

BUSINESS

Student loan defaulters — be on guard

If you're among the hundreds of thousands who are in default on your college student loans, beware! The following unpleasantness may happen to you in the next few months:

Your name will be sent to a national credit bureau, which will pass it along to a regional credit bureau as well.

A collection agency will come after you and its efforts to collect will be the most vigorous ever.

The Justice Department may sue you.

If you're a federal employee, 15 percent of your wages will be withheld until your debt is paid in full.

For some kinds of student loans — among them, loans that aren't federally insured — your state may initiate actions to force you to pay up. Some states will repossess your car, others might withhold any state income tax refund due you or similar actions.

Past collection efforts have been hampered by poor records, limp efforts, virtually no communication between federal and state agencies. Defaulters include top professionals, journalists, government workers. Secretary of Education T.H. Bell revealed recently that his own agency employed 68 defaulters and announced a drive for repayment (\$6.518 loans valued at \$57.7 million).

But now with passage of the Federal Debt Collection Act last year, the Department of Education may take such actions as described above. In advance, however, you would be notified by mail at the best available address for you — provided by the IRS. If you've moved and failed to notify your lender, in most cases you've violated the terms of your loan.

IF YOU'RE TAKEN to court, your "oversight" will



Your Money's Worth
Sylvia Porter

come back to haunt you. The Education Department will make a determined effort to reach you and give you one more chance to work out a repayment schedule. (This tactic prompts about 25 percent of those getting the letter to respond.)

In the next few months, the Education Department expects to turn over the names of about half a million defaulters to national and regional credit bureaus. Once this happens, your sources of credit will dry up: no car loan, no mortgages, no new credit cards.

Simultaneously, private collection agencies will be given your name and address and will start their drives. Collection agencies keep just under 25 percent of what they collect from you.

What's more, the federal government may soon have another weapon. One of the bills the Senate is expected to take up this fall is the Federal Debt Recovery Bill, sponsored by Sen. Charles Percy, R-Ill. If enacted, the Justice Department will be able to contract with private law firms on certain debt collection matters — not limited to student loans —

and hire private lawyers to recover the money. If necessary, defaulters will be taken to court. Up to now, litigation has been limited by lack of funds and personnel.

ABOUT 900,000 OF YOU have defaulted on student loans — the background for this article. Most former students make good on loan payments, but enough fail to do so to warrant the estimate that \$2 billion of the \$17.3 billion of loans made under the Guaranteed Student Loan Program are in default.

The default rate under the other major student loan program — National Direct Student Loans — is around 19 percent.

Depending on the type of loan on which you've defaulted, federal efforts can get under way automatically in as little as 120 days.

The cumulative message to all of you: Both the federal and state governments expect repayment of the loans made to you and no longer will allow you to evade your responsibilities.

"BEAUTIFUL" FOOTNOTE: All 68 employees at the Department of Education previously in default (to the utter embarrassment of Secretary Bell) have started repaying their loans. That department's house is now in order!

(For your free copy of the premiere issue of Sylvia Porter's Personal Finance Magazine, please send 50 cents to cover postage and handling to Sylvia Porter's Magazine, 380 Lexington Ave., Room 1401, New York, N.Y. 10017.)

Stockholders and state must approve

Final agreement remains on bank takeover

WATERBURY (UPI) — Although a final plan of acquisition remains to be worked out, New England's largest bank and Connecticut's fourth-largest have agreed to merge.

The final plan for the Bank of Boston's takeover of Colonial Bancorp, Inc. must be agreed to by the two companies and approved by Colonial stockholders and state and federal regulatory agencies.

Colonial, with more than 60 offices in Connecticut and assets of approximately \$1.3 billion, would become a wholly-owned subsidiary of the Bank of Boston Corp. in the \$75 million agreement.

Colonial stockholders will receive either adjustable rate preferred stock

or convertible preferred stock.

Bank of Boston Corp., an international multi-bank holding company, has \$19.1 billion in assets, \$12 billion in deposits and \$23 million in shareholders' equity, making it the 18th largest commercial bank in the country.

It owns eight Massachusetts banks, the largest being The First National Bank of Boston, and has 75 branch offices.

The agreement, announced Friday night, was the fourth out-of-state merger announced since Connecticut adopted its interstate bank law in June. Others involved CIT Corp., Hartford Bank of Boston, and Northeast Bancorp Inc.

"We believe our close affiliation with Colonial will enhance our collective ability to continue serving the financial services needs of our natural New England market," said William L. Brown, Bank of Boston chairman.

Francis M. White, Colonial chairman and chief executive, said he was pleased the two banks will become affiliated as "leaders in the financial services industry in the Connecticut, New England and national marketplace."

Bank of Boston made its initial approach to Colonial nine months ago, when the Waterbury bank needed cash for anticipated losses on its international loan portfolio.

The Boston bank paid \$25 million for

4.9 percent of Colonial's outstanding common stock and options to buy another 20 percent of the bank's stock.

Connecticut law allows Bank of Boston to acquire the securities of Colonial Bancorp. But, under the law, Colonial Bank must remain an independent subsidiary and cannot be merged in the Boston corporation's existing banks, said Brian J. Woolf, Connecticut banking commissioner.

The "gooseflesh" you get when you're cold is the body's attempt to erect the coat of hair our ancestors lost 100,000 years ago. When an animal's fur stands on end, the expanded air layer between the skin and fur surface insulates the body.

Leaser of computers buys IBMs overseas to fill needs of U.S.

By Goll Collins
UPI Business Writer

NEW YORK — The wild fluctuation in currency rates and the mighty U.S. dollar have made it cheaper to buy American computers in Europe and import them back home again.

The president of an international computer leasing firm.

"Belgium and Sweden are the places for good buys today," said Goran Guller, head of ICS, a Stockholm-based International Computer system.

ICS specializes in leasing IBM computers to businesses. The firm operates in seven European countries, and opened a U.S. branch last November.

"Sweden devalued its currency last year by 16 percent. It took IBM 10 months to respond," he said. That 16 percent variance was more than enough to offset the 5 percent U.S. import tax.

"Here you have to have a profit or you don't have any use for it," he said. "On the other hand, in Sweden, the equipment you buy has to be new or it isn't quality."

ICS, which rents include SAS Airlines, Volvo and Dow Chemical, emphasizes counseling

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Business In Brief

DEC offers new service
NEW YORK — Digital Equipment Corp. of Maynard, Mass., has announced a new service and warranty plan for its customers.

The package, called the Investment Protection Plan, is offered to buyers of the Digital Rainbow, Professional and DECmate II. It consists of on-site warranty service, including parts and labor; updates for selected operating systems; a user newsletter and a limited-offer, 30-day, money back return policy.

For buyers at the retail level, many of the features extend for a year. For corporate buyers who purchase through DEC's direct sales force, the plan is offered for 90 days and may be extended to a year with a service option.

Firm closing affects 140
BANGOR, Maine — New England Pipe and Supply Co. has shut down at its four locations, putting 140 employees out of work and leaving many contractors in the state without a pipe supplier.

NEPSCO president Alan Haberman blamed the failure of weekend negotiations with the company's bank as the reason for the shutdown. The closings in Bangor, Augusta, Lewiston and Portland surprised employees and customers.

The company is considering filing bankruptcy proceedings under Chapter 7 of the federal bankruptcy code, which is complete liquidation, said Haberman.

New system introduced
BOSTON — Interleaf Inc. of Cambridge has introduced a computer aided publishing system that produces illustrated documents.

Interleaf also announced it had negotiated an agreement with three venture capital firms to receive \$2 million in equity financing, bringing its capitalization to nearly \$3 million.

The company said its CPS-2000 is the first CAP system to fully integrate advanced multiple-font word processing, business graphics, diagramming and high-speed laser printing.

Intermetrics reports loss
CAMBRIDGE, Mass. — Intermetrics Inc. has reported a second quarter loss of \$278,000, compared with income of \$255,000 for the same period last year.

The software company said the cost of entering certain markets had been higher than expected. Intermetrics reported revenues of \$7.7 million for the quarter, compared with \$7.8 million for the same period of 1982.

Birthday shakes? Call a restaurant
... page 11

Manchester man recalls Yastrzemski's last days
... page 15

Council drops appeal of case
... page 9

Manchester Herald



Stepping out in style Under the tutelage of the high school's new full-time band director, Kurt Eckhardt, students Suzanne Beck and Larry Smith prepare to play a piece. Their new uniforms cost \$150 apiece — will be shown off for the first time this year at a football game Oct. 15. The school board's share of the clothing pricetag came to \$17,350 in the 1982-83 school budget; band fundraisers provided the rest.

Reagan's visit postpone doesn't worry dictator

Marcos trusts U.S. confidence

By Fernando Del Mundo
United Press International

MANILA, Philippines — President Ferdinand Marcos said today he did not think President Reagan's postponement of his scheduled trip to Manila showed a lack of confidence in the embattled Philippine government.

Marcos' comments on ABC's "Good Morning America" show came as the government said police in a Manila suburb shot dead two Communist gunmen who were on a mission to assassinate Manila police chief Maj. Gen. Prospero Olivas.

Police said the gunmen, allegedly members of a Communist Party hit squad called "the sparrows," were carrying maps of Camp Panopio in Quezon City that pinpointed the room where Olivas was quartered.

Marcos' comments were his first since the White House announced Monday that Reagan would postpone his trip to the Philippines.

Asked if the postponement of Reagan's trip show a lack of U.S. confidence in his government, Marcos said, "I don't think so."

"In the Philippines, the host should always be willing to defer to the wishes of the guest," Marcos said. "So this should not be interpreted in such many complicated ways."

Asked whether he might reimpose martial law to deal with the unrest, Marcos said, "I don't believe so. We haven't reached that stage."

In his letter to Marcos, Reagan apologized for the postponement and assured Marcos that "I've always had confidence in your ability to handle things."

"We both look forward to seeing you when a mutually acceptable date can be set," Reagan wrote.

The government also released a Sept. 29 letter from Marcos to Reagan in which the Philippine leader said he understood the "irresistible force of the traumatic experience" of the March 1981 attempt on Reagan's life by an assassin who "slipped the best men and resources of the renowned American security service."

Opposition politicians welcomed Reagan's decision, but conceded it did not mean Marcos had lost U.S. support.

Still, Neptali Gonzales, vice president of the United Nationalist Democratic Organization (UNIDO), said the decision meant a "tremendous loss of face" for the 66-year-old Marcos.

"We want Reagan to come," Gonzales said.

Danger isn't over in Arizona flooding

TUCSON, ARIZ. (UPI) — The worst Arizona flooding this century turned the state's second largest city into a desert island and killed a dozen people and officials say the danger is not over.

Thousands of homes and businesses in Tucson, Clifton, Safford, Nogales, Duncan, Maricopa and Marana were under several feet of water today and estimates of damage to highways, bridges, homes and offices rose into the millions of dollars.

At least 5,000 people have been evacuated because of the flooding, which began during the weekend. The stormy weather subsided late Monday but forecasters warned of more possible flooding in the southeast third of the state from overflowing rivers and earthen dams strained by the rush of mud, water and debris.

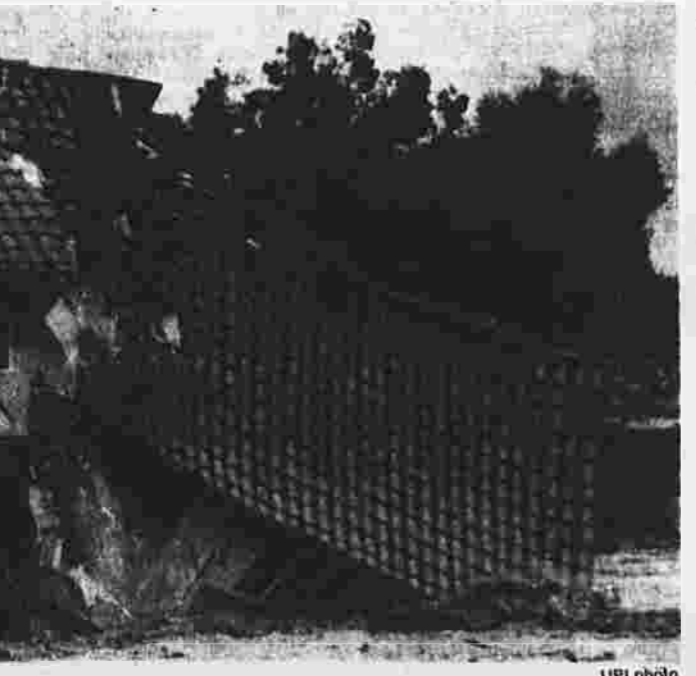
The swollen Gila River eroded supports for two Interstate 10 bridges Monday, forcing closure of the transcontinental highway and isolating Tucson, a city of 485,000.

"Tucson has effectively become an island," said state police spokesman Terry Connor.

A new \$1.2 million office building project was swept downstream when the banks of the Rillito River in Tucson crumbled.

Among the dead were a family of four swept into a creek, a helicopter pilot and medic killed in their aircraft while en route to rescue a woman giving birth, two Navy fliers downed during a storm and a man swept into a river while taking pictures of the devastation.

Electricity and gas lines were severed by the gushing rivers and many areas isolated by the runoff depended on National Guard helicopters for food and drink. Raw sewage from ruptured sewer lines polluted waters.



Office building in north Tucson topples into the Rillito River while storms lash southern Arizona.

Rezoning sought for 180 condos

By James P. Sacks
Herald Reporter

Two retired real estate salespeople are seeking a zone change that would allow construction of 180 condominiums on 28.5 acres of land in the northwest corner of Manchester.

The property on which the stepped, cluster-style development is proposed borders both the East Hartford and South Windsor town lines.

Arthur M. Shorts and his wife, Suzanne, filed a zone-change application for the property — located off Burnham Street West and Chapel Road near the western border of the Buckland Industrial Park — in the town planning office Monday afternoon. They are seeking Planning and Zoning Commission approval to change the classification of the land from Rural Residence to Planned Residence Development, which would allow the condominiums under Manchester zoning regulations.

Town Planning Director Alan P. Lamson said the application will be heard by the zoning commission either Nov. 14 or Dec. 5. If the plans are approved, the developers will also need an inland wetlands permit since part of the approximately 3,200 feet of private roadway constructed to serve the development would cross a wetland.

In addition, the plans must be reviewed by the Capital Region Council of Governments and by planning agencies in East Hartford and South Windsor.

ARTHUR SHORTS SAID the condominiums would be priced in the \$70,000 to \$75,000 range.

Shorts said that depending on the market and on interest rates, he and his wife would not wait "too long" after approval to start construction. At the lower per-unit valuation, the development would be worth over \$12 million.

Shorts, the former manager of the J. Watson Beach Co. real estate office in Manchester, said he sees the proposed development as "a good buffer between the Bucklands Industrial Park and the remaining residential area" to the south and west.

"It's probably going to be the nicest (development) ever constructed in Manchester," Shorts said Monday. "It's close to everything — probably as close to Hartford as anyone will ever get in Manchester."

He and his wife have lived in a house on the property for about five years. If the zone-change goes through, their house will be converted to two two-bedroom units and two three-bedroom units, according to the plans filed Monday and an accompanying feasibility study prepared by the consulting firm of Fuss & O'Neill.

The remaining 170 units would be two-bedroom units, each containing 1,000 square feet of space, according to the study and plans. The 27 two-story clusters of condominiums to be constructed in Colonial style "in keeping with the home that we have," Shorts said.

The property, he added, has been in his wife's family since the 1600s. Before retiring, he also sold real estate for J. Watson Beach.

THE DEVELOPMENT would have a density of 3 units per acre and would not substantially affect traffic flows in the area, the study says. Sewer lines would be connected to an existing town line on Chapel Road and eventually run into South Windsor, the plans say.

Utilities are easily available near the site, according to the consulting engineer, since a gas line serving the industrial park development would cross a wetland. The development would receive water service via a loop from a town main on Chapel Road that would run through the development and rejoin the main at Burnham Road West and Chapel Road.

The engineers say current water and sewer facilities and roadways "can readily accommodate the proposed residential complex."

Traffic would primarily enter and leave the site on Chapel Road, where one of four access cuts would be made. Plans call for two parking spaces for each unit, or a total of 360, as required in a PRD zone.

They also say that 3.9 acres of the land would be developed as recreation area, and that areas without vegetation would be landscaped with evergreen and deciduous trees and shrubs.

Drainage from the development would require some re-grading, the study says, to address a history of flooding problems below a stream that drains from the wetland. Water would drain into a proposed retention basin, the wetland, or into already existing drainage facilities, it adds.

The zoning commission, which considers the zone change application following a required public hearing, has the option of accepting the plans as presented or changing the number of units allowed.

At the meeting, a petition for a budget referendum presented by the Coventry Taxpayers Association was rejected by voters and the \$7.2 million budget submitted by the council was adopted. The CT A then filed a complaint with the election commission.

On Aug. 1, the town filed a motion with Judge Eugene T. Kelly to dismiss the case on the grounds that the election commission lacked the jurisdiction to investigate action taken at a town meeting.

In a Sept. 15 ruling Kelly granted the defense motion and dismissed the case.

Gerson said the election commission feared Kelly's decision would "perhaps serve as a precedent which would hinder the state's ability to protect voter rights."

In its appeal the state will argue that the election commission "jurisdiction does extend to these town budgeting processes at a town meeting," Gerson said.



Today in history

On Oct. 4, 1976, Agriculture Secretary Earl Butz resigned with an apology for having made what he called the "gross indiscretion" of uttering an anti-black racial remark.

Trading on the family name?

Humphrey's son eyes Senate seat

By George Boosey United Press International

ST. PAUL, Minn. — Hubert H. Humphrey III may go into the family business — serving in the U.S. Senate.

"SKIP" HUMPHREY, who served a decade in the Minnesota Senate, was the state's top vote-getter in 1982 when he was elected attorney general.

factor in his candidacy. It is THE major factor," said state Sen. Donald Moe of St. Paul, a potential rival for the DFL senatorial endorsement.

"It's just like company names," Humphrey said. "What does 3M mean? Does it mean good things or bad things to you when you hear it?"

THOSE WHO THINK Humphrey's unexpired term as attorney general could make him seem over-ambitious point to the defeat of Cook County State's Attorney Richard M. Daley for the Chicago mayoral nomination this year.

THAT COULD BE his biggest political hurdle. He must win the endorsement of 60 percent of the 1,200 delegates. It took Humphrey five ballots to win the DFL endorsement for attorney general at last year's convention.

Leary said. The elder Humphrey won the seat, which he held until his death in 1978. Muriel Humphrey completed her husband's term but decided not to seek election in 1978.

Incumbent Boschwitz — millionaire founder of Plymou Minnesota, a colorful politician with a penchant for plaid shirts and happy face drawings — said he thinks the Humphrey name will be a real advantage — for his own campaign.

Peopletalk



Bonded together

Sean Connery and Roger Moore, good friends in real life, have in common the role of James Bond.

'This part is me' Russian ballet star Galina Panova has no regrets about defecting from Russia and is enjoying her success on Broadway in "On Your Toes" despite a separation from her husband, ballet dancer Valery Panov.



Big brunch

About 500 people from the entertainment and social activist communities intermingled Sunday, attending a \$125-a-person fundraiser brunch for the Rape Treatment Center at Santa Monica (Calif.) Hospital.



Doing just fine, actually

Brigitte Bardot has neither thrown herself in the ocean, nor succumbed to a drug overdose, as has been reported in newspapers, according to her agent.

Johnny's Dad

Johnny Carson, celebrating the 21st anniversary of his "Tonight Show" with a two-hour prime-time special Monday night, announced he was dedicating the show to the memory of his father.

Quote of the day

Jimmy Fidler, 85, one of radio's first Hollywood gossip columnists who still is heard on 165 stations, said he will end his 51-year radio career next month "because it's just not fun anymore."

Now you know

Built in 1883 and for 20 years New York City's tallest building, the Chelsea Hotel was home for writers O. Henry, Dylan Thomas, William Burroughs, Eugene O'Neill and punk rocker Sid Vicious.

Weather

Connecticut today

Today a 50 percent chance of afternoon showers. High around 80. Southwest wind 10 to 15 mph. Tonight showery and cooler. Low 55 to 60. Southeast wind around 10 mph. Wednesday occasional rain and cooler. High 70 to 75. Southwest wind 10 to 15 mph.

L.I. Sound

Long Island Sound to Watch Hill, R.I. and Montauk Point: Winds southwesterly 15 to 20 knots tonight and Wednesday. Visibility 5 miles or more lowering to 2 to 3 miles in scattered showers Wednesday. Average wave heights 1 to 2 feet today and tonight.

New England

Massachusetts and Rhode Island: Chance of showers this afternoon. High 70 to 80. Tonight showery and cooler with lows 55 to 60. Wednesday cooler with occasional rain. High 65 to 70.

New Hampshire: Mostly cloudy with scattered light showers north and variable clouds with a chance of showers south today. High in the 60s and 70s. Low in the 40s and 50s. Occasional rain Wednesday. High in the 50s and 60s.

Extended outlook

Extended outlook for New England Thursday through Saturday: Connecticut, Massachusetts and Rhode Island: Sunny and cool on Thursday and Friday. Sunny and a bit warmer on Saturday. High temperature in the mid to upper 60s Thursday and Friday and in the low 70s Saturday. Overnight low temperature from the mid 40s to mid 50s Thursday morning and low 40s to low 50s Friday and Saturday morning.

Vermont: Chance of showers Thursday. Dry Friday and Saturday. Seasonably cool. High in the 60s. Low in the 40s. Maine: Chance of showers Thursday. Fair Friday and Saturday. High in the 50s north to the 60s south. Low in the 30s to mid 40s.

New Hampshire: Chance of showers Thursday. Fair Friday and Saturday. High in the 50s north to the 60s south. Low in the 30s to mid 40s.

Weather radio

The National Weather Service broadcasts 24-hour continuous weather information on 162.475 MHz in Hartford, 162.55 MHz in New London and 162.40 MHz in Meriden.

Lottery

Connecticut Daily Monday: 006 Play Four: 9001 Other numbers drawn Monday in New England: New Hampshire daily: 1308. Rhode Island daily: 7943. Maine daily: 276. Vermont daily: 638. Massachusetts daily: 9169.

Weather

National forecast



For period ending 7 a.m. EST Wednesday, Tuesday night will find showers moving across parts of the mid and north Atlantic states. Mostly fair weather is forecast elsewhere. Minimum temperature include (approximate maximum readings in parentheses) Atlanta 58 (82), Boston 58 (80), Chicago 63 (80), Cleveland 53 (80), Dallas 62 (80), Denver 63 (71), Duluth 58 (69), Houston 64 (91), Jacksonville 65 (85), Kansas City 48 (72), Little Rock 58 (82), Los Angeles 60 (74), Miami 76 (85), New Orleans 63 (88), New York 60 (75), Phoenix 66 (89), San Francisco 58 (70), Seattle 47 (60), St. Louis 52 (75), Washington 64 (80).



Today's weather satellite picture recorded at 4:00 a.m. EDT shows cloudiness extending from the Northeast southwestward to Mexico. Embedded thunderstorms affect the middle Mississippi Valley. Patchy clouds are over the Plains and Rockies while a solid overcast blankets southern Florida.

Almanac

Today is Tuesday, Oct. 4, the 277th day of 1983 with 82 to follow. The moon is moving toward its new phase. The morning stars are Mercury, Venus and Mars. The evening stars are Jupiter and Saturn. Those born on this date are under the sign of Libra. They include Rutherford B. Hayes, the 19th president of the United States, in 1828, film comedian Buster Keaton in 1895 and actor Charlton Heston in 1924. On this date in history: In 1820, Mormons in Utah renounced polygamy, the practice of a man taking more than one wife. In 1927, Al Jolson starred in the "The Jazz Singer," the first full-length talking movie. In 1957, Russia launched the first man-made space satellite, "Sputnik 1." In 1976, Earl Butz resigned as agriculture secretary with an apology for having made what he called the "gross indiscretion" of uttering an anti-black racial remark.

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A stickler for 2 1/2-inch steps, Kurt Eckhardt puts two of his band students through their paces. Students say he requires precision on the field and off. The band director's position was increased to full-time this year, allowing for more individualized instruction.

New gloss, new boss for the band at MHS

By Sarah E. Hall Herald Reporter

This year, the Manchester High School marching band has reason for run-pub. Snappy uniforms, to replace the sadly outmoded old ones. Student squad leaders. Precise on-field formations. And a new director, for whom crisp playing and 2 1/2-inch steps (exactly eight of them, every five yards) are crucial.

"He's the boss," says band member Chris K. Jarvis of 71 Foster St., a junior. "He's doing a lot of things I've never heard of. But he's got such a positive attitude that I feel we can do it."

Back in 1978, he played in the pit orchestra of the Playboys Club in Lake Geneva, Wisconsin. "But it's not like I played for strip shows or anything like that," he points out. He did play for shows by Frank Gorshin (the "Recluse" on the Batman series), Eddie Medda (Carmen on Laverne and Shirley) and the 4 Aces vocal group, among others. But most of the entries listed in the "Experience" section of his three-page resume involve musical conducting — everything from a parochial school pep band to a college jazz ensemble.

SCHOOL ADMINISTRATORS

selected Eckhardt after a nationwide search, says high school Principal Jacob Ludes. Clara T. Smith, music coordinator for the Manchester schools, says she and others sought the kind of high-powered, demanding band director people tend to associate with Big 10 university bands in the Midwest. But exacting discipline, it seems, was not the strong point of Eckhardt's predecessor. School administrators are reluctant to assess Karen Krinjak's performance, other than to say they thought highly of her. "But her former students describe her as 'more of a friend,' 'low-key,' and 'such a nice person that she really had a hard time saying 'No, you can't do that.'"

Fuss tackles plans anew

Walter Fuss returned to his office Monday after a vacation prepared to tackle the job of designing a plan for Main Street that will satisfy the constraints imposed by the state's Department of Transportation. Fuss confirmed that it is impossible to tell how many parking spaces could be left on Main Street with four lanes of traffic and the need to approach Level C of traffic movement. Briefly, Level C calls for a stable flow of traffic with some restriction on maneuvering. The next lowest level, D,

Scorns 'impropriety'

Cummings lashes back at GOP

By Alex Girrell Herald City Editor

Democratic Town Chairman Theodore R. Cummings says Republican critics of the award of the Bennet project insurance contract to Democratic Registrar Herbert Stevenson should look for the sty in their own political eye.

He said it makes as much sense to talk about the appearance of impropriety in the insurance contract award as it does to have selected Heritage Savings and Loan Association as one of the depositories for project funds while Joseph Hachey, Heritage loan officer, sits on the Bennet Non-Profit Housing Corporation board.

It could be said that the move smacks of favoritism," Cummings said, despite the fact that Hachey did not vote on the selection.

Agostinelli said he understood the committee had a board charge to determine the need for and feasibility of providing affordable housing on town lands and instead "right about election time" had come up with a specific proposal for one site.

ACCORDING TO THE CONSENSUS arrived at Monday night, the report will recommend that the North Elm Street site — submitted for study by the committee. It will not be submitted to the Board of Directors in its present form.

Agostinelli said if he had to answer the question "Can the town provide affordable housing?" his answer would have to be no.

Barney Peterman argued that there are elderly persons who would like to sell their houses and move into apartments that are good and large enough, provided they have some assurance that the rents will not rise.

Manchester In Brief

An ancient superstition

Workers putting a new roof on the Cheney Homestead found a pair of children's shoes tucked into the eaves and it appears they may have been put there in the superstitions belief that they would prevent the house from catching fire. The shoes are now in the office at the Homestead, but the Manchester Historical Society will put them back into their niche in the eaves.

Higher costs predicted

Lower enrollments and rising costs are predicted in the school budget guidelines for 1984-85, recently released by the Board of Education. Lay-offs, a school closing and grade realignments are possible results of an anticipated 4 percent drop in elementary school enrollment and a 2.5 percent drop in secondary school enrollment, the guidelines say.

At the same time, federal and state grants are expected to decline. High special education enrollments may bring "extraordinary expenses" to the town, even while rate hikes for gas and electricity inch upward. Transportation costs for Project Concern may exceed contributions from Hartford, the guidelines add.

DEMOCRATS... You Can't Beat Their Experience BOARD OF DIRECTORS

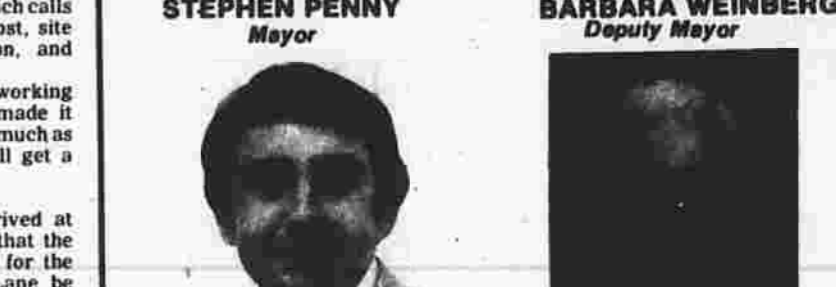
Nathan Agostinelli, a Republican member of the committee to investigate affordable housing, objected Monday night to the details of a proposal for housing for the elderly at the town's North Elm Street site.



STEPHEN PENNY Mayor BARBARA WEINBERG Deputy Mayor



STEPHEN CASSANO ELEANOR COLMAN



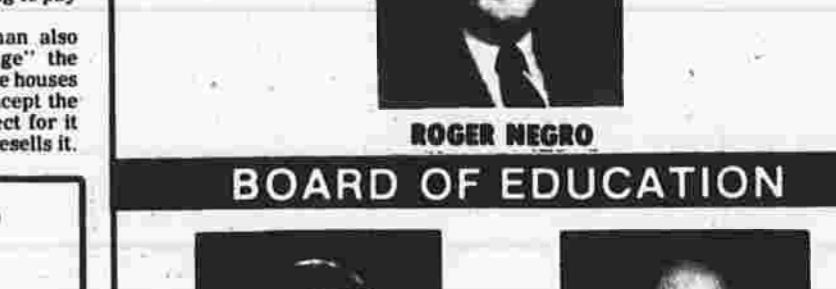
JAMES FOGARTY KENNETH TEDFORD



ROGER NEGRO



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U.S./World In Brief

Death penalty ruled out

SALT LAKE CITY — A judge rejected the death penalty for convicted murderer Frances Bernice Schreuder, saying he plans to sentence the New York socialite to life imprisonment for masterminding the slaying of her multimillionaire father.

Third District Judge Ernest F. Baldwin ruled Monday that Mrs. Schreuder, 45, of New York City, will not be executed for the slaying of auto parts magnate Franklin James Bradshaw.

Baldwin said he expects to impose a sentence of life imprisonment Oct. 31. He allowed the defense to submit a pre-sentence report arguing for a reduced sentence, but said any reduction would require "very extraordinary circumstances."

Mrs. Schreuder was convicted last week of sending her son, Marc, to Utah in 1976 to murder her 76-year-old father. Marc Schreuder is serving a 5-year-to-life sentence at the Utah State Prison.

Cave victim autopsy due

VIRGINVILLE, Pa. — An autopsy was ordered today for an epileptic, inexperienced cave explorer who died while rescuers tried to free him from a tiny hourglass opening 30 feet underground.

Rescuers were at a loss to explain the death Monday of Robert Scott, 36, of Trappe, Pa. "We had a perfectly stable victim," said John Hempel, regional coordinator of the National Cave Rescue Commission. "He should have survived with the treatment he was getting."

Union would back Glenn

HOLLYWOOD, Fla. — Walter Mondale will wear the union label in 1984 presidential primaries, but United Auto Workers President Owen Bieber said organized labor will switch to John Glenn if he emerges as the Democratic nominee.

"Unless Reagan would turn 180 degrees, we will support John Glenn," Bieber said after Monday's opening session of the 15th biennial AFL-CIO Convention.

Costa Rica President Alberto Monge Alvarez, New Mexico Gov. Tony Anaya and NAACP Executive Director Benjamin Hooks were scheduled to address the convention today.

Bieber emphasized that his casting 996,809 votes for Mondale at Saturday's endorsement meeting of AFL-CIO presidents — the second largest block for Mondale — was a vote for the former vice president, "not against John Glenn."

Man can't be extradited

SAN FRANCISCO — An alleged Irish Republican Army terrorist cannot be extradited to Great Britain on murder and mail bomb charges and should be freed because the crimes were political, a federal judge has ruled.

U.S. District Judge Robert P. Aguilar based his 49-page ruling Monday in the case of William Joseph Quinn on provisions of a treaty between Great Britain and the United States.

Aguilar said Quinn's alleged crimes fall within treaty provisions that "protect from extradition persons who commit acts of violence as part of a political uprising."

Quinn is wanted for the Feb. 26, 1975, slaying of Constable Stephen Tibble in west London and a series of mail bombings.

Knesset convening delayed

TEL AVIV, Israel — Prime Minister-designate Yitzhak Shamir, hoping to gain a parliamentary majority, decided today to delay presenting his new government for Knesset approval until next week, Israeli radio said.

Shamir had wanted to convene the Knesset Thursday but apparently backed down after six maverick coalition deputies threatened to withhold their crucial support unless the vote was postponed until next week.

There was a noon deadline (6 a.m. EDT) for Shamir to instruct Cabinet Secretary Dan Meridor to request the lawmaking body to convene.

Woman tries Everest climb

KATMANDU, Nepal — A Colorado man was selected to scale the wind-swept western ridge of Mount Everest today in the opening summit bid by an expedition hoping to put the first American woman atop the world's tallest mountain.

Nepal's Ministry of Tourism said the climbers reported they would make their first attack on the summit today, but faulty radio communications between the group's base camp and Katmandu left uncertain the outcome of the attempt.

Word of whether they reached the summit was to be carried by a runner from the base camp to the nearest village, Namche, for relay radio to the ministry, and could take several days.

Tremor shakes Naples

POZZUOLI, Italy — A sharp earth tremor shook Naples and its surrounding area today, injuring at least seven people, damaging buildings and sending thousands of residents scrambling into the streets in panic, police said.

The tremor was the sharpest since Sept. 4 in Pozzuoli, an industrial suburb 9 miles west of Naples where more than 20,000 people have been evacuated from their homes in recent weeks because of a month-long recurrence of a phenomenon known as bradyseism, or slow earthquake.

Thousands of people still living in their Pozzuoli homes rushed into the street in fright as the tremor shook the town at 8:10 a.m. local time.

Thousands flee volcano

TOKYO (UPI) — A smoldering volcano billowed columns of white steam over a Pacific island today and officials rushed relief goods to the area after lava eruptions scorched forests, buried a village and forced thousands to flee.

No injuries were reported in the eruption of the Mount Oyama volcano Monday on Miyake Island, some 80 miles south of Tokyo. It was the first Oyama eruption in 21 years.

Tokyo metropolitan police said all people reported missing had been accounted for by Monday today.

With deafening explosions, the eruptions sent molten lava cascading down from 2,500-foot Mount Oyama to bury some 580 houses in Aoko village before pouring into the Pacific with clouds of white steam.

Arms reduction talks resume Thursday

Reagan agrees to 'build-down' concept

By Helen Thomas
United Press International

WASHINGTON — President Reagan, prompted by pressure from Capitol Hill, has agreed to announce a new proposal to the Soviet Union today that calls on both superpowers to dismantle two nuclear weapons for each new one that is built.

In a meeting with six key congressmen Monday, Reagan said he would include the "build-down" proposal in the next round of Strategic Arms Reduction Talks, which resume in Geneva Thursday.

He was meeting today with chief START negotiator Edward Rowny and arranged to make a formal announcement afterward of his decision to call for the mutual build-down.

The goal is to reduce the nuclear arsenals of both the United States and the Soviets with the retirement of older weapons on an equal basis.

In a speech Monday night to conservatives, Reagan reaffirmed his commitment to achieving an arms reduction agreement, insisting the goal "is not a campaign pledge or a sideline in my national security agenda."

"Reducing the risk of war and the level of nuclear arms," he said, "is an imperative, precisely because it enhances our security."

Following the Monday meeting, Sen. Charles Percy, R-Ill., said the new proposal reflects "a truly historic moment" in bipartisan policymaking and should send an important "message of unity" to Moscow.

Percy, chairman of the Senate Foreign Relations Committee, said he could "virtually guarantee" ratification if "the draft treaty is accepted by the Soviets."

"We have now enabled the door to be opened," Percy said. "It's up to the Soviets to decide whether or not to walk through it."

The idea first emerged as a bargaining chip in the battle between Reagan and Congress over the MX missile earlier this year when a number of influential members of Congress made their votes contingent on written assurances from Reagan of flexibility in arms negotiations and support for the build-down.

While Reagan endorsed the proposal in principle, he and other administration officials questioned whether it was workable. They cited uncertainties

over how it would be integrated into the START talks, implemented and verified.

But Percy said Monday Congress and the White House "are totally and completely in unity as to how it can be done."

The United States has proposed a one-third cutback in the number of strategic nuclear warheads on both sides. In June, Reagan agreed to raise his proposed limit on missiles from 850 to about 1,200, closer to the Soviet proposal.

The Soviets modified their proposal in early July, calling for a limit of some 1,100 to 1,200 multiple-warhead missiles and strategic bombers armed with cruise missiles within an overall ceiling of 1,800 missiles and bombers.

Heims denounced the slain civil rights leader for alleged associating with communists and using "non-violence as a provocative act."

The conservative Southern senator said his main objection to designating the third Monday in January as Martin Luther King Jr. Day was the cost of giving federal workers another paid federal holiday.

Cost was also the reason Reagan previously cited in opposing the holiday, which was first proposed in Congress 15 years ago. Recently the president has refrained from taking a stance on the bill, but a White House spokesman told United Press International Monday if the measure reaches the president's desk, "he will sign it."

Sen. Edward Kennedy, D-Mass., whose family was close to King, assassinated in 1968 at the age of 29, challenged Reagan to declare his support publicly and push for passage.

"It is supported by millions of Republicans, Democrats and Independents in this country, so we have a right to know where you stand, Mr. President," Kennedy said.

The House overwhelmingly approved the bill Aug. 2 and even Heims admits there are enough votes for Senate passage. He says colleagues tell him privately they cannot risk alienating blacks by voting against the bill.

Senate GOP leader Howard Baker filed a motion Monday to limit Heims' initial filibuster. By agreement with Heims, the Senate will take up other business today and vote Wednesday on Baker's motion. If Heims pursues further delaying tactics, the Senate will have to approve another motion before being able to vote on the bill.

Kennedy, who hopes the filibuster can be broken Wednesday, angrily said investigations have disproved claims of Communist ties to King. "I will not dignify them with a response," Kennedy said of Heims' remarks.

Kennedy also described Heims' claims about the cost of the holiday as "hogwash." Heims said the price tag for the government and the private sector would be \$4 billion to \$12 billion. The Congressional Budget Office estimates the additional holiday would cost the government \$18 million in lost productivity.

Continental to meet with staff today

By William C. Trot
United Press International

Members of the pilots' union, under court order not to harass non-striking Continental employees, claim the airline is taking safety risks by overworking the pilots who are flying during the walkout.

Continental officials scheduled meetings with employees today in Houston and Denver to discuss the future of the airline, which declared bankruptcy Sept. 24 and then resumed limited flights.

Non-union employees of another financially troubled airline, Miami-based Eastern, voted Monday to accept a 15 percent wage cut that Eastern President Frank Borman says is necessary to keep the airline in business. Almost 97 percent of the 14,000 non-union employees voted for the pay cut but union members say they will not accept it.

Labor organizations at both airlines claim their companies are using money problems to break up the unions.

Continental spokesman Bruce Hicks said today's meetings also would try to clear up "what we see as a mass amount of confusion and misinformation" about the Air Line Pilots Association strike against Continental.

Continental Chairman Frank Lorenzo planned to attend both meetings. ALPA President Henry Duffy, speaking at the AFL-CIO convention in Hollywood, Fla., said employees still flying for Continental are being worked to the "limits of human endurance," to the breaking point.

"Overly tired crew members and ground crews are more susceptible to mistakes and you as members of the traveling public cannot afford even one mistake by an ill pilot or a tired mechanic or an exhausted flight attendant," he said.

The 1,000 AFL-CIO delegates responded by passing a resolution condemning Continental for abusing bankruptcy laws to void union contracts.

Continental obtained a restraining order against the ALPA to prevent the union from harassing non-striking employees and passengers.

The strikers, who walked out Saturday, had a rally at Houston Intercontinental Airport, where ALPA spokesman Gary Thomas called on Continental to come to the bargaining table.

"This our company," he said. "We want it to be a profitable company. We just can't seem to get them to the table," he said.

Continental claimed to be flying 90 percent of its schedule Monday with a passenger load of about 60 percent.

"They can operate for four days," Thomas said, "but those folks will then run out of legal duty time. (Then) you will see a real curtailment."

Federal regulations restrict pilots to only 30 hours in the air per week.



A Shiite militiaman wears a Lebanese army lieutenant's uniform and a scarf over his face so he won't be recognized as he mans a checkpoint in the southern suburbs of Beirut. Tension was high after clashes between the army and Shiite fighters.

Fighting in Lebanon

Cabinet summoned on truce violations

By Holo Khoury
United Press International

BEIRUT, Lebanon — President Amin Gemayel called an emergency Cabinet session to discuss recurrent breaches of an eight-day cease-fire and the threat of partition in Lebanon by the country's warring factions.

Government troops and Muslim Shiite rebels traded tank fire and artillery rounds for six hours Monday and a brief but fierce barrage erupted between the army and Druze fighters in the Shab mountains east of Beirut.

It was the worst violation of the cease-fire since it went into effect Sept. 25, after three weeks of bloody fighting between the army and Syrian-backed Muslim militias.

The mountain fighting forced U.S. Marine peacekeepers into their foxholes for the first time in a week as mortars fell around their compound near Beirut airport on the southern edge of the capital.

Farooq Jabre, an adviser to Gemayel, said the government hoped Jumblat's moves were only tactical and intended to gain concessions at hoped-for peace talks.

The Lebanese Foreign Ministry met with ambassadors of the five nations of the U.N. Security Council today to brief them on the situation and later invited the Arab diplomats in Beirut for similar talks.

The Palestinian news agency Wafa, monitored in Beirut, said Monday Syria has seized all PLO offices in its territory held by supporters of Yasser Arafat.

Saudi Envoy Rafic Hariri, a key figure in negotiating the cease-fire, flew into Beirut from Damascus Monday and met with high-ranking political leaders.

Hariri held separate talks with former president Camille Chamoun, a representative of the Christian community, and Muslim opposition leaders Saleiman Franjeh and Rashid Karara, who maintain close ties with Syria.

Unofficial reports carried by state-run Beirut radio indicated Gemayel plans to hold the first peace talks between Lebanese warring factions on Thursday in Jeddah, Saudi Arabia.

"But a government spokesman, commenting on the report, said: 'There is nothing concrete yet.'"

The Lebanese president Monday started a diplomatic effort to block what government officials feared was an attempt to establish a Druze Muslim ministate in the mountains east of the capital.

Sen. Edward Kennedy, D-Mass., whose family was close to King, assassinated in 1968 at the age of 29, challenged Reagan to declare his support publicly and push for passage.

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Texas readies death chamber



JAMES "COWBOY" ATRY execution scheduled

HUNTSVILLE, Texas (UPI) — The American Civil Liberties Union tried today to win a stay of the scheduled Wednesday execution of James "Cowboy" Atry, convicted of killing a grocery clerk during the theft of a six-pack of beer.

The Supreme Court voted 5-4 today to deny Atry a stay Monday, leaving today's hearing before U.S. District Judge Robert Parker in Marshall, Texas, as Atry's best chance for a stay.

Gov. Mark White, who could call off the execution, said the "extensive judicial review" of the death sentence received made it "highly unlikely there will be new evidence produced ... that would create a prospect for granting of a stay."

If all appeals fail, Atry, 29, would become the ninth man executed in the country and the second in Texas since 1976 when the Supreme Court approved resuming the death penalty.

Atry will be strapped to a hospital gurney and wheeled into the death chamber where intravenous tubes will be connected to his arms.

Sometime after midnight, an unidentified executioner will release a lethal dose of drugs into the tubes. Charlie Brooks Jr. was executed in the same room last Dec. 7.

Preparations were under way at the Huntsville Texas State Penitentiary for the execution of Atry, who is known as "Cowboy" because he is a cowboy and likes to read Western novels, was to be transferred the 16 miles from his death row cell in the Ellis Unit today.

ACLU lawyer Stefan Presser said he will argue before Parker that Texas' death-penalty law is unconstitutional because it effectively prevents evidence that would show a defendant's poor upbringing from being introduced into evidence.

The ACLU has a similar stay request before the Texas Court of Criminal Appeals in Austin, Texas, but Presser did not expect a favorable ruling there.

Atry's lawyer, Charles Carver, said if the ACLU appeal failed, he would ask the Supreme Court to reconsider its decision.

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WILFONG

Top court eyes nativity scene, Silkwood case

By Joseph Mianoway
United Press International

WASHINGTON (UPI) — With the holiday season approaching, the Supreme Court scheduled arguments for the second day of its new term today on the sensitive question of whether a local government can display a Christmas nativity scene.

It is the first time the high court, which began its term Monday, has agreed to tackle the emotional issue, and a decision could come before the holidays.

The court also scheduled hearings today in the controversial case of Karen Silkwood, who died shortly after she discovered she had been exposed to high levels of radioactive plutonium while working at a nuclear laboratory operated by Kerr-McGee Corp. The case was appointed by her family, which won a \$10 million jury award only to have it overturned by a 9th Circuit appeals court.

The crux of the nativity case, involving a life-sized nativity scene erected for the past 40 years by the city of Pawtucket, R.I., is the much-debated question of whether government sponsorship of a creche at Christmas violates the constitutional separation of church and state.

Last November, the 1st U.S. Circuit Court of Appeals upheld a lower court ruling that the city of Pawtucket's display of a creche at Christmas violated the constitutional separation of church and state.

In legal papers, the city told the Supreme Court the creche was merely a small part of a downtown holiday display that included a Santa Claus house and other decorations.

"The removal of all religiosity from government activity is neither practical nor desirable because the religious traditions of the American people is too deeply ingrained in the life of the nation," the city argued.

Opponents, led by the American Civil Liberties Union, said the nativity scene placed a governmental stamp of approval on religion in general and favored certain religious beliefs over others.

The organization argued the amount of money spent on erection of the creche was small and noted the case represented "an unfortunate conflict between two understandable human concerns." Nonetheless, it argued the creche could only be considered as supporting a religious belief.

The suit was originally filed eight days before Christmas 1980 by several local taxpayers and the ACLU.

The case prompted a major public outcry, and led to Mayor Dennis Lynch calling a new conference at which he vowed to fight actions aimed at "taking Christ out of Christmas."



Sen. Edward Kennedy (left) speaks before an audience at Liberty Baptist College in Lynchburg, Va., as the Rev. Jerry Falwell, leader of the Moral Majority, watches.

Kennedy ventures into Falwell country

LYNCHBURG, Va. (UPI) — Sen. Edward Kennedy, an invited guest in Jerry Falwell's Bible-Belt bastion of conservatism, delivered a warning to the group Moral Majority that the prime-time preacher sounded.

"Let us never forget, today's Moral Majority can become tomorrow's persecuted minority," Kennedy told an audience of about 6,000 at Liberty Baptist College, which Falwell founded as part of his fundamentalist ministry.

Kennedy, who was received warmly by the crowd and was frequently applauded by a small Kennedy cheering section, focused on the importance of separation of church and state and warned religion into an unwelcome defense of his stand for a mutual freeze on nuclear weapons.

"Religious values cannot be so excluded from every public issue — but not every public issue involves religious values," he said.

"The Catholic bishops and the Rev. Billy Graham have every right to stand for the nuclear freeze — and Dr. Falwell has every right to stand against it."

But Kennedy warned, "There is no morality in the mushroom cloud. The black rain of nuclear ashes will fall alike on the just and the unjust."

"And then it will be too late to wish it away."

that we had done the real work of this atomic age — which is to seek a world that is neither red nor dead."

After hosting a dinner for Kennedy and his daughter Cara and his sister, Jean Kennedy Smith, Falwell said, "He and I will be just as outspoken in our denunciations of each other, but I expect we will like each other better."

But the Massachusetts senator probably converted none of the students in the audience.

Darla Stucky, a senior from Hutchinson, Kan., said she agreed with none of Kennedy's policies but, "We're all praying for him. I think he needs the Lord."

In the question-and-answer session following his address, Falwell and other students asked for more or so polite and neatly dressed students, a select group majoring in political science, offered Kennedy slyly pitched questions that he promptly belted out of the park.

In all, Kennedy's treatment was considerably better than Falwell received during a speech he delivered at Harvard, where students tried to shout the minister down.

Kennedy was invited to speak at Liberty College after he received a Moral Majority membership card following conversion of one of the students in the audience.

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Cranston 'delighted' with second-place poll showing

WHITEFIELD, N.H. (UPI) — Alan Cranston said Monday he believes last weekend's straw poll in Maine has whittled the presidential campaign down to four candidates: himself, Walter Mondale, John Glenn and President Reagan.

The California senator came in second in Maine with 29 percent of the straw poll vote. He left many of the other Democrats trailing far behind, but he didn't come close to the 51 percent former Vice President Walter Mondale got.

Sill, Cranston said he was "delighted" with his second-place finish as he started a two-day campaign swing through northern New Hampshire.

"There now have been four contested straw polls. In California, I won and Mondale took second. In Massachusetts, he won and I took second. In Wisconsin, I won and he took second. In Maine, he won and I took second."

"It's even so far, and I'm looking forward to another opportunity this weekend in Iowa, where he and I will be

the two front people in another straw poll," he said.

Cranston said he hopes New Hampshire Democrats will sponsor their own straw poll at a state convention Oct. 29.

Gary Hart, also campaigning in New Hampshire Monday, downplayed the significance of straw polls after he gained only 21 of the 2,000 votes cast in Maine contest last Saturday.

"But Cranston said he believes straw polls 'are far more significant than the (public) opinion polls. Mondale and Glenn are leading those and I'm

running usually third."

"But the opinion polls have't picked a winner since 1966. Ever since then, the front-runner in the opinion polls has fallen by the wayside."

Cranston, who has visited New Hampshire repeatedly for more than a year, concentrated on northern New Hampshire this trip. By the time he leaves the state Monday night, he will have met with local Democrats, students and paper mill workers in Littleton, Whitefield, Berlin and North Conway.

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OPINION

The need isn't pressing, but it's there

The sewer-bond question seemed to come up suddenly, although the plans for it have been around for a long time and the state Department of Environmental Protection order to do something about the condition of the treated sewage water we dump into the Hockanum River has been around even longer.

Even when we voters convince ourselves we must obey the order and we should expand the plant to allow for future growth, we have trouble figuring out why we should spend \$9 million of our local money now to do the job.

The Hockanum has been impure for long time and it can stay impure for a little longer without dire consequences. The State Department of Environmental Protection has not made any nasty noises in our direction since it issued its pollution abatement order. Even without expanding the plant we can sewer new houses and commercial buildings about as fast as they can be built, which is not very fast in the current economy.

If we were to wait awhile, we



Manchester Spotlight

By Alex Giarelli — City Editor

would not be too late ecologically or legally and we would probably not have precluded any town growth.

Yet there is an argument for acting now.

The town has done nothing, at this point, to indicate it is not willing voluntarily to make the ordered improvements.

If the voters vote against the proposal at the Nov. 8 election, it will be one indication of a reluctance to obey the order. That probably won't cause the state to descend on Manchester immediately with all the power of the Office of the Attorney General.

When Manchester was more or less ready to go forward with its plan, the state had more

urgent pollution problems on which to spend the money it had available.

Now the money is available again. The state can afford to take a tougher attitude.

The town has done nothing, at this point, to indicate it is not willing voluntarily to make the ordered improvements.

If the voters vote against the proposal at the Nov. 8 election, it will be one indication of a reluctance to obey the order.

When Manchester was more or less ready to go forward with its plan, the state had more

place where the problem is much more acute and point out that the state took no legal action for a long time.

It is true that the pollution order for Coventry was issued in 1971, more than 10 years ago. The order to Manchester dates to 1976, four years later, five maybe, if you consider that the order was issued in December.

It is also true that Coventry went to the polls three times and said it would not build a sewer system. That seems to be a clear case of not wanting to do a larger proportion of the total cost of modifying and expanding the plant than money the town could get sometime after 1987, the next time money is expected to become available.

The town could probably get away with delaying until some time after 1987, but it is difficult to see what would be gained. If a voter is convinced the job must be done, or should be done, he is probably also convinced it should be done now.

My reporters Susan Benesh and Jack Hatfield checked the financial records of 10 veteran House members who reported earnings from legal practice last year. Most of them insisted they'd only "little things" for their clients. They saw no conflict of interest, therefore, between their public and private activities. You decide.

Rep. Mario Biaggi, D-N.Y., earned \$13,277 from his Bronx law firm last year. The firm represents at least eight union locals at the same time that Biaggi sits on the Education and Labor Committee. A spokesman for the congressman refused to discuss Biaggi's legal fees.

Rep. Michael Oxley, R-Ohio, earned \$7,500 in 1982 from his "family firm." The firm's clients include IBM, Ohio Bank and Savings Co. and no less than 16 insurance companies. This year, Oxley became a member of the Telecommunications, Consumer Protection and Finance subcommittee, which handles legislation important to his firm's clients.

Oxley played down his association with the law firm, saying he is "of counsel" and gives advice only when asked. The American Bar Association, however, says the term "of counsel" implies "a close, regular, personal relationship" with a law firm.

Rep. Frank Guarini, D-N.J., earned \$17,000 in "administrative pay" for managing his six-member law firm which specializes in real estate and corporate law cases. Guarini is on the tax-writing Ways and Means Committee. He doesn't think his political position has brought his firm any clients.

Rep. Steny Hoyer, D-Md., made \$8,825 representing individual clients in 1982. He insists his official position has no effect on the outcome of court cases. But a plaintiff who lost a small claims case to a Hoyer client wrote to complain that a congressman's place is in the House, not in the courtroom.

Rep. Dante Fascell, D-Fla., made \$9,000 as a partner in his Miami law firm. He said the money was his out of the firm's earnings and did not come from his participation in specific cases.

Rep. E. Clay Shaw Jr., R-Fla., drew \$7,000 from the law firm that lists him "of counsel." The firm represents Cavico-Alamo Aircraft Sales and the City of Parkland, Fla., among other clients. Shaw is on the Public Works and Transportation Committee.

Other House members who earned legal fees in 1982 include Jerry Patterson, D-Calif., \$4,000; David O'Brien Martin, R-N.Y., \$3,450; and William Dannemeyer, R-Calif., \$1,540.

Ferdinand St. Germain, D-R.I., thought his legal practice was none of the taxpayer's business. He refused to disclose any details of his law practice. St. Germain, who is chairman of the banking committee, earned \$7,000 in legal fees last year.

Almost as obnoxious, from the Soviet standpoint, is Mr. Reagan's proposed production and deployment of the new MX intercontinental missile in hardened existing silos, as recommended by the Scoveroff Commission.

Now, foes of both the Pershing II and the MX have despaired of blocking either, thanks to the worldwide wave of revulsion against the Soviet Union that was triggered by the downing of Flight 007.

Every report by recent visitors to the Soviet Union confirms the impression that the one thing the Kremlin despots fear most is the forthcoming deployment of the Pershing II IRBMs by the NATO powers. This is now scheduled for December, and recent elections in the major NATO nations of Western Europe make it virtually certain that the deployment will go through on schedule. The Soviets' last hope of blocking it lay in the large protest demonstrations planned for this fall by various anti-nuclear organizations in the West.

The trouble with most of the proposals for tougher sanctions of some sort is that they would hurt third parties or the West itself worse than they would damage the Soviet Union. This is spectacularly true of a grain embargo, which would selectively penalize American farmers, and also of the proposal to bankrupt Poland, which would distress some Western banks and discomfit the Polish people but leave their government even more dependent on the Soviets than it is already.

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Now, foes of both the Pershing II and the MX have despaired of blocking either, thanks to the worldwide wave of revulsion against the Soviet Union that was triggered by the downing of Flight 007.

Every report by recent visitors to the Soviet Union confirms the impression that the one thing the Kremlin despots fear most is the forthcoming deployment of the Pershing II IRBMs by the NATO powers. This is now scheduled for December, and recent elections in the major NATO nations of Western Europe make it virtually certain that the deployment will go through on schedule. The Soviets' last hope of blocking it lay in the large protest demonstrations planned for this fall by various anti-nuclear organizations in the West.

The trouble with most of the proposals for tougher sanctions of some sort is that they would hurt third parties or the West itself worse than they would damage the Soviet Union. This is spectacularly true of a grain embargo, which would selectively penalize American farmers, and also of the proposal to bankrupt Poland, which would distress some Western banks and discomfit the Polish people but leave their government even more dependent on the Soviets than it is already.



Conflict? They say it isn't

WASHINGTON — In return for their government pay, members of Congress are expected to serve the public interest. But some legislators do their most effective work for the private interests of their law clients.

And thanks to lawyer-client confidentiality, the legal moonlighting is done behind the backs of the voters.

The Senate has effectively prohibited its members from practicing law on the side, but the House leaves it largely up to the individual — subject to a rule limiting outside earnings to 30 percent of the member's salary.

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Tuesday TV

- 5:00 P.M. Family Feud
7:30 P.M. The Front
8:00 P.M. Family Feud
8:30 P.M. CBS News
9:00 P.M. NBC News
9:30 P.M. The Tonight Show
10:00 P.M. The Tonight Show
10:30 P.M. The Tonight Show
11:00 P.M. The Tonight Show
11:30 P.M. The Tonight Show
12:00 A.M. The Tonight Show



MUMMY DEAREST
Madeline (series star) Madeline Kahn, 1, encounters a mummy who's no dummy...

- 1:30 P.M. The Tonight Show
2:00 P.M. The Tonight Show
2:30 P.M. The Tonight Show
3:00 P.M. The Tonight Show
3:30 P.M. The Tonight Show
4:00 P.M. The Tonight Show
4:30 P.M. The Tonight Show
5:00 P.M. The Tonight Show

Coventry takes first step toward building sewer

By Kathy Gormus
Herold Correspondent
COVENTRY — The Town Council Monday night voted not to appeal a court order which requires the town to authorize funding of a \$5-million sewer system by Oct. 21.

After the period for instituting an appeal of the order expired, the state could have taken action against the town at any time, Lamont said.

The council rejected the order, but the judge ordered daily fines of \$1,500 for each day the town fails to comply with any part of the order.

Both the council and town attorney came under fire from several residents who spoke about what they saw as the town's inaction in fighting the order.



BRIDGE
Oswald Jacoby and James Jacoby
A switch in time?
West decided to open the king of clubs against South's four spade contract.

ASTRO GRAPH
Bernice Bede Osol
October 6, 1983
Your originality and resourcefulness will be the major quality to succeed in the coming year.

Bolton Administrative Assistant Karen Levine has just completed her first year on the job in her office at Community Hall.

Karen Levine knows ways of town, state government
By Sarah Posselt
Herold Reporter
Trouble may lie ahead for a referendum slated to go before voters in December.

referred in December will force the voters to reappoint state assistance, a process that could take at least a year.



TELEPHONES
A REGULAR PHONE THIS TIME... I'VE LOST THREE CORDLESS ONES IN MY KITCHEN ALONE.

CROSSWORD
ACROSS: 1 Depth, 2 Answer to Previous Puzzle, 3 Remove from print, 4 Helium city, month (abbr.), 5 Property, 6 Immediately (2 wds.), 7 Strike lightly, 8 18 drinks, 9 It is (journ.), 10 Writer, 11 Utter in a low tone, 12 Australian birds, 13 Leave out, 14 South African, 15 Numerical goal, 16 Leaves out, 17 Theater attendant, 18 Marquis de, 19 Show-me state (abbr.), 20 Unit of length (pl.), 21 Fossil, 22 Addict, 23 Dancer's (abbr.), 24 Degree (abbr.), 25 80 bars, 26 Confidant, 27 Daring a lady, 28 Landmark, 29 Dwarves, 30 58-penny coin.

Cycle crash injures two
COVENTRY — Two motorcycle riders were injured Monday in an accident at the intersection of routes 275 and 31, police said today.

Longest ongoing case denied hearing appeal
HARTFORD (UPI) — The U.S. Supreme Court has refused for a second time to hear arguments in the Guillermo Aillon case — the state's oldest ongoing criminal case.



THE BORN-LOSER by Art Sankman
IT IS 9:30! YOU SHOULD HAVE BEEN HERE AT 8:30!

There's a tune running through my head and I can't identify it.

EPA says Springfield can't dump
HARTFORD (UPI) — The federal Environmental Protection Agency says the town of Springfield, Mass., will not be able to dump sewage into the Connecticut River this year.

Area towns Bolton / Andover Coventry
RHAM repair referendum not getting support of towns



WINTHROP by Dick Cavalli
THERE'S A TUNE RUNNING THROUGH MY HEAD AND I CAN'T IDENTIFY IT.

MISS LEVINE is only the second person to hold the administrative position in Bolton.

During the discharge period, a sewage pumping station and a major sewer line would be repaired.

After the period for instituting an appeal of the order expired, the state could have taken action against the town at any time, Lamont said.

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Obituaries

Thomas F. Conran Sr. Thomas Francis Conran Sr., 88, of Westbrook, formerly of Manchester, died Monday in Newington. He was the husband of the late Florence Lewis Conran.

Middle Turnpike died Monday at his home. He was the husband of Mary Rankin Goodwin. Before his retirement he was self-employed as a decorator and painter.

Windsor; three daughters, Mrs. Colleen Bengtson of Ellington and Donna Marie Kelly at home; his parents, Mr. and Mrs. Thomas J. Kelly Sr. of East Hartford; three brothers, Gerald Kelly of Vernon, James Kelly of East Hartford and William Kelly of Ellington; five sisters, Betty Kravies, Arlene Barnard and Patricia Langevin, all of East Hartford, Carol Nitti and Barbara Jean Dowley, both of Glastonbury; and a grandson.

He leaves a son, Thomas F. Conran Jr., of Manchester and a daughter, Lucille Finnegan, also of Manchester; eight grandchildren; and three great-grandchildren. Funeral services will be Thursday at 9 a.m. from the O'Connell Funeral Home, Boston Post Road, Westbrook, with a Mass of Christian Burial at 9:30 a.m. at St. Mark's Church. Burial services will be in St. James Cemetery, Manchester, at 11 p.m. Friends may call at the funeral home Wednesday from 7 to 9 p.m. Memorial contributions may be made to Newtonington Children's Hospital, Newtonington, 06111.

Edmund A. Johnson Edmund A. Johnson, 82, of Manchester, formerly of Coventry, died Monday at his home. He was the husband of the late Esther (Baker) Johnson.

He was born Nov. 16, 1894, in Portland. He had been a resident of Manchester for the past two years, moving from Coventry where he had lived for 25 years. Before retiring in 1960, he had been employed by Underwood Typewriter Co. of Hartford.

He leaves a son, Harold K. Johnson of Bloomfield; a brother, John A. Johnson of Bloomfield; a grandson; and three great-grandchildren. Funeral services will be private. Burial will be in West Cemetery. There are no calling hours. Memorial donations may be made to Emmanuel Lutheran Church Memorial Fund, 60 Church St., Watkins Funeral Home, 142 E. Center St., in charge of arrangements.

Harry Goodwin Sr. Harry Goodwin Sr., 94, of 1109 E. Manchester police roundup Eight people were charged with disorderly conduct Sunday after police discovered them holding a beer party by a bar in the woods off Tolland Turnpike, police said today.

Police confronted the eight after responding to complaints of excessive noise and suspicious activity behind the residence at 867 Tolland Turnpike. Eighth District firefighters were called in to extinguish the bonfire. Police found empty beer bottles, a keg of beer three quarters empty, marijuana and drug paraphernalia around the site, they said.

The keg was taken and evidence of the marijuana and paraphernalia were taken and later destroyed, police said. Charged were Kurt A. Edgecomb, 23, of 91 Laurel St.; Frank J. Berk, 16, of 31 Kerry St.; Jeffrey J. Poulin, 16, of 880 Tolland Turnpike; Michael G. Guegel, 20, of 881 Tolland Turnpike; Steven A. Croft, 19, of 74 Union St.; Tammy Guegel, 20, of 91 Laurel St.; Royal B. Isham, 19, of 424 W. Middle Turnpike; and Barbara C. Edgecomb, 24, of 880 Tolland Turnpike.

All were released on \$100 non-surety bonds and ordered to appear Wednesday at Manchester Superior Court. A man believed to be responsible for a four-car hit-and-run collision Friday and for then tearing up a Forest Street lawn was arrested later at his home, police said Monday. No one was injured in the accident, police said.

Palenza chased the youths with a knife. Police were unable to determine the truth of the claims, including charges that one man threatened, or may have actually struck, another with a stick.

Palenza was released on a \$250 non-surety bond pending a Wednesday court appearance. Police are investigating a sexual assault that allegedly occurred in Manchester sometime late Saturday or early Sunday. Police said a woman was apparently assaulted by a man she knew. Police would reveal further details of the incident Monday, other than to say that the woman suffered no severe physical injury.

A burglary Sept. 27 on Garth Road is under investigation by police. Missing from a house at 4 Garth Road are a TV set and \$50 in cash, both taken from the family's kitchen table, police said.

The burglars apparently entered and left through the unlocked front door, police said. Police have several suspects in the case. No one has been charged in the incident.

A Farmington resident was charged Saturday with six counts of passing bad checks and sixth-degree larceny in connection with several incidents in Manchester in recent months, police said Monday. Details of the incidents were not available.

Pat S. Barenbaum, 25, was arrested on a warrant and released after he posted \$500 bond. He is scheduled to appear in court Wednesday.

Mrs. Taylor is selected town's teacher of year Bucknell University, and a master's degree in education from the University of Connecticut.

Mrs. Taylor will carry well the burden of representing our fine professional staff," says school Superintendent Dr. James P. Kennedy.

Still Smoking? Stop Smoking Centers, Inc. Our guaranteed five-day program will help you toward a healthier lifestyle. Convenient times and locations. Call today for details. Glastonbury 659-1663, Wethersfield 529-7810, Manchester 649-7867. Why risk it?



State game wardens and Augusta, Maine, police support a tranquilized moose spotted behind the governor's mansion. After a chase of several hours, the moose was captured in a wooded area.

Moose tries breakfast at governor's mansion

AUGUSTA, Maine (UPI) — A moose that dropped by the governor's mansion for breakfast, but got a chase through the streets of the state capital instead of a free meal, is back in the woods and in good condition. Game wardens ended the chase about a half mile away when biologists fed the 600-pound animal with a tranquilizer gun and hauled him back to the woods.

Fire Calls

Manchester Saturday, 12:06 p.m. — motor vehicle accident, Adams St. (Eighth District, Town and Paramedics). Monday, 10:30 a.m. — service call, 287 W. Middle Turnpike (Eighth District, Town and Paramedics). Sunday, 11:11 a.m. — alarm, Meadows Convalescent Center (Town and Paramedics). Saturday, 12:59 p.m. — medical call, 91 Chestnut St. (Town and Paramedics). Monday, 1:58 p.m. — medical call, X-Tra Mart, 405 Main St. (Town and Paramedics). Monday, 4:18 p.m. — medical call, Manchester High School (Town and Paramedics). Monday, 8:55 p.m. — alarm, Calder Plaza (Eighth District). Tuesday, 12:17 a.m. — electrical fault, 29 Robert Road (Town and Paramedics). City urges missile delay NEW HAVEN (UPI) — New Haven became the first city in the United States to officially urge President Reagan to delay the December deployment of Pershing II and ground-launched cruise missiles in Europe.

AT&T files long-distance rate cut plan

WASHINGTON (UPI) — American Telephone & Telegraph Co. wants to cut interstate long-distance rates by an average of 10.5 percent next year but also charge 75 cents every time a caller asks for out-of-town directory assistance.

The proposals were part of a new tariff request filed Monday with the Federal Communications Commission. AT&T said the rate cut would save customers about \$1.75 billion.

AT&T asked that it be allowed to charge 75 cents each time a caller dials a long-distance operator for directory assistance, saying the charge would merely recover the cost of the service. The telephone company said rates for Wide Area Telecommunications — known as the WATS service — would drop by about 8.9 percent and long distance calls would go up an average of 1.3 percent.

Manchester

Manchester Saturday, 12:06 p.m. — motor vehicle accident, Adams St. (Eighth District, Town and Paramedics). Monday, 10:30 a.m. — service call, 287 W. Middle Turnpike (Eighth District, Town and Paramedics). Sunday, 11:11 a.m. — alarm, Meadows Convalescent Center (Town and Paramedics). Saturday, 12:59 p.m. — medical call, 91 Chestnut St. (Town and Paramedics). Monday, 1:58 p.m. — medical call, X-Tra Mart, 405 Main St. (Town and Paramedics). Monday, 4:18 p.m. — medical call, Manchester High School (Town and Paramedics). Monday, 8:55 p.m. — alarm, Calder Plaza (Eighth District). Tuesday, 12:17 a.m. — electrical fault, 29 Robert Road (Town and Paramedics). City urges missile delay NEW HAVEN (UPI) — New Haven became the first city in the United States to officially urge President Reagan to delay the December deployment of Pershing II and ground-launched cruise missiles in Europe.

Independent Insurance Center, Inc. Had Doherty, Bob Lathrop, Jim Morris, CPCU. counting your pennies? You've got to save every penny where you can, when you can. We believe we'll save you so many pennies... you'll love count.

FOCUS / Leisure KIDS PARTIES

Fast food places can take the hassle out of birthdays

By Adele Angle Focus Editor So the thought of seven 5-year-olds running around your house makes you break out in hives? Can't stand the mess afterward? Don't have time to bake a birthday cake — much less clean up the house for company? Then let Papa Gino's throw the party. Or McDonald's. Or Howard Johnson's or Friendly's.

Monique's fifth was a smash

By Adele Angle Focus Editor It was the party's roughest moment. Most of the 11 4- and 5-year-old guests had already arrived. Sitting at the party alcove in McDonald's North Manchester, they were amusing the rest of the restaurant with their spontaneous rendition of "I've Been Working on the Railroad."

A mother gripes: pick 'em up on time!

By Susan Plesse Herald Reporter I discovered very early that birthday parties do not have to be thousands. Smaller is better.

Former resident's book helps

By Barbara Richmond Herald Reporter A new book by Jean Marzollo, a former Manchester resident, will come to the rescue of parents planning birthday parties for children ages 1 through 10.



Here're ways to save money

- (The following is from "Birthday Parties for Children: How to Give Them; How to Survive Them," by former-Manchester resident Jean Marzollo.) 1. Call the children to invite them, or make your own invitations. Your child can decorate paper or index cards with drawings, make prints of onions or other vegetables with paint or a stamp pad, or use stickers. Your child can write the information about the party too, if he or she is old enough. 2. Have the children design and color their own tablecloth or mats. Tape white sheet paper on the table or spread newspapers — black and white linings, for example — and provide crayons. Use round coffee filters for place mats and provide marking pens. 3. Serve only cake (make it if you can), ice cream, and juice. 4. Play noncompetitive games so that you don't have to buy any prizes to give out. Don't feel cheap about this. Children are often happier playing noncompetitive games. Or put a gold sticker on everyone's nose who wins a game, or give the winners special armbands.

Make your star a real treat

Surprise the birthday boy or girl with special grape ice cream sandwiches. Grape Ice Cream Sandwiches 1 1/2 cups grapes halved 1/4 teaspoon grated lemon peel 1 pint vanilla ice cream 12 (2 1/2 to 3-inch diameter) oatmeal cookies Dry grapes, toss with lemon peel. Soften ice cream and spread about 2 tablespoons ice cream onto bottoms of each of 7 cookies; top with grapes. Place in freezer until firm. Serve or wrap individually in plastic wrap or aluminum foil. Makes 7 servings. Grape-Chocolate Variation: Toss halved grapes with 1/4 teaspoon grated orange peel; substitute orange sherbet for ice cream and use coconut macaroon cookies. Preparation Tip: For easier handling, freeze cookies before spreading with ice cream.

What makes a birthday child cry?

- 1. Too much anticipation ahead of time. 2. Too much confusion at the party. 3. Too much attention focused on someone else (sibling, guest clown, or magician.) 4. Too many other children sharing toys (put special toys away ahead of time.) 5. Too many misconceptions — that the birthday child will win every game; that everyone will do what he or she wants; that the birthday child will get all the attention.

BUSINESS

An endless chain of wrong numbers

Inside the Osborne Computer fiasco

On February 11, 1983, just about a month after he joined Osborne Computer Corp. of Hayward, Calif., as president and chief executive officer, 43-year-old Robert Jauch II introduced himself to the company's employees in an informal speech.

Dan Dorfman

Syndicated Columnist

Jauch backed up his words with deeds. And in the process, he blew \$10 million in stock and very possibly a \$50,000-a-year income as well.

This is one of the untold stories of one of the year's biggest and most publicized financial fiascos — the Osborne collapse.

Founded in '81 by Adam Osborne, a one-time computer columnist and computer book publisher with a huge ego and a tremendous craving for publicity, Osborne Computer parlayed a demand for a low-cost personal computer (just under \$2,000) into a booming \$100 million annual business. But then the red ink came in and the company filed Chapter XI (voluntary bankruptcy) on September 14.

Another untold story is the sale by Adam Osborne of about \$1.5 million worth of his stock to a former director (Robert Bily) earlier in the year before the revelation of his company's losses.

A current director, Seymour Rubinstein, also unloaded some Osborne stock before the losses became known.

None of these officials was available at press-time.

THE FACTS IN this story — a financial horror tale — were pieced together through conversations with investment bankers, Osborne investors and corporate insiders.

Included is the first inside blow-by-blow account of the deteriorating financials that led to an April 24 decision to scrap a planned public offering just five days before a scheduled filing with the Securities & Exchange Commission.

Such an offering — which was designed to raise about \$50 million — might well have stayed off bankruptcy (at least for a while), since the company was in desperate straits for cash. Overall, the offering would have given Osborne a total market valuation of between \$300 million and \$350 million.

One clear fact emerges: The company's financial controls (or lack of them) were so fouled up that supposed profits were turned into losses — and those

results that shocked him), (2) the lack of controls to insure satisfactory reporting of the company's performance, as well as the ability to make legitimate internal forecasts, (3) mounting competitive pressures and (4) strong doubts that the company would be viable over the long run.

The company's financial controls — even for a fast-growing business — are something out of Ripley.

For example, for the first two months of the fourth fiscal quarter (that ended in February, '83), Osborne's pre-tax profits ran \$300,000 ahead of company projections. And in February, the company experienced an all-time high in shipments and very high profit margins. So a delighted management was looking forward to about a \$750,000 profit for the month and about a \$1 million profit for the quarter.

It never happened. February financials, available in late March, showed a loss of over \$600,000 for the month, reflecting charges against new facilities and very heavy non-recurring promotional spending. And that meant about a break-even performance for the month and roughly a \$1.5 million loss for the year on revenues of slightly over \$100 million.

But then on April 21 — about a week and a half after he had met with Osborne auditors Arthur Young & Co., who were totally oblivious to any problem — Jauch got a bombshell from chief financial officer Don Waite (a recent Jauch acquisition from Measures).

In brief, the company would show a \$1.5 million loss for the February quarter and a \$4 million loss for the full year. Among the chief reasons: (1) Excess inventory in software contracts, and (2) liabilities in software contracts, and (3) the need for greater bad debt and warranty reserves.

At the time, Osborne was readying for the public offering filing in just a little over a week and Jauch, after a hurried meeting with one of the underwriters (Salomon Brothers), still planned to move ahead with that filing (though he wanted to understand the numbers better).

Came April 24 and more bad news. Waite told Jauch the losses would be even greater — \$8 million for the year and \$5 million for the quarter. The chief problems: additional unrecorded liabilities and more inventory problems.

That prompted Jauch to move to scrap the offering, ignoring internal and external pressures to do an in-furior underwrite to get the deal done.

AS IT TURNS OUT, even that may not have been

possible — what with the year's loss climbing to over \$12 million as everything that could go wrong did go wrong.

In fact, it even got worse. One confidential document I obtained shows that Osborne, for the 12 months ended last May 28, had a staggering \$28.4 million loss, with only about \$8 million of that from operations. The rest reflected various adjustments (inventories, reserves, etc.).

The problem, as one source put it, is "there was no bedrock. Every time you blinked your eye the numbers got worse."

The company made strenuous efforts to raise money, but to no avail. July shipments turned out, the banks pressed the company for funds to make up for a shrinking capital base and the underwriters said they couldn't help (given the losses and the fact the bloom was off the rose of the microcomputer stocks). And so the inevitable bankruptcy.

Much criticism has been directed against Jauch — the argument being that he came from a large food company and couldn't adapt to a fast-changing market. But insiders tell me within a fast few months he hired a whole new management team (five executives), set up specification meetings to move ahead with new products (rather than race to produce without a quality product) and initiated efforts to obtain financing.

"By the time he got here, the patient was on the way to becoming a corpse," one insider told me.

The fact is that Jauch, by pulling the plug on the planned public offering, gave up about \$10 million worth of stock he would have received, also, he jeopardized his \$250,000 income (which included a guaranteed \$100,000 bonus).

One intriguing question: How many potential Osbornes are out there that took money from the public (like Victor Technology and Fortune Systems) and which could go belly up as well if industry pressures continue to mount?

And that leads to the next question: At what point, if at all, does a chief executive play games with his integrity — in terms of raising outside money — if the company's survival is at stake?

Obviously the message from Jauch is that "the choice will not be dangerous."

The future of Osborne? That's anybody's guess. But it figures to continue to make plenty of news, given several suits, including one by investors who put up \$8.4 million in April and have since charged the company, its banks and Arthur Young with fraud.

numbers of underemployed professional jobs would be available by 1990, only some \$34,000 actually were.

That left as many as one in five engineering graduates who had sought jobs in New York optimistic predictions looking for jobs that weren't there, the psychologists say.

A group of Michigan researchers who surveyed 1,202 teaching graduates reported only half had found the job they wanted. Most had to settle for substitute teaching and other marginal positions.

"There was a prevalent feeling among the people in the study that their skills aren't being tapped," researcher Charlene Depper said.

PROFESSIONALS appear most likely to experience severe stress when they lose their job, said Kaufman, who has written a book on the subject.

Career setbacks affect on males and female heads of households, 30 to 40 years old, highly educated, and computer and/or disadvantaged backgrounds.

The underemployed are most likely to become political activists demanding radical social changes — both liberal and conservative, Kaufman said.

"In Germany, we saw large

Could threaten 'very fabric of our society'

Underemployment problem underestimated by press

By Lidia Wassovic

United Press International

ANAHEIM, Calif. — People forced by the nation's sagging economy to accept jobs which they are overqualified may suffer even greater despair than those with no jobs at all, psychologists say.

The plight of the underemployed is not reflected in the highly publicized joblessness figures released regularly by the federal government, behavioral scientists said at a recent American Psychological Association convention.

"The unemployment rate is the tip of the iceberg," said H.G. Kaufman, director of the Research Program in Science, Technology and Human Resources at the Polytechnic Institute in New York.

"Over the next decade, underemployment is going to be a problem that could threaten the broad spectrum of our society. About one-fifth of all workers who have completed college are in subordinated positions — clerical, or even blue collar."

FIGURES FROM the U.S. Bureau of Labor Statistics show 708,000 people with four or more years of college were out of work in March. While in 1971, the bureau

and spokesman for small business, Citibank Canada spokesman Mike Boyd said "There is no way \$200 million can be placed in Canada, let alone Alberta. If the government's idea is to lose money, that's the way to do it. There are only so many good deals, Boyd said. "If Alberta tries to invest the whole \$200 million, plus another \$50 million from investors in three or four years, they'll probably lose half of it."

Two years ago, 30 venture capitalists, including major Jor banks, invested \$122 million in Canada. They invested a scant \$3.3 billion in Alberta, down from a record \$3.4 billion in 1980.

Jack Foster, regional spokesman for the Canadian Federation of Independent Business, says he supports the corporation's initiatives, but not its methods. "The lower limit (\$1 million) is so high, there are very few small-medium-sized firms that need that much capital."

Also, the risky nature of the shares and debentures will appeal mainly to sophisticated investors.

THE CONCEPT of a government-backed venture capital company has been severely criticized by investment experts

Alberta venture capital firm an investment for risk takers

By Laurie Watson

United Press International

CALGARY, Alberta — Politics and profits don't appear to mix. Under the terms of Vencap's mandate, the corporation cannot invest in any businesses or ideas related to conventional oil or gas.

Earlier this year, \$200 million in seed money was transferred to Vencap from the province's resource-related Heritage Savings Trust Fund.

Recent brokers began selling to Alberta residents 4 million common shares at \$1 each and 40 million convertible debentures that are guaranteed by the government as principal and interest.

ANY COMPANY requiring between \$1 million and \$10 million can apply for funds, regardless where the firm is headquartered. The funds are Canadian. (The dollar is worth approximately 80 cents U.S.)

"Some people may think I'm a soft touch but I'm not going to be," he said. "The primary aim and objective is to make a profit. Venture capital by its very nature

Business In Brief

Stoudt named vice president

Manchester resident Marilyn J. Stoudt has been elected an assistant vice president at The Connecticut Bank and Trust Company.

Mrs. Stoudt, who works in CBT's management accounting department, joined the company in 1979 as a corporate credit analyst. She later rose to her present position as asset-liability planning officer.

Mrs. Stoudt is a 1974 graduate of Pennsylvania State University and formerly worked as an underwriter for the Connecticut Mutual Life Insurance Co.

Marilyn Stoudt

She recently received an MBA from the University of Connecticut and now serves as an instructor at the Hartford Chapter of the American Institute of Banking.

At CBT, she is responsible for developing and maintaining an information system for the bank's asset-liability management committee. She also analyzes corporate earnings and prepares short-term forecasts.

Mrs. Stoudt is a member of the Hartford Area Business Economics and a fundraiser for the Greater Hartford Arts Council.

Corriveau to work in loans

Frank J. Corriveau has been named an installment loan officer at the Savings Bank of Manchester. Corriveau, an assistant treasurer, previously worked in SBM's security investment department.

Corriveau will now assist Assistant Vice President Richard T. Carter in managing SBM's portfolio of home equity, home improvement, collateral, educational, automobile and personal loans.

The installment loan area at the bank has been growing steadily, according to bank President William R. Johnson, necessitating the addition of another officer.

Corriveau will work out of The Loan Center, located near the bank's main branch at 912 Main St. A Southampton resident, he is a graduate of the National School of Savings Banks.

ABC Appliance to move

The ABC Appliance & Repair Co. will move effective Nov. 1 from its current location at 42 Oak St. to 301 East Street St. Keith Real Estate announced recently.

ABC, owned by Mike and Catherine Mathieu, will expand when it moves from its current 42 Oak St. location. It is leasing 2,100 square feet of space plus 1,200 square feet of basement storage at the new location.

ABC has signed a 10-year lease with an option for five years more at the new location, which formerly was occupied by the Hale Super Store for 25 years.

According to the realtor, ABC intends to "greatly expand the lines of equipment" it sells and services after the move.

Economy at a glance

WASHINGTON — New orders for factory goods climbed 1.1 percent in August and inventories and shipments also rose, suggesting the industrial economy is in for more improvements, the Commerce Department reported Monday.

NEW YORK — Gold plunged below \$400 an ounce Monday to its lowest price in a year and many dealers predict it will fall to at least \$373. Silver fell to its lowest price since February.

WASHINGTON — American Telephone & Telegraph Co. formally proposed Monday to cut interstate long-distance rates by an average of 19.2 percent next year, saving customers about \$1.75 billion.

NEW YORK — A late rally attempt fell short and stock prices lost for the fifth consecutive session Monday amid investor uncertainty about interest rates and Federal Reserve policy. The Dow Jones industrial average, down 10 points at the outset after losing 20 Friday, shed 1.43 to 1,231.30.

WASHINGTON — Treasury bill yields were mixed at the going rates weekly auction following four previous weeks of decline. The government Monday sold \$6 billion of three-month bills at an average discount of 8.72 percent, down slightly from last week's 8.79 percent. The government also sold \$6 billion of six-month bills at an average discount of 8.92 percent.

CBT creates new account

HARTFORD — The Connecticut Bank and Trust Co., has created a new \$500 minimum deposit account which is flexible enough to handle a broad spectrum of client needs.

The account, called CBT Select Account, is in response to new deposit laws which deregulate interest rates and minimum deposit levels on all accounts over 31 days, allowing banks to set their own interest rates. The new account creates a new deposit account which pays Money Market rates and also permits customers to custom design their own savings accounts, with flexible options as to maturity and interest rate frequency.

Divestiture planned

BRISTOL — Barnes Group Inc. has announced plans to divest three unprofitable European subsidiaries and close three North American plants.

The European units had total sales of \$28.1 million in 1982 and net losses of \$5.2 million.

Chairman Wallace Barnes said company directors approved the divestiture of all remaining Associated Spring manufacturing units in Europe, and the closing of spring plants in Mattau and Lombard, Ill., and Pointe Claire, Quebec.

Based in Bristol, Barnes Group is the world's largest manufacturer of close-together springs, a major producer of precision-machined components for a gas turbine engines in aerospace and other high-technology applications, and a leading distributor of industrial and automotive replacement parts and hardware supplies for professional maintenance and do-it-yourself consumer markets.

Isko named by Mary Kay

Mario Isko has been named a sales director by the Dallas-based Mary Kay Cosmetics, the company announced recently.

Ms. Isko recently completed a week-long course at the company headquarters in Texas. She learned fashion trends, sales techniques and business management at the course.

She also has completed a three-month qualifying period, the company says. She has been a beauty consultant since March 1982.

Ms. Isko joins about 4,100 directors and 196,000 independent beauty consultants who distribute and distribute Mary Kay products, according to the company.

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MHS soccer first in the CCIL ... page 9

Manchester Herald

Manchester, Conn. Wednesday, Oct. 5, 1983 Single copy: 25¢

Walesa gets peace prize

By Chris Lund

United Press International

OSLO, Norway — Lech Walesa, the electrician who led Poland's Solidarity trade union in a defiant quest for freedom under a communist regime, won the 1983 Nobel Peace Prize, the Nobel Committee announced today.

The committee said in its citation that Walesa's battle to win workers rights from the Warsaw government has been characterized "by a determination to solve his country's problems through negotiation and cooperation."

It said his efforts "will contribute to a relaxation of international tension."

When the news came, Walesa was picking mushrooms in the woods near his home in Gdansk, Poland, and unaware he had become the first Pole ever to win the Nobel Peace Prize.

"I am so happy, so happy," his wife Danuta stuttered in disbelief. "I cannot say how happy I am. It's wonderful. I told him not to go out. Now he'll be the last to know."

"It is a great thing for him and for the whole world," said Walesa's priest, Rev. Henryk Jankowski. "Walesa symbolizes the nation."

In Warsaw, the Polish government refused to comment on the award, which came at the height of government propaganda campaign accusing Walesa of trying to slant \$1 million in the Vatican bank.

"I have nothing to say at the moment," a member of chief government spokesman Jerzy Urban's department said.

The committee praised his "considerable personal sacrifice" in battling for workers' rights — including nearly a year of detention while Poland was under the martial law declared in December 1981.

"This contribution is of vital importance in the wider campaign to secure universal freedom to organize — a human right as defined by the United Nations," the committee said.

Other nominees for the prize this year included Desmond Tutu, a black Anglican bishop active in fighting South Africa's apartheid policy, and former U.S. Middle East envoy Philip Habib.

Walesa spent 11 months in internment in a government housing lodge with occasional visits from his family and private care.

He was released from detention Nov. 14.

Pope John Paul II on his second visit spoke with Walesa.

The Peace Prize will be followed Thursday by the announcement in Stockholm of the prize for literature — another controversial award.

Triplets take a peek

Herald photo by Tarquino

Nestled among a stuffed dog, mouse and panda, the Higgins triplets and mom eye some picture books. Their sunny window seat at Mary Cheney Library is a popular spot for savoring a story. From left to right are Amy,

mother Louise, Tara and Sarah Higgins of Hebron. The three look-alikes were born four years ago at Manchester Memorial Hospital.

Representatives of the Manchester Area Conference of Churches were scheduled to look at the basement of the Greater Manchester Chamber of Commerce building on town today as a possible site for a shelter for the homeless at the Manchester Council of Churches.

That location was suggested by the Republican Board of Directors of the Greater Manchester Chamber of Commerce building on town today as a possible site for a shelter for the homeless at the Manchester Council of Churches.

Reinhorn told the directors there might be a building under the control of the trustees that could be a possibility. He said he wanted to discuss it with the MACC and with fellow trustees.

The building, officially known as Susanah Wesley Hall, is at Hartford Road near Main Street. It is owned by the church and part of

is leased to the chamber of commerce.

General Manager Robert B. Weiss told the directors that despite its efforts the town has been unable to find a suitable place for the shelter program operated by the Manchester Council of Churches.

Reinhorn told the directors there might be a building under the control of the trustees that could be a possibility. He said he wanted to discuss it with the MACC and with fellow trustees.

Reinhorn could not be reached this morning for more information.

Weiss said that while churches are interested in the program their

buildings are widely used in the evenings.

He said the Full Gospel International Church is interested but has no space.

The only site Weiss thought could serve is the former location of Latz Museum.

The town is considering leasing that building on Cedar Street to the Manchester Historical Society.

He said the building in Center Springs Park has no facilities, the warming hut at Charter Oak Park has inadequate toilets and is probably too small.

Last year the shelter was located in the basement of the Bennet main building, but work on converting it to apartments is now under way.

He said there is no possibility of convincing the National Guard that the army on main street can be used. Security and evening use of the building are obstacles.

The Nike site is too far from the center of town and probably could not be used under terms that restrict its use to recreation.

Director William J. Diana said it has been nine months since the Board of Directors made its decision to seek a shelter and it seems something should have been found by now.

When Reinhorn spoke, he did not name the building he had in mind. A representative of MACC spoke to Reinhorn immediately after the meeting and arranged today's tour.

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Town can't find a site

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New today Starting today, the Manchester Herald will begin a daily series of weather pictures drawn by area school children. Jonathan Ray, a fourth grader at Verplanck School, starts the series with his drawing on page 2. All area schools will be taking part in the series. Different schools will appear each day.

GOP would seek bids in projects like Bennet housing

By James P. Sacks

Herald Reporter

If the Republicans controlled the Manchester Board of Directors, competitive bids would be required for construction and associated expenses on town-affiliated projects such as the Bennet housing complex for the elderly, several GOP candidates said at a press conference this morning.

"While being careful to avoid bargaining away legal wrongdoings of the board's Democratic majority, incumbent Board of Directors Peter DiRosa said the GOP, if it gains control of the board in the Nov. 8 election, will introduce an ordinance "which

would prohibit the award of such contracts without competitive bidding."

Democratic Director Stephen T. Cassano, however, contended that the way Bennet was managed saved money. "If they would add 20 to 25 percent to the costs, let them propose it," he said of the ordinance.

Along with candidates for the board Donna Mercier, incumbent Board of Directors Harry Reinhorn, DiRosa contended that such an ordinance would protect both the town and contractors from "any appearance of impropriety." It would also allow local contractors a better chance to gain



Triplets take a peek

Nestled among a stuffed dog, mouse and panda, the Higgins triplets and mom eye some picture books. Their sunny window seat at Mary Cheney Library is a popular spot for savoring a story. From left to