court of Probate on March 13, 1982 at 9:30 a.m. Sarah Carroll, Asst. Clerk.

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When it's cleanup time around your house, don't throw away objects that are still usable, but no longer needed. Sell them with a fast-acting classified ad. An ad in the classified columns will put you in touch with many people - one of whom may be in the market for what you have to sell. You owe it to yourself to find out.

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Neatly Tailored Embroider 8 MOTIFS. 2310. Appealing Fancies in simple stitching make lovely trims for blouses and wearables. No. 2310 has transfer with wide pleats and novel collar. For a \$10.00 firm. 1979 BMW 19 6000. See color chart, directions for crocheting, edging. \$9.95. See \$2.00 for each pattern and edging. PATTERN AVAILABLE ONLY IN STORE. NO MONEY BACK GUARANTEE. 1982 ALUMINUM with 16-page color chart, 100 photos, 100 patterns, 100 designs. \$12.95. See \$2.00 for each pattern and edging. 1982 ALUMINUM with 16-page color chart, 100 photos, 100 patterns, 100 designs. \$12.95. See \$2.00 for each pattern and edging. 1982 ALUMINUM with 16-page color chart, 100 photos, 100 patterns, 100 designs. \$12.95. See \$2.00 for each pattern and edging. 1982 ALUMINUM with 16-page color chart, 100 photos, 100 patterns, 100 designs. \$12.95. See \$2.00 for each pattern and edging.



Gill Clede, spokesman for Smith & Wesson, producers of "Chemical Mace" displays the instruction sheet packaged with the product.

Clinic looks for cause

Depression cure sought

By Donna M. Davis
United Press International

COLUMBUS, Ohio—Of all psychiatric disorders, depression is the most common. But the director of the Ohio State University Hospitals' Depression Clinic says research on its causes and cures is still far from complete.

Dr. Stephen L. Stern, an associate professor of psychiatry, says the year-old clinic is one of about a half dozen similar facilities in the nation trying to learn more about depression as well as treat it.

"By having a specific facility to deal with it," he said, "we feel we can offer high-quality care and at the same time, do research on treatment."

PATIENTS ARE either referred to the clinic by their psychiatrist or they seek out the facility themselves. Those admitted must be diagnosed as suffering from clinical depression and as able to benefit from medication.

"Clinical depression is a condition in which a person has low moods that stay with him nearly all the time and last for at least two

weeks," Stern explained. "It differs from the blues—everyday ups and downs—in that the depression interferes with the person's ability to function."

Victims of clinical depression may suffer from a variety of physical symptoms, including appetite loss, insomnia, anxiety or guilt, and an inability to enjoy once pleasurable activities.

Stern said the chances of developing major, clinical depression in a lifetime are one in six and about 4 percent of the population suffers from depression at any one time. And, he said, there is a 60 percent chance of recurrence in former victims of clinical depression.

Still, Stern said, "The great majority of people can be helped."

Stern has treated about 50 patients at his clinic, and currently eight persons are participating in the clinic's first major study to determine the optimum dosage of the antidepressant drug desipramine.

"We are looking at the relationship between the amount of the drug and the likelihood that the patient will be helped by it," he said.

"Until recently, a psychiatrist would prescribe the drug based on the dosage most people would need," Stern said, "but it is a lot different from one person to another according to how rapidly patients metabolize the drug. By measuring that, we'll be able to use the drug more effectively."

Stern and other clinic researchers, including co-director Bruce Jones, also do smaller studies piggy-backed onto their major investigations.

For instance, researchers—searching for a possible chemical cause for depression—are measuring the amount of certain chemicals in a patient's bloodstream to determine whether those levels change as the patient recovers.

But the causes of depression are not solely biochemical, said Stern.

"For different people at different times, it varies," he said. In some cases, the depression might be almost completely biochemical or genetic in nature; in others, it may be the result of a physical illness or medication; in others, social or psychological.

Stern said many people show signs of each cause.

Tear gas is no 'suit of armor'

By James V. Heallon
United Press International

NEW HAVEN—The lady had it up to here with her New Haven neighbor's scruffy tomcat so she decided to belt him with a blast from her non-lethal tear gas container before he tore up her Tabby.

One squirt hit the tom right in the whiskers. Nothing. He just blinked. She fired again. Another blink. The cat strolled away, shaking its head, as if to convey frosty disdain.

Many people place too much reliance on the use of chemical agents as a defensive weapon not only against dogs or cats, but primarily against human attackers or those they suspect, rightly or wrongly, of endangering them personally.

"I think they breed a false sense of security on the part of the citizen," says Sgt. Douglas Dortenzio of the New Haven Police Department.

WHAT THE WOMAN squirting the cat didn't realize was that animals do not have tear ducts. Thus, they are immune from most aerosol chemical weapons. Mail carriers generally use a chemical containing pepper. It is more of an irritant than a tear gas.

And New Haven mailman George T. Wilson, 46, was unnecessarily irritated when he arrived late on his rounds and a patron squirted him with his own can of "Halt," which prompted authorities to say they would charge the suspect with assaulting a U.S. Postal employee.

If the woman who squirted the cat to no avail had squirted an intruder improperly, chances are good she would have lived to regret it—if she were lucky.

THE TEAR GAS squirt is meant to instill panic in the person squirted. It causes a burning sensation that prompts an assailant's eyes to water, the mucus membranes to drain, and, seemingly, a shortness of breath.

"The purpose is to stop a guy's aggression long enough for you to get away. You're not out to kill or maim. You just want to stop him quick," says Bill Clede, a spokesman for Smith & Wesson, producers of "Chemical Mace," a registered trademark that applies only to Smith & Wesson's product.

"If it's used properly, it's all right," says West Haven Police Chief Joseph Figaro, referring to "Chemical Mace," which policemen and women have been using for 16 years.

A policeman using Mace and a woman packing it in her purse are two different things, Figaro cautions. The cop knows how to use it, has the law on his side, can fall back on his nightstick, draw his revolver, and has brother officers to back him up if need be.

THE BURGEONING retail chemical spray business seems to be geared to the rise of violent crime in the United States, and some people's fears that they may be a mugger's next victim.

The Justice Department's Bureau of Statistics says in 1980 nearly 5 million households were touched by rape, robbery or assault. And the bureau estimates there were 1.3 million forcible rapes, personal robberies, and aggravated assaults that were never reported to any law enforcement agency.

"I think the basic problem that has to be considered is whether we want to make available more weapons for public use be they offensive or defensive, or whether we want to remove the individuals who prey upon the public and require their consideration to use such a weapon," Sgt. Dortenzio said.

Smith & Wesson, a division of Bangor Punta Corp. in Greenwich, refrained from testing its product in the retail market until last November. It marketed it then because people assumed incorrectly every pocket or purse-sized aerosol chemical aid was "Chemical Mace," says Clede.

CLEDE SAID Smith & Wesson expects to expand its market for Mace by distributing it in drug stores, beauty parlors, and convenience stores across the country, rather than limiting its sale

to dealers which carry its gun line. "There are dozens of chemical sprays on the market. They've been selling this stuff like hawkers making some rather wild advertising claims. One claims their product can stop a 300-pound attacker instantly; that it's effective against drug abusers, drunks, and the insane. That's all nonsense. If a person is insensitive to pain, it's going to be ineffective," he said.

Clede quoted an educated guess that suggested 8 million tear gas sprays were sold last year in the United States. "If all this stuff is out there anyway, why not provide the best product for that application and tell people about it?" He says Smith & Wesson does in an extensive instruction sheet.

A three- or four-ounce canister of Mace generally retails for \$8.95 or \$9.95, respectively. It is different from other tear gasses. It vaporizes faster and shuts an assailant's eyes in two or three seconds, Clede says. Other brands, he says, can take from 25 seconds to half a minute to work.

"IT ISN'T a suit of armor. You got to spray the guy in the area of the face. If the guy is hopped up, maybe he's not going to react right away. If it takes 30 seconds, he can kill you several times. People have to understand its capabilities and limitations," Clede said.

Clede said only a few states he knew of impose restrictions on its use. California requires a two-hour training program. Enrollees are given a card upon completion, allowing them to buy and carry a spray. Massachusetts residents have to produce a firearms identification card before they can buy it. New Jersey flatly prohibits them and there are restrictions in New York.

THERE IS A BILL under consideration by the Connecticut Legislature's Judiciary Committee filed by Sen. Carl Zinsner, R-Manchester. Zinsner says chemical agents should be available but regulated to keep them from minors and others.

His bill is modeled after the Massachusetts legislation, which he said prohibits sales of chemical agents to minors, aliens, the mentally ill, or anyone who has been convicted of a felony in the last five years.

"I believe my bill is a common sense approach to what could become a common problem," Zinsner said.

A veteran Connecticut state trooper, who wished to remain anonymous, said people should know what they are doing if they are going to carry a chemical weapon.

"Everything has to be going down right. You got to know the sucker's coming at you. Even then the physical size of an attacker over a woman could be too great to overcome.

"We want people to use caution. Anything you have is better than nothing. It's not a catch-all. You have to have it handy; you have to have your finger on the trigger," he said.

"One wonders if we're going to see an influx of assaults on the street. Somebody walks up behind somebody else and they decide to give them a blast. If it's an innocent person (they can't just say) 'Well, he looked like he was gonna come after me.'"

THE TROOPER SAID people shouldn't take risks that make them an assailant's prey.

"I'm a little more careful of where I go than many people," says a young woman reporter, who comes from a police family. She has carried "Paralyzer" for the past three years, especially when she runs—and it is while jogging that many women are targets of male abuse.

"I try not to put myself in situations where I'd be vulnerable," she said.

The legislation proposed by Connecticut's Sen. Zinsner is a step in the right direction, says Darl Ostrander of Herman's Sporting Goods outlet in West Hartford, which has yet to sell a chemical spray over the counter.

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Many styles! For openings up to 12' wide.

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Manchester Herald
Thursday, March 4, 1982

Return to gold standard subject for UofH debate

The merits of returning the U.S. monetary system to the gold standard will be debated at the University of Hartford on Wednesday, March 10.

The debate, sponsored by the University of Hartford Construction Institute, will be held at 3 p.m. in Gengras Student Union Rooms G and H.

Discussing whether the construction industry should support a return to the gold standard will be D. Craig Yesse, director of government affairs at Loctite Corp., Newington, and James M. Griffin, corporate economist at Aetna Life & Casualty, Hartford. Yesse will speak in favor of the gold standard, Griffin in opposition to it.

Moderator of the debate will be Richard E. Schoenhardt, architect, who is chairman of the Construction

Institute's Planning and Program Committee.

The hour-long debate will be followed by a discussion period.

Construction Institute members may attend the debate without charge. Members of the general public are welcome for a fee of \$6 in advance or \$7.50 at the door. For information or reservations, call the Construction Institute at 523-5788.

The University of Hartford Construction Institute was founded in 1976 as an impartial agency for the state's construction industry. Members of the Institute's board include construction contractors and suppliers, architects, engineers, insurance representatives and the state commissioners of labor, administrative services, and environmental protection.

Check transactions rise

NEW YORK — Dun & Bradstreet reports that check transactions in 25 leading centers rose 3.1 percent to \$4,573,729,526,000 in December, a volume exceeded only once, in July 1981, when clearings ran over \$4,628 billion. Up from the \$4,434,178,146,000 cleared in the prior month, check activity continued to advance over a year earlier with a 17.5 percent increase over the comparable 1980 month when clearings reached \$3,893,508,997,000.

In New York, December checks processed rose to \$4,290,908,688,000, a 2.7 percent increase over November's \$4,

180,074,905,000, and held an 18.8 percent lead over the \$3,613,261,567,000 cleared in the comparable month of 1980.

In the 25 centers outside of New York, a healthy rebound prevailed as their banks cleared \$282,820,836,000, an 11.3 percent gain from November's six-month low of \$254,103,241,000. But turnover in the 25 cities kept only a fractional 0.9 percent ahead of the \$280,247,430,000 pace a year earlier. Richmond and Houston registered substantial advances over December 1980 while 11 cities lagged behind their performance in the prior year.



Manchester is important to us

Seated — Nate Agostinelli, President. Left to Right, Richard R. Lauzier, Vice President; William Fraser, Treasurer; Stan Jarvis, Vice President.



Nathan G. Agostinelli,
President

**"KEEP
IT
IN
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Manchester State Bank is the only bank that invests "ALL" its deposits in the Greater Manchester Area to help and improve the business community and assist town residents. No other commercial bank can make that statement. At Manchester State Bank an IRA, Certificate of Deposit or Savings Account is an investment in Manchester's future.

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MSB MANCHESTER STATE BANK

1041 Main Street
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MANCHESTER HERALD, Thurs., March 4, 1982

The goal: satisfaction

First Federal Savings is adding modern technology to help its customers adapt to changing laws

By Robert P. Lynch,
President and Chairman
of the Board,
First Federal Savings
of East Hartford

ASC, IRA, HR-10, ATM, ARM, Freddie Mac, Gimmie Mae, MTS, CRT, IOS. What are they and what do they mean to our customers? All these "alphabet" services are part of the new wave of convenience banking for customers at First Federal Savings. All involve advanced banking technology and up-to-date investment vehicles, providing maximum returns for both consumer and banking institution alike.

This past year Congress has given the American consumer a tax incentive to save money. In October, All-Savers Certificates (ASC) was introduced allowing a depositor totally tax-free interest on qualifying investments. First Federal attracted more than \$10,000,000 in these accounts for the month of October, leading

all savings and loan associations in New England.

In January, legislative revisions increased the level of qualifying contributions for both IRA's (Individual Retirement Accounts) and Keogh self-employed retirement plans (HR-10). Maximum annual contributions for IRA's have been increased to 100 percent of your annual income up to \$2,000, or to \$4,000 if both husband and wife are working. For married couples where only one spouse is working, the maximum annual contribution has been increased to \$2,250. And the revised legislation enables all working people under 70½ to open an IRA whether or not they have an existing pension, profit sharing or Keogh plan. The maximum contribution to Keoghs has been raised to \$15,000.

Plans are well under way to equip First Federal offices with ATM's — 24 hour automatic teller machines which

provide the quickness and total convenience needed in today's fast moving world. These new tellers, with state of the art technology, allow virtually any banking transaction to be conducted at any time, during both banking hours and non-banking hours, on weekends, and holidays.

Many advances have been made to make housing more affordable to the people of our communities. First Federal, long a leader in lending for the home-buying and home-builder, is now writing Adjustable Rate Mortgage loans to allow both the customers and the institution to move with market interest rate conditions. The flexibility built into the new loans will keep the needed monies flowing to the housing market and help to keep overall interest rates down. And to ensure that low-yield loans do not slow down the pace at which we can make new mortgages, First Federal is an active participant in the secondary

mortgage market through the Federal Home Loan Mortgage Corporation (Freddie Mac) and the Government National Mortgage Association (Gimmie Mae).

This past year, to speed up banking for our customers, we installed a modular terminal system, the latest in computerized banking. Each teller is equipped with a CRT (cathode ray tube) which is nothing more than a television screen and allows the teller an actual "view" of the account and the transaction being conducted. We are looking forward to tomorrow when we will be able to bring our customers IOS — the integrated office system.

Satisfying the demands of a changing and ever-moving consumer is certainly a challenge, but a challenge we look forward to. We have every confidence that this challenge will be met and that the consumer will benefit from this new wave of alphabet banking.

The Eagle brings you a new, better and expanded Tax-Shelter

The Universal IRA.

Everyone is eligible. As of January 1, everyone who works — absolutely everyone — is eligible for an Individual Retirement Account (IRA), even if you're covered by another retirement plan at work. Previously, if your company had a pension plan, you weren't eligible.

Contributions increased. Maximum annual contributions have been increased to 100% of your annual income up to \$2,000 or to \$4,000 if both husband and wife are working. For married couples where only one spouse is working, the maximum annual contribution has been increased to \$2,250.

It's a tax shelter. Aside from the universal eligibility and the high maximum deposits allowed, one of the greatest benefits of an IRA is the tax break it offers. The deposits you make to the account are tax-deductible on your federal income tax return for the year the contribution is made and your interest earned is tax-deferred. You don't pay taxes on the contributions and the high interest you earn until you withdraw your funds at retirement. At that time, you'll probably be in a more favorable tax situation.

No fees. With a First Federal tax-sheltered savings plan, there are no fees, commissions, or other administrative charges.

High interest. Guaranteed. An IRA from First Federal Savings earns high interest, too...money market interest...that's guaranteed over the term of the investment.

To give you an idea of how your IRA savings can benefit from the high interest and tax benefit features, consult the chart:

Years of Contribution	Without IRA	With IRA	Tax Savings
10	\$23,250	\$41,480	\$18,221
15	45,027	90,834	45,807
20	78,607	181,514	102,907
25	130,408	348,127	217,719
30	210,316	654,256	443,940

Projections assume a 30% tax bracket and an annual \$2,000 contribution left on deposit at an annual rate of 12%, compounded continuously with an effective yield of 12.94%. The annual rate of 12% is a hypothetical rate which First Federal Savings believes is realistic to achieve over the life of the retirement fund. Market rates may fluctuate over the term of the account.



Fixed or Variable rates. Not only do you earn high interest in a First Federal Savings IRA, you get your choice of a fixed or variable rate certificate. Both rates are based on the current 6 month Treasury Bill rates. Call us or come into any office for a current quote.

Insured savings. All tax-sheltered savings plans at First Federal Savings are insured by the Federal Savings and Loan Insurance Corporation, a permanent agency of the United States Government.

An IRA...it's a tax shelter, it's a tax break, it's a secured investment.

First Federal Savings

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



At Heritage S&L

Stock offering equals freedom

By William H. Hale,
President
Heritage Savings
and Loan Association
Manchester, CT



Heritage Savings and a few others like us have a unique opportunity in 1982 — freedom of choice.

Heritage has completed conversion from a mutual institution owned by depositors to a capital stock institution owned by shareholders. The stock offering resulted in an increase of net worth by \$1.9 million.

Therein lies the freedom of choice. While the current earnings squeeze plaguing all thrifts is shrinking equity positions, the recent stock offering has increased the equity at Heritage Savings. That increased equity allows us to develop and implement a long range plan — just when bank deregulation has opened many new avenues for Heritage Savings. The same can be said for other savings and loans which have converted to stock recently.

With the luxury to step back and plan the kind of institution we want to be, Heritage could go in any of several different directions.

- Continue our present basic structure taking deposits and financing homes in our current markets.

- Become a financial supermarket for consumers offering a full spectrum of investments from traditional insured savings (with returns we would establish not subject to regulations), mortgage backed investments, equity participations, mutual funds, insurance, all kinds of consumer credit, financial planning, cash management, personal trust services and more.

- Become a real estate specialized institution offering a variety of real estate financing. We could develop new lending instruments designed to satisfy the enormous backlog of financing needs that have been building for years now. We could use the secondary market to multiply our ability to lend. And of course we could expand the lending operation to statewide, regional or national — perhaps in an area of specialization, like condominiums.

- Concentrate on private real estate development as a participating partner — something we have already done with the renovation of the historic House and Hale building in Manchester, which we are converting to office condominiums.

- Municipal finance is not out of the question.

- We have the ability to acquire other diversified firms in and out of the financial field.

These opportunities are the reason many bought stock in Heritage Savings and other institutions in spite of a bear market for savings association stocks. Investors see the current earnings squeeze as a temporary one caused by the transition to a deregulated banking environment.

The earnings squeeze did not come about through mismanagement, and the underlying strength of our investment portfolios could not be stronger. Savings and loans and savings banks got where they are today by doing exactly what the government asked them to — taking deposits and financing homes. That meant borrowing short and lending long. These banks did so in good faith believing they were protected by regulations.

Now the government has changed the name of the game. Regulatory protections are being removed and we are approaching a free market. A period of adjustment is unavoidable. Earnings must be out of whack for a time. But eventually the numbers will balance out and earnings will again be positive. That's what our investors are banking on.

I believe they are right. After all, there is strong precedent for an earnings turnaround in our sister financial industry, the securities business. A few years ago, that industry was in as great a turmoil as the thrift industry is today. But the

securities industry passed through that transition period and today is more profitable than ever — more profitable even than in the heyday of the market of the 60s.

Harvard professor Theodore Levitt has described as "Marketing Myopia" the failure to conceptualize the business one is really in. For example, railroads thought they were in the railroad business when they were in fact in the transportation business. Had they seen themselves as being in transportation, they could have wound up controlling the airline business, trucking, shipping, leasing, hotels and more, instead of being shackled to the moribund railroad business.

At Heritage we believe we have a clear picture of the business we are in. We are in the financial intermediary business. Our role is to put people's money to work for other people at a profit to both. We will avoid marketing myopia by investigating every opportunity with an open mind and with a clear understanding of our role as a financial intermediary.

I can not as yet report on a decision about the final direction Heritage will take, or the final form of our structure. I can report that we believe we have the time, the money and the talent to plan our future carefully. That freedom to choose is the special luxury of a stock savings and loan association in 1982.

MANCHESTER HERALD, Thurs., March 4, 1982

MANCHESTER HERALD, Thurs., March 4, 1982

Better ways to invest your money.

Developing better ways to bank is a way of life at Heritage Savings. Over the years we've been first with dozens of new services — for example, graduated payment mortgages, variable rate mortgages, offices in supermarkets,

free NOW checking and a host of other investment breakthroughs. We work on a daily basis to bring you the latest and best in banking. That's why we say every day is the dawn of a better way at Heritage Savings.

6 Month Certificate
13.693% Annual rate
14.368% Effective annual yield

Available thru 3/8
Minimum deposit \$10,000

- Insured to \$100,000 by the FSLIC
- Short term of 6 months
- Rate is guaranteed for the full term
- No commissions or fees
- Not subject to the Connecticut State Dividends Tax

Interest on 6 month certificates cannot be compounded. 6 month yield based on reinvestment at current rate which is subject to change at maturity.

All-Savers Certificate

RATE		If your joint taxable income is		
10.29% Nominal rate	10.79% Effective yield	\$25,000	\$40,000	\$86,600 or more
		Then your equivalent after-tax yield would be:		
Available thru 3/21/82		15.20%	17.69%	21.58%

- Tax-free interest to \$2,000 if you file jointly; \$1,000 if you file individually
- Short term of 1 year
- Minimum deposit only \$500
- The highest interest allowed by law based on the latest one year Treasury Bill rate
- Rate is guaranteed for the full term
- Insured to \$100,000 by the FSLIC

Joint Federal Taxable income is based on estimated 1982 Federal rates on net taxable income after deductions and exemptions. The All Savers' rate is determined by taking 70% of the current one year T-bill rate.

\$100,000 Jumbo CD

- Money market interest at negotiated rates. Call Investment Desk for current quote.
- 30 days or longer
- Insured to \$100,000 by FSLIC
- No commissions or fees
- Not subject to Connecticut State Dividends Tax

The dawn of
a better way
Heritage Savings
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KIDS, TOO, STRUGGLE WITH INFLATION

By Rick A. Pearson
United Press International

Every month the U.S. Department of Labor releases the news that everyone already knows: "The cost of living has gone up."

Adults bemoan the cost of owning a home, driving a car or buying the family groceries.

Another segment of the population — the kids — may not know how and why, but they do know something's up — the prices.

Take Danny Hammerman, a Dubuque, Iowa, 5th grader. Danny found what a Catch-22 dealing with inflation can be.

"Each time I save up for an album, all of a sudden it'll go up more," the 11-year-old said. "Then I have to save some more or sometimes I go half with my sister."

Danny said he's never discussed a raise in his \$1 allowance because "it's already set" by his parents.

To kids, inflation is more than just a term in science

class meaning how a bicycle tire is filled with air. To them, it's a matter of being able to afford the bicycle.

The concern adults show for the increasing prices of consumer goods are shared by their children. A small random sampling indicates kids today really do worry about the cost of such items as soda pop, candy and movies.

If parents wonder about the real value of their next paycheck, their children wonder how much of an allowance they'll get out of that paycheck. Sometimes the negotiations take on the look of labor-management talks.

Jeremy Shaw, 11, another Dubuque fifth grader, said he now gets a \$2 a week allowance. He explained that

it's a 100 percent increase from a few weeks ago because he took on the added responsibility of doing the dishes.

"I agreed to do it because I thought I was getting older and I could do more (around the house)," said Jeremy, whose father is laid off.

But Jeremy's classmate Tréva Leib, 11, said she was turned down when she asked for a \$1 increase in her \$1 allowance. She said her parents told her "things are going up too much and the bills are going up."

Everyone knows the day of the nickel candy bar has gone the way of the soda jerk and the 10-cent popcorn which was eaten regularly through those Saturday matinees.

Bank explains pros and cons

Today's consumer is faced with a major money task — deciding how to get the most for your money. Interest is there to be earned and tax breaks are available to be taken advantage of. The problem is that there are so many accounts to choose from, all promising to make the most for you. To help the consumer out of this mass confusion, South Windsor Bank and Trust Co. compiled a brief synopsis of some of today's most pop-

ular money making and money savings accounts. Not all of these are for everyone. And every account has positives and negatives. Hopefully, your money decision will be made a little easier. And any questions you may have will be happily answered at South Windsor Bank. Stop by and see us. Financial advice is what we're all about.

Sincerely,
Don Page,
Vice President

INDIVIDUAL RETIREMENT ACCOUNTS

PROS
*Every worker can invest up to \$2,000 a year
*Tax deferral until retirement on all money and accumulated interest
*Up to \$100,000 is insured.

CONS
*Substantial penalty if money is withdrawn before age 59½
*Once retired, IRA money must be withdrawn in annual installments
*Once withdrawal begins, money taxed as income
*IRA money cannot be used as collateral for loans

ALL SAVERS CERTIFICATES

PROS
*Never pay taxes on interest
*Insured up to \$100,000
*Low \$500 minimum deposit

CONS
*Loose tax exemption if money withdrawn before maturity
*Maximum interest of \$1,000 per individual
*Cannot use funds as collateral for loans

CERTIFICATES OF DEPOSIT

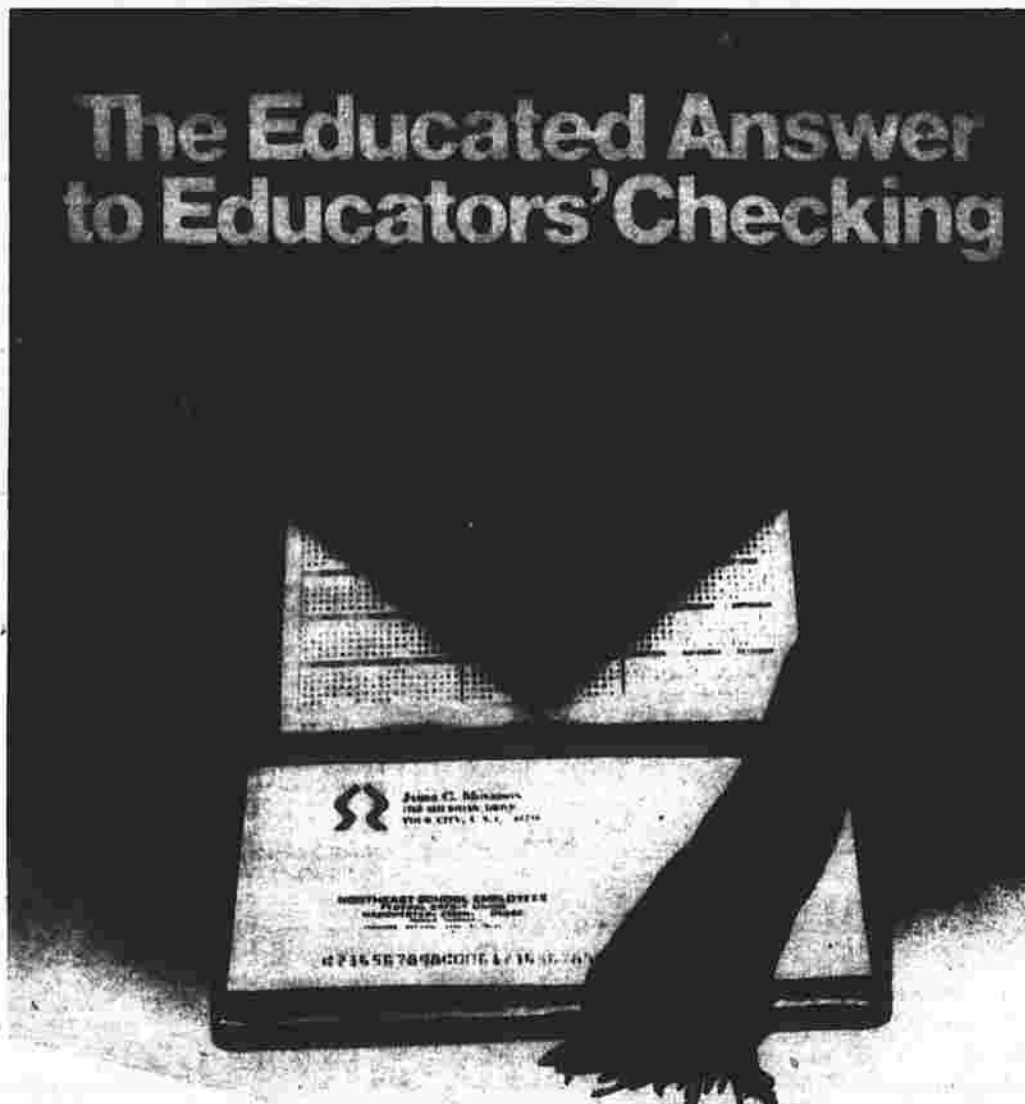
PROS
*Short term investment — money is not tied up for extended period of time
*Some are insured up to \$100,000
*High interest rate

CONS
*Substantial penalty for early withdrawal

N.O.W. CHECKING ACCOUNTS

PROS
*Earned interest on checking account money
*Immediate access to money

CONS
*Minimum deposit required



(Share Draft = Low Cost Checking + 6.5%)

Simple economics says it pays.



Northeast School Employees Federal Credit Union

Manchester 646-8870 Willimantic 423-5430

Each member account is insured to \$100,000 by Administrator, National Credit Union Administration.

At Savings Bank of Manchester

Now, financial customers

Should I purchase a repurchase agreement? Would an All-Savers certificate make sense? How can I make my IRA (Individual Retirement Account) grow faster? Is a 6-Month CD a good place to put my savings?

Banking vehicles are confusing these days, agrees the Savings Bank of Manchester. That's why SBM has named several of its most experienced staff members Banking Counselors — to listen and to lend a hand with your personal financial management.

And some of your problems can be pretty personal. A recently widowed woman wonders if she should sell her home or sit tight. A middle-aged couple with a growing family considers buying another house — or adding onto the one they have (with the help of a home improvement loan). An elderly man on a fixed income needs to put his small nest egg into a very safe place.

"It's nice to be able to sit down and talk with someone without the pressure of someone else waiting in line for you to finish," explains Donna H. Cammeyer, marketing and advertising officer for the bank and one of 14 banking counselors at SBM's main office, 923 Main St.

According to Mrs. Cammeyer, the customer usually comes to a counselor with a specific question in mind — such as the best way to start an Individual

Retirement Account — and then asks for information about other banking services, such as the All-Savers Certificate, or the "repos" — repurchase agreements. Both bank and customer benefit by being able to discuss a variety of services in one visit.

Once a customer has made the initial personal contact with a banking counselor, add Paul Wendrychowicz, a mortgage representative, the customer is likely to call the same counselor for more information at a future date. A personal bond is established between banker and customer, which is productive for both.

Wendrychowicz says he sees two types of customers making most use of the banking counselor concept, which was inaugurated recently. They are: 1) the person who knows exactly what he wants to do with a certain sum of money and simply wants to expedite the transaction; and 2) senior citizens who are concerned that their savings will disappear in an inflationary economy if they don't protect them in a competitive interest-producing vehicle.

Savers are fairly sophisticated these days, says Lillian Lloyd, an officer's assistant whose desk is on the main floor of the bank, but they still need advice. Lately, she said, she has found most

questions concern the tax exempt status of certain bank offerings. At income tax time, people think about protecting as much of their hard-earned cash as they can.

Mrs. Lloyd notes quite heavy traffic in new IRA accounts, the majority being opened by people who have \$2,000 to place in a two-and-a-half year, fixed-rate bond market certificate with a high interest yield (close to 15 percent at present). She said these customers are familiar with interest rates being offered on various IRA plans, and come in to the bank ready to sign up.

"The customer deserves the time we can give him," says Frank Corriveau, assistant treasurer of the bank, and another counselor. "It's very important to have someone available to sit down and talk to on a one to one basis."

A problem many people have, said Corriveau, is that they're embarrassed by financial questions they may have, but in a confidential, personal setting are more able to articulate their concerns. "No question is silly," he stresses. "I don't know a thing about insurance, for example, and if I want to talk about it, I have a lot of questions."

Although "the IRAs are the craze right now," says Corriveau, "a lot of people feel if they don't have \$2,000 they can't have an IRA." Banking counselors help

them to work out a sensible plan for an IRA which requires only a modest contribution.

"As you talk to people, they find questions they may have wanted to ask but didn't really think about until given the right opportunity," adds Corriveau. "The conversation can range from repos to checking accounts."

Banking counselors were cross-trained by individual in specialized areas through a series of in-house seminars before they started to deal with customers.

"They are available every day for walk-in trade, but stress that calling ahead for an appointment is preferable. This assures the customer he will get as much time as he wants when he wants it. If a customer knows one of the counselors by name and requests doing business with that person, the bank makes every attempt to arrange it."

All branch managers, because they are trained in the various banking vehicles, are also equipped to serve as counselors.

"Banking counselors provide our customers with personal guidance and help in an area where we all need it these days — financial planning," explains SBM President William R. Johnson in summing up the program. "The better able we are to advise our customers, the better it is for all of us."



Banking Counselors at the Savings Bank of Manchester gather in the bank's Main Street lobby. Front row, from left: Kathleen Williams, Donna Cammeyer and Carole Yungk; middle row, from left: Joyce Trainer, Sheila Saxe, Robert DeMarchi and Lillian

Lloyd; back row, from left: Margery Saums, Marian Turkington, Paul Wendrychowicz, Frank Corriveau, Wal Luddle, Bruce Reynolds and Raymond Tucker.

Photo by Guy Freeman

Now everyone can plan for a better retirement. The Savings Bank of Manchester has your IRA*

*Individual Retirement Answers about a savings plan for your retirement years, based on all the latest, relevant data. Specially prepared and individualized for you!

"With the new IRAs, our retirement looks a whole lot greener!"



Savings Bank of Manchester
 Manchester: Main Street, Manchester, (Purdum Place, Derry Inc., Burr Center Shopping Center, East Union Street, Manchester Parkade, Hartwood Road at M. Ave., Shopping Plaza at Spencer, Inn North Shopping Center at North End, East Hartford, Burnside Avenue, Putnam Bridge Plaza, Bolton, Bolton North at Route 44A, Andover, Andover Shopping Plaza, South Windsor/Sullivan Avenue Shopping Center)
 Ashford: Junction Routes 44 & 34A, Telephone 646-1700
 The Express Bank
 Eastford: Monday & Friday, 9:00 a.m. to post office, Tel. 974-8411
 Scotland: Tuesday & Wednesday, across from post office, Tel. 421-0921
 Sprague: Thursday & Saturday, 10 W. Main St., Tel. 621-6119, Member FDIC

SBM would like to help you set up the best retirement for you.

An Individual Retirement Account is probably the most important vehicle ever made available to you from the Savings Bank of Manchester to help you plan for a rich and satisfying retirement. If you can in any way at all afford an IRA, we urge you to open one! Do it, too, at the youngest age possible, to enjoy a bigger payoff come your retirement time.

But you don't have to wait until retirement to start enjoying the tax savings an IRA offers you. Year after year, when you save for retirement you also save on taxes. Every year your annual contribution can be deducted from your gross income. That's an immediate savings of up to \$1,000 per year, depending on your income bracket. (See chart below.)

How much is a federal deduction really worth? That depends on how much you earn. To figure out your own savings, follow these steps: First, determine your taxable income and corresponding tax bracket figure. Second, simply multiply the tax bracket figure by the amount of your IRA contribution. Here are two examples of how this works:

Tax Bracket	WITHOUT IRA		WITH IRA		Total Tax Savings Over 30 Years*
	Yearly Taxable Income	Yearly Tax Savings	Yearly Taxable Income	Yearly Tax Savings	
29%	\$25,000	\$7,250.00	\$23,000	\$6,675.00	\$17,400
50%	\$90,000	\$45,000.00	\$88,000	\$44,000.00	\$30,000

*This assumes a yearly \$2,000 contribution, over 30 years, while remaining in a constant tax bracket throughout.

Is everyone really eligible to open an IRA? Anyone is eligible who meets these two requirements: you must earn income and be under age 70. Even if you're covered by a qualified pension plan where you work, are self-employed or work only part-time, you are eligible to open an IRA.

How much can you put into an IRA each year? As of January, 1982, you can voluntarily contribute up to \$2,000 each year or 100 percent of compensation, whichever is less. Any amount less than the \$2,000 limit is, of course, always acceptable. But to receive the optimum benefits, we urge you to save the maximum amount each year.

It's also very important to understand that all income earned in the account is tax-deferred until the IRA's distribution - at which time most people are in a much lower tax bracket. (It's important to note, however, that the law requires substantial interest and tax penalties for withdrawals from an IRA prior to age 59½.)

This combination of tax-exempt compounded savings plus yearly contributions can add up to an amazingly high return over the years.

If you qualify, deposit up to \$3500 and get a head start on your IRA! You say you're salaried, have no pension plan, but have not yet opened an IRA? It's not too late to take advantage of IRAs for 1981. You have until April 15th to begin your retirement plan with a maximum deposit of \$1500 - an amount which is deductible from your 1981 federal income taxes. At the same time (or a later date, if you wish) you can deposit \$2,000 more in your plan, which will be deductible in 1982. The big advantage to putting in as much as possible into your account (and as soon as possible) is that you start earning interest on the full amount of \$3,500 immediately. This is one more answer that SBM wants you to know so you

move as fast as you can towards that important final retirement goal.

How can an IRA be set up? We can suggest many savings plans as funding vehicles for your retirement plan - such as the new 18 Month CD designed exclusively for retirement plan savers. SBM can help you find the plan that's best suited for your needs. You can make deposits weekly, monthly, directly as in a payroll deduction or in a lump sum - whatever is convenient for you.

However, we do advise a carefully planned, systematic program of savings. IRAs should be a yearly commitment to reap the maximum rewards at retirement.

Have an IRA question? Ask SBM for answers. Everyone's financial situation is different; your needs and goals are different; so are your questions. The IRA Counselors at SBM understand that. So that's why we ask you to call us at 646-1700 or send in the coupon below for answers about IRAs. Not just any answer, but *your* Individual Retirement Answer.

WHAT'S MY
IRA
INDIVIDUAL RETIREMENT ANSWER

I'd like more information about IRAs. Mail to: Savings Bank of Manchester, 923 Main St., Manchester, CT 06040

Name _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Date of birth _____

Social Security Number _____

Married? _____ Spouse working? _____