

Electronics industry

One-product firm diversifies, survives

By Bruce B. Bokke United Press International

CARROLLTON, Texas — United Technologies bought Mostek in 1979 and a short time later the American semiconductor industry started to go bad.

Japan's highly sophisticated electronics firms hit the market with the force of a Pacific typhoon, shocking U.S. competitors by flooding the country with millions of low-priced chips.

There was talk that American semiconductor makers would be driven out of the business by the inexpensive state-of-the-art products — including random access memory chips — coming from Japan.

THE MOSTEK work force was trimmed by two major layoffs. Only the new tie-up with United Technologies — a \$12 billion corporation in 1980 — kept Mostek afloat.

"Mostek could not have survived on its own," said Harold E. Ergott Jr., president and chief executive officer of the electronics manufacturer based in this Dallas suburb.

"The company's main product was the 16K chip. Mostek was slow getting to the market with its own 64K RAM unit, an electronic chip capable of storing 64,000 bits of data on a surface the size of an aspirin tablet. Mostek was written off by many as one of those companies that would die along with the rest of the semiconductor industry in the late 1970s but couldn't survive the pressure in the fierce competition of the early '80s.

BUT WHEN it finally came on the market, Mostek's 64K chip was a winner.

It was a good design — easily manufacturable, so we could turn out the kind of volumes we had before (with

the earlier 16K chip) and we had the capital equipment on line to turn them out," said Mostek spokesman Tom Noonan.

During the shakeup, Mostek cut its work force from about 10,000 in 1979 to about 8,000 now.

"A lot of non-productive overhead was eliminated," said Ergott.

WITH THE CHANGING market, he said, "we had to spend time thinking about ways we could do things more efficiently and be more competitive." Even during the slump Mostek realized the need for ongoing research and development. "We spend on the order of 12 percent of our sales dollar on R&D," Ergott said. "In this industry I'd say that's on the high side. But we believe that having technical leadership in our products and having good product diversification will help us significantly in the future."

The company "changed direction to go from being more than 60 percent dependent on dynamic random access memories to less than 20 percent dependent on them," he said. Mostek now is heavily into production of communication products. Eighty percent of the pulse and tone telephone dialing equipment sold in the world uses Mostek products, Ergott said.

IN THE AREA of microprocessing, Mostek makes a wide variety of chips that go into Apple personal computers, and in Coleco and Atari computers.

It also is heavily into what it calls semi-custom manufacturing. It sells "gate array" devices with with hundreds or thousands of partially processed transistor elements. The buyers then can have the chip "personalized" by interconnecting the elements to create the intended function.

An international company, Mostek has plants in Malaysia and one in Ireland. It also has a plant with about 350 employees in Colorado Springs.

After months of severe losses, Mostek turned the corner and made a profit in December 1982. In 1983 the company put much of its revenue into research and development capital but it reported profits in August and September.

UTC president claims 'profiteering' charges are without evidence

EAST HARTFORD (UPI) — United Technologies Corp. President Robert J. Carlson has defended the Pratt & Whitney Group against allegations of profiteering in the sale of spare engine parts to the military.

The report claimed Pratt & Whitney prices jumped 300 percent in one year while annual prices on some parts increased by 1,500 percent.

Last July, Pratt & Whitney admitted it owed the Air Force "less than \$1 million" because of accounting errors on a 1977 fighter engine contract, but the firm did not elaborate.

The F-100 engine, first produced in 1947, powers the Air Force's 800 twin-engine McDonnell Douglas F-15 Eagles and 1,000 single engine General Dynamics F-16 Fighting Falcons.

Besides U.S. Air Force jets, the engine is used by Air Force jets in 10 other countries, including Israel, Saudi Arabia and Japan.

LT. General Thomas H. McMillen, commander of the Air Force's Aeronautical Systems Division, praised the F-100, saying its performance has "allowed Air Force pilots to rewrite the book on air combat tactics."

"Despite their intensive use, F-100 powered F-15s and F-16s have run up the best safety records of any fighters in the U.S. Air Force inventory," he said.

Carlson said Wednesday charges of "profiteering" against Pratt & Whitney were "self-serving" or "the result of poor fact-finding."

He used the occasion of the delivery of the 3,000th F-100 jet engine to the Air Force to deny the charges against the nation's largest supplier of military jet engines.

"There is not a fly speck of evidence I've seen that indicates anything but the highest levels of integrity and ethics on the part of every person in Pratt and on the customer side of every transaction that has occurred," said Carlson in a speech at the ceremonies.

"Until someone can show me evidence to the contrary, I emphatically reject every claim to the contrary that has been raised or alluded to," he said.

"I urge every man and woman in uniform to hold your head high and proud until something of real substance is produced to indicate a lack of morals or ethics to the contrary," said Carlson.

Pratt & Whitney was accused in an Air Force audit report last summer of overcharging on replacement and

GROSSMAN'S AN ED EVANS PRODUCTS COMPANY Truckload Insulation Sale OPEN SUNDAY OCT. 23 1-4 INVENTORY HOURS CLOSED SAT. 4:30 12 1/2¢ 16¢ 24¢ 27¢ 21¢

Let Grossman's Help You Complete Your Project 89¢ 1425 898 799 1899 2999 479 \$29 25% OFF 399 899 499 1199 45¢ 999

Women advised to read on credit discrimination

By Betsy Rubiner United Press International

BOSTON — Women seeking credit from banks and credit card companies can overcome lingering discrimination by reading up on their legal rights according to a federal official.

Anne P. Fortney, a Federal Trade Commission official, told a group of women meeting in Boston Wednesday, recent anti-discriminatory legislation has made it easier for women to obtain credit, but they are still handicapped by past discriminatory policies and are at a financial disadvantage to men.

"On the whole women are not as economically well off as men, which makes it all the more difficult to get credit," she said.

Ms. Fortney said women must make credit decisions by learning about the provisions included in the Equal Credit Opportunity Act of 1974 prohibiting credit discrimination on the basis of sex, race, age, or marital status.

"There is still a great need to publicize the existence of laws ensuring that the criteria for getting credit has nothing to do with an applicant's sex or marital status," said Ms. Fortney.

protecs women applying for business credit as well as consumer credit, she said.

"It is just as illegal for a bank to discriminate against a woman coming in for a business loan as it is when she comes in for a consumer loan," said Ms. Fortney.

Women can improve their chances of getting credit by taking advantage of laws requiring a creditor to tell an applicant why she or he has been turned down on a credit request.

Ms. Fortney said women are also protected by the Fair Credit Reporting Act, which gives an applicant access to influential reports on her credit history compiled by private credit bureaus.

Reports by private credit bureaus sizing up an applicant on the basis of her credit payment history are often scrutinized by banks and other creditors when they are deciding whether to grant a loan.

When in danger, the impulse antelope reacts with soaring jumps that carry it 10 feet in the air and three times that distance.

Eligibility rules become school-sports problem ... page 10

You, too, can eat club-style dinners ... page 11

Banks report many changes 'Money 1983' inside

Manchester Herald

Approval due on jobless aid

WASHINGTON (UPI) — Congress is expected to give final approval today to an 18-month extension of the federal benefits program for the long-term unemployed that expired earlier this week.

House Speaker Thomas O'Neill said.

House and Senate negotiators deadlocked over a technical aspect of the extension earlier this week, allowing the Federal Supplemental Compensation program to expire at midnight Tuesday.

However, benefit checks are in no immediate danger of being cut off. O'Neill, indicating the differences have been resolved, told reporters that a compromise bill would be considered by the House today.

The Senate is expected to take up the measure immediately afterward, a Senate source said.

Congressional negotiators, working in closed sessions all week, agreed to extend the program through March 15, 1985, well beyond next year's elections. The \$4.6 billion program would help about 4 million people during that time.

Like prior law, the new plan would provide eight to 14 weeks of federal benefits to individuals who have been without a job for a long time. But it eases the formula for computing state eligibility, meaning 15 states would qualify for a full 14 weeks of benefits compared to the one — West Virginia — now eligible for the maximum number of weeks of federal compensation.

Between 3.2 million and 3.4 million people are expected to take advantage of the additional benefits in the next 18 months, sources said.

In addition, about 600,000 people would qualify for a "reach back" provision that grants an extra five weeks of compensation to those who exhaust all their benefits. To qualify, individuals must begin receiving federal benefits on or after April 1, 1982, and exhaust those benefits by this week.

House, Senate and administration representatives broke their week-long deadline by agreeing on a transitional provision that allows those who exhaust their benefits after this week to collect two to four weeks of additional benefits.

Those people in states that qualify for 12 or 14 weeks of compensation would be entitled to an additional four weeks once they exhaust their federal benefits. Jobless workers in states with lower unemployment rates that qualify for only eight or 10 weeks of benefits could qualify for an additional two weeks when they exhaust all their benefits, according to the compromise.

The federal supplemental program is the third tier in unemployment benefits. Jobless workers are eligible for federal benefits after they exhaust a standard 26 weeks of state benefits, and after that, an additional 13 weeks of extended state benefits and the federal government.

Like prior law, the new plan would provide eight to 14 weeks of federal benefits to individuals who have been without a job for a long time. But it eases the formula for computing state eligibility, meaning 15 states would qualify for a full 14 weeks of benefits compared to the one — West Virginia — now eligible for the maximum number of weeks of federal compensation.

Between 3.2 million and 3.4 million people are expected to take advantage of the additional benefits in the next 18 months, sources said.

In addition, about 600,000 people would qualify for a "reach back" provision that grants an extra five weeks of compensation to those who exhaust all their benefits. To qualify, individuals must begin receiving federal benefits on or after April 1, 1982, and exhaust those benefits by this week.

House, Senate and administration representatives broke their week-long deadline by agreeing on a transitional provision that allows those who exhaust their benefits after this week to collect two to four weeks of additional benefits.

Political faceoff

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

Democrats and Republicans squared off Thursday night in a League of Women Voters forum at the Nathan Hale School.

Democratic director candidates Eleanor Colburn and incumbent Stephen T. Cassano (above) and Republicans Harry Reinhorn, at left, and incumbent William Diana (photo to right) fielded questions for about an hour, as did other director and school-board candidates.

Little emerged in the forum that hadn't been said before during the campaign. More pictures and stories on page 3.

O'Neill eyes cost control for hospitals

By Mark A. Dupuis United Press International

HARTFORD — Gov. William O'Neill said today he would speak with hospital regulators to determine if the state should return to a stronger role in hospital budget setting to keep down rising costs.

O'Neill said he would ask members of the state Commission on Hospitals and Health Care what legislation, if any, they felt was needed to strengthen the commission's role in setting hospital budgets.

The governor said he couldn't comment specifically on a 14 percent average rate increase granted to hospitals this year because he didn't know specifics of how the cost-containment commission arrived at the increases.

"It seems high but I can't comment because I have not been apprised by the hospital commission as to their reasoning," O'Neill said after swearing in Nancy Walters of East Haddam as the new member of the commission.

The Legislature in 1981 reduced the commission's powers to review hospital budgets and revamped the commission from a 17-member, part-time agency to a three-member, full-time operation.

Under the revision, the commission is allowed to review hospital budgets only when the budget exceeds a certain inflation factor. The previous commission had greater authority in setting hospital budgets.

Ms. Walters said she believed the hospital commission increase proper judgement in approving this year's budgets given the powers it has under the current law.

"I feel that the commission made the judgement that they had to make given the circumstances," she said. Asking the Legislature for more powers was "something we'll be looking into," she added.

Ms. Walters worked as an aide to the late Gov. Ella Grasso. Before joining the hospital commission, she was executive assistant to state Commissioner on Aging Mary Ellen Klinck.

government and the nation's warring Christian, Moslem and Druze Moslem communities.

The talks' breakthrough marked a concession by President Amin Gemayel, who until Thursday afternoon was adamant on having the talks inside Lebanon.

Foreign Minister Salem said the agreement was welcomed by Gemayel, who asked me to make the necessary diplomatic contacts because this meeting will be held on friendly territory and this requires diplomatic contacts.

Previously reported agreements on a site for the peace talks have collapsed when one or more participants pulled out at the last moment.

Some factions quit truce committee

BEIRUT, Lebanon (UPI) — Anti-government factions withdrew today from a committee supervising the cease-fire in Lebanon despite a "unanimous" agreement to hold full peace talks in Geneva as early as next week, political sources said.

Fighting between the Lebanese army and Druze militiamen flared today in the hills east of Beirut and minor sniping incidents were reported across the city's southern suburbs, military sources said.

The representative of the opposition National Salvation Front on the security committee refused to join scheduled talks pending clarification of "outstanding questions," political sources said.

The agreement was announced by Lebanese Foreign Minister Elie Jumblatt's Progressive Socialist Party — one of the three pro-Syrian opposition groups which form the so-called Salvation Front.

A government spokesman in the Swiss capital of Bern said Switzerland has agreed to host the warring factions but noted the problems in finding facilities in and around Geneva. He said a date had yet to be fixed.

Hotels are full for more than 100 miles around Geneva because of a giant telecommunications trade fair, Telecom, running from Oct. 26 to Nov. 1.

"We might be close to finding a solution but nothing is definite as yet," Geneva city spokesman and protocol chief Robert Vieux said.

The peace talks are designed to work out a new power sharing formula between the Lebanese

Caribbean leaders moving to isolate Grenada

By Nick Modigan United Press International

BRIDGETOWN, Barbados — Caribbean leaders moved to isolate Grenada today for the slaying of Prime Minister Maurice Bishop and five of his supporters during a confrontation that also killed an undetermined number of men, women and children.

Condemnation of the killings mounted throughout the Caribbean as regional leaders prepared to meet Saturday in Bridgetown to study economic and political actions against Grenada's new military government.

Prime Minister Edward Seaga of Jamaica announced late Thursday his government had broken off diplomatic relations with Grenada

in support of the right of Grenadians to freely elect "the government of their choice."

For the first time since the confrontation between troops and Bishop supporters Wednesday, state-run Radio Free Grenada said military authorities "regretted the incident over the death of a surrendered soldier."

The Marxist-ruled military council said women and children were among "many people" gunned down in crossfire when Bishop and five others were killed by army troops, but held Bishop responsible because he led thousands of his supporters in a march shortly after they freed him from house arrest.

"Bishop showed intent by leading the crowd to army headquarters ... He would have marched to a

Climbers reach top of Everest

KATMANDU, Nepal (UPI) — Three teams of climbers, one American and two Japanese, reached the wind-swept summit of Mount Everest today.

Each other in the first triple conquest of the world's tallest peak, reports said today.

The three Americans to reach the summit were part of a 14-member U.S. expedition led by Dr. James Horowitz of Stockton, Calif.

"They were the first Americans to climb Everest from the Tibet side of the mountain and the first team ever to scale the treacherous east face. It brought to 21 the number of Americans who have stood atop the mountain.

Arnie's father's old tractor has become a celebrity

By Robert Doherty
United Press International

LATROBE, Pa. — It may look like an old tractor to the naked eye, but the black and red machine prowling western Pennsylvania hillside belongs to Arnold Palmer — and it's a star.

The 34-year-old Toro tractor, given to Palmer's late father Deacon in 1949, has been used in one form or another in eight commercials the legendary golfer has done for Pennzoil Co. in the past four years.

The exposure has made the Latrobe Country Club, owned by Palmer and the tractor's longtime home, a tourist attraction of sorts.

"We've had people who drive through the area who have no reason to stop, yet they have seen the commercials and know about the tractor and want to see it in real life," said Donald Griffin, the golfer's administrative assistant.

"They come out on the golf course, find the tractor and have their picture taken with it," Griffin said of the machine that has also been seen in two local papers and an auto show.

A GOLFBALL sitting proudly atop the weathered stickshift is a major attraction. "It really amazes me. It really is awesome what the world of advertising can do for an old tractor," said Jerry, 39, Arnold's younger brother and superintendent of the golf course 30 miles east of Pittsburgh.

But he's not really surprised by all the public interest.

"Why would somebody go to see Johnny Carson's house in Beverly Hills? They just want to see it," he said. "It's the same sort of thing. They see it and they are satisfied."

The younger Palmer, whose father was the club's pro and superintendent, is also a fan of the tractor — but for quite different reasons.

"We still use that tractor. It's very, very handy," he said. "It's become valuable to Arnie for memorabilia. Fact is, I still need it."

What Arnie calls the "old equipment" is now being used to overhaul the country club's greens.

USE OF THE machine as an advertising tool came about unexpectedly, said Dick Westman of Eiseman, Johns & Laws, a Los Angeles-based public relations firm that represents Pennzoil.

"It came out of an interview (we had) with Arnie. He kept talking, referring to his childhood days and the responsibility his father charged him with, with the tractor," he said. "That was the first recollection he had of using Pennzoil. It was like, 'Hallelujah. You found the diamond in the mine.'"



This 34-year-old Toro Tractor, belonging to Arnold Palmer, has been used in one form or another in eight commercials.

Peopletalk

Lip prints

Clint Eastwood was sneaked into New Orleans police headquarters to get himself fingerprinted, but he wound up red in the face — literally.

Eastwood is in New Orleans to make a film called "Tightrope." The trip to headquarters was to get fingerprinted for a fake identification card needed in the movie.

Eastwood, wearing jeans and a T-shirt, was washing the ink off his fingers when women who work in the Special Officers Section recognized him. They covered him with kisses.

"They got lipstick all over his mouth," department spokeswoman Ruth Asher said. "It really got out of hand."



Clint Eastwood

All's bike started it all

Muhammad Ali might never have been "the greatest" if his bicycle hadn't been stolen when he was a youngster.

He recalled the incident in a two-part interview to air this weekend on WBSZ-TV, New York's "SportsPeople."

Ali said he was "12 years old. I still cried real tears." He cried and was told to report the theft to police officer Joe Martin.

The three-times heavyweight champ said Martin jokingly advised him to learn to box so if he found the culprit, he could "beat them up."

Two weeks later he saw Martin box on a local TV show. As Ali told it, "I forgot about the bike. I went back, got on television, won a few fights and wound up exchanging the bike for a Rolls Royce."

Attends premiere

The Duchess of Kent arrives at the Odeon in London Thursday for her first engagement since her illness. The occasion was the film premiere of "La Traviata."



Ex-Beatles drummer Ringo Starr appears with Barbara Bach as stardom transatlantic couple, fashion designer Robin and Vanessa Valerian, in the NBC-TV four-hour miniseries based on the best-selling novel "Princess Daisy," to be telecast Nov. 6 and 7.

Now you know

Maureen Weston of Peterborough, England, stayed awake 449 consecutive hours — more than 18 days — during a rocking chair marathon in 1977.

Glimpses

Christopher Plummer and Maggie Smith will star in "Players," a new Robert Hamlin film to be made in Hungary co-starring Elke Sommer and Adolph Green.

Los Angeles-based alimony-palimony lawyer Marvin Mitchellson is looking for a Manhattan brownstone that could serve as his New York City branch office and living quarters.

Marsha Mason and Anthony Hopkins begin rehearsals next month for an off-Broadway production of Harold Pinter's "Old Times" ...

Almanac

Today is Friday, Oct. 21, the 294th day of 1983 with 71 to follow. The moon is full.

The morning stars are Mercury, Venus and Mars.

The evening stars are Jupiter and Saturn.

Those born this date are under the sign of Libra. They include poet Samuel Taylor Coleridge in 1772, Swedish chemist and industrialist Alfred Nobel, inventor of dynamite and founder of the Nobel Prize in

1833, jazz trumpeter John "Dizy" Gillespie in 1917, and actress Carrie Fisher in 1956.

On this date in history:

In 1805, in one of history's greatest naval battles, the British fleet under Admiral Horatio Nelson defeated the combined French-Spanish fleet off Trafalgar, at the western entrance of the Gibraltar strait.

In 1879, after 14 months of experiments, Thomas Edison in-

Weather

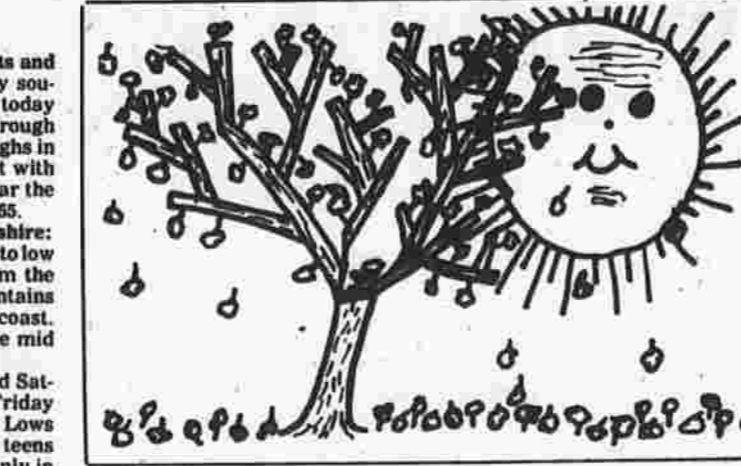
Today's forecasts

Connecticut, Massachusetts and Rhode Island: Partly cloudy southeastern Massachusetts today otherwise mostly clear through Saturday. Cool today with highs in the 40s and low 50s. Cold tonight with lows in the 20s except 30s near the coast. High Saturday to 55.

Maine and New Hampshire: Sunny today. Highs in the 40s to low 50s. Clear tonight. Lows from the upper teens north and mountains to the low 30s along the coast. Sunny Saturday. Highs in the mid 40s.

Vermont: Sunny today and Saturday. Clear tonight. Highs Friday in the upper 40s to low 50s. Lows tonight mainly in the upper teens and 20s. Highs Saturday mainly in the 50s.

Long Island Sound to Watch Hill, R.I. and Montauk Point, N.Y.: Northeast winds about 10 knots tonight and Saturday. Mostly clear through Saturday with visibility better than 5 miles. Average wave heights of 1 foot tonight and decreasing Saturday.



Sunny and cool today in Connecticut

Today sunny and cool. Highs near 50. Light north winds becoming northeast 10 to 15 mph after noon. Tonight clear and cold. Lows in the middle 20s. Light northeast winds. Saturday sunny. Highs in the middle 50s. Light northeast winds. Today's weather drawing is by 10-year-old Debbie Pense of 98 Woodbridge St., a fourth-grade student at Bowers School in Manchester.



National forecast

For period ending 7 a.m. EST Saturday. During Friday night, rain is indicated for the Pacific Northwest and throughout the area from the Lakes southward to the Gulf Coast. Rain may also be noted over parts of South Carolina, otherwise, mostly fair weather should prevail elsewhere across the nation. Minimum temperatures include: (approximate maximum readings in parentheses) Atlanta 59 (69), Boston 30 (54), Chicago 49 (59), Cleveland 44 (62), Dallas 54 (71), Denver 34 (68), Duluth 39 (58), Houston 57 (77), Jacksonville 64 (75), Kansas City 47 (57), Little Rock 54 (70), Los Angeles 58 (78), Miami 76 (86), Minneapolis 39 (60), New Orleans 65 (78), New York 43 (64), Phoenix 64 (91), San Francisco 52 (69), Seattle 49 (57), St. Louis 50 (63), Washington 46 (63).



Satellite view

Commerce Department satellite photo taken at 4 a.m. EDT shows a band of frontal thunderstorm clouds stretching from southern Texas to Arkansas. A wide area of rain clouds extend from Kansas to Maryland, with the heaviest rain falling over Missouri. Clear skies are seen from the northern Great Lakes to New England.

Manchester Herald

Thomas J. Hooper, Richard M. Diamond
Co-Publishers

USPS 327-500 VOL. CIII, No. 18

Published daily except Sunday and certain holidays by the Manchester Publishing Co., 16 Breinard Place, Manchester, Conn. 06105. Second class postage paid at Manchester, Conn. POSTMASTER: Send address changes to the Manchester Herald, P.O. Box 391, Manchester, Conn. 06105.

To place a classified or display advertisement, or to report a news item, story or picture idea, call 643-2711. Office hours are 9:30 a.m. to 5 p.m. Monday through Friday.

To subscribe, or to report a delivery problem, call 647-9944. Office hours are 9:30 a.m. to 5:30 p.m. Monday through Friday and 7 a.m. to 10 a.m. Saturday. Subscriptions should be made by 3 p.m. Monday through Friday and by 7:30 a.m. Saturday.

Suggested carrier rates are \$1.30 weekly, \$5.12 for one month, \$15.33 for three months, \$30.70 for six months and \$55.00 for one year. Mail rates are available on request.

The Manchester Herald is a subscriber to United Press International news service and a member of the Audit Bureau of Circulations.

Candidates field questions at campaign forum

By Alex Girrell
Herald City Editor

Candidates for the Board of Directors fielded questions from the press Thursday night before an audience of about 20 people and Channel 18 (cable) television cameras, but few positions that have not already been expressed came out of the forum.

The forum, in the Nathan Hale School, was sponsored by the Capitol Region East League of Women Voters.



Republican director candidate Joseph Hachey (left) fields a question while incumbent and fellow Republican Peter R. Dirosa surveys the sparse audience at Nathan

DEMOCRATIC DIRECTOR Stephen T. Cassano said the responsibility for permanent shelters for the homeless lies with the state in providing regional sites, and that the town plans for a shelter have gone beyond the scope of a temporary shelter, which is the limit of the town's responsibility.

The town has not succeeded in finding a site for a shelter this year to replace the main building of Bennett Junior High School, which was used last year before work began in its conversion to housing.

Housing figured in a number of questions.

Democratic Director Kenneth N. Tedford said the town does have a way to provide housing for elderly at a North Elm Street site, for less than a \$375-a-month rent.

That figure, he said, assumes no subsidy and provides for a self-supporting, self-liquidating project. It's up to the taxpayers to decide whether they want to subsidize it, he said.

Deputy Mayor Barbara B. Weinberg, a Democrat, said she prefers to think the Republicans joined her in opposition to the Bennett housing conversion instead of the other way around.

"The specifics were not those I could support," Mrs. Weinberg said. She has consistently said she has no quarrel with the concept of the Bennett conversion to housing for the elderly, only with the mechanics.

She has not detailed her objection.

REPUBLICAN DIRECTOR William T. Diana said a Republican counter-proposal for housing for the elderly was serious, not frivolous, and that the details of it will be explained "when we become the majority party."

Joseph S. Hachey, a Republican who departs from his fellow candidates on the Bennett question, said the Bennett conversion is an "imaginative, creative idea of



Hale School. Democratic Mayor Stephen T. Penny (right) ponders another candidate's words

some talented people in the town administration for which politicians are taking the credit."

Of the budgeting process, Republican Director Peter Dirosa Jr. said his priorities in future budgeting would be education and capital improvements.

And Hachey said, "It is as plain as the nose on your face that more money has to be set aside for maintenance of the town plant and infrastructure."

As an example, he cited only \$2,000 (set aside for maintenance) in a \$1.6-million sewer department budget.

Mayor Stephen T. Penny, a Democrat, rebutted the argument that the majority has not provided adequately for capital improvement, saying the construction of a

new Union Street Bridge would be paid for with 92-percent federal funding.

Dirosa countered that when the new bridge is built, 10 years will have passed since it was first labeled unsafe.

ELEANOR D. COLTMAN, a Democratic candidate, said if she had been on the board when the added funds from the state's Guaranteed Tax Base Grant were distributed, she would have distributed them the same way the board did.

Mrs. Coltman, who served many years on the Board of Education, said the town has provided over a million dollars of new education money each year.

HARRY W. REINHORN, a Republi-

can candidate who has opposed a Nov. 8 vote on a bond issue to modify and expand the sewage-treatment plant, said in response to Democratic complaints that he was not a party to any agreement between the parties not to make it a partisan issue and was thus not bound by it. He said he opposed the vote now because he found "people are asking me questions I can't answer."

Democratic Director James F. Fogarty said he feels downtown Main Street is very well suited as it is, and he would "just repair it" if the town and state cannot agree on a plan for reconstruction with use of federal funds.

PENNY AND DIANA clashed briefly over the opposition of the

United Auto Workers to Penny's re-election.

Penny said the important thing to him is that local unions — the police union and the Manchester Education Association — have endorsed him. He said town employees are well paid.

He said that when police officers complained that too many uniformed policemen were sitting behind desks, the town did something about it at a cost of \$30,000.

Diana, drawing an analogy with doctors who will not perform abortions, said Penny, as an attorney, could have refused to represent clients engaged in union-busting.

Penny responded that Diana should not assume any of his clients engage in union-busting. He said that as a practical matter, a lawyer cannot pick and choose among clients.

The UAW has charged Penny represented union-busting employers.

Party splits not clear during school-board give-and-take

The eight candidates for the town's Board of Education expressed views on educational topics at a forum sponsored by the League of Women Voters.

The responses showed no great split along party lines, but varying opinions from individual candidates did emerge.

Republican Candidate Geoffrey Naab and Board Chairman Leonard Seader, a Democrat, disagreed on budgeting.

Naab said that when the Board of Directors cut \$25,000 from the school budget, the Board of Education allocated \$153,000 of the cut to five areas of basic instructional program.

Seader said that in the program budgeting for elementary schools, when the pupil population drops the budget automatically reflects the community and parents must be involved.

Republican incumbent H. John Malone disagreed about merit pay. He said it was the case with the current budget.

Seader, said, saying the budgeting process does not account for change in the budget between the spring when it was proposed and June when it was finalized.

BERNICE COBB, a Republican candidate, said she is opposed to merit pay for teachers because it has failed where it has

been tried. A retired teacher, she said teachers cannot be blamed when education fails. She said the education system reflects the community and parents must be involved.

Incumbent Democrat Peter A. Crombie said he hopes that grant money can be found to continue a position in the Youth Services Department, but that, if it is not, the board should consider funding it.

Gloria D. DellaFera, a Republican candidate, said she would favor a

day-care center for disturbed adolescents if it is economically feasible.

Richard W. Dyer, incumbent Democrat, said the cost of outside treatment for disturbed students can run as high as \$20,000. He favors the center.

Susan Perkins, incumbent Democrat, said it cannot be determined until budget time whether Highland Park School needs to be closed. If it is, she would prefer to see it used by the Recreation Department.

Mrs. Cobb said it should be a permanent home for the Head Start program, which has been moved several times.

Dyer said measures have been taken to reduce the number of high school dropouts and efforts to keep them in school should continue.

Naab said there are some who are not going to make it despite what is done and it may be wise to expel them for the good of the rest.

AS-FOR BASICS and FRs, Malone said the right approach is to start by making sure you have what the kids have to have to get into college and then add other things to a core curriculum.

Malone and Seader appeared to be in agreement on distribution of the

added Guaranteed Tax Base Grant. Both characterized it as part of the total tax obligation that citizens to be distributed for government costs. Crombie favored a reorganization that would put sixth, seventh, and eighth graders together. Cobb and Malone both favored sixth graders belong in an elementary school.

Manchester In Brief

Police seek town funds

Police officials are seeking town money to save in-station youth jobs whose federal funding, in the form of a Capitol Region Education Council grant, has expired. Late Thursday afternoon, they hand-delivered a letter requesting \$7,300 — which would fund nine of the part-time jobs — to the general manager's office.

Sgt. Gerald A. Calve and other police officials asked for the money on grounds that the youth program kept kids off the streets and filling backlogs of police desks. "We've had the program for the last eight years, and it's been beneficial to both the kids and us," says Calve.

Robert B. Weiss, general manager, has not yet responded to the request.

Diocesan office adamant

John J. McConville, a union representative for East Catholic High School, says diocesan officials held firm to their previous offer at teacher-contract negotiations Thursday. Daily teacher marches into school and vigils outside the chancery office in Hartford will continue until the administration budges, McConville adds.

Late last week, administrators sent out a letter to faculty, staff and parents of students at the five diocesan high schools, citing "the mission of Catholic education" and the need for "respectful dialogue" between involved parties, the letter admonishes teachers for taking an adversary stance.

"But most people can see through what they're saying," says McConville. "Again, they've avoided many of the issues and clouded over some."

Go to MHS for PSATs

Guidance counselors at Manchester High School are reminding students who plan to take the Preliminary Scholastic Aptitude Test Saturday to report to the MHS cafeteria lobby, and NOT to Illing Junior High School — where the tests have been given for the last few years. Illing was the temporary test site while high school renovations, which are now complete, were ongoing.

PSAT-takers should report to the high school no later than 8:30 a.m., with their current form of admission, some form of identification and two pencils in hand. Doors will open at 7:50 a.m.

Fall foliage walk Monday

At 9 a.m. Monday, the Manchester Recreation Department will hold a fall foliage walk for senior citizens and the general public. The trek will begin at the upper parking lot opposite the Bicentennial Band Shell at Manchester Community College, which enters into the MCC fitness trail.

The trail is about 1/4 mile long, and takes nearly an hour to walk on an easy pace.

WHO WON ON EDUCATION? YOUR CHILDREN? OR DEMOCRAT POLITICIANS? THE RECORD

DEMOCRAT vs. REPUBLICAN

IN MAY: DEMOCRATS CUT EDUCATION BUDGET BY \$262,000 BELOW THE ADMINISTRATION REQUEST.

REPUBLICANS VOTED TO PRESERVE THE FULL EDUCATION BUDGET.

THE DEMOCRATS WON!

RESULT STAFF & PROGRAMS WERE SLASHED

IN AUGUST: \$285,000 IN STATE FUNDS, INTENDED FOR EDUCATION, UNEXPECTEDLY BECAME AVAILABLE.

RESULT In September:

DEMOCRATS SPREAD \$235,000 OF WINDFALL FUNDS OVER HUNDREDS OF POLITICAL PROJECTS (JUST BEFORE THIS ELECTION). ONLY \$50,000 WENT TO EDUCATION.

REPUBLICANS FOUGHT TO SPEND ALL \$285,000 TO RESTORE EDUCATION AND LIBRARY CUTS!

THE RECORD SPEAKS FOR ITSELF

REPUBLICANS BELIEVE IN EDUCATION!

ELECT THE REPUBLICAN TEAM NOV. 8th

*** Paid for by Republican Town Committee, Louis Kocals, Treasurer.**

Great New Selection of Fully Lined Women's

SUITS \$39.99

IMPOSSIBLE? Watch for next week's ad

mille frugal

MANCHESTER PARKADE

REPUBLICAN TEAM for the BOARD OF DIRECTORS

Peter Dirosa

William Diana

Joseph Hachey

Louis Kocals

Donna Mercier

Harry Reinhorn

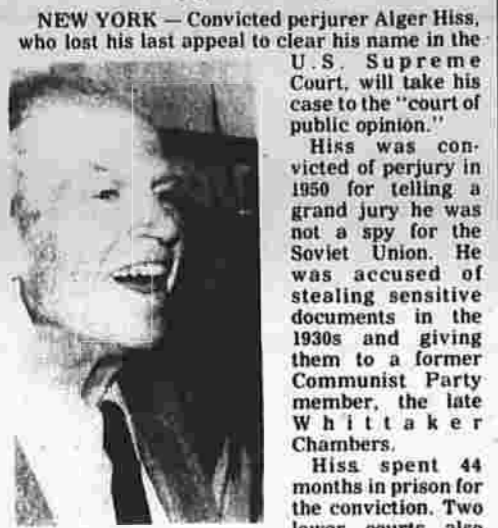
"Return Common Sense to Government"

Vote Republican November 8th!

This Ad Sponsored by The Republican Town Committee, Louis Kocals, Treasurer

U.S./World In Brief

Hiss appeals to public



Alger Hiss

NEW YORK — Convicted perjurer Alger Hiss, who lost his last appeal to clear his name in the U.S. Supreme Court, will take his case to the court of public opinion.

CIA agent gets more time

NEW YORK — Former CIA agent Edwin Wilson was convicted of masterminding a prison cell scheme to kill government witnesses against him because of the "aura" of his gunning conviction and life of intrigue, a defense attorney said.

Manila amends decree

MANILA, Philippines — President Ferdinand Marcos moved today to meet opposition demands that a commission charged with investigating the Aug. 21 assassination of Benigno Aquino be made up of private citizens to insure its independence.

Debate dropped after threat

SAN SALVADOR, El Salvador — El Salvador suspended debate on a new, long-overdue constitution because of a death threat and a shooting attack against opposition assemblymen whose parties warned further delay may lead to a coup.

'Lewis had know-how'

CHICAGO — Testimony at the trial of James W. Lewis, accused of trying to extort \$1 million from the makers of Tylenol, showed he claimed to know how to transfer money from one bank account to another by computer.

House votes on aid to rebels

WASHINGTON — President Reagan is confident the Senate will take his side and counter a House vote to cut off U.S. aid to anti-government rebels in Nicaragua.

Floods soak Oklahoma

Rivers swollen by record rains flooded over their banks today from Texas to Missouri, stranding people on rooftops and tree-tops and forcing hundreds to seek emergency shelter in Oklahoma, declared a disaster area.

GM recalls 479,700 cars and trucks

By Michelle Maynard
United Press International

DETROIT — General Motors is asking motorists to return for repairs 479,700 cars and trucks in four safety and emissions-related recalls, including 350,000 1983 front-wheel drive autos that may have brake problems.

Textile firm to pay \$1.2 million

Settlement ends battle at J.P. Stevens

WASHINGTON (UPI) — J.P. Stevens & Co. ended a 29-year legal battle with the textile workers union by agreeing to a \$1.2 million settlement, but a company spokesman said the giant firm probably will continue to resist the union's organizing efforts "within the law."

East bloc says new missiles increase threat of 'inferno'

BERLIN (UPI) — East bloc leaders appealed to the West to consider the consequences of deploying new U.S. nuclear missiles in Europe, saying it would "increase the threat of a nuclear inferno."

The leaders of the Warsaw Pact nations ended a three-day meeting in East Berlin late Thursday and said the move by NATO countries would be a "disaster."

The National Labor Relations Board announced terms of the agreement, which would settle numerous charges of unfair and illegal labor practices against J.P. Stevens, between the company and the Amalgamated Clothing and Textile Workers Union Thursday.

the unaffected side of the brake system, but would have to press the brakes harder to stop the vehicle.

GM said it had a total of five minor accidents and no injuries because of the problem.

The models involved are the Buick Century, Skylark and Skyhawk; Chevrolet Celebrity, Citation and Cavalier; Cadillac Cimarron; Oldsmobile Cutlass Sierra, Omega and Firenza; and Pontiac 600, Phoenix and 2000.

GM said it will replace the brake valves in the 100,000 cars whose systems are believed to be defective.

The automaker is recalling 112,000 1979 Chevrolet Chevette subcompact equipped with standard 1.6 liter four-cylinder engines and automatic trans-

missions. Audits by the Environmental Protection Agency found the cars exceed federal carbon monoxide levels.

GM said it is developing a plan to reduce the carbon monoxide levels. Owners of the autos will be notified as soon as the changes are finalized and approved by the EPA. California cars are not included.

A third recall involves 13,000 1983 and 1984 Chevrolet and GMC S-10 and S-15 four-wheel drive compact pickup trucks. GM said it is recalling the vehicles to find 3,000 whose right front fender skirt rubs against the brake pipe.

This could cause wear on the pipe, possibly resulting in a brake fluid leak.

Dealers will inspect the cars and trucks to make sure there is enough clearance between the pipe and the bracket and replace any worn pipes. There are no reported accidents or injuries, GM said.

It requires Stevens to pay the union \$1 million over the next two years to settle union claims arising out of prior board orders in two cases. The textile firm also will pay about \$175,000 to 18 employees and an additional \$25,000 to other workers not yet identified.

The union has organized nine Stevens plants out of 60 facilities and now represents about 3,800 workers.

Dealers will inspect the vehicles and make necessary changes. GM said it does not know of accidents or injuries resulting from the problem.

GM also is recalling 4,700 1983 mid-sized cars and specialty trucks with 5.7 liter diesel engines. The automaker is looking for "a few" which were assembled with a brake pipe touching an underhood bracket. This could result in a brake fluid leak.

Dealers will inspect the cars and trucks to make sure there is enough clearance between the pipe and the bracket and replace any worn pipes. There are no reported accidents or injuries, GM said.

The agreement is designed to close all cases involving Stevens, the union and the National Labor Relations Board.

"We look forward to a continuation of the good relations with the company that made it possible for this settlement to have been reached," the union said in a statement.

"It is now three years since the union and the company agreed to a settlement of their long-standing dispute. The union has organized nine Stevens plants out of 60 facilities and now represents about 3,800 workers.

threat of a nuclear inferno and seriously damage the economic and social condition of mankind in the statement said.

The warning kept up a drumbeat of criticism from the Soviet and NATO plan to base 572 Pershing-2 and cruise missiles in western Europe beginning in December unless U.S. and Soviet negotiators reach accord at talks in Geneva. Thursday's communique did not threaten reprisals.

It said there is still a possibility for agreement at the disarmament talks in Geneva and said the current session should be extended if necessary. But it made the offer to talk further conditional on the postponement of the NATO deployment.

The communique repeated re-

cent Soviet offers to continue a moratorium on the stationing of nuclear weapons in the western Soviet Union and to scrap part of its arsenal of medium-range missiles already deployed and targeted on the West.

The meeting of heads of government of the COMECON trade group, the East bloc equivalent of the European Common Market, coincided with an extraordinary meeting of East bloc defense ministers also taking place in East Berlin.

Bankers power

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

Bankers don't seem to retire. More former banking executives are working for pay or as volunteers than high-level retirees in other industries.

EXPOSURE
with a training

MOVING SALE
20-50% OFF
EVERYTHING
excluding custom framing

New Location - November
111 Center Street
Manchester
649-6939

Supplies sent to Salyut 7

MOSCOW (UPI) — A cargo satellite blasted off Tuesday carrying supplies for the damaged Salyut 7 space station with food and fuel for two cosmonauts who have been in space four months.

The cargo satellite, similar to one that resupplied the manned Soviet space station two months ago, was launched Thursday by the Soviet news agency Tass said. The announcement came one day after the Soviets denied the crew is in danger.

The Progress 18 is carrying "expendable materials" — presumably food and fuel — and "various cargoes," Tass said.

On Wednesday a Soviet space specialist denied a report in the Aviation Weekly and Space Technology magazine that the two cosmonauts aboard Soyuz 7 — the craft that was nearly the same as on July 28 when the House approved an identical Democratic-backed ban in a bill that was later ignored by the Republican-controlled Senate.

White House spokesman Larry Speakes said later Thursday vote "was not unexpected.... We think our position will be upheld in the Senate and we hope our differences will be worked out in conference."

3rd Annual Downtown Manchester Harvest Festival
October 24th thru 29th

- Window Painting & Judging — Oct. 24th—28th
- Pumpkin Decorating & Judging — Oct. 29th, 10-12, St. James Church
- Costume Parade — Oct. 29th, 2:00 p.m. Starting at the Manchester State Bank
- Free Prize — for all who enter
- Clowns on the street — Balloon Sculpturing
- "Milton the Magician" at Center Park after the parade
- Bake Sale on Main St. — Oct. 29th. Sponsored by Manchester Association for Retarded Citizens

•Be sure to attend the Lutz Haunted House and Halloween Party, Oct. 30th & 31st, 7-8:30 p.m., at the Lutz Museum.

Sponsored by Downtown Merchant's Association with Participation by Lutz Children's Museum Call 643-0949 for Infor.

CALDOR

MONROE CLASSIQUE
Make-Up Kit
8.66 Reg. 1.00 & 7.66

BONUS ITEM
MITCHELL Solid Antiperspirant
2.66 Reg. 2.99

Know Phone Call-Scoring Machine by Phone-Mate
76.88 Reg. 94.88

Magazines
2.99 Reg. 4.99

Grass Plated Wine Rack
9.99 Reg. 14.99

Wash 3 bottles of your favorite wine, wash your favorite dishes, and more!

SUNBEAM
Hot Shot Server
Our Reg. 29.99... 19.87
Heats up to 12 oz. of water in 60 seconds; has handy utility cup for pouring & serving. #2021

WATER PIK
Oral Hygiene Center
Our Reg. 32.99... 24.76
Has 3 individual jet tips to flush out food debris between gums plus pressure gauge. #200

TOASTMASTER
Oven-Broiler
Our Reg. 59.99... 46.33
Continuously cleans plus has easy-to-read bake and broil dial. Super versatile! #5296

PRESTONE WINTERIZING SPECIALS!

FLUSH & FILL KIT
2.99
When you buy 2 Gals.

PRESTONE II Antifreeze
Caldor Reg. Price (2-Gals.)... 8.48
Caldor Sale Price (2-Gals.)... 7.98
Mfr. Mail-In Rebate... 2.00*

AFTER REBATE FOR 2-GALS... 5.98

PRESTONE Flush & Fill Kit
Caldor Reg. Price... 3.99
Caldor Sale Price (Each)... 2.88
Mfr. Mail-In Rebate... 2.00*

AFTER REBATE... 88¢

PRESTONE Super Flush or Sealer
Caldor Reg. Price (Each)... 2.79
Caldor Sale Price (Each)... 1.96
Mfr. Mail-In Rebate... 1.50*

AFTER REBATE FOR EACH... 46¢

PRESTONE Starting Fluid
Our Reg. 1.98... 1.33

PRESTONE Spray De-Icer
Caldor Reg. Price (Each)... 1.23
Cleans and clears icy windshields fast!

PRESTONE Gas Line Antifreeze
Our Reg. 6.46... 46¢

ACIDELCO
Maintenance-Free Car Batteries
60-MONTHS
36.40 to 47.76
Reg. 45.99 to 59.99

RAY-O-VAC 10-Amp Battery Charger
28.77 Reg. 38.99
For 6 and 12 volt cars; has auto re-set protection. U.L. Listed. #PVD10

12 Volt Pocket Air Compressor
16.97 Reg. 22.99
Good for all inflatables; up to 120 PSI pressure. Great for emergencies!

Splash Guards for Your Car
Our Reg. 1.78... 4.33
Our Reg. 6.99... 6.77
Protects your car's finish from road spray and grit. Easy-clip-on installation.

SAVE OVER \$10 WITH REBATE!

BLACK & DECKER
Super Sweep® Blower with Gutter Clean-out Attachment
Caldor Reg. Price... 57.99
Caldor Sale Price... 44.99
Mfr. Mail-In Rebate... 5.00*

AFTER REBATE... 39.60
Has 2 speeds for debris control in confined areas plus 8 amp double-insulated motor. #8421

100 FL. Extension Cord
Our Reg. 15.99... 9.97

NEW ERA
Potting Soil (10 qt.)
1.17
Our Reg. 1.99
Sterilized and weed free; ideal for transplanting & seedlings!

ORTHO House Plant Food, 8-oz.
1.76 Reg. 2.29
Ready-to-Use.

ORTHO Indoor Plant Insect Spray, 5-oz.
1.76 Reg. 2.79

All-Purpose 32-oz. Water-Sprayer
98¢ Our Reg. 1.99
Versatile! With adjustable nozzle.

AIR-VAC Lawn and Leaf Vacuum
\$288 Our Reg. 399.99
Has large 4 bushel capacity plus deflector for easy conversion to leaf blower and powerful 3/4 HP engine to get the job done fast!

Bamboo Rakes
24" Reg. 4.99... 7.33
30" Reg. 5.99... 7.88

GLAD Lawn/Leaf Bags
3-Ply, 10 ct. Reg. 1.98... 1.57
RECOMMENDED DEPT.

KEYSTONE 305 ES Tele Auto Everflash Camera
Auto-electronic flash fires when needed; has telephoto lenses, bright easy-to-use viewfinder.
23.40
Our Reg. 34.94

NIKON FG Programmed Compact SLR with f/1.8 Lens
Caldor Reg. Price... 289.87
Caldor Sale Price... 254.00
Mfr. Mail-In Rebate... 35.00*

AFTER REBATE... \$219

Has thru-the-lens flash metering system; programmed mode sets both shutter and aperture; has aperture-priority mode and manual.

NIKON EM 35mm SLR Camera with f/1.8 Lens
Our Reg. 179.87. Sale... \$138
Caldor Instant Rebate* \$10. After Rebate... \$138
Has visual and audible warning system.
*See store for details.

BUY 2 Rolls or 1 Two-Pack of KODAK COLOR PRINT FILM GET \$1 REBATE FROM KODAK*

C110-24... 2.46
C135-24... 2.64
CP135-36... 3.47
HR 135-36... 4.53
PR135-10 2-Pk... 14.99
HS135-10 2-Pk... 14.99

120-Page Refillable Photo Album
9.33 Our Reg. 14.97
Easy to use magnetic-type pages never need glue or corners!

BIG YANK® Work Shirt and Pants Fortified with Fortrel® Polyester WORK SHIRT (S-XL) 9.97 Our Reg. 13.99

WORK PANTS (S-42) 11.22 Our Reg. 14.99
Perma-Press blend of Celanese Fortrel® plus cotton. Choice of 4 popular colors.

MEN'S Work Cap to Match Work Clothes, Our Reg. 2.88

WELLS LAMONT® Work Gloves With flannel lining, Our Reg. 99¢

MEN'S Work Socks, 3-Pair Pkg. Solid white or colors, 10-13. Our Reg. 3.99 to 4.99... 2.44 to 3.76

MEN'S Work Shoes
Oxford, Reg. 24.77
8" Boot, Reg. 24.99
Steel-Toe Boot, Reg. 25.99
Genuine leather uppers and Goodyear welts. Made in USA.

UNISONIC 5" Diagonal AC/DC Portable Black & White TV
\$87
Our Reg. 108.70
With 3-way operation: brushed current, cathode ray tube (CRT) or optional "D" batteries. Model #21500

3 WAYS TO CHARGE
CHARGE CARD Discover VISA

MANCHESTER
1145 Tolland Turnpike

VERNON
Tri-City Shopping Center

STORE HOURS: DAILY 10 AM to 9:30 PM • SATURDAY 9 AM to 9:30 PM • SUNDAY 11 AM to 5 PM • PRICES EFFECTIVE THRU SATURDAY

OPINION

Panel shouldn't break own rules

Editor's note: Bice Clemow is contributing editor of the West Hartford News, a commentator on Connecticut television, and director of the Connecticut Council on Freedom of Information.

By Bice Clemow

Eight years ago when Connecticut created the nation's first watch-dog commission to make sure public agencies did their business and kept their records out in the open, the first chairman was Herbert Brucker, a nationally distinguished figure.

He had been a journalism professor at Columbia, editor of the Hartford Courant, dean of the Stanford graduate school of journalism, and along the way had written extensively on the media, national and international affairs.

NOT LONG AFTER Gov. Ella Grasso tapped Brucker to head the Commission on Freedom of Information, which, by long experience in government had convinced her was necessary,

It strikes me that the public, in whose behalf the Fol commission was chartered, would smile at a public agency, created to enforce open government, that was not smart enough to make its decisions in open session.

The commission came face to face with a strange dilemma. There were exceptions in the Fol law to protect the reputations of innocent people and the financial resources of towns. In cases where there were such risks from disclosure, public agencies could meet in executive sessions and close records to the public. But this was discretion subject to abuse. The Fol Commission could hardly approve such secrecy without verifying that the subject matter qualified for exemption under the law.

Somebody suggested that the commission examine the pertinent documents "in camera" — that is, in executive session.

CHAIRMAN BRUCKER'S

(To me a non sequitur.) The commission, the judges thus implied, could review "in camera" any documents submitted by Fol case defendants in trying to prove their claims of justified secrecy.

IN THE NEXT legislative session, the General Assembly reversed the Supreme Court, and reaffirmed the original legislative intention to have Connecticut remain the national leader in open government. The effect was to have the Fol Commission initially review public complaints that the Fol laws had been violated. The losers in these adversarial proceedings could then appeal to the courts.

CHAIRMAN BRUCKER'S

Richard M. Diamond and Thomas J. Hooper, Co-Publishers, Dan Fitts, Editor, Alex Girelli, City Editor



Chevron affecting strategy

WASHINGTON — Conscientious experts on U.S. global strategy have raised a burning question in the backrooms of Washington: Is the United States getting involved in a civil war in Africa, in part to protect the Chevron Oil Co.'s interests?

Even the Pentagon is concerned. A secret Defense Department cable emphasizes precautions that must be taken by an exploratory team of counterinsurgency experts in the Sudan, Africa's largest country. The concern may have been intended to calm fears at the State Department, which received a copy of the cable.

WHAT PARTICULARLY BOTHERS congressional sources who learned about the secret mission is the Chevron connection. The American firm is involved in a major project in the southern Sudan, where oil has been discovered. It is also building a billion-dollar pipeline to the Red Sea.

The southern Sudan is seething with discontent — its black, largely tribal and Christian population is resentful of domination by the Arabic, Moslem north. Full-scale civil war raged for years, and the uneasy truce achieved by granting the south autonomy has ruptured.

The military at least shows a sensitivity to public criticism that the counterinsurgency team — only four persons — could be just the modest start of a far more serious U.S. intervention in Sudan's internal troubles.

THE TEAM IS FORBIDDEN to "make any commitment on behalf of the U.S. government, especially regarding availability of U.S. resources in any form," the cable says reassuringly. And the Americans must not "provide any kind of independent assessment or confirmation of the threat as perceived by Sudan."

Although there is concern over the secrecy, the Chevron connection and the long-term implications, an even more fundamental criticism has been raised by knowledgeable insiders: The administration may be seriously misjudging the entire situation.

The proposed counterinsurgency mission is based on the assumption that the southern Sudanese rebels are being aided by external forces — Libya and Ethiopia. Administration officials argue that the United States has an obligation to protect the Sudan, which is regarded as a strong ally.

This is true enough. But some experts on the region believe it is essentially an internal conflict.

Footnote: A Chevron spokesman said the firm's installations in the Sudan had suffered only "minor incidents" of harassment in recent years.

Connecticut In Brief

Fireworks regulations updated

HARTFORD — A legislative committee has liberalized regulations to allow musicians, artists and revelers in general to use fireworks for indoor concerts or celebrations.

Parents sue over eyes

NEW BRITAIN — Paul and Ellie Earley have sued the city for negligence claiming the condition responsible for their daughter's falling eye sight, should have been detected during routine eye examinations in school.

Their 8-year-old daughter Michele suffers from amblyopia or lazy eye, and has lost 20 percent of sight in her right eye.

Grasso's mate subpoenaed

HARTFORD — The husband of the late Gov. Ella T. Grasso has reportedly filed motions to spare him from testifying again in a grand jury probe of illegal campaign financing and the award of state contracts.

Muslims denied freedom

HARTFORD — U.S. Magistrate F. Owen Egan has ruled Connecticut prison officials violated the religious freedom of members of a Muslim sect by denying their requests for special diet and clothing privileges.

Utility hearings today

NEW BRITAIN, Conn. (UPI) — The State Department of Public Utility Control has scheduled hearings today on Northeast Utilities \$179.2 million rate hike request, increased this week by \$2.8 million.

Killing of shy wolf called unfortunate

STORRS (UPI) — University of Connecticut researchers called the killing of a shy, 70-pound wolf unfortunate but said campus police who shot the animal after he escaped from her pen "did the right thing."

"We told the police they should dart her, but she'd shoot her before they let her escape," Benson Ginsburg, head of the Department of Biobehavioral Sciences, said Thursday.

Reopening of dump with dioxin requested

By Mark A. Dupuis, United Press International

HARTFORD — Operators have asked the state to reopen a Naugatuck landfill where traces of dioxin were found, despite protests of residents who live near the dump.

The request was made Thursday by owners of the Laurel Park landfill at a state Department of Environmental Protection appeal hearing of its order to close the facility.

Emissions tests drawing fewer complaints now

HARTFORD (UPI) — The deluge of complaints received when the Connecticut's controversial auto emissions testing program began in January has subsided to trickle, according to a Department of Motor Vehicles official.

The type of complaints also has changed from the initial flood of gripes about the inconvenience of the tests, Anthony Armentano said Thursday.

Armentano, assistant chief of the emissions division in the DMV, said his office was receiving an average of 5 to 10 written complaints a month now, down substantially from the 100 to 150 a month during the first three months of the program.

About 17 percent of the vehicles tested so far were failing the tests the first time, Armentano said, with about 2 percent failing retests after being sent back to make repairs to bring the cars up to standards.

Armentano said the bulk of the initial complaints were from people "just upset at the inconvenience" of having to have their vehicles tested. Now, he said, most complaints involve people

Ginsburg said it had been agreed the wolf should be killed if she couldn't be captured in order to avoid over-reaction on campus. The department gave campus police its only tranquilizer gun to use on the wolf.

"I was afraid if reports got around some overzealous hunters might do some damage," he said. "I thought it would be better not to have her on the loose. I'm not sure that was the wisest decision, but the police did the right thing."

PRICES REDUCED

only 1.00 over factory invoice on all 1983 TRUCKS. PRICES START AT \$6891 FOR A NEW FULL SIZE CHEVY PICK-UP. 11 NEW 1983 CHEVY TRUCKS TO CHOOSE FROM. 1936 CHEVROLET 1983. 1229 MAIN ST • TEL. 646-6464 • MANCHESTER

allowing Laurel Park to remain open taking in garbage from eight towns. Residents living near the dump, however, want the DEP to uphold its order and keep the dump closed.

"We live with the 160 trucks daily, the putrid air, the ozone leachate," said Mary Lou Sharon, spokeswoman for the Pollution Extermination Group. "The fact that there's even a trace of dioxin in there is a danger."

He said the residents also had asked the state Department of Health Services for health screening to determine if dioxin had affected people living near the dump.

Elizabeth Collins, an attorney representing the landfill at the opening day of hearings on its appeal of the DEP order, said the owners didn't believe the state had adequate scientific evidence to justify closing the

fee hearing and lawmakers on the panel said they would look into rewriting the law to allow waivers for hardship cases on the 30-day requirement.

The committee is studying possible changes to the emissions testing program, which began to an outcry from people demanding its repeal.

Rep. Gerald Crean Jr., D-Southington, subcommittee chairman, said opposition to the program had died down. "Just don't get the feeling that the outcry of the public is as strong as when the program started," he said.

Ma. Collins said she believed the DEP was trying to circumvent an earlier agreement worked out in court

In Manchester

The realities vs. the plans

If the Republican Party becomes the majority party in the Nov. 8 election one of the tests it will clearly face is the town's infrastructure. If the Democratic Party remains in the majority it will face the same test.

The Republicans, in one form or another, have been criticizing the Democrats for what the Republicans insist is crisis budgeting, for not planning far enough ahead to keep the roads, sidewalks, and bridges in good order.

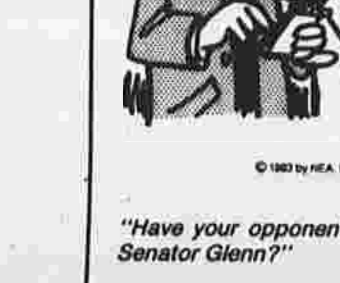
The Democrats shout back that they have indeed been prudent about those things and have done what could feasibly be done just about as soon as it could be done.

At election time solutions to problems always seem simple.

The GOP idea of setting aside a sum of money regularly to be sure the town's walks remain unpitted, its roads unbumped, and its bridges unshaken has a lot of appeal.

That, after all, is what a good business does. That, after all, is what we all do to maintain our homes. We allocate the money from our earnings and we do not violate our budget, except in extreme emergency.

Berry's World



"Have your opponents objected to your attire Senator Glenn?"

enhance the quality of our lives by buying something we don't absolutely need, not necessarily for ourselves, perhaps, but for our families. And granted that as citizens we sometimes see the opportunity for the town to perform an added or augmented service, even if we do not expect to benefit from it personally; a little better educational program here, a more responsive social service there.

Then there are the washing machines and hot-water heaters and the leaf leaders that quit before their time.

So it is that the new roof is delayed another year or the walk repair is put off.

Perhaps it doesn't have to be that way, but it seems to have been the pattern in town government.

If it is doubtful that this election will break the pattern, the urgency of dealing with the condition of the infrastructure probably will disappear.

Union Pond dam is not the only one in town. Others have potential problems.

The administration has in its possession reports, perhaps still in draft form, on other dams.

After the election, will steps be taken to do something about those dams? Probably not.



Open forum / Readers' views

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

It matters

Does it really matter whether the Republicans or the Democrats have the majority on Coventry's Board of Education? It sure does!

The Republicans on the current Board of Education believe that public information should be as open as possible, both positive and negative, about their school system. The Democrats, however, consistently tried to prevent negative or controversial issues from being publicized, and sometimes even discussed. They argued that public relations would be better served if only positive information was presented.

The Republicans believe in asking direct questions, both at meetings and through questionnaires, to pinpoint problems and solutions. The Democrats opposed the use of questionnaires. They reasoned that the board might not like what they heard yet would be expected to act on the information obtained.

The Republicans consistently presented suggestions for improving academic standards and discipline. These suggestions often resulted in heated arguments and personal attacks on the originator of the ideas. In general, the Democrats seemed content with the "status quo."

Generosity

Greater Hartford Chapter, Red Cross Blood Services, was honored recently at a Connecticut Regional Red Cross Blood Services Recognition for achieving its goal of units of blood collected in the past year.

The Red Cross would like to thank those sponsors from Greater Hartford Chapter who were recognized: Farmington High School, Computer Processing Institute, Army & Navy Club of Manchester, University of Connecticut Health Center, Johnson Memorial Hospital, Coopers & Lybrand, Heublein Spirits Group, Hallmark Cards and Hamilton Standard, received awards for their increase in collections.

LIMRA, Connecticut National Bank, Travelers Insurance Companies, Industrial Risk Insurers, University of Connecticut Health Center, Newington Children's Hospital, Coopers & Lybrand and Lewis S. Mills Regional High School in Burlington, were honored for their exceptional employee and student participation.

Without these sponsors and over 250 others in Greater Hartford, the 31,377 units collected in the chapter would not have been available to meet the needs of patients in Connecticut's hospitals.

Joan K. Berthoud, Chairman, Blood Services Committee, Greater Hartford Chapter

For Harry

I was surprised to see that the Manchester Police Union failed to endorse Harry Reinborn as a candidate for the Board of Directors.

Harry was the moving force in establishing a neighborhood crime-watch program in our neighborhood and has been active in spreading this concept throughout town.

One would think that Harry's interest in public safety would have resulted in his endorsement by the Police Union.

In any event, I trust the voters of Manchester have observed Harry's efforts on behalf of the town and its citizens, and will support him on election day.

David M. Call, 43 Thayer Road

ENTER THE VICTORY GAMES WORLD OF JAMES BOND

HOBBYTIME A FAMILY AFFAIR

843-0400
Broad St., Portland, Conn. Mon-Fri 10-9 pm Sun - 11-5 pm

Role-Playing in Her Majesty's Secret Service

We Bring The World Closer.

Region/Origin Countries	Retail Levels	First Minute	Advt. Minute	Hours
EUROPE: Austria, Belgium, Cyprus, Czechoslovakia, Denmark, Finland, France, Germany, Denmark, Fed. Rep. of Germany, Greece, Hungary, Italy, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Spain, Sweden, Switzerland, Turkey, Vatican City, Yugoslavia	Standard	\$2.37	\$1.53	7am-1pm
	Discount	1.78	1.00	1pm-6pm
	Economy	1.42	.80	6pm-7am

Add 3% federal excise tax. Want to know more? Call our International Information Service, toll free: 1 800 874-4000

Southern New England Telephone

Accused dealer of illegal drugs flunks jury trial

By Sarah Posselt Herald Reporter

Former Manchester resident Richard Fantasia was found guilty Thursday in Manchester Superior Court of possession of more than 30 pounds of marijuana with intent to sell and possession of cocaine. The jury had deliberated a total of about five hours over the course of two days.

Fantasia was also found guilty on a third charge of possession of more than four ounces of marijuana. Sentencing was scheduled for Nov. 30.

The verdict brings to 26 the number of convictions stemming from a massive round-up of drug suspects in October 1982, the largest drug crackdown in Manchester history. Fantasia was the first of only three slated for trial, according to Assistant State's Attorney Peter Ponziani. All the rest have pleaded guilty to various charges negotiated between defense attorneys and prosecutors, Ponziani said.

Hartford State's Attorney John M. Bailey confirmed today that Ponziani has referred allegations of possible jury tampering to his office for investigation. An unidentified juror told the court Tuesday he had been contacted by a relative, an old schoolmate of Fantasia, on Fantasia's behalf. Bailey acknowledged. The juror's relative allegedly called him after receiving a telephone call from Fantasia one evening while the trial was in progress.

Fantasia appeared stunned as jury foreman Michael Trusz delivered each of the guilty verdicts. Fantasia shook his head in apparent disbelief as Judge Lawrence C. Klaczak discharged the jury. While observers filed out of the courtroom he broke down and wept.

Immediately after the verdict was delivered, Ponziani, who had prosecuted the case, asked Klaczak to raise Fantasia's bond from \$25,000 to \$100,000. Fantasia pleaded on his own behalf for a lower bond, saying he would never abandon his 4-year-old son or leave his mother in the lurch for her

house, which she put up as collateral for his original bond. Klaczak reset bond at \$70,000.

DEFENSE LAWYER John P. McKeon said after the trial he would appeal the verdict. In court Thursday morning, as the jury deliberated in seclusion, McKeon asked that a newspaper account published Wednesday of the jury-tampering charge be accepted as evidence that Fantasia's right to a fair trial may have been violated. Because the jury was already in deliberations, Klaczak refused to accept a copy of the newspaper as an exhibit.

Before the jury began its deliberations Wednesday Klaczak had warned jurors not to read or listen to press accounts of the case until they submitted their verdicts. Thursday he asked jurors if they had read or heard anything overnight about the case. All six jurors shook their heads no.

Fantasia was arrested Oct. 21, 1982, after his roommate, Joseph J. Lukas Jr., told police he stole eight pounds of marijuana from a supply Fantasia was keeping at their apartment at 109 Cedar St. Lukas was arrested for selling eight pounds of marijuana to Hartford Road resident Christopher Turner, who then sold it to an undercover state narcotics agent.

After obtaining a search warrant, police raided Fantasia's apartment. They confiscated 30 pounds of marijuana, found in a kitchen closet, a scale apparently used to measure out quantities of marijuana; boxes of plastic sandwich bags for packaging marijuana, and an icebucket with a tube containing traces of cocaine.

From Fantasia's bedroom police also seized a notebook in which were written names of people Fantasia dealt with and the amounts of money they owed him.

If appeals fail Fantasia will be sentenced to a minimum of five years in prison on the conviction of possession with intent to sell. He would be eligible for parole in two years. There is no minimum sentence on either of the other two convictions.



Comforted by his dog, Humphrey, Ken Wilson of Healdsburg, Calif., contemplates the stump of a 300-foot redwood — believed to be 1,500 years old — that was felled this week despite efforts to save the tree. Thomas Passalacqua, the man who kept timber rights after selling the property to Wilson could be reached for comment on the sawing down of the ancient tree.

Police suspect pair's death may be a murder-suicide

EASTON, Conn. (UPI) — Police say the deaths of a topless bar owner and his wife in the bedroom of their fashionable home may have been a murder-suicide. At this time, we don't feel there was a burglary or robbery.

Alvarado and his wife had lived in the large, colonial house in the Bridgeport suburb of Easton since buying it in 1979.

Alvarado, known as Bert, was the owner of three topless bars in Bridgeport and one in East Haven and was planning to open one in Ansonia.

Bert's of Downtown in Bridgeport just opened for business on Wednesday.

The three Alvarado children, aged 10, 6 and 4, were in the house when police arrived and were taken in by a relative, police said.

Alvarado and his wife had lived in the large, colonial house in the Bridgeport suburb of Easton since buying it in 1979.

Alvarado, known as Bert, was the owner of three topless bars in Bridgeport and one in East Haven and was planning to open one in Ansonia.

Bert's of Downtown in Bridgeport just opened for business on Wednesday.

Fire Calls

Manchester

- Wednesday, 7:22 a.m. — motor vehicle accident, New State Road (Eighth District and Paramedics)
- Wednesday, 11:17 a.m. — medical call, 65 Harlan St. (Eighth District and Paramedics)
- Wednesday, 3:22 p.m. — medical call, 86 St. John St. (Town and Paramedics)
- Wednesday, 5:11 p.m. — motor vehicle accident, Spencer Street at I-94 (Town and Paramedics)
- Wednesday, 7:32 p.m. — odor of gas, 44 Biswell St. (Town)
- Wednesday, 7:46 p.m. — medical call, 60 Bidwell St. (Town and Paramedics)
- Wednesday, 8:51 p.m. — medical call, 31 Bunce Drive (Paramedics)
- Thursday, 4:02 a.m. — alarm, Cheney Mills (Town and Paramedics)
- Thursday, 12:14 p.m. — medical call, Main Street and Hartford Road (Town and Paramedics)
- Thursday, 2:51 p.m. — smoke alarm, Pascal Lane (Town)
- Thursday, 4:09 p.m. — grass fire, 585 E. Center St. (Town)
- Thursday, 4:51 p.m. — car fire, 340 Broad St. (Town)
- Thursday, 7:13 p.m. — medical call, Adams and Hilliard streets (Paramedics)
- Thursday, 8:29 p.m. — furnace fire, 169 Parker St. (Town)
- Thursday, 11:13 p.m. — motor vehicle accident, Center and Adams at streets (Town and Paramedics)
- Friday, 2:23 a.m. — medical call, Trebbe Drive (Paramedics)

Tolland County

- Wednesday, 2:43 p.m. — fuel spill, Route 31 at Armstrong Road (South Coventry)
- Wednesday, 3:29 p.m. — motor vehicle accident, Bolton Notch (Bolton, Andover, Manchester Ambulance)
- Thursday, 6:52 p.m. — house fire, Gaylord Street (Bolton, North Coventry, Andover Ambulance, Manchester Ambulance)
- Thursday, 11:09 a.m. — medical call, Capt. Nathan Hale School (South Coventry Ambulance)
- Thursday, 6:22 p.m. — roof fire, Ross Avenue (South Coventry)

SPORTS

East plays at South Windsor

Indians continue CCIL title run at Enfield

By Barry Peters Herald Sports Writer

On paper, the Manchester High and East Catholic football teams should have an easy time of it Saturday, but Ron Cournoyer and Jude Kelly would be the first to remind you that the Enfield High and South Windsor football fields aren't made of paper.

Cournoyer's Indians, the only unbeaten team in the CCIL at 5-0, travel to Enfield while Kelly's Eagles, 4-1 and coming off the season's first loss to South Catholic, are at South Windsor. Both contests start at 1:30 p.m.

Cournoyer is concerned his Indians may be a bit overconfident after Saturday's win over Conard, but he hopes the edge might be off Enfield, 1-4, which finally snapped a 24-game losing streak with a win over Wethersfield last week.

"Needless to say, we're really afraid of them," said Cournoyer. "They've got everything to gain and nothing to lose. It's a very important game for us because it begins the second half of the season."

Another concern of Cournoyer is that history won't repeat itself. Last year, the Indians were unbeaten (3-0) in their first five contests, then proceeded to lose the last five games. Add that to the fact that Manchester is now ranked number eight in the unofficial state high school football writers poll and number two in their state playoff bracket, and understanding heads could swell.

Cournoyer has spent the week reminding the Indians that their



These four led Manchester to victory over Conard last Saturday, but they'll have to do without injured Glenn Chetelat, second from left, at Enfield Saturday. The other three are Ed Stalk, Ray Lata, and Ed Stalk.

only one loss next week. "We've worked as hard for this game as for Conard," said Cournoyer. "We've got to take this as one game at a time."

The only bad news from the Indians is the loss of linebacker Glenn Chetelat for two to six weeks, depending on how well the sprained ligaments in his knee heal. Chetelat took a hard hit against Conard and has been on crutches since.

Cournoyer will replace Chetelat with senior quarterback Jim Fogarty and junior John Rogers at linebacker, and with Rogers and senior Andy Knoffa at guard. The contest will be Knoffa's first of the year after coming back from a broken thumb in pre-season.

guard Glenn Chetelat for two to six weeks, depending on how well the sprained ligaments in his knee heal. Chetelat took a hard hit against Conard and has been on crutches since.

Cournoyer will replace Chetelat with senior quarterback Jim Fogarty and junior John Rogers at linebacker, and with Rogers and senior Andy Knoffa at guard. The contest will be Knoffa's first of the year after coming back from a broken thumb in pre-season.

guard Glenn Chetelat for two to six weeks, depending on how well the sprained ligaments in his knee heal. Chetelat took a hard hit against Conard and has been on crutches since.

Cournoyer will replace Chetelat with senior quarterback Jim Fogarty and junior John Rogers at linebacker, and with Rogers and senior Andy Knoffa at guard. The contest will be Knoffa's first of the year after coming back from a broken thumb in pre-season.

Bruins manage 3-3 tie; Oilers' gusher runs dry

Cheever's 'Worst in 3 1/2 seasons'

PHILADELPHIA (UPI) — Boston Bruins coach Gerry Cheever says he watched his team play its worst period of hockey in more than three years and credits his goalie for keeping them in a close game with the Philadelphia Flyers.

The Bruins, behind the strength goalie Doug Keane, managed to hold on to a 3-3 tie with the Flyers Thursday night.

"Our first period tonight was the worst I've seen our team play in 3 1/2 seasons," Cheever said. The third period was just a mish-mash. I don't like to see this game go into an extra period. (But) our goalie played an A-plus game."

While Keane was happy to be in the net, he was dejected by the game's outcome.

"I just had a feeling we were going to win this game," Keane said. "But it didn't turn out that way and I'm rather disappointed."

Despite Keane's solid goaltending, Cheever said Pete Peeters will be in the net for the Bruins' next game on Saturday.

Meanwhile, Flyers coach Bob McCammon was generally pleased with his team's performance but thought they should have been able to score more goals with the opportunities afforded them.

"We had an excellent first period as we played all season," McCammon said. "It should have been 4-0 instead of 1-0. We overpassed instead of making the shots."

Despite the Flyers lapse in the second period, giving up two goals to the Bruins, McCammon did not seem too downhearted.

"In the second period they caught us asleep," he said. "But when we were down 3-1 I knew it wasn't over."

Rookie Ron Sutter scored the power-play goal that evened the game with 6:08 remaining in the third period.

With Boston's Craig MacTavish in the penalty box for high sticking, Flyers defenseman Brad McCrimmon fired a shot that was stopped by Bruins goalie Doug Keane but Sutter picked up the rebound on the right and put it in for his third goal of the year.



Boston Bruin Keith Crowder takes a spill thanks to the hard check of Philadelphia Flyer Glen Cochrane in first period NHL action at the Spectrum Thursday night.

West Virginia climbing mountain; Hostetler returns to Penn. State

By Joe Julliano UPI Sports Writer

UNIVERSITY PARK, Pa. — If Jeff Hostetler had a free moment this week to think about his role in the Irony of Saturday's meeting between West Virginia and Penn State.

When he enrolled at Penn State as a highly touted quarterback in the fall of 1979, the Pittsburg Lions were coming off an unbeaten regular season which ended with a loss against Alabama in the Sugar Bowl.

A series of disagreements with Joe Paterno resulted in Hostetler leaving Penn State after the 1980 season and entering West Virginia. He took over as the Mountaineers' quarterback in 1982 after sitting out a year and the team improved markedly.

Now, it's as if the two teams have changed places from that fall of 1979.

Behind Hostetler, West Virginia is 6-0 and ranked fourth in the nation. A win Saturday at Beaver Stadium and next week at Miami (Fla.) would make the Mountaineers a legitimate candidate for the national championship.

Meanwhile, Penn State started out a struggling 0-3. Although the Nittany Lions have won their last four games, none has been easy.

Hostetler probably hasn't had time to think about all this but the game is certain to be a special one for him.

"I'm excited about playing this game," he said. "It will be exciting to play against some

guy I know and having 85,000 people in the stands watching. But it won't be any different for me than the other players. It's just going to be a good time."

Hostetler also has scrambled for 168 yards although his net rushing total is less due to sacks. But his running ability is enough to concern Paterno.

"He's always been a great

runner; he's a great athlete," the Penn State coach said. "In some sets, they're allowing him to roll out and it gives him a chance to run or pass. He's got a great arm and if stays in the pocket, he can kill you."

"They have a nice balanced attack and what they do depends on what you do defensively. If you allow him to go outside, he'll roll out. If you contain the outside, he'll stay in the pocket."

What WVU coach Don Nehlen does may depend on the Penn State secondary. The Lions' defensive backfield has been burned for an average of 248 yards this season and All-America Mark Robinson is out for the season with a broken fibula.

But the Mountaineers aren't going to take any chances.

runner; he's a great athlete," the Penn State coach said. "In some sets, they're allowing him to roll out and it gives him a chance to run or pass. He's got a great arm and if stays in the pocket, he can kill you."

"They have a nice balanced attack and what they do depends on what you do defensively. If you allow him to go outside, he'll roll out. If you contain the outside, he'll stay in the pocket."

What WVU coach Don Nehlen does may depend on the Penn State secondary. The Lions' defensive backfield has been burned for an average of 248 yards this season and All-America Mark Robinson is out for the season with a broken fibula.

But the Mountaineers aren't going to take any chances.

Four teams in Midget play tonight

The Town Midget Football League enters its sixth week of action with four of the five teams in action at Mount Nebo.

The Chargers meet the Patriots in the opener at 6:30 p.m. with the Giants-Yets nightcap to follow. The Eagles have a bye this week.

Gretzky ups point total to 21 in loss

By Joe Julliano UPI Sports Writer

Bernie Nicholls single-handedly shut down Edmonton Thursday night, and the Los Angeles Kings hope their 7-2 drubbing of the Oilers will produce a gusher.

Nicholls fired in four goals and added two assists to carry the previously winless Kings over Edmonton, handing the Oilers' first loss in eight games this season.

The 22-year-old center put on a one-man performance reminiscent of Edmonton's Wayne Gretzky, while the Kings were holding the genuine article to just a third-period power-play goal. However, Gretzky, the NHL's scoring leader, has now put in a game in each of his eight games to bring his total to 11 to go along with 21 points.

The Kings improved to 1-4-2. Rookie goalie Mike Blake stopped all but two of Edmonton's 28 shots as the Oilers fell to 7-1 and failed to become only the third team to start a season with eight consecutive victories.

"Emotionally it's a relief to get our first win," said Los Angeles coach Don Perry. "It would be no matter who we played, but especially against them."

Nicholls scored two goals in the last five minutes of the first period to get the Kings off to a 2-0 lead. He struck first on a 30-foot shot past goalie Andy Mogg at 15:32. At 18:29, Nicholls took advantage of an Oilers' penalty to ram in a 5-foot shot.

Nicholls' short-handed goal came with three minutes left in the second period for a 3-1 lead.

Gretzky got his power-play goal five minutes into the third period, before Nicholls capped the night with his fourth goal with 5:56 left in the game.

Canadiens 5, North Stars 4

At Bloomington, Minn., Doug Wickensberger scored his first goal of the season: 1:35 into overtime to lift the Canadiens, who surged for four third-period goals. Pierre Mondou had tied it 4-4 with two minutes remaining in the third period. Brian Bellows had two goals and two assists for the North Stars.

Celts, LA in Hartford

The Boston Celtics, known this pre-season more for their boxing than their jump-shooting, come to the Hartford Civic Center tonight for a 7:30 p.m. exhibition contest with the Los Angeles Lakers.

The Celtics, who were involved in a brawl with the Philadelphia 76ers last weekend, end regular-season action along with the rest of the NBA next weekend.

Auditors hit 'circumvention'

HARTFORD (UPI) — State auditors today criticized the transfer of more than \$228,000 between two state agencies to finance an investigation into alleged irregularities in the jail aid industry.

The auditors said the transfer of the funds from the state's gaming regulatory agency to the chief state's attorney's office "circumvented" the state's budget process and was of questionable legality.

The money was transferred from the Division of Special Revenue to the Division of Criminal Justice — the chief state's attorney's office — during the last two fiscal years for jail aid investigation expected to cost \$50,000.

The operation for which the money was transferred involved development of a system to determine if "skimming" occurred in the state's jail aid industry.

Auditors Henry J. Becker Jr. and Lee V. Donohue said in a report.

The auditors said the transfer was made through an oral agreement between special revenue Executive Director A.W. Oppenheimer and Chief State's Attorney Austin McGuigan with the knowledge of the Governor's Office.

The auditors said \$40,981 was transferred in the 1981-82 fiscal year and another \$188,000 in the 1982-83 fiscal year, with \$96,532 accrued by the chief state's attorney's office this fiscal year.

The Division of Special Revenue described the transfer as paying for outside professional services but had not listed the allocation in its budget as required by budget procedures, Donohue said today.

No suspects in grave vandalism

Police have no suspects in a second rash of grave vandalism this month in the East Cemetery on East Center Street, they said.

An unidentified woman told the man who reported the damage that she knew the cemetery headstones had not been touched when she walked by the graveyard Monday evening.

When she returned Tuesday morning, she said, many markers were down.

Police counted 28 headstones overturned. Two or three were broken, possibly beyond repair, police said.

The incident follows by least two weeks the arrest of two Manchester teenagers, whom police say they caught knocking over headstones in St. James Cemetery. Jeffrey Deschenes, 19, of 154 Barker Oak St. and Larry Brinard, 17, of 88 Linden St. admitted knocking over the markers Oct. 7 as well as on two previous weekends nights.

Police said they planned to request warrants for the arrest of two others allegedly involved with Deschenes and Brinard.

Chamber selling tickets to show

Tickets for the 1983 Product Show sponsored by the Manchester and South Windsor chambers of commerce went on sale today, Manchester's chamber president, Anne Flint, announced.

The show will be Nov. 4, 5 and 6 in the former Ingersoll Rand building in the Manchester Industrial Park. It will include displays by local merchants and businesses, an International Food Area and automobile displays.

Tickets are available at the Savings Bank of Manchester, the Heritage Savings and Loan Association, Connecticut Bank and Trust, Manchester State Bank, First Federal Savings, the South Windsor Bank and Trust and the Society for Savings.

The cost is \$1.50 for advance tickets and \$2 per person at the door.

Show hours are 6 to 9 p.m. on Nov. 4, noon to 9 p.m. on Nov. 5, and noon to 6 p.m. on Nov. 6.

More information is available from the Greater Manchester chamber at 646-2223.

Man hurt in crash

BOLTON — A Manchester man was seriously injured Wednesday after the car he was driving was on Interstate 84 went off the road at Bolton Notch and into a rock ledge.

James Thiebault, 37, of 81 Downey Drive, had to be cut out of his car, according to state police. He was taken by ambulance to Manchester Memorial Hospital.

The accident is still under investigation, police said.

Woman is injured

COVENTRY — A Northfield Road resident was taken to Manchester Memorial Hospital for treatment of hypothermia Thursday, after she accidentally fell into her backyard swimming pool.

Mabelle Pike, 47, pulled herself out of the water and managed to walk to a neighbor's house before collapsing, police said. The neighbor summoned an ambulance.

Cut baking time in half next time you fix meat loaf by baking in muffin tins rather than the conventional loaf. Saves fuel and makes attractive individual servings. Use a low-cost ad in Classified for quick response next time you have something to sell, 643-2711.

DEMOCRATS ARE PROUD OF THEIR MAYORS



Fran Mahoney, Jack Thompson, Matt Moriarty Jr. and Steve Penny

STEVE PENNY LIVES UP TO THEIR TRADITION OF SERVICE TO THE PEOPLE OF MANCHESTER

KEEP HIM ON THE JOB ReElect Steve Penny NOV. 8th

paid for by Friends of Stephen Penny, James R. Gulgley, Trees.

BAKE SALE

for
Town Treasurer
ROGER M. NEGRO

Sunday October 23-9AM until sold out
Highland Park Market

Paid for by Negro for Treasurer Committee,
Anthony & Dolores Pietranonico, Co-treasurers

Planning For The New Year?

we have
1984
calendar
pads, desk
calendars,
date books &
refills
"every
little
thing"

RO-VIC

Fall Clean-Up Heavy Weight
TRASH BAGS
SPECIAL

\$13.49

Only...
cash & carry
250 per case 30 gallon
2 ply 30X36

Other sizes available at special prices
— NO LIMIT —
(OFFER EXPIRES NOV. 11, 1983)

148 SHELDON RD.
MANCHESTER
Tel. 646-3922

DIRECTIONS: Sheldon Road runs between
Oakland Street (Route
63) and Parker Street in North Manchester.

**HOURS: Daily 9 am to 6 pm
Saturday 9 am to 3 pm**

Transfer rule seeks to end recruiting but some problems remain for athletes

By Len Auster
Herald Sports Writer

There has always been plenty of talk about recruitment of students for athletic purposes. There can be very little denial about the rumors. But the Connecticut Interscholastic Athletic Conference (CIAC), governing body in the state for interscholastic athletics, in an effort to curtail what has become wide abuse has instituted a new "Transfer Rule" that will go into effect July 1, 1984.

It's basic premise is that a student who does not change legal residence will not be eligible to compete in interscholastic athletics for 365 days, a one-year waiting period.

"What the rule deals with is a school in a community recruiting students (for athletics) from another school," said Tom Malin, East Catholic director of athletics.

It was voted in May of '83. It gives the schools lead time to know the rule and distribute it to the students," said Mike Savage, assistant executive director of the Connecticut Association of Secondary Schools which is in charge of running the CIAC. "The change was completed as an answer to the wide abuse of students moving from one school district to another just because of athletics."

The new transfer rule was formulated after a year of research into what other states have done with the problem.

The rule states:

- 1. A pupil who transfers from one CIAC member school to another CIAC member school to attend grades 10, 11 or 12 without a change of legal residence or attending at least one of the following requirements must complete at least one year (365 days) of approved membership before being eligible for interscholastic competition in any sport in which he or she was participating in the present or preceding season during grades 10, 11 or 12 on the junior varsity or varsity team in the school from which he or she transferred.
- 2. The exceptions are:
 - a) A student who moves into a new district or school service area with the persons with whom he or she was living during his or her last school enrollment.
 - b) A student who moves into a district or school service area and resides with his or her parents in that district or area.
 - c) A student who is a ward of the court or state and is placed in a district or school service area by court order. Guardianship, other than court administered, does not meet this requirement.
 - d) A foreign exchange student who is placed in a district or school service area by an exchange program approved by NASSP.
 - e) A student who marries and establishes a new residence in another school district or school service area.
 - f) A student who transfers to another school because his or her school closes to attend a school in another district or school service area.
 - g) A student in attendance at a school designated by the governing body of that school as the result of a merger, consolidation, or annexation, or of the public school in the district where he or she resides.
 - h) A student ordered transferred within a school system, for non athletic purposes, by a board of education or the governing body of a private or parochial school system.
 - i) A student from divorced or legally separated parents who moves into a new school district with one of the aforementioned parents and the parents certify the reason for the move as relates to the divorced/divorced parents. For purposes of eligibility, transfer permitted one time per calendar year and must be approved by the CIAC Eligibility Committee before the student competes in interscholastic athletic competition.
 - j) For purposes of eligibility a student 12 years of age or not 19 before September 1, who moves from one school district to another without being with a parent or parents and resides within the new school district and complies with requirements will be eligible for participation in interscholastic athletics.
 - k) A student in attendance at a school designated by the governing body of that school as the result of a merger, consolidation, or annexation, or of the public school in the district where he or she resides.
 - l) A pupil returning from

any secondary school not a CIAC member school. I can only assume this (type of) case can be best dealt with individual appeals and not with a blanket policy."

Savage added, "If a situation is not covered by the 12 exceptions, then they can ask the eligibility committee to review it."

Individual review is the direction being taken, apparently by the CIAC. A blanket policy on hardship — "what is hardship" — could lead to even more abuses.

IT'S THOSE ABUSES the CIAC is trying to stop.

Abuses can't be part of the scene. Malin sees the picture correctly. "It was an error of wide discussion by the eligibility revision committee," he said. "It received wide discussion and that it wasn't in the exceptions is seen as a delib-

Lasorda signs for unprecedented three years

LOS ANGELES (UPI) — Tommy Lasorda has often said he doesn't want to leave Los Angeles. Thursday he said so until he was Dodger-Blue in the face.

"I've been here 34 years," Lasorda said at a news conference called to announce he has signed an unprecedented three-year contract to continue as manager. "I want to be working for the Dodgers."

Lasorda, who led Los Angeles to four division titles, three league championships and one World Series title in his seven years at the helm, signed what the team said it believed was the first multi-year contract offered to a manager in the club's 94-year history.

Lasorda said he was pleased with the results of the past season. "I've never been more proud of a group of players than the '83 Dodgers," he said. "I'm just a rookie at this."

He has reported that the deal would be worth about \$1 million, but Lasorda and O'Malley both refused to cite figures. Asked what it means to become

re-signings of coaches Monty Basgall, Mark Cresce, Joe Amalfitano, Ron Ferraro and Manny Mota for the 1984 season.

"I'd like to thank Mr. O'Malley for his generosity, his support and appreciation to me and my coaches," Lasorda added. "We'll always be grateful. We can't promise to work any harder, but we promise 100 percent."

Lasorda is considered a strong candidate for Manager of the Year honors because the Dodgers won the National League West despite replacing several veterans with rookies in key positions.

He led the Dodgers to a 91-71 record in 1983 and his career won-lost totals are 508-479, for a .559 winning percentage. Only three men have managed more winning games for the Dodgers — Alvin Dark, Wilbert Robinson, 1,375; and Leo Durocher, 739.

Lasorda and Pittsburgh's Chuck Tanner are the deans of major-league managers in length of service with one club.



Dodgers manager Tommy Lasorda (left) and owner Peter O'Malley shake hands Thursday after Lasorda made history by signing a three-year contract. It was first pact of more than one year given by the Dodgers.



NFL roundup

Parcells benches Brunner as Giants face shakeup

By Joe Iliuzzi
UPI Sports Writer

It's amazing what a night's sleep can do to your train of thought. Just look at the effect it had on Bill Parcells.

On Wednesday, Parcells, the coach of the New York Giants, said he was starting quarterback Scott Brunner and would "anticipate any lineup changes at this point in the week."

Brunner beat out Phil Simms for the starting job in the week, but outside of a 300-yard passing effort against the St. Louis Cardinals on Monday night would be the next day, Parcells announced he would sit starting quarterback Scott Brunner in favor of Jeff Rutledge.

Brunner beat out Phil Simms for the starting job in the week, but outside of a 300-yard passing effort against the St. Louis Cardinals on Monday night would be the next day, Parcells announced he would sit starting quarterback Scott Brunner in favor of Jeff Rutledge.

Brunner beat out Phil Simms for the starting job in the week, but outside of a 300-yard passing effort against the St. Louis Cardinals on Monday night would be the next day, Parcells announced he would sit starting quarterback Scott Brunner in favor of Jeff Rutledge.

College football roundup

WVU hopes to erase 24 long years of misery

By Dove Raffo
UPI Sports Writer

West Virginia hopes to expel 24 years of misery in one glorious afternoon Saturday.

The Mountaineers, 6-0 and ranked fourth, are slight favorites to top Penn State at University Park, Pa., and snap a 24-game losing streak to the unranked Nittany Lions. Penn State's 24-year run is currently the longest mastery of one team over another in the nation.

Penn State is 26-0-1 against West Virginia, going back to the Mountaineers' 21-7 victory in 1955. Penn State coach Joe Paterno was asked how good this West Virginia team is. "I'll let you know after we play them," he said.

Feline League needs players

The women's 'A' Feline Slow Pitch Softball League is looking to expand for the 1984 season and more players are needed for the Manchester Rec Department has announced.

Sports Parade

Mill Richman

When he retired as manager of the Orioles a year ago, he left behind him a record for all other managers to shoot at. Not only Altolibelli, but all present and future major-league managers.

When he retired as manager of the Orioles a year ago, he left behind him a record for all other managers to shoot at. Not only Altolibelli, but all present and future major-league managers.

N.Y. Marathon facing potholes

NEW YORK — Fred Lebow, the race director of the New York City Marathon, is facing increasing competition for his top runners from other marathons, and the pressure showed this week.

Brewer leads Seniors

HILTON HEAD ISLAND, S.C. — Gay Brewer entered today's second round of the \$150,000 Hilton Head Seniors International golf tournament with a one-shot lead over Gordon Jones at the Shipyard Plantation Golf Club.

McCumber finds right medicine

LAKE BUENA VISTA, Fla. — Mark McCumber has been suffering from sinus headaches recently, but he found the right medicine in the first round of the \$400,000 Walt Disney World Classic — an 8-under-par 64.

NBA refs call foul

NEW YORK — Negotiators for the National Association of Basketball Referees' union turned down a contract proposal Thursday from league negotiators.

Rosen out of running

HOUSTON — Al Rosen removed himself from the running for president of the American League by signing a three-year contract to remain president and general manager of the Houston Astros.

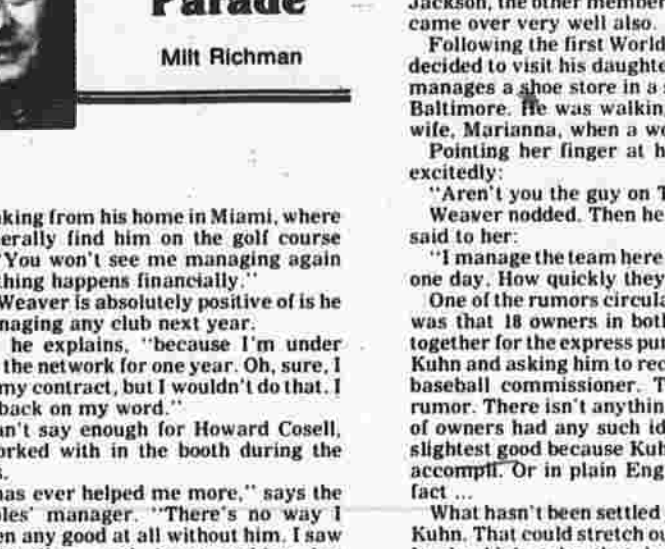
Steelers' Rivera critical

PITTSBURGH — Gabriel Rivera, the defensive lineman who was the No. 1 draft choice of the Pittsburgh Steelers in 1983, was listed in critical condition today after being injured in a two-car collision in suburban Ross Township.

Patrons have to ride

LOS ANGELES — A lack of parking spaces in the Coliseum area will force more than two-thirds of the spectators attending Olympic track, boxing and swimming events to ride the bus.

Philles president Bill Giles (left) answers questions at a news conference in Philadelphia along with manager Paul Owens.



Owens out as GM

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillies drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

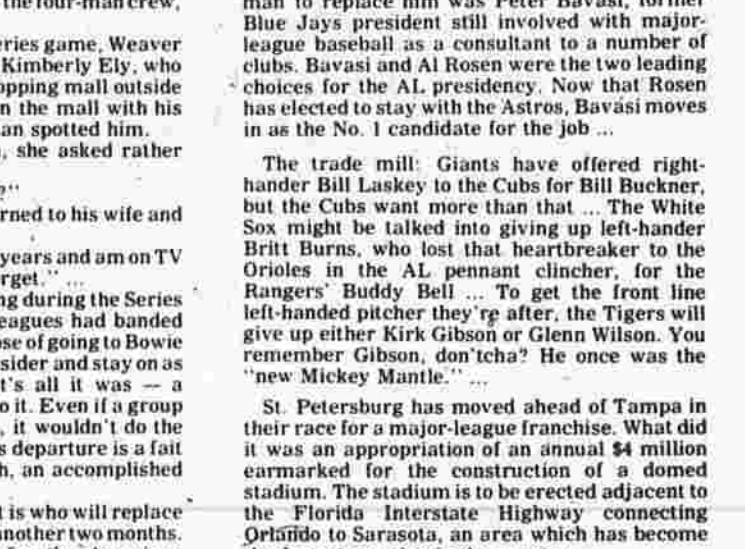
Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers



Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

Phillys drop bombshells in post-season maneuvers

PHILADELPHIA (UPI) — The Philadelphia Phillies dropped a few bombshells on their tumultuous road to the National League pennant and they haven't stopped yet even though their season ended last weekend.

About Town

Johnson chairs fund drive

William R. Johnson, president of Savings Bank of Manchester, will serve as general campaign treasurer of this year's fund drive at the Lutz Children's Museum.



William R. Johnson

Lecture on wild plants

The Women's Club of Manchester will meet Monday at 8 p.m. at the Community Baptist Church, 585 E. Center St.

Auction at auxiliary

Anderson Shea auxiliary will meet Tuesday at 7:30 p.m. at the post home, 60 E. Center St. Dues for 1984 will be collected. There will be a teacup auction.

Open house at Lutz

The Lutz Children's Museum will sponsor an open house for those who work with preschools on Thursday from 7 to 8:15 p.m. at 247 S. Main St.

Pitkin dig is on agenda

The Pitkin Glass Works will meet Tuesday at 7:30 p.m. in the Gold Room, Lincoln Center. Election of officers and representatives is planned.

Humorist to appear

TALCOTTVILLE - Humorist Joey Russell will appear Sunday at 7:30 p.m. at the Quality Inn, Route 83, Talcottville. His presentation is part of a series on survival through Jewish humor sponsored by the Suburban Institute of Adult Jewish Studies.

Quilting at Rec

Manchester Recreation Department has openings in quilting workshops for beginners and intermediates. A Trip Around the World Quilt course begins Wednesday for three sessions from noon to 2 p.m. Cost: \$6.

Pottluck for council

The Manchester Interracial Council will have its annual harvest pottluck supper Oct. 30 at 5:30 p.m. at the Father Hussey Memorial Library, St. Bartholomew Church.

Stenciling on agenda

Manchester Arts Association will meet Tuesday at 7:30 p.m. at the First Federal Savings Bank on West Middle Turnpike.

Inkwell replica offered

The Pitkin Glass Works is offering a limited-edition registered reproduction of a Pitkin swirl inkwell. Proceeds will be used for preservation of the ruins and for development of a site for visitors.

Gourmet dining at MCC

A six-course dinner, complete with appropriate wines, will be served at the Manchester Country Club Nov. 3 at 7 p.m. A cash bar will open at 6 p.m.

Latchkey Children

Millions each day return home to fear, loneliness and danger

(Editors note: There are approximately 6.5 million children in the United States who return home from school every day to an empty house — a phenomenon that arises from the economic and social condition of parents who must work.

By Lynette and Thomas Long Special to the Herald

Between two and three o'clock school bells across the country ring and millions of children leave their classrooms. Some of these children will go home to a waiting mother, but more than half of the school-age children in America will not.

Tiffany is nine years old, a third-grade student at a Catholic elementary school. Both her mother and father must leave early for work, so Tiffany spends her mornings and afternoons alone.

TIFFANY IS a latchkey child — one of millions of American children who spend some part of each day alone, caring for themselves.

How many latchkey children are there? Perhaps as many as 15 million. Even conservative estimates put the figure between five and 10 million.

Children who spend their afternoons totally alone can be found even in kindergarten, but there is a marked increase in the number of latchkey children beginning at about the third grade.

Many of these children who are left alone are frightened, lonely, and, at times, even in physical danger.

A HOUSEKEY on a chain around the neck has become the national symbol of the latchkey child. When worn in such a manner, the keys are not easily dropped or lost.

For most families, the parents' work schedules determine the amount of time the children will spend alone. In many instances, the keys are not used for three hours alone each day, which is the difference between school dismissal and the end of an average workday.

With all that time on their hands, latchkey children have a variety of activities to choose from. Few, however, are permitted to go outside because their parents fear for their safety.

Advice

A former movie star needs a little light in her life, too

DEAR ABBY: I've read your column for years, but never thought I would ever write a "Dear Abby" letter.



Dear Abby

Abigail Van Buren

I have had more than my share of fame and fortune over the years, having enjoyed a very successful career on the stage and in films.

For lonely gentlemen, 50 and older: Do not assume that all women who were once rich and famous are too busy or too important to approach.

DEAR DR. LAMB: I'm concerned that I've developed a dependence on caffeine. I'm a night bartender in a busy bar.

Slow withdrawal advisable to overcome caffeine habit

DEAR DR. LAMB: I'm concerned that I've developed a dependence on caffeine. I'm a night bartender in a busy bar.



Your Health

Lawrence Lamb, M.D.

I never drink a lot of coffee at one time. I just keep a constant level of one or two cups in my system all the time.

I have trouble getting out of bed in the morning, sometimes sleeping nine and 10 hours. Even when I get six or seven hours of sleep I feel awful when I get up.

How can I ease myself off caffeine without affecting my job performance and chance? Also how can I solve the problem of wanting to oversleep and feeling bad when I get up?

Elks beat Treacher

Continued from page 13

children: the night the Manchester Herald visited there was also a good sprinkling of senior citizens.

Jon Hawthorne, a Manchester police officer and a longtime Elk, was working in the kitchen. He said he often brings his family to the Friday night supper; so does his brother.

Leon Zabaha of 82 Linmore Drive was retrieving his 19-month-old son Brian, who was walking around the hall, taking in the sights.

A past exalted ruler, the older Zabaha said he really liked the dinner. "Hey, where you going?" Brian's father called after him. He said he and his wife would probably order scallops. "Brian's sharing," he said.

Leslie A. Johnson, daughter of Mr. and Mrs. William Johnson of Manchester, has entered William Smith College for her freshman year.

Michael Savidakis, son of Mr. and Mrs. John Savidakis of 123 Bryan Drive, achieved high honors for the summer semester at Wentworth Institute of Technology in Boston, Mass.

Shana L. Hopperstead, daughter of Phyllis and Stanley Hopperstead of 119 Shallowbrook Drive and Michael D. Roy, son of Mary Ann and Donald Roy of 133 Pleasant St., are freshmen at Dartmouth College.

FERRANDO ORCHARDS 9 APPLE VARIETIES AVAILABLE Cortland Macoun Empire Fresh Sweet Cider Rose Peas Gift Shop Birch Mountain Rd., Glastonbury

WHAT IS THIS MAN DOING? He's helping thousands to learn the Old Testament never before by matching our novel hand-signs with events, people and concepts of scripture. He's enabling them to retain Bible history, geography and personal life-changing applications from God's Word. You too will. THAT'S A WTB SEMINARI. \$5.00 Discount for Registration By Oct. 26



Fair days

Assumption Church women admire a quilt to be raffled at the church fair Oct. 29 and 30 at the church on Adams Street. From left is Louise Finni, Irene McNally and Helen Socha. Hours are 10 a.m. to 3 p.m. and 5:30 to 8:30 p.m. Oct.

Legion's meal deal is a bargain, too

High Life clock ticks on the wall above the kitchen door. In the front room patrons may sit in captain's chairs at smaller tables. A pinball machine is on one corner, a bar lines one wall.

Renaissance Upholstery "Old World Craftsmanship" Pre-Holiday Special 25% OFF Custom re-upholstering Custom-made sofas and chairs to your needs. Free shop at home service Free pickup and delivery Evening Appointments Mon-Fri 9 am-5 pm, Sat 9 am-4 pm 643-2056

carriage house HAIRDESIGN JOAN JOHNSON We are pleased to announce the addition of Joan, Hair Designer. Stop in and see our Stunning New Salon 645 MAIN ST. - DOWNTOWN MANCHESTER 643-2461

NOW, IT'S EASIER TO GET ANSWERS ABOUT YOUR PHONE SERVICE.

If you have questions about your residence telephone service or equipment, Southern New England Telephone has the answers. And, because more and more people have questions about their telephones these days, we want to make sure you get those answers more quickly and easily. So we're temporarily extending the operating hours of our Residence Telephone Order Offices.

8:30 A.M. to 7:00 P.M., Monday through Friday. (Best times to call are 8:30 A.M. to 12:00 noon and from 2:00 P.M. to 7:00 P.M.)

8:30 A.M. to 12:00 noon on Saturday.

Calls are toll free. You'll find the number to call to place a residence order or to get more information about equipment or service in the front of your local telephone directory under "Doing Business With Us."

At Southern New England Telephone we're working harder to make your life easier.

Southern New England Telephone

Herald photo by Tara Rubin

It's only pretend

Norman Cyr, 4, tries to take a bite from a wooden wedge of watermelon as Katie Dixon, 10, looks on. The watermelon is one of many craft items that will be for sale at the Buckley School PTA school fair Saturday from 10 a.m. to 2 p.m. at the school.

Pontons mark their 40th

Mr. and Mrs. Norman W. Ponton of Manchester celebrated their 40th wedding anniversary Oct. 9 at the home of their son and daughter-in-law, Mark and Karen Ponton in Monroe.

The Pontons' anniversary celebration was a surprise arranged by their three sons and their families. Their son, Robert, is a commander in the U.S. Navy, stationed in Virginia Beach, Va. He and his wife, Suzanne, attended with their children, Matthew, Kirsten and Ryan.

Kevin Ponton, an associate with the banking firm of Blyth Eastman Paine Webber in New York City, attended with his wife, Cynthia Coombs, a project assistant to the Robert Wood Johnson Foundation. The Pontons' son, Mark, a distribution manager with the Dixie Northern Division of the James River Corporation in Newark, hosted the anniversary celebration with his wife, Karen, a professor of nursing at Fairfield University.

College Notes

Former resident honored

Rebecca K. Whitehill of Columbia, Mo., formerly of Manchester, has been elected to Who's Who Among American High School Students. She is the daughter of Dr. and Mrs. James D. Whitehill of Columbia, and the granddaughter of Mr. and Mrs. Fred Little of 189 Fern St.

Mrs. Whitehill, a senior at Rock Bridge Senior High in Columbia, will be featured in the 1983-84 Biography of Who's Who in American High School Students and will be eligible to compete for a \$1,000 scholarship in the Educational Communications Foundation's annual award program.

Attending Albright College

Kathleen C. O'Neill, daughter of Mr. and Mrs. William D. O'Neill of 22 Kane Road, has entered her freshman year at Albright College in Reading, Pa. Miss O'Neill is a graduate of East Catholic High School.

Monahan named to society

David R. Monahan, son of Gerald M. Monahan of 12 Horace St., has been named to the Presidential Honor Society at the DeVry Institute of Technology in Phoenix, Ariz.

Studying in London

Allan Beyer of 125 Warranoke Road, is one of 49 students selected from 24 different colleges to participate in the INSTEP Semester, Institute of

Herald photo by Tara Rubin

Commended Merit student

Weston Willett, son of Mr. and Mrs. Douglas Willett of Manchester, has placed in the top five percent of more than one million participants in the annual Merit Program. He is a student at Loomis Chaffee School.

Inducted into society

Scott E. Cheney, son of Mr. and Mrs. Edgar O. Cheney Jr. of 160 Blueridge Drive, has been inducted into Omicron Delta Epsilon, the international honorary society in economics.

Named President's Fellow

Shelley Aronson of 14 McDevitt Drive, has been named a President's Fellow at Trinity College.

Achieves high honors at WIT

Michael Savidakis, son of Mr. and Mrs. John Savidakis of 123 Bryan Drive, achieved high honors for the summer semester at Wentworth Institute of Technology in Boston, Mass.

Two students enter college

Shana L. Hopperstead, daughter of Phyllis and Stanley Hopperstead of 119 Shallowbrook Drive and Michael D. Roy, son of Mary Ann and Donald Roy of 133 Pleasant St., are freshmen at Dartmouth College.

Ms. Hopperstead is a graduate of Manchester High School and was the recipient of the scholar-athlete award, a member of the National Honor Society and the Spanish Club. She was also active on several sports teams.

Roy was also a member of the National Honor Society at Manchester High and a graduate of that school. He was a recipient of a National Letter of Commendation, was treasurer of the student government, sports editor of the school paper, and ran varsity track and cross country.

She is enrolled in the legal secretary program which leads to an associate degree in science.

He is co-op for the fall semester and is working on the Connecticut River Plaza Twin Towers construction project in Hartford as a field engineer.

He is a senior at Wentworth, majoring in civil engineering.

21 OCT 21

21 OCT 21

FALL REAL ESTATE

HOME OF THE WEEK!

Coventry



\$61,900.00
Private Setting. Large Lot, 4 Bedrooms, 3 Bathrooms, (2-Huge), OHW & Wood Furnace, Two Wells, 2 Car Garage, Workshop & Loft.

Private Beach Rights go with this large home, even though it is not on the lake. It has a new roof and a rear porch.

CHFA Financing Possible



\$64,900.00
Cabinets Galore, Natural Woodwork, 3 Bedrooms, Pantry, Mudroom, Appliances, Garage, Nice, Flat Lot.

Manchester



This home has lovely wall-to-wall carpeting and newer bath. Nice yard for children, and it's IMMACULATE!

Assumable Mortgage
Attractive 3 Bedroom Ranch on 1/2 acre in Tolland. Fireplace living room, formal dining room, large family room, 1 1/2 baths and 2 car garage. Attractive assumable mortgage available. Call for details. 76,900.

Manchester \$72,900
New Listing! Old world charm is captured in this immaculate Colonial with enclosed sunporch, french doors, front to back living room with fireplace. Professionally finished hardwood floors. 1 1/2 baths, 3 bedrooms. Tastefully decorated throughout. Call 643-4060.

"CLOSE TO LAKE"
On a nice treed private lot. Six room ranch, wood stove, tool shed. Great starter or retirement home. Asking \$47,000.00

FOR SALE
156 E Center St
Manchester
Real Estate
646-2000

10% Owner Financing
A super opportunity to purchase your own home at an incredibly low interest rate. Check out the details on this 3 Bedroom Townhouse Condominium, appliances kitchen, 1 1/2 baths, full basement and dock. 57,900.

Manchester \$102,900
Gorgeous grounds and pretty home in super convenient location. Wall to wall carpeting throughout with coordinated wallpaper. Work saving kitchen with dishwasher & disposal, family room with fireplace, formal dining room, 4 bedrooms, 2 1/2 baths & 2 car garage. 643-4060.

MANCHESTER
Eight lovely rooms in older colonial in good condition. All large rooms, 4 bedrooms, dining room with fireplace, large lot and garage. Presently used as a rooming house. Only \$72,900.00

ECONOMICAL TO HEAT
Lovely, Spacious Ranch on large lot. 3 Bedrooms, Lots of wall to wall carpeting, Fireplace, Family Room with bar, Central Air, Above Ground Pool. A "MUST SEE HOUSE!" \$70,000.00

ED GORMAN Associates
604 MIDDLE TURNPIKE EAST
646-4040

South Windsor
Timber Ridge 10 room Raised Ranch. 4-5 bedrooms, main floor family room, lower level rec room, 3 fireplaces, 2 baths, in ground pool.
\$129,900

"OPEN HOUSE" SATURDAY 1 pm to 4 pm
Brand new 8 Room Contemporary, 2 car garage - simply gorgeous, too many features to mention. Directions - Main St. to Charter Oak to Highland to Birch Mountain Rd. to sign Blue Trails Estate to Open House sign.

MANCHESTER \$95,900.
Spacious Ranch with three Bedrooms, two tiled baths, plenty of closets, oversized garage, wooded setting, move in next month! Built in 1980. Area of 100,000. Built in. Call Ginger Street 643-9809

Tom Eastman
When you list your house with Tom Eastman, you never have to ask "When is my house going to be advertised?" With Ed Gorman's Continuous Advertising Plan, Tom can guarantee that a picture of your house will be in a leading real estate paper until your house is sold AND at no cost to you. Tom says that people who are ready to buy houses always look in every issue. Call Tom now at 646-4040.

U&R REALTY CO.
643-2692
Robert D. Murdock, Realtor

REALTY WORLD - Franchise Associates
497 Rockland Road P.O. Box 623
South Windsor, CT 06074
Bus. (203) 644-3441

Merrill Lynch Realty
Lisa Howard
Office Manager 872-7777
K. Mark Plaza
255 Hartford Yrds.

"WE'RE SELLING HOUSES!"
ASSUMABLE MGT! \$71,500
Approximately \$15,500 - need to arrange this 1 1/2% mortgage on this immaculate 2 bedroom ranch with 2 car garage. BEAUTIFUL!

NEW CAPES 60's
Beautiful customized houses! Spacious kitchens, full basements, vinyl siding and more! Only a few left!

D.W. FISH REALTY CO.
243 Main St. Manchester Vernon Circle, Vernon
643-1591 872-9153

OLD WORLD CHARM
Price Reduced 71,900
The moment you enter this older farmhouse you feel the old world charm of yesterday. This three bedroom home features an extra large first floor bedroom and a 170x337 lot. Owner wants quick sale.

GREAT BUY \$69,900
New 6 room, 1 1/2 bath home with deck, two car garage and 100x150 lot.

TWO FAMIL REDUCED!
6-4 home that has been completely remodeled. Large attractive rooms! Must be seen!

NEW LISTING \$67,500
Tastefully decorated 6 room Colonial Country kitchen with pine cabinets, formal DR with window seat and built-in shelves, large spacious LR, enclosed sunporch, 9x12 deck overlooking a beautiful treed acre lot! Owners will consider CHFA! Hurry, it won't last!

BLANCHARD & ROSSETTO, INC.
REALTORS
89 WEST CENTER STREET
(Corner of McKee)
646-2482

Classified.....643-2711

Notices	Business Opportunities	Stores/Office Space	Household Goods
Lost/Found.....01	Situation Wanted.....23	Misc. for Sale.....45	Home and Garden.....64
Personals.....02	Employment Info.....24	Wanted to Rent.....46	Pets.....65
Announcements.....03	Instruction.....25	Roommates Wanted.....48	Musical Items.....66
Auctions.....04			Recreational Items.....67
			Antiques.....68
			Tag Sales.....69
			Wanted to Buy.....70
Financial	Real Estate	Services	Automotive
Mortgages.....11	Homes for Sale.....31	Services Offered.....51	Cars/Trucks for Sale.....71
Personal Loans.....12	Condominiums.....32	Painting/Papering.....52	Motorcycles/Bicycles.....72
Wanted to Borrow.....14	Lots/Land for Sale.....33	Building/Contracting.....53	Rec Vehicles.....73
	Investment Property.....34	Roofing/Siding.....54	Auto Services.....74
	Business Property.....35	Heating/Plumbing.....55	Autos for Rent/Lease.....75
	Resort Property.....36	Flooring.....56	Misc. Automotive.....76
		Income Tax Service.....57	
		Services Wanted.....58	
Employment & Education	Rentals	For Sale	
Help Wanted.....21	Rooms for Rent.....41	Holiday/Seasonal.....61	
	Apartments for Rent.....42		
	Homes for Rent.....43		

For advertisements to be published Monday, the deadline is 2:30 p.m. on Friday.

Classified advertisements are taken by telephone as a convenience. The Manchester Herald is responsible only for their incorrect insertion and then only for the size of the original insertion. Errors which do not lessen the value of the advertisement will not be corrected by an additional insertion.

OPEN HOUSE WELLSWEEP CONDOMINIUM

400 NORTH MAIN ST., MANCHESTER
SAT. & SUN. 1-5 P.M.
TWO BEDROOM TOWNHOUSES
FULLY APPLICABLE FINANCING
ELECTRIC GARAGE HEAT
ANDERSON THERMOFORM WINDOWS
INDIVIDUAL BASEMENTS WITH WALKER & DRYER CONNECTIONS
CONSTRUCTION & SALES BY PETERMAN BUILDING CO.
649-9404 - 647-1340

NOTICES
Lost/Found 01
PART TIME Local corporation now hiring for several positions. 3 to 5 evenings per week, weekdays optional. Starting rate, \$7.20. Ideal for someone willing to accept challenges. Must have use of car. Please call 721-0346, 4 p.m. to 7 p.m. only, Monday thru Friday.

REWARD - Black/ton, Collie/Shepard, 40 pounds, Age 14, Lost October 3rd, vicinity Adams Hill Road. Call 643-4938.

LOST - White and orange, Chart, black Spruce Street area. Call 643-8056.

FOUND - Slimease cat, one eye. Vicinity of Santa Drive. Call 646-4447 after 5pm.

LOST - White and gray male Tiber cat. Pearl and Spruce Street area. Call 643-8056.

PERSONALS 02
Ralph Happy 1st Year Love, Bob

ASSEMBLERS AND COIL WINDERS - Finger dexterity necessary. Experience not needed. Will train. Four day week, 10 hour day: 7am-5:30pm. Apply at Able Coll. Howard Road, Bolton.

MODERN, PROGRESSIVE Real Estate office looking to hire energetic, licensed salesperson, interested in high income and pleasant working conditions. Confidential interview, call Mr. Strano, Strano Real Estate, 646-2000.

EXCELLENT INCOME Earn supplement to retirement income. For information call 504-641-8003, Ext. 8201.

LICENSED NURSE - Light assembly work. Retirement income. Call 649-3092 between 8am and 4pm.

ORGANIST - Second Congregational Church, Route 44A, Coventry, CT. 742-8279 or 742-6234.

GOVERNMENT JOBS - Thousands of vacancies must be filled immediately. \$17,634 to \$50,112. Call 716-842-0000, including Sunday, Ext. 31029.

PART TIME EVENINGS - We need cooks and dishwashers part time, nights, weekends. Must be at least 18, good pay and benefits available. Apply in person to the Ground Round in Glastonbury, 2 to 4pm.

BABYSITTER WANTED - Glastonbury area. Above average salary. Full time 7am to 4pm. A mother, pediatrician is looking for an intelligent person to take care of 6 and year old. Good family environment is included. Please write to Box GG and indicate salary requirements, c/o The Herald.

CELEBRITY CIPHER - Celebrity Cipher programs are created from questions by housewives, past and present. Each letter in the cipher stands for a celebrity.

URC TA MTUVC QO MTP RYP
PITAAOY QZ UO: '80M NYOY GY.
A50 IGRP AQ PQ GYO-YMBAOIM
FTAS NHOITOV." - BRIC KRUM.
PREVIOUS SOLUTION: "Lucille Ball's daughter said: 'My mother told me that I should see you because this is singing.' I've been around long enough to collect three generations." - Lena Horne.

KIT 'N' CARLYLE by Larry Wright
Candice's little known CAT FACTS CATS SPEND NEARLY 60 PERCENT OF THEIR LIVES SLEEPING. RESEARCH HAS BEEN UNABLE TO DETERMINE WHY, BUT SOME BELIEVE THEY'RE JUST BORED BY THEIR OWNERS' CAT STORIES.
"AND THEN HE JUMPED UP ON MY LAP AND STARTED TO LICK MY NOSE."
"YAWN!"

NOTICES
Help Wanted 21
MATURE RELIABLE LET YOUR newspaper help you keep fruit jars sparkling clean and sweet smelling. Wash jars, dry completely. Then put a large piece of newspaper inside the jar and put the lid on. The paper will absorb any moisture. Let a classified ad in your newspaper do the work for you for most anything you have for sale.

KITCHEN PORTER - Monday thru Friday, 7am to 1:30pm. Some heavy lifting required. Receiving and stocking canned and frozen goods. Experience preferred. Will train right person. Call interview appointment, 645-5151.

HOUSE CLEANING HELP NEEDED - Part time. Full time. Flexible hours, days. Must have own transportation. Apply: Riverbank Industrial Park, 540 N. North Main Street, Manchester (Behind MAACO).

ESCORT/HOSTESS service to New York. Excellent opportunity for outgoing individuals, including benefits. Contact Bruce at 528-9961, M/F.

CAR WASH ATTENDANT - Full time/part time. Ideal situation for students. See Andrew of Gentle Touch Car Wash, 6 Broad Street, Manchester, CT. 646-6846.

BOOKKEEPER - Experience, full time. Apply: Marlow's, Inc. 867 Main, Manchester.

NEWSPAPER CARRIER NEEDED IN MANCHESTER - Call 647-9946

COOKS, DISHWASHERS - We need cooks and dishwashers part time, nights, weekends. Must be at least 18, good pay and benefits available. Apply in person to the Ground Round in Glastonbury, 2 to 4pm.

BABYSITTER WANTED - Glastonbury area. Above average salary. Full time 7am to 4pm. A mother, pediatrician is looking for an intelligent person to take care of 6 and year old. Good family environment is included. Please write to Box GG and indicate salary requirements, c/o The Herald.

CELEBRITY CIPHER - Celebrity Cipher programs are created from questions by housewives, past and present. Each letter in the cipher stands for a celebrity.

URC TA MTUVC QO MTP RYP
PITAAOY QZ UO: '80M NYOY GY.
A50 IGRP AQ PQ GYO-YMBAOIM
FTAS NHOITOV." - BRIC KRUM.
PREVIOUS SOLUTION: "Lucille Ball's daughter said: 'My mother told me that I should see you because this is singing.' I've been around long enough to collect three generations." - Lena Horne.

KIT 'N' CARLYLE by Larry Wright
Candice's little known CAT FACTS CATS SPEND NEARLY 60 PERCENT OF THEIR LIVES SLEEPING. RESEARCH HAS BEEN UNABLE TO DETERMINE WHY, BUT SOME BELIEVE THEY'RE JUST BORED BY THEIR OWNERS' CAT STORIES.
"AND THEN HE JUMPED UP ON MY LAP AND STARTED TO LICK MY NOSE."
"YAWN!"

NOTICES
Help Wanted 21
MATURE RELIABLE LET YOUR newspaper help you keep fruit jars sparkling clean and sweet smelling. Wash jars, dry completely. Then put a large piece of newspaper inside the jar and put the lid on. The paper will absorb any moisture. Let a classified ad in your newspaper do the work for you for most anything you have for sale.

KITCHEN PORTER - Monday thru Friday, 7am to 1:30pm. Some heavy lifting required. Receiving and stocking canned and frozen goods. Experience preferred. Will train right person. Call interview appointment, 645-5151.

HOUSE CLEANING HELP NEEDED - Part time. Full time. Flexible hours, days. Must have own transportation. Apply: Riverbank Industrial Park, 540 N. North Main Street, Manchester (Behind MAACO).

ESCORT/HOSTESS service to New York. Excellent opportunity for outgoing individuals, including benefits. Contact Bruce at 528-9961, M/F.

CAR WASH ATTENDANT - Full time/part time. Ideal situation for students. See Andrew of Gentle Touch Car Wash, 6 Broad Street, Manchester, CT. 646-6846.

BOOKKEEPER - Experience, full time. Apply: Marlow's, Inc. 867 Main, Manchester.

NEWSPAPER CARRIER NEEDED IN MANCHESTER - Call 647-9946

COOKS, DISHWASHERS - We need cooks and dishwashers part time, nights, weekends. Must be at least 18, good pay and benefits available. Apply in person to the Ground Round in Glastonbury, 2 to 4pm.

BABYSITTER WANTED - Glastonbury area. Above average salary. Full time 7am to 4pm. A mother, pediatrician is looking for an intelligent person to take care of 6 and year old. Good family environment is included. Please write to Box GG and indicate salary requirements, c/o The Herald.

CELEBRITY CIPHER - Celebrity Cipher programs are created from questions by housewives, past and present. Each letter in the cipher stands for a celebrity.

URC TA MTUVC QO MTP RYP
PITAAOY QZ UO: '80M NYOY GY.
A50 IGRP AQ PQ GYO-YMBAOIM
FTAS NHOITOV." - BRIC KRUM.
PREVIOUS SOLUTION: "Lucille Ball's daughter said: 'My mother told me that I should see you because this is singing.' I've been around long enough to collect three generations." - Lena Horne.

KIT 'N' CARLYLE by Larry Wright
Candice's little known CAT FACTS CATS SPEND NEARLY 60 PERCENT OF THEIR LIVES SLEEPING. RESEARCH HAS BEEN UNABLE TO DETERMINE WHY, BUT SOME BELIEVE THEY'RE JUST BORED BY THEIR OWNERS' CAT STORIES.
"AND THEN HE JUMPED UP ON MY LAP AND STARTED TO LICK MY NOSE."
"YAWN!"

NOTICES
Help Wanted 21
MATURE RELIABLE LET YOUR newspaper help you keep fruit jars sparkling clean and sweet smelling. Wash jars, dry completely. Then put a large piece of newspaper inside the jar and put the lid on. The paper will absorb any moisture. Let a classified ad in your newspaper do the work for you for most anything you have for sale.

KITCHEN PORTER - Monday thru Friday, 7am to 1:30pm. Some heavy lifting required. Receiving and stocking canned and frozen goods. Experience preferred. Will train right person. Call interview appointment, 645-5151.

HOUSE CLEANING HELP NEEDED - Part time. Full time. Flexible hours, days. Must have own transportation. Apply: Riverbank Industrial Park, 540 N. North Main Street, Manchester (Behind MAACO).

ESCORT/HOSTESS service to New York. Excellent opportunity for outgoing individuals, including benefits. Contact Bruce at 528-9961, M/F.

CAR WASH ATTENDANT - Full time/part time. Ideal situation for students. See Andrew of Gentle Touch Car Wash, 6 Broad Street, Manchester, CT. 646-6846.

BOOKKEEPER - Experience, full time. Apply: Marlow's, Inc. 867 Main, Manchester.

NEWSPAPER CARRIER NEEDED IN MANCHESTER - Call 647-9946

COOKS, DISHWASHERS - We need cooks and dishwashers part time, nights, weekends. Must be at least 18, good pay and benefits available. Apply in person to the Ground Round in Glastonbury, 2 to 4pm.

BABYSITTER WANTED - Glastonbury area. Above average salary. Full time 7am to 4pm. A mother, pediatrician is looking for an intelligent person to take care of 6 and year old. Good family environment is included. Please write to Box GG and indicate salary requirements, c/o The Herald.

CELEBRITY CIPHER - Celebrity Cipher programs are created from questions by housewives, past and present. Each letter in the cipher stands for a celebrity.

URC TA MTUVC QO MTP RYP
PITAAOY QZ UO: '80M NYOY GY.
A50 IGRP AQ PQ GYO-YMBAOIM
FTAS NHOITOV." - BRIC KRUM.
PREVIOUS SOLUTION: "Lucille Ball's daughter said: 'My mother told me that I should see you because this is singing.' I've been around long enough to collect three generations." - Lena Horne.

KIT 'N' CARLYLE by Larry Wright
Candice's little known CAT FACTS CATS SPEND NEARLY 60 PERCENT OF THEIR LIVES SLEEPING. RESEARCH HAS BEEN UNABLE TO DETERMINE WHY, BUT SOME BELIEVE THEY'RE JUST BORED BY THEIR OWNERS' CAT STORIES.
"AND THEN HE JUMPED UP ON MY LAP AND STARTED TO LICK MY NOSE."
"YAWN!"

NOTICES
Help Wanted 21
MATURE RELIABLE LET YOUR newspaper help you keep fruit jars sparkling clean and sweet smelling. Wash jars, dry completely. Then put a large piece of newspaper inside the jar and put the lid on. The paper will absorb any moisture. Let a classified ad in your newspaper do the work for you for most anything you have for sale.

KITCHEN PORTER - Monday thru Friday, 7am to 1:30pm. Some heavy lifting required. Receiving and stocking canned and frozen goods. Experience preferred. Will train right person. Call interview appointment, 645-5151.

HOUSE CLEANING HELP NEEDED - Part time. Full time. Flexible hours, days. Must have own transportation. Apply: Riverbank Industrial Park, 540 N. North Main Street, Manchester (Behind MAACO).

ESCORT/HOSTESS service to New York. Excellent opportunity for outgoing individuals, including benefits. Contact Bruce at 528-9961, M/F.

CAR WASH ATTENDANT - Full time/part time. Ideal situation for students. See Andrew of Gentle Touch Car Wash, 6 Broad Street, Manchester, CT. 646-6846.

BOOKKEEPER - Experience, full time. Apply: Marlow's, Inc. 867 Main, Manchester.

NEWSPAPER CARRIER NEEDED IN MANCHESTER - Call 647-9946

COOKS, DISHWASHERS - We need cooks and dishwashers part time, nights, weekends. Must be at least 18, good pay and benefits available. Apply in person to the Ground Round in Glastonbury, 2 to 4pm.

BABYSITTER WANTED - Glastonbury area. Above average salary. Full time 7am to 4pm. A mother, pediatrician is looking for an intelligent person to take care of 6 and year old. Good family environment is included. Please write to Box GG and indicate salary requirements, c/o The Herald.

CELEBRITY CIPHER - Celebrity Cipher programs are created from questions by housewives, past and present. Each letter in the cipher stands for a celebrity.

URC TA MTUVC QO MTP RYP
PITAAOY QZ UO: '80M NYOY GY.
A50 IGRP AQ PQ GYO-YMBAOIM
FTAS NHOITOV." - BRIC KRUM.
PREVIOUS SOLUTION: "Lucille Ball's daughter said: 'My mother told me that I should see you because this is singing.' I've been around long enough to collect three generations." - Lena Horne.

KIT 'N' CARLYLE by Larry Wright
Candice's little known CAT FACTS CATS SPEND NEARLY 60 PERCENT OF THEIR LIVES SLEEPING. RESEARCH HAS BEEN UNABLE TO DETERMINE WHY, BUT SOME BELIEVE THEY'RE JUST BORED BY THEIR OWNERS' CAT STORIES.
"AND THEN HE JUMPED UP ON MY LAP AND STARTED TO LICK MY NOSE."
"YAWN!"

household Goods 62 **Misc. for Sale** 63 **Misc. for Sale** 63 **Misc. for Sale** 63 **Misc. for Sale** 63 **Antiques** 68

HOTPOINT 30" Built-in electric range timer rack, 4 burners, even broiler, chrome finish. Excellent condition. \$75. Call 649-8155 after 6pm.

FREZZER CHEST, 62" X 30" X 50. Stove, avocado, \$99. Hood, avocado, \$20. Call 649-8428.

CALVINATOR 30" self cleaning oven. All electrical good. \$175. Call 649-2252.

FRIGIDAIRE FLAIR Model electric range, 30" - White, good condition. Stainless steel. \$200. Call 643-1882. With storage cabinet.

FULL BED FRAME and box spring, \$40 or best offer. Call 289-0015.

ELECTRIC CLOTHES DRYER - \$25. Phone 649-0215.

Misc. for Sale 63

END ROLLS - 2 1/2" width - 25 cents. 1 3/4" width - 2 for 25 cents. MUST be picked up at the Manchester Herald Office BEFORE 11 AM ONLY.

SCREENED LOAM - gravel, processed gravel, sand, stone and fill. For deliveries call George Griffin, Andover, 742-7886.

DELIVERING RICH LOAM - 5 yards, \$60.00 plus tax. Washed sand, stone, trap rock, and gravel. 643-9204.

MAKE RAKING LEAVES easy. Push leaf lawn sweeper, 20". Brush only. \$15. Call 644-6794.

ORIENTAL TYPE 9 X 12 Rug for sale. Call 643-9920.

★ **ALUMINUM SHEETS** used as printing plates - 307" thick, 23" x 24", 50 each, or 5 for \$2.00. Phone 643-2711. They MUST be picked up before 11:00a.m. only.

★ **EXCELLENT QUALITY SEASONED HARDWOOD** - Oak, Maple, Hickory, 85% cord. Two cord minimum. Cut, split and delivered. Call 649-1831 anytime.

12" G.E. TV - Black and white. AC/DC with a lighter cord. Bought 11/82. Retail for over \$100, will sell for \$60 Firm. 646-7473. Call 644-0348.

19" BLACK AND WHITE RCA Television. Complete with roller stand. Excellent for major or extra set. All for \$65.00 Call 644-0348.

FOR SALE - Parlor stove, Quaker oak cast iron, 3 feet high. Working condition. Some pipe. \$25.00. Call 643-6367.

OAK KITCHEN SET, \$200. Metal trunk, \$15. Ricker, \$10. Maple tea cart, \$30. Car bed, \$5. Milk can, \$15. Call 643-1753.

SUEDE JACKET, size 8. Good condition. \$25. Call 646-1427.

ADJUSTABLE HACK SAW - Blades: crosscut saw 20"; pipe clamps 3". \$15. Negotiable. Phone 649-2433.

FOR SALE: Parlor stove, Quaker cast iron, 3 feet high. Working condition. Some pipe. \$25. Call 643-6367.

CONVECTOR Hot Water radiator, copper tube fin type. Sizes 20" and 44" long. Working condition. \$60 or reasonable offer. Call 649-4023.

ENCYCLOPEDIA'S - Two sets, 1350 with extras. 11530 with extras. Clean books for young students. Call 649-6295.

FOLDING COT w/mattress and sheet & blanket. \$50. One black 10 pound bowling ball, \$10. One red bowling ball w/case, \$15. Call 643-7860.

REMINGTON STANDARD electric typewriter. Good condition. \$99. Call 646-8661.

FOUR DRAWER child's desk with chair, antique blue. Good condition. \$30. Phone 647-9029 after 6pm.

FOR SALE: Trash can carrier for two cans. Aluminum frame. \$12. New. Call 649-0173.

CABINET TYPE Humifier, automatic \$35. Carlin oil burner. Honeywell, stack switch, \$35. Fan and motor, \$30. All in A-1 condition. Call 647-1361.

ANTIQUE LARGE CERAMIC crack, 30 gallon with cover. Made about 1900 from Cape Cod. \$98.30. Call 647-6777.

SMITH CORONA figurematic tape calculator. Aluminum sliding windows with storm and screens, assorted sizes. \$25-all. Call 649-7779.

18 inch SCHWINN 10 speed, 27" wheels, good condition, \$50. NEW pair Nike International tennis loggers, size 9 1/2, \$49. Both negotiable. Call Tom 649-5862.

42" SNOW PLOW for "B" series wheel horse tractor. Brand new in original box. Never used. \$99 or best offer. Call 644-0743.

LADIES GENUINE LEATHER Dress Boots. Like new. Size 7 1/2 medium. Dark brown, high heel. \$75. Call 643-5457.

12" 24" Bus Heater with three fan motors. \$35. Truck, 11530 with extras. Clean books for young students. Call 649-6295.

VIEWLEX PROJECTOR for 7 1/2" X 2 1/2" and 2 1/2" slides with deluxe case. \$45. Excellent condition. Call 646-1025.

ALUMINUM STORM WINDOWS, screens, \$10 each. 7 at 28" x 63", 1 at 20 1/2" x 63". Call 649-3709.

COSCOHI-LO Highchair. Like new. Original \$60. Asking \$45. Call 643-8145.

CRIB, CAR SEAT and changing table. All in excellent condition. Call offer 4:30pm, 646-5150, 646-8316.

MUST SELL! Court House One membership. Family or single. Best offer over \$75. Call 742-6490.

19" BLACK AND WHITE RCA television, complete with roller stand. Excellent for major or extra set. All for \$65. Please call 644-0348.

WOMEN'S DRESS SLACKS, sizes 14-16 tall, \$5 each. Adjustable by metal stand, \$15. Phone 649-7650.

WESTMORLAND FENTON MILK GLASS collection, new. \$85 or will sell separate pieces. Buy now for Christmas gifts! Call 643-6526.

FREE - Border Collie. One year old male. Housebroken. Call 646-0712.

Antiques 68

ANTIQUE GOLD ANTIQUE velvet sofa, two end tables, old chairs. Call 649-7025.

Home and Garden 64

TURNIPS - Yellow Globe and Purple Top - Pull your own. Also turnip greens. Natsky Farms, 644-0294.

Pets 65

MORRIS KITTENS - Free to good home. Box trained. Call 647-5873 after 5pm.

HIMALAYAN KITTEN for sale. Four months old. \$80. Also male Himalayan cat, free to loving home. Call 649-0743 evenings.

FREE RABBIT CAGES - \$10 each. Call 649-6222.

FREE - Border Collie. One year old male. Housebroken. Call 646-0712.

Antiques 68

ANTIQUE GOLD ANTIQUE velvet sofa, two end tables, old chairs. Call 649-7025.

WANTED ANTIQUES: Early Victorian, Oak, 1920's and miscellaneous. Please call 643-8709.

LOOKING FOR A DESK, mirror, nightstand, vanity table, blanket chest, dresser or an accessory? NEXT TO NOTHING, ANTIQUES AND THINGS. Corner Service and East Center. Open Saturdays only. Call 649-6523.

COVENTRY ANTIQUE CENTER - 1141 Main Street, Route 31, Coventry. Specializes in antiques, collectibles, furniture, clocks, dolls, primitives, photographs, tools, linens, kits, chenars, jewelry, glass. Open Thurs, Fri, Sat and Sun, 10-5.

GIANT TAG SALE - 37 & 33 Alps Drive, East Hartford, off Goodwin Street. Household items, toys, kindling wood, plant pots, children's coats, adult clothing, etc., Saturday, October 22nd, 10am to 4pm.

TAG SALE - October 22nd, 2pm-3pm, 10am to 3pm, 154 Florence Street, Antiques, household items and books. 70 Grandview Street.

TAG SALE - Books, magazines, 1,000's collectibles, miscellaneous. This one is a biggie! Saturday, 10am to 3pm, 486 Parker Street. Please No Early Birds!

TAG SALE-MOVING - Oak dresser, 8xW TV, some furniture, 400 hardcover books, 256 each. Many pictures and frames, household items and much miscellaneous. Priced to sell. 84 Tanner Street, Manchester. Saturday and Sunday, October 22nd & 23rd, 9am to 6pm. Telephone 649-9470.

YARD SALE - Hickory ridge Farm, South River Road, Coventry, October 22nd, 9am to 4pm. Antiques, household items, bundy furniture, children's items, old books-completing material, fishing equipment, old farmed equipment-dump rake, plow, etc... Myers show low well pump, used Craftsman table saw, free books while they last! Rain Date: October 23rd.

2ND ANNUAL GIGANTIC ANTIQUE and TAG SALE - 423 Center Street, Manchester, 9am to 6pm, October 22nd & 23rd. Rain Date: October 29th & 30th.

HUGE TAG SALE - Must sell washer/dryer, boy's piano, antiques, furniture, collectibles. Old tools and hardware. Antique lumber, clothing, galore, books. Scotch Acra, 221 Keeney Street, Glastonbury, Saturday & Sunday, October 22nd & 23rd, 8am to 3pm. Rain or Shine.

TAG SALE - 23 Falkner Drive, 9am to 3pm, Saturday, October 22nd. Rain or Shine. No Previews.

TAG SALE - Bikes, Antiques, typewriter, miscellaneous. October 22nd and 23rd, 10am to 4pm, 51 Falkner Drive, off Center Street.

TAG SALE - Saturday, October 22nd, 9am to 3pm. 30 Huckleberry Lane. Stereo, old books, ping pong table etc... Rain or Shine.

PUBLISHER'S NOTICE

EQUAL HOUSING OPPORTUNITY

All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968 which makes it illegal to advertise any preference, limitation, or discrimination based on race, color, religion, sex or national origin, or an intention to make such preference, limitation or discrimination. This newspaper will not accept any advertisement for real estate which is in violation of the law.

★ **GIANT TAG SALE - 37 & 33 Alps Drive, East Hartford, off Goodwin Street.** Household items, toys, kindling wood, plant pots, children's coats, adult clothing, etc., Saturday, October 22nd, 10am to 4pm.

★ **TAG SALE - October 22nd, 2pm-3pm, 10am to 3pm, 154 Florence Street, Antiques, household items and books. 70 Grandview Street.**

★ **TAG SALE - Books, magazines, 1,000's collectibles, miscellaneous. This one is a biggie!** Saturday, 10am to 3pm, 486 Parker Street. Please No Early Birds!

★ **TAG SALE-MOVING - Oak dresser, 8xW TV, some furniture, 400 hardcover books, 256 each. Many pictures and frames, household items and much miscellaneous. Priced to sell. 84 Tanner Street, Manchester. Saturday and Sunday, October 22nd & 23rd, 9am to 6pm. Telephone 649-9470.**

★ **YARD SALE - Hickory ridge Farm, South River Road, Coventry, October 22nd, 9am to 4pm. Antiques, household items, bundy furniture, children's items, old books-completing material, fishing equipment, old farmed equipment-dump rake, plow, etc... Myers show low well pump, used Craftsman table saw, free books while they last! Rain Date: October 23rd.**

★ **2ND ANNUAL GIGANTIC ANTIQUE and TAG SALE - 423 Center Street, Manchester, 9am to 6pm, October 22nd & 23rd. Rain Date: October 29th & 30th.**

★ **HUGE TAG SALE - Must sell washer/dryer, boy's piano, antiques, furniture, collectibles. Old tools and hardware. Antique lumber, clothing, galore, books. Scotch Acra, 221 Keeney Street, Glastonbury, Saturday & Sunday, October 22nd & 23rd, 8am to 3pm. Rain or Shine.**

★ **TAG SALE - 23 Falkner Drive, 9am to 3pm, Saturday, October 22nd. Rain or Shine. No Previews.**

★ **TAG SALE - Bikes, Antiques, typewriter, miscellaneous. October 22nd and 23rd, 10am to 4pm, 51 Falkner Drive, off Center Street.**

★ **TAG SALE - Saturday, October 22nd, 9am to 3pm. 30 Huckleberry Lane. Stereo, old books, ping pong table etc... Rain or Shine.**

FREE TAG SALE SIGNS

Are things piling up? Then why not have a TAG SALE? The best way to announce it, is with a Herald Tag Sale Classified Ad. When you place your ad, you'll receive ONE TAG SALE SIGNS FREE, compliments of The Herald.

CALL 643-2711 OR STOP IN AT OUR OFFICE 1 HERALD SQ., MANCHESTER

★ **OPEN HOUSE TAG SALE** - Moving out of state. Everything Must Go Friday, Saturday and Sunday. Early Callers Welcome. 874 East Main St. 643-2711

★ **GIANT TAG SALE - 37 & 33 Alps Drive, East Hartford, off Goodwin Street.** Household items, toys, kindling wood, plant pots, children's coats, adult clothing, etc., Saturday, October 22nd, 10am to 4pm.

★ **TAG SALE - October 22nd, 2pm-3pm, 10am to 3pm, 154 Florence Street, Antiques, household items and books. 70 Grandview Street.**

★ **TAG SALE - Books, magazines, 1,000's collectibles, miscellaneous. This one is a biggie!** Saturday, 10am to 3pm, 486 Parker Street. Please No Early Birds!

★ **TAG SALE-MOVING - Oak dresser, 8xW TV, some furniture, 400 hardcover books, 256 each. Many pictures and frames, household items and much miscellaneous. Priced to sell. 84 Tanner Street, Manchester. Saturday and Sunday, October 22nd & 23rd, 9am to 6pm. Telephone 649-9470.**

★ **YARD SALE - Hickory ridge Farm, South River Road, Coventry, October 22nd, 9am to 4pm. Antiques, household items, bundy furniture, children's items, old books-completing material, fishing equipment, old farmed equipment-dump rake, plow, etc... Myers show low well pump, used Craftsman table saw, free books while they last! Rain Date: October 23rd.**

★ **2ND ANNUAL GIGANTIC ANTIQUE and TAG SALE - 423 Center Street, Manchester, 9am to 6pm, October 22nd & 23rd. Rain Date: October 29th & 30th.**

★ **HUGE TAG SALE - Must sell washer/dryer, boy's piano, antiques, furniture, collectibles. Old tools and hardware. Antique lumber, clothing, galore, books. Scotch Acra, 221 Keeney Street, Glastonbury, Saturday & Sunday, October 22nd & 23rd, 8am to 3pm. Rain or Shine.**

★ **TAG SALE - 23 Falkner Drive, 9am to 3pm, Saturday, October 22nd. Rain or Shine. No Previews.**

★ **TAG SALE - Bikes, Antiques, typewriter, miscellaneous. October 22nd and 23rd, 10am to 4pm, 51 Falkner Drive, off Center Street.**

★ **TAG SALE - Saturday, October 22nd, 9am to 3pm. 30 Huckleberry Lane. Stereo, old books, ping pong table etc... Rain or Shine.**

★ **ADULT FAMILY TAG SALE - Saturday, October 22nd, 9am to 3pm. On Green Hill Street. Wide variety of items. No Early Birds!**

★ **33 MOUNT SUMNER DRIVE - Bolton, Saturday, October 22nd, 10am to 4pm. Rain or Shine. Tires, clothes, guitar, stuffed animals, Halloween costumes and many miscellaneous items. Many never used or worn.**

★ **GARAGE SALE - MOVING, Cleaning from office to cellar, Friday and Saturday, October 21st & 22nd, 10am to 4pm, 144 West Center Street, rear.**

★ **LOVE SEAT in excellent condition! \$200. Call 649-1317.**

★ **MULTI FAMILY TAG SALE - Saturday, 9am to 4pm, 58 Overland Street. Rain Date: October 29th.**

★ **OCTOBER 22nd, 10am-3pm. Furniture, lamps, TV's, fishing equipment, miscellaneous furniture. No Early Birds!**

★ **THREE FAMILY TAG SALE - Saturday, October 22nd, 10am to 3pm. Antiques, oak dressers, TV's, fishing equipment, miscellaneous furniture. No Early Birds!**

★ **HUGE TAG SALE - Must sell washer/dryer, boy's piano, antiques, furniture, collectibles. Old tools and hardware. Antique lumber, clothing, galore, books. Scotch Acra, 221 Keeney Street, Glastonbury, Saturday & Sunday, October 22nd & 23rd, 8am to 3pm. Rain or Shine.**

★ **MULTI FAMILY TAG SALE - Saturday, October 22nd, 9am to 3pm. On Green Hill Street. Wide variety of items. No Early Birds!**

OCTOBER IS TRUCK MONTH AT CARTERS

DEALS • DISCOUNTS • VALUE

We are determined to sell more new Chevy trucks this October than any other month in our history. We've got deals, discounts, special values plus a large inventory of 1983 and 1984 models. See us now for a Carter October Truck Deal.

HERE'S A TYPICAL CARTER OCTOBER TRUCK DEAL

New 1983 S-10 Pickup with V-6, automatic overdrive transmission, custom bucket seats, steel belted tires, power steering, tinted glass, mirrors, sport 2 tone paint, rear step bumper, gauges. ST

INVOICE PRICE \$7916.46
PLUS \$19.00
YOUR COST \$7935.46

You Save \$978.00 from a similar 1984 model

SPECIAL - Life time Rust Proofing \$99.00 with any new 1983 Truck - regularly sold for \$189.00

WE TAKE ANYTHING IN TRADE - CARS BOATS - AIRPLANES - LAND - TRY US

CARTER CHEVROLET

1899 MAIN STREET Tel. 646-6464 MANCHESTER

Fall Preview

Value. Quality. Luxury. Prestige.

New 1983 Buick Skylark #3243 5 speed, PS, PB, stereo, rear defogger, air cond. \$8999	New 1983 Buick Riviera #3397, Bose System - Loaded. \$16,800	New 1984 Buick Skylark #4025, AT, PS, PB, V-6, stereo. \$9100	New 1984 Buick Regal #4079, AT, PS, PB, stereo, AC \$10,500
---	--	---	---

LARGE SELECTION NEW CARS AVAILABLE

1981 Mazda 1/2 Ton Pickup Truck Sun Roof - Great Value	1977 Oldsmobile Vista Cruiser Wagon Low Mileage - Loaded	1977 Buick Skylark 2 Dr. Cpe - AT, PS, PB, Excellent Condition	1978 Chevrolet Monte Carlo 2 Dr. Low Mileage
1980 Buick Century 4 Dr., AT, PS, PB, V-6, Low Mileage	1980 Buick Regal 2 Dr., P. windows, tiltwh, AC, Loaded.	1980 Oldsmobile Cutlass 2 Dr., AT, PS, PB, V-6, AC	1981 Ford Futura 2 Dr., AT, PS, PB, AC, Low Mileage.

LARGE SELECTION QUALITY USED CARS

Cardinal Buick

puts it all together.

81 Adams Street - Manchester 649-4571
"A Touch Above First Class"

Patronize These New Car Dealers, They Have All The Models In, at Great Savings For You!

Oktoberfest



RANGER STYLESIDE PICKUP

114 WHEELBASE 2.3L ENGINE GAUGE PACKAGE WINDOW - SLIDING REAR 5-SPEED MANUAL O/D TRANS. BRAKES - POWER 5 P195/75 RX 14 SL BSW POLY STEERING - POWER RADIO - AM BATTERY - HEAVY DUTY BUMPER - REAR STEP BUMPER - CHROME FRONT HEADLINER PACKAGE

OKTOBERFEST SPECIAL \$7500

DILLON

MANCHESTER, CT 319 Main Street (Across from Armory) 643-9148

MORIARTY BROTHERS Fiftieth Anniversary

BUY WITH CONFIDENCE!!
"Connecticut's Oldest Lincoln-Mercury-Mazda Dealer"

NEW 1983 CAPRI 3-DOOR

SALE PRICE \$6766.00
15 MORE AT COMPARABLE SAVINGS

BRAND NEW 1983 COUGAR

SALE PRICE \$9975.00

1984 LINCOLN MERCURYS
Excellent Choice of Colors & Equipment
SAFE BUY USED CARS

NEW 1984 Mazda PICKUPS GET OUR LOW, LOW PRICE TODAY

We Need Clean Used Cars! Top \$5 Paid

MORIARTY BROTHERS
315 CENTER ST., MANCHESTER, CONN. 643-5135

'84 DATSUNS Are Not Here Yet.

1983 SOLD OUT! DATSUNS

★ PRIME LINE USED ★
★ WINTER READY ★ SAFETY CHECKED ★

81 LINCOLN MK VI 15,900	79 DATSUN 210 Air 4,295	80 DATSUN Trucks 4,495
80 FIAT STADA 2,995	79 CHEVETTE 4 Door 2,995	79 DODGE Van 4,495
80 SUNBIRD 4 spd. 3,995	79 VW SCIROCCO 5,495	77 DATSUN Shortbed 2,995
80 SKYHAWK Auto/AC 3,995	79 DODGE DIPLOMAT 3,995	70 FORD Bronco 1,995
80 CHEVETTE 2 Door 3,495	79 MUSTANG Air 4,995	
80 DATSUN 210 4,195	77 OLDS OMEGA 3,495	
80 PINTO Runabout 3,995	77 TOYOTA COROLLA 2,995	

De Cormier NISSAN/DATSUN
285 BROAD STREET, MANCHESTER 643-4165

SHOP TONITE til 8PM

Sew-Simple

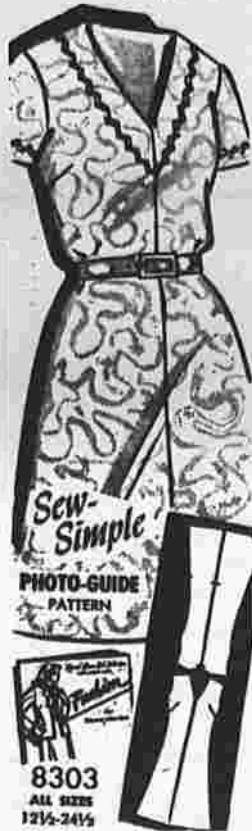


PHOTO-GUIDE PATTERN

8303
ALL SIZES
12 1/2-24 1/2

Add a colorful touch of rick rack or braid to accent the V-Neck of this sew-simple basic dress for the half-sizer.

No. 8303 with Photo-Guide is in Sizes 12 1/2 to 24 1/2. Size 14 1/2, 37 bust, 2 3/4 yards 45-inch.

Patterns available only in sizes shown.

TO ORDER, send \$2.95 for each pattern, plus 50¢ for postage and handling.

SUE BARNETT
Illustrator/Model

1100 Ave. of Americas
New York, N.Y. 10020

Print Name, Address with ZIP Code, Style Number and Size.

New FASHION with Photo-Guide patterns in all size ranges, has a special Grace Cole Collection for larger sizes; plus 2 BONUS Coupons!
Price . . . \$1.25.

Motorcycles/Bicycles 72

1982 SUZUKI PE 175 — Excellent condition. Ridden one season only. Asking \$950. Call 649-5022.

Misc. Automotive 76

PINTO FALCON engine assembly, 122CID, 2000CC, excellent condition. \$100. Phone 643-9521.

14" SNOW TIRES with rims, used one year. \$40 pair. Call 646-3391.

TIRES(2) — Size 175-5R-13 M and S steel, HI-grip M229. Almost new. \$45 or best offer. For small car. Call 646-3149.

SNOW TIRES — Mounted. One 8.50 x 14, two F 78 x 14, \$10 each. Call 649-4339.

NOTICE TO CREDITORS

ESTATE OF OLIVE C. WILSON, late of Manchester, deceased. The Hon. William E. Fitz-Gerald, Judge of the Court of Probate, District of Manchester of a hearing held on October 19, 1983 ordered that all claims must be presented to the fiduciary on or before January 19, 1984 or be barred as by law provided.

Dianne E. Yustino, Ass't. Clerk
The fiduciary is:
Gertrude C. Cooley,
113 Highland Street
Manchester, CT 06040
040-10

BOLTON PUBLIC NOTICE

On August 16, 1983, the Zoning Board of Appeals held a meeting at the Town Hall and granted the following: Appeal of Milton and Rosemary Hathaway of 40 Quarry Road to construct a sign 20 feet from the street and 100 feet from the adjacent residence zone. Other business conducted was the election of officers. John Roberts was nominated as chairman and it passed unanimously. 026-09

INVITATION TO BID #703

COST PROPOSALS FOR PROFESSIONAL SERVICES FOR COBOL PROGRAMMING. The Board of Education, 110 Long Hill Drive, East Hartford, CT, will receive sealed bids for COST PROPOSALS FOR PROFESSIONAL SERVICES FOR COBOL PROGRAMMING. Bid information and specifications are available at the Business Office. Sealed bids will be received until 10:30 a.m. on Tuesday, November 1, 1983, at which time they will be publicly opened and read aloud. The Board of Education reserves the right to accept or reject any or all bids or the right to waive technical formalities if it is in the best interest to do so.

Nancy J. Harris
Business Services
041-10

Are you an antique lover? Read the offerings in Classified every day to find the items or items you'd like to own. 643-2711.

Misc. Automotive 76

THREE SPEED standard transmission — 60,000 miles. 1970 Ford F100 pick-up. For \$90. Call after 2pm, 647-1638.

CAP — Fits full size 8 foot Pick-Up Truck. \$65. Phone 649-8332.

FOUND — Siamese cat, one eye. Vicinity of Sanlina Drive. Call 646-4647 after 5pm.

SNOW TIRES — 2 H 70-15 w/rims, 1 H 78-15 w/rim, 1 G 78-14 w/rim, 1 700-13. Excellent condition. Call 646-3841.

BOLTON PUBLIC NOTICE

On Tuesday, October 18, 1983, the Bolton Zoning Board of Appeals met and granted the following: Case #640 - Appeal of Wayne K. Shorey of 8 Birch Mountain Road to construct a garage 10 feet from the side line instead of the required 25 feet.

John H. Roberts, Chairman
Zoning Board of Appeals
042-10

INVITATION TO BID

Sealed bids will be received in the Office of the Director of General Services, 41 Center Street, Manchester, Connecticut, until NOVEMBER 2, 1983 at 11:00 a.m. for the following:

SALE OF OBSOLETE WATER METERS

SALE OF OBSOLETE WATERWORKS SUPPLIES

FURNISH & ERECT 22' x 40' GREENHOUSE (REBID)

The Town of Manchester is an equal opportunity employer, and requires an affirmative action policy for all of its Contractors and Vendors as a condition of doing business with the Town as per Federal Order 11246. Bid Forms, plans and specifications are available at the General Services Office, 41 Center Street, Manchester, Connecticut.

TOWN OF MANCHESTER, CONNECTICUT
ROBERT B. WEISS,
GENERAL MANAGER
030-10

CAR CARE



21 OCT 1983

Cars/Trucks for Sale 71

1981 DODGE 024/MISER — Stereo cassette, sun roof, 4 speed, sunshade. Excellent mileage. \$4500. 871-9120.

1977 PLYMOUTH VOLARE WAGON — 6 cylinder, 4 speed. Top model. Many accessories. Excellent condition. \$1795. 228-9706.

1974 FORD TORINO WAGON — Good condition. Passed emissions test. \$1000 or best offer. Call after 5pm. 742-8194.

You don't have to be an advertising expert to get results in Classified. We'll help you word your ad. 643-2711.

MANCHESTER AUTO BODY REPAIR
The Body and Paint Specialists
Bring Any Written Estimate in and we'll do better! Keep the difference in your pocket!

• Collision Repairs
• Free Estimates
• Frames Straightened

"We Reserve The Right To Verify Any Estimate"
185 MAIN STREET, MANCHESTER
MON.-FRI. 8-5 643-4317

A COLD Winter Is Ahead— Tune up & Winterize Your Car Now
The People at
NIELSEN
AUTO PARTS, INC.
646 CENTER STREET
MANCHESTER

will be happy to help you with your needs.
Open Mon-Fri 8-8
Sat 8-5 Sun 10-2
For Your Convenience or call 643-4499

The factory makes it first. We make it last.

This special offer makes it great!

\$100 OFF Ziebart Protection Package

It's us or rust-out fade-out wear-out. Ziebart has a way to help you fight off all three. And win. It's the Ziebart Protection Package. We give the metal two-sided protection: rust protection on the inside, paint protection on the outside. We protect all the interior fabrics with another process unique to Ziebart.

We take over where the factory leaves off!

OFF EXIT 97 on RT 86
VERNON INDUSTRIAL PARK
Clark Rd., Vernon

Ziebart 872-3361
(Free Pick-up and Delivery in Manchester area)

Parker Street USED AUTO PARTS, INC.
775 Parker Street, Manchester
(Open Monday-Friday 8-5; Saturday 8-3)

LARGE SELECTION OF AUTO PARTS

If It's A Part You Need
Call Us 649-3391

NOW BUYING LATE MODEL WRECKS & JUNK CARS

IT PAYS TO RAP WITH PAP
WHERE AUTO PARTS ARE SOLD FOR LESS

DOUGLAS Battery Manufacturing Co. 10% OFF
as low as \$38.50
THE LOW DEALER PRICE ON ALL GATES BELTS, HOSES & THERMOSTATS!

ANTI FREEZE \$3.75 GALLON

PAP AUTO PARTS
307 E. CENTER ST. MANCHESTER
Rear of Lenox Pharmacy 649-3528

The LAZER BEAM WON'T STEER YOU WRONG

When your new car needs collision damage repaired, your body shop will suddenly be responsible for axle and wheel alignment. Most shops cannot do this total job. We invested in the Universal Lazer Beam Aligner™, the most complete, accurate and simple collision and alignment measuring system in the world. Don't you want your car fixed right the first time?

The TOTAL VEHICLE ALIGNER
•FREE ESTIMATES
•LOANER CARS

CUNLIFFE AUTO BODY
QUALITY WORK AT COMPETITIVE PRICES
Since 1947
Art Cunliffe, Prop.

Yes, We Offer: —
★ Foreign Car Work
★ Free Loaner Vehicle
★ Free Estimates Given
★ Visa & MasterCard Accepted
★ 24 Hour Towing Service
★ Custom Wheel Painting
★ Complete Collision Work

PH. 88 Telephone 643-0018

What does it mean?

SBM chief explains bank deregulation



William R. Johnson

Now that federal bank regulators have removed the stipulations which governed certificates of deposit (virtually any investment certificate longer than 31 days), competition for the consumer's dollar has become even more aggressive among both commercial and savings banks.

No longer tied into specific vehicles such as U.S. Treasury Bills, the CDs can be offered at any interest rates a bank wants to pay. Penalties for early withdrawal have been substantially lessened and minimum balance requirements dropped.

It looks great for the consumer — and it may be. What does it mean for the banks?

According to William R. Johnson, president of the Savings Bank of Manchester, the price wars now being waged among the different banks "may just reflect the aggressiveness of early entry into a new market." They may level off in a predictable manner, with many banks offering the same or similar rates geared to available investment yields.

More likely, according to Johnson, will be the inclination of some bank to emphasize short-term deposits, while others will focus on long term relationships. According to its president, the Savings Bank of Manchester will do the

latter. "We expect to be more aggressive on CDs which mature after one year and long," he said this week. "Money management is far less complex if deposit terms are extended.

Johnson said deregulation puts every bank — commercial and savings — into the same ballgame with respect to CDs. Consumers can, essentially, name the maturity on their CD individual deposit, whether it is six months or three years, or even an odd number like 382 days. The consumer should be careful to ask, however, how the interest is being paid, whether it is compounded annually, monthly or daily, according to Johnson. In order to shop intelligently, he should ask his bank how much money he will have returned to him at the end of the period for which he is contracting.

"Banks have become somewhat more confusing to the consumer as various aspects of deregulation have taken effect," noted Johnson. "And the latest move by federal regulators hasn't made it any easier."

In anticipation of the increased need for consumers to have answers to their individual financial questions, Johnson noted the Savings Bank of Manchester's new Financial Center, now under construction at its main office, 923 Main St.

"Our new Financial Center, which will be in operation by nearly next year couldn't come at a better time," he said.

The new center will house financial counselors who are being specially trained to deal with the consumer's — and ultimately the businessman's or woman's — financial concerns with an informed response.

"Eventually I hope our counselors will be able to work up a complete financial profile for any customer who wants one," noted Johnson. "They'll not only be able to advise customers about current interest rates on CDs but on how much money such a customer should, in fact, have in short and long term investments, as well as a whole host of other concerns. They'll be able to serve customers from the cradle to the grave — and, once we begin to practice trust powers, beyond that as well."

Johnson said the new deregulated world of banking may mean even more mergers and consolidations among banks, but added "we believe the Savings Bank of Manchester is large enough to chart its own course and to remain independent. We look to this new era with excitement and anticipation."

2 — MANCHESTER HERALD, Friday, Oct. 21, 1983

How many investments are in danger?

Trouble looms in the silver-gold game

One obvious and frightening question to be raised in the wake of the Bullion Reserve of North America debacle:

How many other potential disasters are out there we don't know about?

In other words, how much investors' money is in danger?

Clearly, there's deep reason to be concerned, given the fact that Los Angeles-based Bullion Reserve, one of the nation's largest and fastest growing precious metals dealers, suddenly declared bankruptcy.

Obviously this is an extreme case, considering that virtually all of the firm's precious metal holdings suddenly vanished — raising the prospects that some 30,000 customers could be out as much as \$60 million. Moreover, adding to the mystery is the apparent suicide of its top man, Alan Saxton.

Extremely, yes — but as cynical Dan Rosenthal puts it, who knows how many more sharks are out there?

The problem, he says, is that "you don't know how to separate the thieves from the good guys."

Rosenthal's the 42-year-old editor-publisher of the bi-weekly Silver & Gold Report out of Bethel, Conn. And he's referring to the country's roughly 1,000 precious metals dealers who hold (in storage) something on the order of \$900 million to \$1 billion worth of the public's gold and silver investments.

Rosenthal, who urged his subscribers last August to cease doing business with Bullion Reserve (he was fearful that the company lacked the assets to cover its customers' obligations), makes it abundantly clear that he has grave concerns about the ethics of many companies in his industry.

"I probably shouldn't say this, doing what I do for a living, but if an investor really doesn't know what he's doing and if he doesn't know the bullion firm well, then he's better off buying a savings bond or putting his money in a money-market fund," Rosenthal tells me.

In brief, Rosenthal, whose newsletter has been tracking the precious metals scene the past 7½ years, tells me a lot of the dealers are making investors' funds with their own funds. So should the firm go bankrupt, the investor's out of luck.

MOREOVER, Rosenthal contends that a sizable number of dealers are also preying on the investor's



Dan Dorfman

Syndicated
Columnist

ignorance by grossly overcharging — anywhere from 25 to 200 percent — for the purchase of gold and silver. So just to break even, he says, a major rise in the price of the precious metals is an absolute necessity.

At the very least, observes Rosenthal, any concerned investor should take delivery of his gold and silver purchase (which can be kept in a bank or home vault).

Obviously his own man, Rosenthal is sounding warnings about two other precious metals dealers that advertise nationally — Premex Inc. of San Diego, Calif., and United Precious Metals of Boca Raton, Fla.

Rosenthal's not suggesting either is a fraud; what he is saying is that he has sufficient concern to lead him to recommend that investors avoid doing business with either firm. And if anyone is a customer, he adds, he (or she) should insist on immediate delivery of the precious metal.

Premex, one of the industry's biggies, is running at an annual volume of \$150 million to \$160 million.

Back in 1982, administrative law judge George Painter at the Commodity Futures Trading Commission was critical of Premex for failing to segregate clients' investments from their own funds. He also found that Premex was unable to meet its obligations to customers by some \$4.5 million. Moreover, he pointed out that Premex customers were not informed that their investments may be used as loans to Premex officers or to pay their salaries, or, for that matter, to defray the company's operating expenses.

PREMEX IS currently engaged in ongoing litigation with the CFTC and a check the other day of Painter's updated assessment of the company by the Silver & Gold Report found continuing strong concerns.

Observes Rosenthal: "After reading Premex's client agreement and questioning the officers at great length, we still can't figure out whether clients' assets are held in segregation for their protection."

That's a pretty damning comment, so I rang up the folks at Premex for a reaction.

The response didn't come from the executive offices in San Diego, but rather from a company lawyer in Chicago; his response was disturbing.

"The company's policy is always to cover its position — either by the physical metal or by a futures contract," says attorney Mark Lieberman.

But then after saying that, Lieberman told me "They (Premex) haven't always been able to do that and I can't tell you what the situation is today."

NO WONDER Rosenthal's concerned. I'd be too. Rosenthal's negative view of United Precious Metals (a middling-to-larger sized firm) is chiefly based on its merchandising strategy — which is to sell gold and silver at spot prices at retail.

The spot price is essentially the asking price for precious metals in trades between the wholesalers (who in turn sell to the retailer who then sells to the public).

Rosenthal reasons that since a retail firm cannot buy Krugerrands or in general silver and gold at spot prices, when such firm does sell at spot it's undoubtedly selling below cost.

"It's like a Cadillac dealer buying a Caddy from a factory at \$10,000 and reselling it at \$14,000," says Rosenthal; "It's only a matter of time before you get into hot water."

Rosenthal observes the current UPM strategy is what led to the downfall earlier this year of the International Gold Bullion Exchange. The firm went bankrupt in April and potential investor losses are estimated by Rosenthal at between \$25 million and \$40 million.

UPM's reaction: Alas, no luck; repeated calls to the company went unanswered.

MANCHESTER HERALD, Friday, Oct. 21, 1983

Your financial affairs will please come to order.

The Savings Bank of Manchester cordially invites you to three special free seminars devoted to management of your money. Three experts in the field will discuss personal finances, investment tips and tax do's and don'ts. The talks and question-answer sessions are designed to preview the many services available at our new Financial Center, now under construction. Save the dates and phone in your reservations today.



Savings Bank of Manchester

Manchester: Main St. (Main Office), Powell Place (Drive In), Sun Center Shopping Center, East Center St., Hartford Bldg. at McKee St., Center Street St. & W. Market St., Grand Junction, Shop Rite Plaza at Spencer St., Shopping Center at North End, East Hartford, Riverside Ave., Peabody Shopping Plaza, Bottom, Bottom North of the A&A, Andover Shopping Plaza South Windsor, Sullivan Ave., Shopping Center Ashford, Junction Hwy. 44 & 74 Tel. 646-1700

The Savings Bank
Locations: Tues., Thurs. & Sat. 10:00 a.m. to 5:00 p.m. Tel. 924-3613
Scottsdale: Mon., Wed. & Fri. 10:00 a.m. to 5:00 p.m. Tel. 423-0523

Member FDIC
Equal Opportunity Lender

"Starting a financial fitness program."

Elizabeth Lewin, speaker.
7:30 p.m., Oct. 26,
Manchester Country Club.

Ms. Lewin runs her own financial counseling firm. Her book, *Your Personal Financial Fitness Program*, was featured in a recent issue of *Family Circle*. A limited quantity of the \$7.95 book will be available for \$5.00 to attendees of the seminar.

"Putting together an investment strategy."

Jordan E. Goodman, speaker.
7:30 p.m., Nov. 2,
Manchester Country Club.

Mr. Goodman is a writer and regular columnist ("Savings Roundup") for *Money Magazine*. His special knowledge includes such subjects as personal finance, investing, banking, tax shelters and more. He has appeared often on radio and cable TV shows.

"Selected tax planning techniques."

Joseph P. Toce, Jr., speaker.
7:30 p.m., Nov. 9,
Manchester Country Club.

Mr. Toce is an experienced tax manager and member of the Arthur Andersen and Company accounting firm. His expertise includes federal and state taxation. He is a well-known local speaker on the subject of tax matters and his talk will cover year-end tax planning.

Reservations for all seminars are encouraged. Please telephone Mrs. Anders at 646-1700. Admission is, of course, free and refreshments will be served.

Banks vs. Sears: Financial world becomes bazaar

By Gary Klott
United Press International

HONOLULU — The world of financial services has evolved in a few short years into a bazaar of unlikely competitors.

At Sears Roebuck, a customer can not only buy a clothes dryer, but also money market funds, stocks, bonds, insurance and real estate. At Prudential Insurance, you can not only buy a piece of the rock, but also a full range of investment products.

The list goes on with companies like J.C. Penney, Kroger, Safeway and Southland Corp.'s 7-Eleven stores fast developing financial services operations.

Some companies have become almost one-stop financial supermarkets, where a customer can shop under one roof and buy virtually any type of financial product.

THE ONLY PIECE missing from many of their store shelves has been traditional banking services. To solve that problem, a number of companies have simply gone out and purchased a bank.

These burgeoning financial services empires are spreading across the nation, unfettered by the laws that have kept individual bankers from spreading their wings both geographically and into new product lines.

Where do the banks, the traditional bastion of financial services, stand in the revolution?

That is a question many of the bankers are worriedly asking themselves.

Many have been embroiled so long in competitive battles with their traditional enemies — other

"We are losing our customers to non-bank competitors at an alarming rate. We have become so engrossed with internecine warfare that we somehow lost track of the reality outside of our own little cave — the real world where the Merrill Lynchs, the Sears and the American Expresses began taking away our customers."

— Walter Wriston, chairman of Citibank

banks and savings and loans — that only recently have they begun to recognize the threat from outside the industry.

AS WALTER WRISTON, chairman of Citibank, the nation's second largest commercial bank, warned the American Bankers Association convention here, "We are losing our customers to non-bank competitors at an alarming rate. We have become so engrossed with internecine warfare that we somehow lost track of the reality outside of our own little cave — the real world where the Merrill Lynchs, the Sears and the American Expresses began taking away our customers."

Robert B. Brenton, the new president of the ABA and president of Brenton Banks in Des Moines, Iowa, had the latest damage toll. In 1949, he said, commercial banks held 52.3 percent of all financial institution assets. In 1979, the share had dropped to 37.4 percent. Today, he estimated, it is less than 36 percent.

"The reversal of that trend — the regaining of the market share — is the major challenge for bankers today," he said.

Last December, the bankers received the powers to compete with money market mutual funds by offering a similar high yielding account and hundreds of bankers recently have begun offering discount brokerage services.

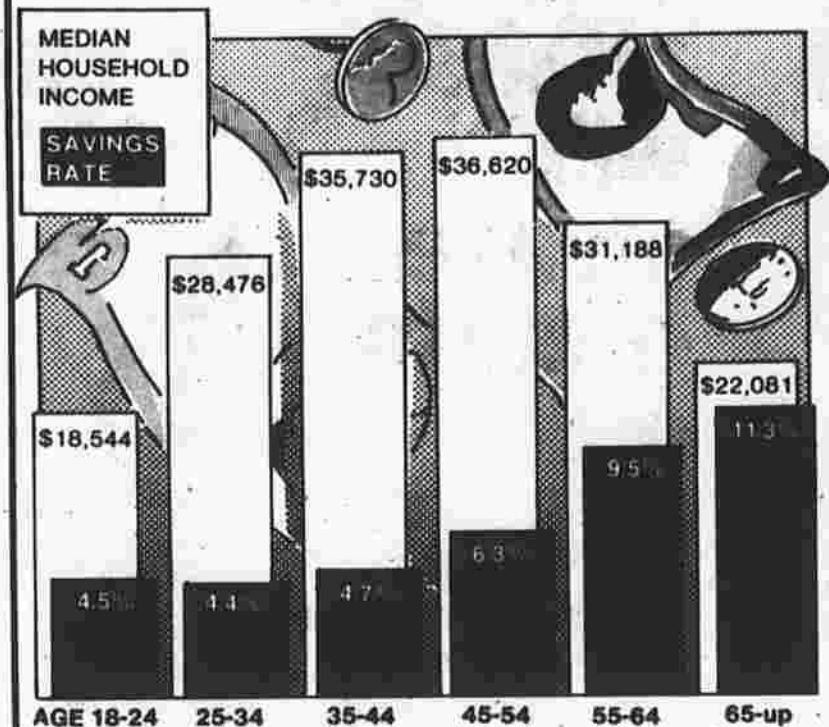
BUT THE BANKERS say unless Congress passes legislation to allow them to expand further into securities and into other areas such as real estate and insurance, their survival will be in question in the face of growing competition from the outside.

"If we don't get the ability to be competitive, I think they're going to own the whole doggone thing because they're not regulated and we are," said outgoing ABA President William H. Kennedy, chairman of the National Bank of Commerce of Pine Bluff, Ark.

There will be no easy victories on Capitol Hill where the real estate, insurance and securities industries have mapped out their own lobbying campaigns to keep banks from encroaching on their turf.

Even if banks received new powers, economist Roger Lister, an expert on the financial industry with Chase Econometrics, says "they will find fairly significant challenges in going into new businesses" because many lack the large amounts of capital resources that many of their huge outside competitors are able to muster.

INCOME vs. SAVINGS Savings don't rise in proportion to income



(Source: U.S. League of Savings Institutions)

Results of survey

More income doesn't necessarily mean more savings, says a survey of savings bank depositors. During their big-earnings years, depositors are saddled with mortgages, tuition and other debt.

1983 is special year at First Federal S&L

By First Federal Savings and Loan Association

1983 is a special year in the savings and loan business. Our business has been all but completely deregulated and we now have available many new services that will benefit the public. These new areas of service include many different types of loans and a large, almost unlimited amount of savings accounts.

Interest rates have dropped considerably, encouraging the home buyer to start looking again for a home of his choice. Many people who were waiting to buy or build a new home are doing just that. In addition to the revival of the mortgage market, we now have authority to write many types of short-term loans; as an example, an equity loan which enables a homeowner to use the equity in his present home for whatever financial need he may have. We also can write education, vacation, business, personal loans and car loans. All are now a part of the lending package First Federal Savings can offer. Our present car loan rate of 11.9 percent on new cars has been a very popular loan among our customers.

Our loan department concentrates on giving a commitment as soon as possible so that once the customers have picked out their new homes, cars or other items, they can have them while the excitement of newness still exists. Quick, friendly

service and the ease of banking at your convenience is what you deserve and will get from First Federal Savings.

Oct. 1 brought an exciting change to our business as interest rate ceilings were removed from all savings accounts except passbook and NOW accounts, and certificates with less than 32 days maturity. Over the past few years, there has been a gradual deregulation of the savings side of our business, which brings us to our present position, and within the next couple of years, we will have complete interest freedom as all ceiling rates will have been removed. Many people expected, as the ceilings were removed, to see bank certificate rates soar. However, we, along with all banks, have the responsibility to protect the investments of our depositors by making sound business judgements. Therefore, it is our policy to pay our customers the highest rate we can consistent with those investments and sound business judgements.

We are in an environment of new competitive bank services and we want to bring to you the types of services that you desire. In addition to that, we have upgraded our computer system. We have installed five "Eagle 24" automatic teller machines and a new electronic telephone system.

We look forward to moving into our new relocated South Windsor office on Buckland Road before the end of the year.

WHO CAN GIVE YOU A GREAT RATE AND A FAST ANSWER ON YOUR MORTGAGE LOAN? THE EAGLE CAN.

Not only can the Eagle give you one of the lowest most competitive mortgage rates around, but our quick, personal attention to your application should be more than enough to get you to sign on the dotted line.

With all the legwork required in shopping for a new home, the last thing you need is a bank that drags its heels approving your mortgage application. We stay on our toes to make sure you get the fastest answer possible. In most cases we'll respond to your application in two weeks, or sooner. And when we approve a loan, the low rate we offered when you applied stays in effect for sixty days, protecting you from possible interest rate increases at the time of your closing. Now that's

the kind of quick, friendly service you don't get too often at most larger, commercial banks and mortgage companies.

And that personal attention comes not only with First Federal mortgage applications but is standard with other loan requests as well. For car, home improvement, home equity and personal loans, we may be able to give you the money you need in 24 hours or less! So whatever you're shopping for, get it faster with a loan from the Eagle. You're not likely to find better rates or more personal attention anywhere else.

To be sure, call us or stop in at any of our eight conveniently located offices.



First Federal Savings
THE EAGLE AMONG BANKS



East Hartford: 1137 Main St. 289-6401 East Hartford: 842 Silver La. 568-7137 Glastonbury: 2510 Main St. 633-9423 South Windsor: 297 Oakland Rd. 644-1501 Rockville: 2 Park Pl. 875-6233 Vernon: Tri-City Plaza 871-2700
Manchester: 344 Middle Turnpike W. 646-8300 South Glastonbury: 879 Main St. 633-3618

Heritage president gives update

Bulk of deposit changes now in place

By William H. Hale
President, Heritage Savings
and Loan Association

Deregulation has given depositors more freedom and higher interest than ever before. The process of deregulation is a gradual one and the end is not in sight.

Several years ago, Congress established a federal committee to gradually eliminate interest rate ceilings on savings accounts for all kinds of banks. That committee, the Depository Institutions Deregulation Committee, has given us the six-month money market certificate that became so popular. With money market returns and a short term, it quickly became our most popular account.

Then last December we were given authority to offer money market investment accounts which are fully liquid and pay money market returns. This too became very popular overnight and today holds the largest amount of deposits of any account Heritage offers.

The Latest Change

Just a few weeks ago, at the beginning of October, the DIDC changed rules for certificates. There are no longer any ceilings on interest for certificates of 32 days or longer. Since we can now pay you any rate we wish, Heritage Savings — and most other banks — set up a system that pays rates determined by how long the money will be in the bank. You can now pick a specific date for your maturity anytime from 32 days to 10 years from



William H. Hale

now. The rate you earn will be determined by the length of your term — generally the longer the term the higher the rate. Of course, once you fix your rate it is guaranteed until the maturity of your certificate.

With all this new freedom of choice, deciding what's right for you is more complicated than ever. Our ad in this section of the Herald spells out what we think you should look for in opening one of the new certificates. You should remember that the new options apply when any present certificate matures. One nice thing will happen automatically if you have a six-month money market certificate. When you renew it it will be compounded. Under the old regulations these certificates could not be compounded. Now they can and we are offering this extra interest automatically.

Each of these moves by the DIDC, and several other smaller moves, is part of a five-year, step-by-step process to gradually eliminate the differences in interest ceilings between commercial banks and thrift institutions, and finally to eliminate the ceilings altogether. It's a historic change in the way the consumer is compensated for investing in our nation's banks and Congress in its wisdom saw that the change had to be gradual so as not to disrupt the nation's financial system.

The next change

The next step in the deregulation process affects those saving for retirement and happens on Dec. 1. If you're saving in an IRA or Keogh account there will no longer be a minimum balance requirement of \$2,500 for money market deposit accounts, super NOWs and 7- to 31-day time deposits.

Then on Jan. 1, 1984, the remaining interest rate differentials between

commercial banks and thrifts will be removed. At the time all banks will be permitted to pay the same 5 1/2 percent on regular passbook and statement savings accounts and 7- to 31-day certificates of less than \$2,500.

While all of this is a gradual process, we believe that for all practical purposes the bulk of the change has already happened. Our customers today can invest short or long term, liquid or not, in checking type or savings type deposits in a passbook, statement or certificate account, insured by federal agency — and always have the opportunity to earn a money market rate. And they can do it with more choices than ever before in rate and maturity.

More customer information

Because consumers have more choices Heritage has a bigger job helping people find what's best for them. Our customer service representatives are specially trained and now spend more time than ever counseling customers in person and by phone.

Everyone talks about the changing financial services business with Sears, Merrill-Lynch and others entering consumer banking. The fact is that the biggest changes have occurred within the banking community itself, and they have occurred already. Today banks like Heritage are offering secure, market rate, flexible investments that compare favorably with any on the market. That is what we hoped for when we first supported deregulation years ago and that is what we have today.

In Brief

Colonial reports income

WATERBURY — Colonial Bancorp Inc. has reported net income of \$5,862 million for the first nine months of 1983. Net income for the third quarter of 1983 was \$2,145 million, an 11 percent increase over the second quarter's \$1,928 million. Primary net income per common share was 69 cents for the third quarter and \$1.93 for the first nine months, compared to a \$2.81 per share loss for the same nine-month period in 1982. Fully diluted per-share earnings were 69 cents for the third quarter and \$1.86 for the first nine months of 1983.

Citytrust to open office

HARTFORD — Citytrust will become the first Connecticut bank to open an office here specifically to provide specialized financial services for business and professional firms as well as individuals of the Greater Hartford area and the surrounding communities. The new Special Services Office will be opened in the new CityPlace building in downtown Hartford. Plans for the Citytrust facility were announced by Jonathan A. Topham, president and chief operating officer.

Old Stone in Connecticut

PROVIDENCE, R.I. — Old Stone Corp., the \$2.3-billion holding company of Old Stone Bank, has announced the opening of Old Stone of Connecticut, a commercial lending office providing banking services to business throughout the State of Connecticut. William L. Ackerman, vice president of Old Stone's commercial banking group, will head the new office, located at Corporate Center West on South Main Street, West Hartford, Conn.

Firms investing in castles as corporate headquarters

By Gail Collins
United Press International

NEW YORK — A man's home is his castle, and so, these days, is his corporate headquarters.

The purchase of late-model castles and old-fashioned country houses by U.S. and European corporations has become a trend in the British Isles, according to some realtors.

"It's been happening over the last ten years," said John Glaister, a property advisor with Douglas Elliman Knight Frank in New York. "Probably well over 100 major companies have moved into lovely country estates."

The castles coveted for corporate headquarters are not the very old and very uncomfortable historic relics of the Norman invasion. The ideal is closer to Luttrellstown Castle, a 570-acre estate just outside of Dublin, most of which was built in the early 19th century.

The castle, which boasts 12 bedrooms, a nursery wing, carved oak library, ballroom with vaulted ceiling and a \$4.25 million pricetag, was recently sold to a consortium of European firms. The new owners, who beat out a group of West Coast businesses, intend to establish their headquarters there.

The corporate move to Britain's country estates began when two other trends intersected, Glaister said. "Old families were moving out of their very large houses, and they were far too large for anyone to consider taking on." At the same time London businesses, like many American firms, were beginning to eye the suburbs as a desirable alternative to the congestion and cost of life downtown.

There are other lures for corporate country squires. Executives of British Plasterboard now dine in a former conservatory amid the splendor of Langley Park, an estate near Heathrow Airport it purchased for about \$1.8 million. The company, which was restricted by law from making many changes in the building, spent \$1.5 million to refurbish the historic structure.

Like British Plasterboard's acquisition, the most desirable country estates are not really very far in the country at all. "They want the right location — close to the city of their preference, which in 90 percent of all cases is London, and close to a major airport. Very often location is also a function of where the chairman of the company lives."

Some companies use their castles or manors for conferences,

training facilities, and as hideaways for their employees, Glaister said. Rest and relaxation at Bellinahinch Castle in Ireland is a perk for executives of Florida's Charter Group.

But others, such as Sheraton International, have moved their headquarters lock stock and barrel into a country mansion.

Dexion Comino International, a subsidiary of Interlake Industries, moved to Huton Park, an estate 25 miles outside London. An old stable has been converted into an office annex, complete with employee dining room. But the company's directors, of course, eat in the main house.

Local zoning restrictions make it impossible to convert some estates for commercial use. The British government is also attempting to steer business development away from popular districts near London in favor of other locations.

"It's like taking a company that wants to locate near New York and trying to persuade them to go to Buffalo," Glaister said.

While the right mansion in the right location brings a pretty penny, the wrong zoning, renovation difficulties or a remote site can bring the price down to song, said Richard Haynes of Knight Frank & Rutley in London.

So many people are asking about the new certificates that we thought you would appreciate our spelling things out on paper.

Basically, fixed term certificates have been deregulated and banks can pay any rates they choose. As a result, you're seeing all sorts of new rates and savings plans in bank advertising.

Right now you can get an especially high rate and lock it up for a long term. On the other hand, you have more choices than ever before, and deciding what's right for you is not so simple. Here's what you should look for:

1. Maturity date: Now we can arrange for a certificate to mature on any date you wish between 32 days and 10 years of opening. So you can choose a maturity date that's convenient for you, not the bank.

2. The rate: Interest rates vary with maturity. The longer the maturity period, the higher the rate. So you'll want to weigh the length of your investment against the return you desire. And remember, while we change the rate offer weekly, once you open a certificate, your rate is fixed until that certificate matures.

3. Compound interest: We can now compound interest on all certificates, including 6-month certificates. Compounding is an important point to ask about because not all banks are doing it. We are, and we are compounding on the

most favorable basis — continuously.

4. Minimum deposit requirements: New lower minimum deposit requirements are in effect at many banks. Our minimum is only \$1,000 for any certificate.

5. Withdrawal penalties: These requirements have also been relaxed, although not all banks are expected to relax theirs. We have. Our current policy is to impose only the minimum penalty allowed by law for premature withdrawals.

6. Deposit insurance: The new certificates are savings accounts and are insured to \$100,000 by the FDIC.

7. Accurate information: Because your choices are wide and rates change frequently, it's important that you talk with someone at the bank who can give you accurate information.



Our customer service representatives have had special training and are ready to help you select your certificate account. Call or visit them at any office.

Customer Service Representatives

Main office: 649-4586
Pat Cleveland
Kim Hanlon
Sue Scarchuk
K-Mart Plaza office: 649-3007
Lucille Farmer
North Main St. office: 647-0568
Barry Fields
Coventry office: 742-7321
Sue Buscaglia
Glastonbury office: 633-7655
Betty Vossen
South Windsor office: 644-2484
Don Stingel
Tolland office: 872-7387
Denise Jones

We have priced our new accounts competitively and trained our staff specially for this introductory period. Now is a particularly good time to lock up a high rate at Heritage. We invite you to visit any office soon.

Yours truly,

William H. Hale
President

How to use the new certificates...

the better way

Heritage Savings



Manchester: Main Office, 1007 Main St., Phone: 649-4586 • K-Mart Plaza, Spencer St. • Corner Main & Hudson Sts.
Tolland: Rt. 195 • Glastonbury: Inside Frank's Supermarket • Coventry: Rt. 31 • South Windsor: 29 Oakland Rd.



In Brief

Seminar offers advice

A local seminar, "A Tax-Favored Alternative to CDs, Money Markets, and T-Bills", will be held at 7 p.m. Thursday, Oct. 27, at Whiton Memorial Library Auditorium, 100 N. Main St.

The seminar offers advice on how to beat current interest rates on CDs, money markets, and T-Bills.

The seminar is being sponsored by Donna L. Katz, Investment Executive with Paine Webber Jackson & Curtis. Jack Sharry, area marketing director for Security First Group, will be guest speaker.

Advanced reservations are being accepted and the seminar is open to residents and guests without charge. For information and reservations, contact Donna L. Katz, 727-1503.

Bank clearings decline

NEW YORK — Curtailed by holiday closings, bank clearings in 26 leading centers dropped 13.7 percent to \$1,280,437,181,000 in the week ended Oct. 12 from the record \$1,483,224,630,000 in the previous week, reports Dun & Bradstreet. However, check transactions remained 18.4 percent ahead of year-ago volume of \$1,091,170,000 in the similar holiday week.

In New York, banks cleared checks totalling \$1,219,428,121,000 in the holiday-shortened week, 13.3 percent less than the all-time high of \$1,406,645,255,000 attained a week earlier. Still, New York's check turnover topped by 18.8 percent the year-ago pace of \$1,026,544,197,000 in the like week.

The holiday curtailment was even sharper in the 25 centers outside New York where clearings slowed 20.3 percent to \$61,009,060,000 from \$76,579,375,000 in the preceding week. Nevertheless, aggregate volume in these cities held an 11.5 percent margin above last year's level of \$54,711,973,000 in the corresponding week.

CBT income up 20 percent

HARTFORD — CBT Corp., the holding company whose major subsidiary is the Connecticut Bank and Trust Co., has reported that net income for the third quarter ended Sept. 30 was \$10.4 million, compared with \$8.7 million last year, an increase of 20 percent.

Net income for the first nine months of 1983 rose 27 percent to \$29.3 million, compared with \$23.1 million for the same period last year.

On a per-share basis, earnings for the quarter declined 19 percent to \$1.20 from \$1.49 last year. For the first nine months, per-share earnings declined 15 percent to \$3.39 from \$3.99 in 1982. The per-share decline was attributed to a 50 percent increase in shares outstanding, a narrowing of interest rate spreads and an increase in the level of non-performing loans.

Assets reached the record level nearly \$6.0 billion on Sept. 30, vs. \$3.7 billion in 1982, an increase of 59 percent.

On Sept. 30, deposits were \$3.8 billion vs. \$2.6 billion in 1982, an increase of 47 percent. Money market savings accounts were \$618 million on Sept. 30, and were the most substantial contributor to the increase in deposits.

Income rises 13 percent

NEW HAVEN — First Bancorp Inc. reported net income for the third quarter of 1983 advanced 13 percent over that of the third quarter of 1982. Through the first nine months of 1983, net income increased 13 percent over the first nine months of 1982.

For the third quarter, 1983 net income was \$1,955,000 or \$1.30 per share as compared to \$1,726,000 or \$1.15 per share for 1982.

For the nine-month period, net income was \$5,756,000 or \$3.83 per share as compared to \$5,087,000 or \$3.38 per share for 1982.

Per share earnings have been adjusted for 1982 to reflect the 5 percent stock dividend declared in November of 1982.

As of Sept. 30, assets were \$900,425,000 a 16 percent increase in one year.

Region's economic progress likely to be slow but steady

BOSTON (UPI) — Factors that kept New England unemployment relatively low and pushed the numbers down this year will provide slower but steady economic improvement over the next 12 months, forecasters say.

Industrial diversification, an unusually large pile of defense contracts and lack of substantial growth in the work force kept the region's rate several points below the national average through the recession and early stages of recovery.

Improvements are expected to continue, though not much faster than the country as a whole. States such as Connecticut and Rhode Island are heavily dependent on capital spending, which has continued to lag through the recovery.

"We've been very dependent on capital spending," said Dianne M. Caughey, an economist for the New England Council, a regional business association. "I think any (further) significant improvement will depend on that."

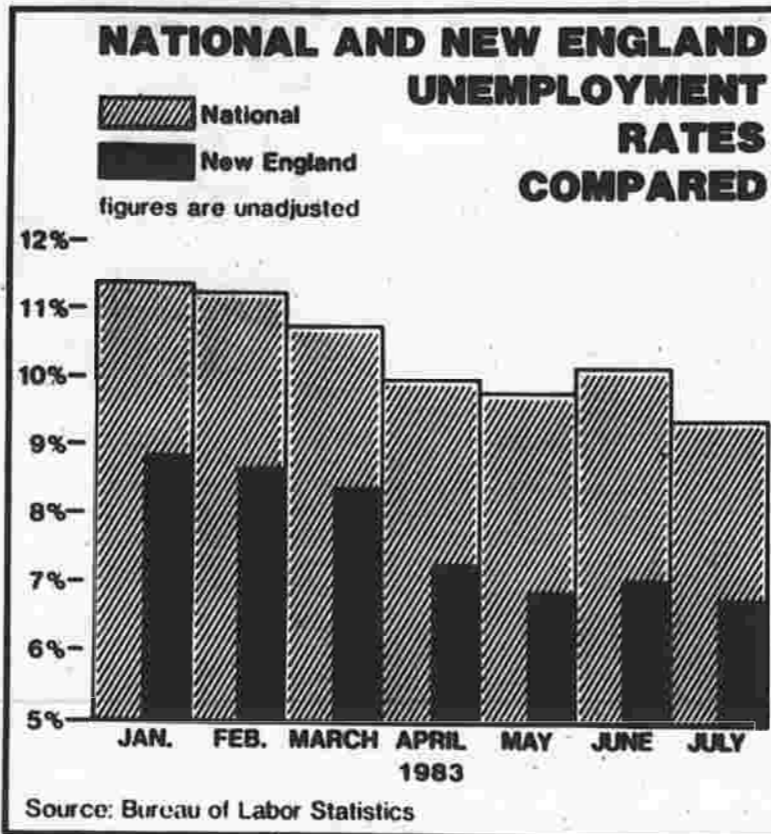
THE NEW ENGLAND economy also doesn't have as much to gain back: there are fewer employment problems to recover from.

Data Resources Inc., a forecasting firm in Lexington, Mass., expects New England unemployment to be at 6.8 percent by the end of next year, down .7 percent for the year and 1.7 percent below the national average.

Chase Econometrics forecasts the number of jobs in New England will have increased 7.6 percent between the first quarter of this year and the last quarter of 1985, compared with a 7.5 percent national rise.

Diversity, defense contracts and a concentration of high technology companies "should cause the New England labor situation to be continually more favorable than the nation as a whole," said Robert Gough, a senior vice president for U.S. forecasting at DRI.

"In general, it should be 1.5 to 2 percent below (the national average)," he



UPI chart compares national and New England unemployment rates for the first seven months of 1983.

said.

BRIAN O'SULLIVAN, a research associate at Chase, agrees.

"The combination of defense expenditures and industrial mix toward high technology industrial products kept New England from performing as poorly" through the recession, he said.

"One reason I think for the forecast strength in New England is those two sectors, particularly considering the increased real defense expenditures over the next four or five years," O'Sullivan said.

Defense spending per person in New England is double the national average. General Dynamics, its Electric Boat division, Pratt & Whitney, Bath Iron Works, Raytheon and other larger defense-oriented companies employ thousands while handing out numerous subcontracts to smaller companies.

Defense spending has been able to counteract some problems in areas of New England, particularly Connecticut. It's

huge number of workers employed by government contracts has been able to offset in part problems in heavy industry still suffering due to lagging capital spending.

THOUGH THE economic picture is relatively favorable in the region, there are still dark spots.

"One state that hasn't looked as promising has been Maine over the past two quarters," said O'Sullivan. "It seems as though the recession is still sort of plaguing Maine" when it comes to non-agricultural employment.

Massachusetts has had the lowest unemployment of the large industrial states for 13 straight months, but 28 cities and towns still suffer with a rate of 10 percent or higher. There were 70 communities that fell into that category a year ago, state officials say.

Sharp declines in Connecticut and Massachusetts unemployment have pleased state labor officials, but they expect the trend to slow.

IN CONNECTICUT, Labor Commissioner P. Joseph Ferraro hopes the latest 6 percent figure will drop to 5.5 percent a year from now. The rate was 7.8 percent at the beginning of the year.

In Massachusetts, where the rate went down to 6.3 percent before increasing most recently, Employment Security Commissioner Christen Demong said she would be pleased if the rate was 5.5 percent next year.

"We'll see the rate go down, probably not as dramatically as the last three quarters, but we'll see continued improvement," she said.

Salty talks

Salt has been valued since ancient times. The word salary, meaning "pertaining to salt," is derived from the fact that soldiers of the Roman Empire were paid either with lumps of salt or an allowance to buy salt. Which gave us the expression that people "are worth their salt."

OPEN A
PEOPLE'S PLUS
MONEY MARKET
ACCOUNT
WITH \$2,500 OR MORE
AND GET
A CASH BONUS
OF \$25.

People's doesn't just offer a Money Market Account with high interest competitive with the money market funds...

People's doesn't just make sure your investment is safe, with FDIC insurance up to \$100,000 per depositor...

People's doesn't just give you easy access to your money just by writing a check or making a phone call...

We also give you free checking for a full year just for opening an account with us. And for a limited time, when you open a People's Plus Money Market Account (PMA) at any one of our new Greater Hartford branches, we'll give you a cash bonus of \$25* for your initial deposit of \$2,500 or more.

People's even makes it easier to watch your money grow by giving you a combined monthly statement. It lists every transaction in your PMA and any other accounts you choose on one clear, simple form.

So make Banking the People's Way your way. Stop into any one of our Greater Hartford branches and open a PMA. You'll leave the richer for it. Precisely \$25 and a free checking account richer.

*To qualify for your \$25 bonus, simply open a new PMA or make a new deposit of \$2,500 or more to your existing PMA. People's Bank reserves the right to withdraw or change this offer at any time without notice. We reserve the right to limit the bonus paid to a maximum of \$25 per depositor.

PEOPLE'S BANK BRANCHES ARE IN:
CANAN EAST HARTFORD ENFIELD
GLASTONBURY HARTFORD
ROCKVILLE SIMSBURY VERNON
WEST HARTFORD WEST SIMSBURY

people's bank

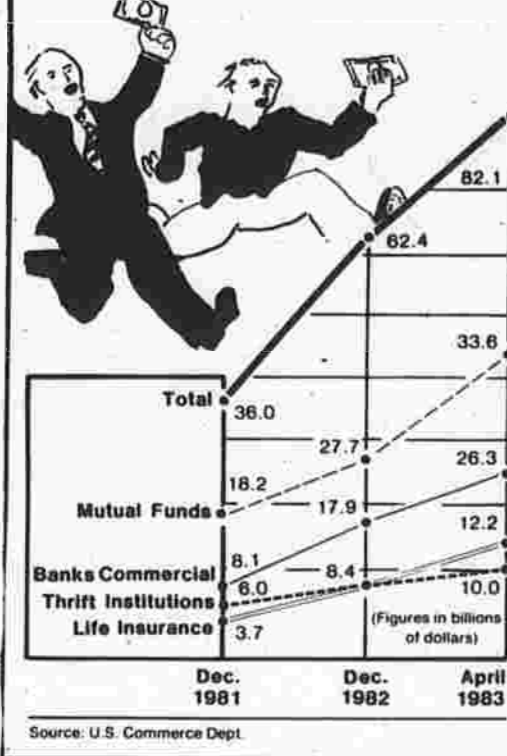
Formerly State Bank for Savings and
People's Bank of Vernon

FOR MORE INFORMATION CALL
PEOPLE'S ACTION LINE AT
1-800-842-4338

Member FDIC



TAXPAYERS RUSH INTO IRA/KEOGH ACCOUNTS



Investments soar

Investments in Individual Retirement Accounts and Keogh Plans have soared. The total as of April 1982 — \$82.1 billion — was up 127 percent from the \$36 billion recorded at the end of 1981. The administration says these new funds are due to President Reagan's tax cuts and tax incentives. Critics, however, claim that many people have not invested new funds, but have borrowed or shifted into IRAs or Keoghs. Whatever the reason, more taxpayers are opting for IRAs and Keoghs, which offer a tax break now and more income after retirement.

AT&T breakup, new policies put SNET in unique position

By Susan E. Kinsman
United Press International

NEW HAVEN — The breakup of AT&T and changes in government communications policies have left Southern New England Telephone in a unique position to cash in on the unregulated telecommunications business.

Since Jan. 1, SNET has announced five new unregulated ventures, with the anticipation the five will provide 40 percent of the company's operating revenue by 1990.

"We are moving from being a public utility operating in a monopoly environment to being a fully integrated communications company serving both regulated and unregulated markets. And events are moving at an incredible rate," said Walter H. Monteith Jr., SNET president.

The change began with two government decisions. The first, by the Federal Communications Commission, freed SNET to compete for unregulated products and services, including data processing.

The second was an agreement between AT&T and the U.S. Justice Department settling the government's 8-year-old antitrust suit against the Bell System. It required AT&T to divest itself of 22 wholly owned operating companies.

SNET, with only 23 percent of its stock owned by AT&T, was not bound by the divestiture order or the restriction keeping divested companies out of unregulated markets until Jan. 1, 1984.

SNET began planning two years ago for its possible entry into the unregulated telecommunications industry, "but didn't envision it quite working out like this," said

E. William Kobernusz, division manager for corporate planning. "We're in a unique position in the industry, almost a mini AT&T," he said.

The company is sensitive to criticism it may be spreading itself too thin, but Kobernusz said the company has done careful research, hedged its bets with joint ventures and is in good shape financially.

"Market windows are limited and for a competitive advantage we have to move quickly, at breakneck speed," Kobernusz said.

The \$1.1 billion company, one of the smallest geographically in the Bell System, but ranked fourth in size among non-AT&T telephone companies, saw the unregulated market as an opportunity for explosive growth.

"Our core business is the (telephone) network in Connecticut" where 98 percent of all households have telephones, Kobernusz said. "We recognized that base cannot grow as fast as we'd like and we'd have to diversify."

SNET planners targeted the communications and information industry. "That's the area we know and it's a very attractive marketplace. It is not only a large industry, but one of the fastest growing in the country today," Kobernusz said.

The goal was to broaden the company's business portfolio and reduce risks with joint ventures. SNET has declined to disclose the amount stockholders invested in the ventures.

SNET began its diversification in January with SONECOR Systems, an unregulated division offering a full range of state of the art communications systems and services to residential and busi-

ness customers. In six months, the division secured new product agreements with Northern Telecom, Mitel with Technicom, ITT and most recently with NEC America Inc. to purchase and market advanced digital telecommunications systems.

The division's latest product, SONECOR System 2001, is a compact and fully digital system coordinating all types of business word processing, data processing and communications.

SONECOR was followed by the subsidiary SONECOR Credit Corp., an 80-20 percent joint venture with Borg-Warner Acceptance Corp., to provide financing alternatives to customers.

SNET then purchased 40 percent of Digital Termination Services, Inc., licensed for digital transmission of data in 99 of the largest cities in the country.

In June, SNET signed an agreement to manage and operate a single cellular mobile radio service, linking the Connecticut and Springfield-Holyoke areas in a unified, cellular network, the sixth largest in the country. FCC approval is expected within the month.

The latest venture, announced in August, was a partnership agreement with CSX Corp. of Richmond, Va., to build an up-to-5,000 mile, high-speed fiber optic network, called LightNet, primarily along CSX rail rights-of-way.

LightNet will run through about 20 states east of the Mississippi, with large users of telecommunications systems buying in under a shared ownership arrangement. FCC permits are pending.

SNET is in one of the richest communications markets in the country. It has a 16.2 percent authorized return on equity.

Some new deposit plans prove popular, but Manchester banks see little increase

By James P. Socks
Herold Reporter

Manchester's three hometown banks have reduced minimum deposits, started compounding interest and reduced early-withdrawal penalties on certificates of deposit since a new round of federal deregulation took effect Oct. 1, according to bank officials.

Though some of the new terms of deposit offered by the Savings Bank of Manchester, Manchester State Bank and the Heritage Savings and Loan Association have proven popular, the officials say, the new, relaxed rules have not led to drastic changes in the size of their banks' deposits.

Interest rates among local banks do not vary greatly on the certificates, though they are a bit higher among the larger banks in Connecticut and in the major banking centers such as New York. Maturity-term lengths have changed at local institutions, however, as have minimum deposits, which used to be over \$2,500 and now are \$500 or \$1,000 on some certificates.

Large amounts of capital have not fled from the local banks to the larger ones offering slightly higher interest, as some bankers feared when the rules took effect. Nor, on the other hand, has everyone in town rushed out to purchase a "CD," as some bankers and analysts predicted when the rules took effect three weeks ago.

THE NEW FEDERAL RULES, part of the deregulation program, allow banks to set their own interest rates, term lengths and minimum deposits for certificates of deposit and reduce penalties for early withdrawal. All of the local banks, in different ways, have taken advantage of the situation.

Formerly, the banks had to charge early withdrawal penalties that were the equivalent of six months' interest on CDs taken out for over a year and three months' on those for less than a year. Now the penalties are three months' interest on deposits for more than a year and one month's on CDs

taken out for up to a year.

That means, for instance, that if a consumer buys an 18-month CD and withdraws it after 12, the certificate will earn nine months' interest rather than six. If a six-month CD is withdrawn after five, the depositor will receive four months' interest rather than two, the amount which would have been paid under the old rules with the old penalties.

As instances of change as a result of the loosened restrictions, all three local institutions now offer one-year CDs, which were not available before Oct. 1. All also have certificates available for a smaller minimum deposit — \$500 at Manchester State and at Savings Bank of Manchester, \$1,000 at Heritage — than was previously permitted by government regulations.

HERITAGE SAVINGS AND LOAN, which has reduced its minimum CD from \$2,500 to \$1,000, "now has the flexibility to offer anything between 91 days and 10 years" to depositors, said Vice President Raymond E. Juleason. The new terms of maturity for the CDs, he said, have generated "a lot of interest" among customers. Heritage's one-year certificate, which offers 10 percent interest and a continuously-compounded yield of 10.67 percent, has been especially popular, he said.

Heritage and the other banks have all started compounding interest on CDs, making effective yields on CDs higher than they were before deregulation. Interest rates are changed weekly according to the market.

AT MANCHESTER STATE BANK the minimum amount for all types of CDs has been reduced from \$2,500 to \$500, said Vice President Stanley J. Jarvis. The bank offers 91-day CDs, six- and 12-month certificates, and two-year, three-year and five-year CDs. Manchester State pays one interest rate for deposits between \$500 and \$5,000, and a higher rate for those above \$5,000.

At Manchester State, during the

week preceding Oct. 18, for example, if a consumer bought a 24-month, \$500 CD, the depositor would have received 10.25-percent interest or a 10.95 annual yield. If the 24-month CD was for \$5,000 or more, the depositor would have gotten 10.5-percent interest or an effective 11.23-percent yield.

If the CD had been purchased for 6 months, MSB would have paid 9.75 for under \$5000 and 10 percent for over \$5,000. Both yields, as on the 24-month certificates, would have been higher, because interest is now compounded.

Interest rates have remained generally stable and the money "hasn't been flying out" as some bankers had feared at first, said Jarvis of MSB. "Because we're a local, solid, Manchester bank with a solid Main Street base, we have solid customers," he said.

"Rather than sending their money out of town they're staying here," Jarvis added, partially because depositors know that if they keep their funds in Manchester banks, they will be used to fund local investments.

AT THE SAVINGS BANK OF MANCHESTER the new CDs have been "very popular," according to officer's assistant Lillian Lloyd. SBM has lowered the deposit on its 30- to 60-month CDs to \$500 and now offers a one-year CD for \$2,500, as well as the ones previously available.

Early this week, the 30- to 60-month CD paid 11.1 percent, while the

one-year \$2,500 CD paid 10.25 percent in interest. But both had higher rates of return because under the new rules SBM compounds interest on CDs every day, Vice President Richard P. Meduski pointed out.

That means while SBM offered its 91-day, six-month, and 18-month CD at interest rates varying from 8.73 percent annually to 10.35 percent, effective annual yields on those same certificates ranged from 9.25 to 11.96 percent. The effective annual yield on the 30- to 60-month CD was 11.91, while the interest paid was 11.1 percent.

Meduski said SBM has experienced "some decrease" in deposits to larger banks such as Connecticut Bank and Trust, which offers slightly higher interest rates. "I would not say it was significant," he said.

Larger banks can offer higher interest to depositors, Meduski said, because they can at times earn a higher return on the capital they lend in the international market. This situation, said Meduski, "could be creating a higher rate than is the local environment."

"I would hope that situation wouldn't stay around too long and that they would do it (set rates and terms) on a more logical basis," he said.

Juleason of Heritage also said the larger banks "can be more aggressive" in the CDs they offer. "But I don't think it's been a major concern," he said.

ON SATURDAYS OUR DOOR IS ALWAYS OPEN



Lobby and Drive-In
Open Every Saturday
9 a.m. - 12 noon

- Main Street Parking
- Easy In/Out Drive-In
- Convenient Customer Hours (Saturdays 9 a.m. - 12 noon)

MANCHESTER STATE BANK

1041 Main St. 646-4004
MEMBER FDIC

205 Spencer St. 649-7570
"Your Local Hometown Bank"

In Brief

Stock split approved

BRIDGEPORT — Shareholders of Citytrust Bancorp, Inc. have approved a two-for-one split in the company's common stock.

The decision Wednesday will increase the authorized number of shares from three million to 10 million and split the stock by a reduction in the par value from \$5 per share to \$2.50 per share.

George F. Taylor, board chairman and chief executive officer of Citytrust, said the split will be effective for shareholders of record on Oct. 13 and additional stock certificates will be mailed on or about Nov. 1.

SBM offers free advice

Beginning Oct. 26, the Savings Bank of Manchester will offer a three-part series of free seminars on personal finances, investments and taxes by money-management professionals, the bank announced.

The talks will preview SBM's new financial center, which is currently under construction. They will be presented at Manchester Country Club, all beginning at 7:30 p.m.

On Wednesday, Oct. 26, Elizabeth Lewin,

author of "Your Personal Financial Fitness Program," will discuss starting a "financial fitness program." She will focus on budgeting for major expenditures such as buying a home and on basic planning.

On Nov. 2, Money magazine writer Jordan E. Goodman will discuss investment strategy.

Tax manager Joseph P. Toce Jr. of the accounting firm Arthur Andersen and Co. will speak Nov. 9 on year-end tax planning.

For reservations or more information call Mrs. Anders at SBM, 646-1700.

Paying bills by phone

ALBANY, N.Y. — Key Banks Inc. and New York Telephone Co. have been a pilot program under which telephone customers can pay their monthly bills directly through Key's Electronic Funds Transfer System. Key Banks' Electronic Funds Transfer System will provide same day-credit for payments made by telephone customers.

The pilot program is being tested for a 30 days at four locations in the Latham, N.Y., area. If the test is successful, the electronic payment service will be offered to all upstate telephone customers of Key Banks.

Prentice named at bank

The Savings Bank of Manchester has named William M. Prentice assistant vice president of mortgages. He will be responsible for servicing all residential mortgages.

Prentice, a former assistant vice president and head of servicing department of residential mortgages for Society for Savings in Hartford, holds an A.S. degree from Manchester Community College.

A resident of East Hampton, he is a member of Big Brothers in Hartford and Marlborough American Legion.



William M. Prentice

If you don't need a broker's advice, why pay a broker's commission?

If you make your own investment decisions, why pay a broker to do your thinking for you? The Personal Brokerage Service of Connecticut National Bank provides self-directed investors with quality execution at a very low price.

Commission on Purchase or Sale of	4,000 shares @ \$20	1,000 shares @ \$20	200 shares @ \$15
Full Service Brokerage	\$921	\$375	\$86
Connecticut National	\$275	\$115	\$50
Percent Saved	70%	69%	42%

- What you pay for are transactions made quickly and efficiently through electronic direct access to major stock exchanges. What you don't pay for is research or advice.
- Transactions can be automatically debited or credited to your Connecticut National checking, NOW, or Insured Money Market Account. So you don't have to wait for checks to come through the mail.
- We also provide up-to-the-minute market information and data on your account.

Personal Brokerage Service. The alternative to high brokerage fees for investors who don't need brokers to tell them what's good for them. For information, contact our Personal Brokerage Service Department. In Hartford call 728-4895. Or call toll-free 1-800-842-8266 from other Connecticut areas.

We are also dealers and underwriters in Tax Exempt, Taxable and Money Market Securities. Connecticut National Bank—your direct link to the world of investment opportunities.

*Connecticut
National
Bank*

Personal Investments