

Duvall wins best actor for 'Tender Mercies'

'Terms of Endearment' takes five Oscars



James Brooks (left) stands with Shirley MacLaine and Jack Nicholson after all three were presented with academy awards for their roles in 'Terms of Endearment' in Hollywood Monday night.

By Vernon Scott United Press International HOLLYWOOD — "Terms of Endearment," the bittersweet story of a domineering mother and her independent daughter, won five top Oscars Monday night, including best picture and best actress, at the 56th annual Academy Awards.

Advice

Teens who're willing to work can always find employment

DEAR ABBY: I've had a clipping of your column pasted in the front of my job application book for 12 years.



Dear Abby

Abigail Van Buren

Since we hire so many teenagers, I hope some of them read it while filling out their applications. By the looks of it, I think they have. It's so dog-eared and yellowed nobody can make out the last half of it.

DEAR GOLDEN EGG: The clipping looks as though it's been fried, poached and crumbed. Here's a clean copy for you.

DEAR ABBY: I am enclosing a newspaper clipping that appeared in a section of the paper that very few teenagers read. I think it should be in your column — or maybe in the comics, where teenagers would be sure to see it.

MRS. CLINGER, COVINGTON, KY. DEAR MRS. C.: The piece appeared in the

Cincinnati Enquirer, in William Raspberry's column. It was written by Karen Rak, who teaches English to students at Center Junior High School in Strongsville, Ohio.

Ms. Rak composed a letter (ostensibly from an employer) designed to let her youthful job seekers see themselves as they are seen. With so many young people looking for jobs now, I think this piece deserves all the exposure it can get.

DEAR KID: Today you came to me for a job. From the look of your shoulders as you walked out, I suspect you've been turned down before, and maybe you believe by now that kids your age can't find jobs.

"But I hired a teenager today. You saw him. What was so special about him?"

Not experience; neither of you had any. Attitude, son. A-T-T-I-T-U-D-E. He did his best to impress me. That is where he edged you out.

"He wasn't dressed like Easter Sunday, but then that wasn't necessary. His clothes were clean, and he had gotten a haircut. He filled out the application form neatly and completely. He did not ask to borrow a pen. He carried his Social Security card, had basic identification and did not ask, 'What's a reference?'"

"He didn't have two friends waiting for him by the pop machine. He didn't start to chew gum or smoke while being interviewed. He didn't keep looking at his watch, giving me the impression

that he had something more important to do. "He took the time to find out how we operate here, and what his day-to-day tasks would be. I think he'll keep his eyes open and work for me like he'd work for himself.

"Maybe jobs aren't as plentiful right now, but there are jobs. You may not believe it, but all around you employers are looking for young men and women smart enough to go after a job in the old-fashioned way.

"If you have even the vaguest idea of what I'm trying to say, let it show the next time you ask for a job. You will be read and your shoulders above the rest. For both our sakes, get eager, will you?"

THE BOSS"



Agnes Kamor, from left, last year's WATES queen, crowns the current queen, Evelyn Cady. Nina Armstrong, president, presented flowers and a trophy at the banquet last Thursday at Fiano's in Bolton.

Evelyn Cady takes crown for WATES

Evelyn Cady was named Manchester WATES queen at the weight loss group's annual banquet Thursday at Fiano's in Bolton. Mrs. Cady, a Connecticut State Queen in 1980, lost a total of 35 pounds.

WATES stands for Women's Association to Enjoy Slimming. Arline Griffin, 1983's queen, had a weight loss of 40 pounds, but because she did not go below previous years' weight loss, she could not be considered queen this year.

The following members were the club's top 10 weight losers: Janet Ledger, 29 pounds; Alberta Norris, 22; Margery Sardam, 20; Dorothy Hayman, 18; Barbara Schwantor, 18; Susan Bigelow, 18.5; Frances Mills, 18; Jean Downing, 16; and Helen Patrauskas, 15.

Alberta Norris and Helen Patrauskas also received a special award for having gone the longest period in 1983 with no weight gain. Janet Ledger also received a special award for being the first member to attain her goal in 1983.

Marion Keegan and Nicky Savard, with a 14- and 12-pound weight loss respectively, received honorable mention, although they did not attain top 10. Nicky Savard was also given a special award for attaining her goal in 1983.

The Eager Beaver award, which is given to a member who works extra hard for the club, was given to Esther Armstrong. The Founders Award, which is given to the member who is most club minded, was awarded Lois Cheslick.

Special recognition was given Alice McCavanagh for 30 years perfect attendance. Frances Cone was also given special recognition for five years perfect attendance.

Manchester WATES celebrated its 29th anniversary in January, and meets Tuesday nights at 7:30 p.m. at 72 E. Center St., rear entrance. Membership is open to all area women who want to lose weight.

This woman's hiatal hernia leads her to ask questions

DEAR DR. LAMB: I'm a woman and was recently at a diet center where I read an article you wrote on hiatal hernia. Two years ago I had a series of tests that showed I had a hiatal hernia.

I've lost 22 pounds, which has helped a lot, but I still have a bloating problem. I'd like some more information and hints on what would help.

DEAR READER: The fact that you were at a center to lose weight certainly fits with having a hiatal hernia, which is a hernia of part of your stomach through your diaphragm.

There's a natural hole in the diaphragm where the esophagus passes from the chest cavity to the abdominal cavity. The esophagus joins the stomach just after it passes through this hole. During pregnancy, as the abdomen is distended, the pressure is so great that it often forces part of the stomach through that natural hole.

The whole process stretches and enlarges the hole. As a result, almost 80 percent of women have temporary hiatal hernias when they're pregnant.

That overstretched hole may persist, permitting part of the stomach to slide through the hole when you're lying down or when there's too much



Your Health

Lawrence Lamb, M.D.

pressure inside the abdominal cavity.

So when a person gains too much weight, fat inside the abdomen tends to do what a pregnant uterus does. Large excess fat empties the fat from inside the abdomen, decreasing the pressure and making you feel better.

Gaseous distention also makes the problem worse. So will a large meal, a tight belt or wearing heavy shoes. Losing weight, small meals, not lying down until a couple of hours after eating, sleeping propped up and avoiding foods that cause stomach acid help.

To give you a more complete guide to what you can do for yourself, I'm sending you the Health Letter 4-5, Hiatal Hernia: Esophageal Reflux. Others who want this issue can send 75 cents to the publisher, Health Letter, P.O. Box 1551, Radio City Station, New York, N.Y., 10101.

Dr. Blaker — Dr. Karen Blaker, Ph.D., P.O. Box 475, Radio City Station, New York, N.Y., 10101.

Here's where to write

Here's where to write for advice from the syndicated advice columnists featured in the Manchester Herald:

Dear Abby — Abigail Van Buren, P.O. Box 38022, Hollywood Calif. 90338. Dr. Lamb — Dr. Lawrence Lamb, M.D., P.O. Box 1551, Radio City Station, New York, N.Y., 10101. Dr. Blaker — Dr. Karen Blaker, Ph.D., P.O. Box 475, Radio City Station, New York, N.Y., 10101.

Manchester Yesterdays

Gus's harmonica once entertained riders on trolley

By Mrs. Joseph H. Johnston Special to the Herald

I remember the trolley cars in Manchester when we used to ride to Laurel Park on Sunday school outings. The trolley barns were where the firehouse is now. The trolley tracks were all the way down Main Street on the west side of the terminus on Charter Oak Street.

Each trolley had a motorman and a conductor who collected the fare which was five cents or 10 cents, depending on where you were going. The conductor had to turn the seats over at the terminus as the trolley didn't turn around. The trolley that ran to North Manchester, we called the Cross-Town.

We all remember Gus Waltz, who was on that run. He used to play his harmonica to entertain the passengers. In the summertime, we had the open air trolleys, where you stepped on the running board to get to your seat. If it rained, they had curtains which you pulled down on each side of the trolley.

The company opened a trolley line to Manchester Green, but it didn't seem to work out, so they gave it up. The winter trolleys were very comfortable and were like the buses of today, only more comfortable.

The trolley tracks which ran down Main Street were a big attraction for the boys in town around the Fourth of July. They would put a row of caps down and wait for the trolley to run over them when they would pop, pop, pop.

I believe the man who owned the trolley transportation company was a Mr. Chapman, who lived on Forest Street or around that location.

Editor's note: Mrs. Joseph H. Johnston lives at 73 Linden St. Do you have a Manchester memory you'd like to share with Manchester Herald readers? Perhaps you remember the day the circus came to town or the night the garage burned down or the day your brother enlisted in the army. Submit a photo if one is available. If your submission is used, we'll pay you \$5. Photos will be returned; submissions will not.

Coventry woman brings up dogs for blind people

Continued from page 9

are well worth it. Besides the satisfaction they get from helping the blind, they say they also benefit from the activity raising dogs involves. "Even though it's a work, they're great company," Mrs. Wilmut said. "When you're a senior citizen, the worst thing you can do is sit too much."

Mrs. Wilmut got involved in the program five years ago when she was on the mend after breaking two vertebrae. "I found myself sitting too much and thinking a lot," she said. "I saw a newspaper article that said Guiding Eyes needed foster homes, and it seemed an ideal thing to get me up and around again."

There then are the heartwarming letters from blind people who have adopted their dogs. "They're like anyone adopting a child," she said. "They wonder about its early life. They want puppy pictures — of course they can't see them, but they have their families describe them. "It's odd, but a lot of blind people are afraid to take a dog. It takes a person who can let go with that dog and trust it."

"The bond between the blind person and the dog is something you can't explain — they're suddenly not alone anymore."

College Notes

Schrider honored at college Gregory J. Schrider, son of Mr. and Mrs. John P. Schrider of 69 Tonica Spring Trail, has been named to the dean's list at the College of Graphic Arts and Photography, Rochester Institute of Technology.

Student wins top award Barbara Chisholm of Manchester is among four students whose projects took top awards in the Connecticut State Science Fair held recently at the University of Connecticut.

Named to society Laura Marie Spinola, daughter of John and Barbara Spinola of Steel Crossing Road, Bolton, a junior at Wheaton College, has been named to Phi Beta Kappa honor society.

Sisters on honors lists Janet Fazzini has been named to the dean's list for 30 years perfect attendance. Frances Cone was named to the dean's list at Briarwood College and Beth Fazzini has been named to the president's list at that college.

Both are daughters of Mr. and Mrs. Frank Fazzini of 189 Birch St.



WIN A GIGANTIC EASTER BUNNY!

Get Details At Participating Stores...

Advertisement for 83 Mercury Capri. Features a photo of the car and lists specifications: Medium Yellow Walnut Vinyl, Lo-Back Indiv. Seats. Price \$7999. Includes features like power front disc brakes, sunroof, stereo, and more.

Advertisement for Manchester State Bank. Features the bank logo and contact information: 1041 Main St., Downtown Manchester 648-4004; 185 Spencer St., Manchester 649-7570. Includes a form for depositing at the main office for free Easter Bunny.

Advertisement for Style Bar Optical. Features a photo of a woman's face and text: Look Your Best. Be Kind To Put On A New Spring Face! The right pair of frames can enhance your face! Includes contact info: 763 and 191 Main St., Manchester Phone 643-1191 or 643-1900.

Advertisement for Al Sieffert's. Features photos of grills and text: Enjoy that B-B-Q flavor year round! Jacuzzi \$139, Char-Broil \$168, Char-Broil \$99. Includes contact info: 445 Hartford Rd., Manchester 647-9997.

Advertisement for Showcase Cinemas. Lists showtimes and titles for various theaters: Hartford, East Hartford, West Hartford, Manchester, and Windsor.

Advertisement for Westown Pharmacy. Features a large illustration of an Easter Bunny and text: Hop to it! Visit our Easter Basket Stuffer Table! A large assortment of items to suit all tastes. Includes contact info: 445 Hartford Rd., OPEN 7 DAYS A WEEK 643-5230.

Tuesday TV

- 6:00 P.M. - CBS News, SportsCenter, Sports Tonight, etc.
7:30 P.M. - American Parodies, News, etc.
8:00 P.M. - American Parodies, News, etc.
8:30 P.M. - CBS News, SportsCenter, Sports Tonight, etc.
9:00 P.M. - CBS News, SportsCenter, Sports Tonight, etc.
9:30 P.M. - CBS News, SportsCenter, Sports Tonight, etc.



A-TEAM BATTLE

M. T. (I) and George Peppard take on members of the Chicago underworld's Lung Chin syndicate in Los Angeles on NBC's 'The A-Team,' airing Tuesday, April 10.

CHECK LISTINGS FOR EXACT TIME

- 11:55 P.M. - CBS News, SportsCenter, Sports Tonight, etc.
12:00 A.M. - CBS News, SportsCenter, Sports Tonight, etc.
1:00 A.M. - CBS News, SportsCenter, Sports Tonight, etc.
2:00 A.M. - CBS News, SportsCenter, Sports Tonight, etc.
3:00 A.M. - CBS News, SportsCenter, Sports Tonight, etc.

SPORTS

Basics are stressed at Manchester HS

By Rich Cahill, Herald Sports Writer. It was exactly what Don Race was concerned about...



Reds' first baseman Dan Driessen gets on base in an unimpressive attempt to catch pitcher Jeff Russell's bad pickoff throw on Montreal's Tim Lincecum in the first inning Monday in Cincinnati.

Four-run eighth sends East to loss at home

East scored single runs in the third, fourth and fifth innings to take the lead 5-5. Left fielder Scott Vickers tied the game with a home run...

Baseball roundup

By Fred McMane, UPI Sports Writer. Jerry Reuss, left behind in Florida when the Los Angeles Dodgers headed home...

10 APRIL 1984

APRIL 10 1984

JUST PUT THESE DRY EYES IN YOURS!



I DON'T THINK THIS IS WORKING EASY, IM RAGS ON IT. I'M FREEZING!



E-E-EASY?!



BRIDGE

North was taking a chance, since he knew that he and South held only 12 top tricks.

ASTRO GRAPH

April 11, 1984. There will be a marked improvement in the coming year in conditions that affect your work or career.

IS BRUTE LIKE A BABY?



GOOD MORNING, KILGORE!



GOODNESS! HELL!



PREPARE TO MEET YOUR MAKER, TAX MAN!



WAIT! WHATEVER PROBLEM YOU HAVE WITH THE IRS, I'M SURE I CAN HELP SOMETHING OUT!



I WANT TO CLAIM MY HEIRD OF DEPENDENTS AS DEPENDENTS!



WHAT IS FRED'S LAST NAME?



FRED WHO?



YOU AWAKE, BRUTUS!



CROSSWORD

ACROSS 58 Droplet, 1 Suppose, 2 Suit, 3 Gait, etc. DOWN 1 Swam, 2 Ceremony, etc.

Answers to Previous Puzzle

ACROSS: 1. MURDER (6), 2. MURDER (6), 3. MURDER (6), etc.

Courageous battle ends

Death claimed Tom Conran on April 1 after he had staged a courageous but losing seven-year battle against cancer.

Herald Angle

Earl Yost, Sports Editor Emeritus. Death claimed Tom Conran on April 1 after he had staged a courageous but losing seven-year battle against cancer.

Off the cuff

Death also claimed three well-known local sports figures in the past week. Ed Fleming, one of New England's top auto racing drivers for 25 years, died suddenly after completing his snowplowing schedule after the last snowstorm in Manchester.

Advertisement for 'Your Birthday' magazine, featuring a circular logo and text about birthday celebrations.



Chicago Bulls' Wallace Bryant (left) and Washington Bullets' Mike Gibson battle for rebound in the first half of a game Monday in Landover, Md.

THE BORN LOSER



REMEMBER THE TIME MICHAEL JACKSON'S HAIR CAUGHT ON FIRE?



SOMETIMES I THINK THE WHOLE WORLD IS GOING UP IN FLAMES.



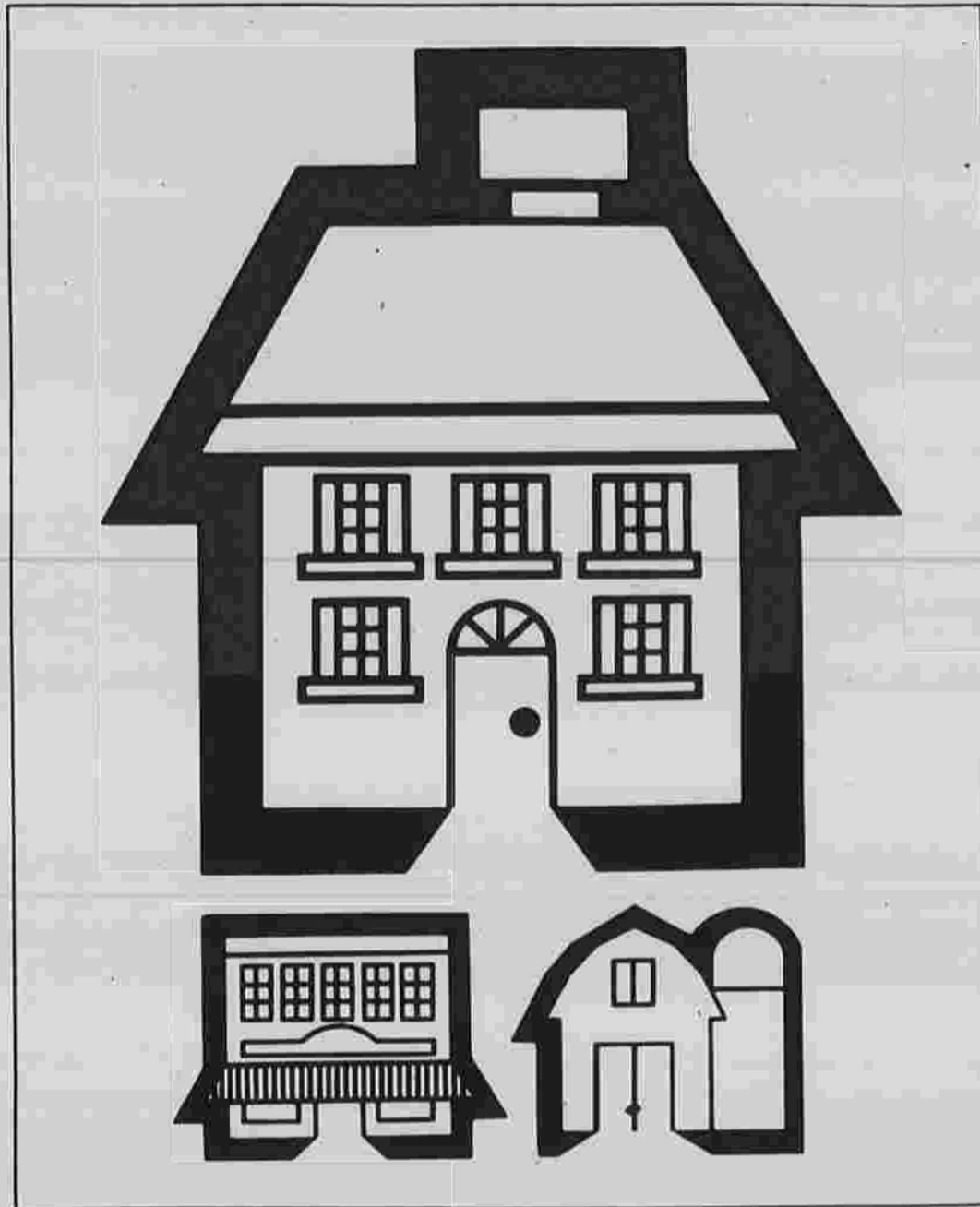
I'M SURE THAT WAS SMALL CONSOLATION TO MICHAEL JACKSON.





Private Property Week

April 8th to 14th, 1984



**"The Strength of a
Nation Lies in the
Homes of Its People."
— Abraham Lincoln**

Advertising Supplement To

Manchester Herald

Tuesday, April 10th, 1984



ED GORMAN, PRESIDENT
Manchester Board of Realtors

"The Strength of a Nation
Lies in the Homes of Its People"
- Abraham Lincoln



Private Property Week
April 8 - 14

Town Realtors observe Private Property Week

The Manchester Board of Realtors is observing Private Property Week on April 8 to 14, announced Ed Gorman, president of the board. Private Property Week is observed annually to remind people of their constitutional right to own private property according to Gorman.

The national theme of Private Property Week observance is "The Strength of a Nation Lies in the Homes of Its People" — a quotation from one of America's greatest presidents, Abraham Lincoln.

Gorman stated, "We want everybody in the town of Manchester to be aware of the significance of the right to own private property. The widespread ownership of private property — homes, condominiums, apartments, offices and industries — help keep our community strong and prosperous."

Greenback lawn

MARYSVILLE, Ohio (UPI) — A good looking green lawn can put more green in homeowners' bank accounts when they put their houses up for sale.

An independent survey of real estate brokers indicates the condition of the lawn can increase the selling price by as much as \$4,000. The average amount was \$750, or 1.44 percent on a \$50,000 home.

What influences home buying?

LINCOLN, Neb. (UPI) — Age and income are major influences on the home buying decision, a recent university study shows.

Social status, for example, was the main reason given by home buyers who are older and have higher incomes.

Larger households gave a desire for a home for their families and/or a yard as a major reason for buying.

For many younger home buyers, financial strain is a factor.

Buying Or
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Blanchard & Rossetto offers selling hints

Getting ready to sell your house? First impressions are the most important, advises Blanchard & Rossetto Realtors, an ERA associate in Manchester.

Be sure that the exterior of your home is inviting:

- Lawn & shrubbery should be trimmed.
- Sidewalks edged.
- Yard cleaned.
- In season have flowers cultivated and blooming.
- Touch up anything necessary shutters, drains, etc.
- Consider the value of a quick coat of exterior paint. Interior decoration can make your home more saleable, but it will not get you a better price. Be critical of

your property — everybody else will be as they go through it. Don't hesitate to make small, inexpensive repairs as necessary.

• Always have your home neat and tidy.

- "Thin out" your furniture — fewer items in a room gives a feeling of increased size.
- Give special attention to your kitchen and bathrooms — these rooms sell more homes than any other feature.
- Windows should be sparkling clean, walls unmarred.
- Remove all unnecessary material from garage, utility rooms, and closets to show off their full storage and utility space.
- Fix leaky faucets, loose door-

knobs, stuck drawers and warped cabinet doors.

• Keep stairways and doorways clear to avoid cluttered appearance and possible accidents.

• Keep all rooms clean, bright and neatly arranged.

• Turn on lights in dark rooms and raise the shades.

• Depending on the season have a fire in the fireplace or outdoor grill ready to use.

• Be aware of odors — they very seriously influence buyers. Be cautious of smells from cooking, smoke or baby's room. The aroma of coffee perking, a hot apple pie or perfume in the bedroom are most pleasant.

Fish offers guide to choosing a mortgage

Here's a guide to choosing the right mortgage, describing each type of loan and listing pros and cons, compiled by D.W. Fish.

Fixed rate mortgage: Fixed interest rate, usually long-term; equal monthly payments of principal and interest until debt is paid in full.

Offers stability and long-term tax advantages: limited availability. Interest rates may be higher than other types of financing. New fixed rates are rarely assumable.

Adjustable rate mortgage: Interest rate changes are based on a financial index, resulting in possible changes in your monthly payments, loan term, and/or principal. Some plans have rate or

payment caps.

Readily available. Starting interest rate is slightly below market, but payments can increase sharply and frequently if index increases. Payment caps prevent wide fluctuations in payments but may cause negative amortization. Rate caps, while rare, limit the amount total debt can expand.

Graduated payment mortgage: Lower monthly payments rise gradually (usually over 5-10 years), then level off for duration of term. With flexible interest rate, additional payment changes possible if index changes.

Easier to qualify for. Buyer's income must be able to keep pace

with scheduled payment increases.

Step early mortgage: Fixed interest rate but monthly payments may vary according to a pre-determined schedule of payments.

Permits rapid payoff of debt because payment increases reduce principal. Buyer's income must be able to keep up with payment increases.

Buy-down: Developer (or third party) provides an interest subsidy which lowers monthly payments during the first few years of the loan. Can have fixed or flexible interest rate.

Offers a break from higher payments during early years.



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*Merrill Lynch Realty sold a home in Connecticut every 43 minutes in 1983 based on an 84 hour work week!

**In 1983 our dollar volume was over \$571,000,000!!

Frechette started company in 1982

The H.M. Frechette Real Estate Co., Inc., was formed in July 1982. Herman M. Frechette is president and treasurer, and Annette J. Frechette is vice president and secretary. They have combined 33 years of experience in the real estate field. Their goal is to provide their clients with personalized service in a small office atmosphere to help meet each individual's needs.

Their next step was to join the fast-growing franchise of Realty World since they offered an extensive training program and Relocation Service. They changed their name to Realty World-Frechette Associates.

They continued to grow and rather than expand their South Windsor office, they chose to open another small, personalized office in February at 73 W. Center St., Manchester.

They wish to thank their friends and clients for their continued support.

Merrill Lynch tells of multiple offers

In today's market it is not uncommon to have a multiple offer situation.

A multiple offer is when there is two or more offers on the same property at the same time.

When this happens, it is the listing agent's responsibility to treat all parties involved in the situation equally and fairly.

The listing agent should educate all parties involved as to the sequence of events during the negotiations.

At Merrill Lynch, we strive to treat all of our clients and customers equally and fairly at all times.



MANCHESTER-43 FOREST STREET

One of the original Cheney Estates. Sound and Quality Construction Impossible to reproduce at the asking price. First floor features large entrance, foyer with open staircase, living room, dining room, den, modernized kitchen and lavatory. Second floor has four bedrooms, 3 1/2 baths, sitting room with fireplace, 5 interesting unreplaceable fireplaces, rear staircase from kitchen, large cellar ideal for hobbyist or handyman. 2 car garage. Offers invited.



REALTY WORLD-Frechette Associates
487 Buckland Rd
South Windsor
644-3481
73 West Center St.
Manchester
646-7709

At Westledge Associates

Home shopping, financing can be one-stop

Suppose your company has transferred you to the Greater Hartford area and you have only 30 days to select a home, purchase it, close the sale, and move. Do you despair? Do you feel forced to rent something for six months until you can locate a home? Do you try to get a loan assumption on a house you can tolerate?

Westledge Associates, whose Vernon office is located at 148 Talcottville Road, can keep you from having to elect any of these unappealing solutions. Through its revolutionary new mortgage-making program, buyers can get immediate conditional loan approval, and after selecting the home they love, find the right mortgage plan for it, process application, and arrange for a closing often as quickly as three weeks.

But then you don't have to be transferred to take advantage of this exciting new program. It is an innovative alternative for anyone interested in buying a home. It eliminates the apprehension, frustration and uncertainty which is sometimes associated with the home financing process.

This nationwide program, coordinated by a computer network, is offered through Westledge Financial Services, Inc., a new affiliate of Westledge Associates, Realtors.

The concept has been well received, according to Ann Koenig, Manager of the Westledge Vernon office. "This program has created a tremendous advantage for our clients, whether they are buying or selling a home. The

on-line computer counseling we can provide gives both new and sophisticated potential buyers every possible financing program available to them."

Customers need not enter a bank. With an in-house computer capable of processing and printing mortgage applications and all land documents, buyers can be pre-qualified on the spot, so they know immediately what price home they can afford. It follows the "one-stop shopping" concept now popular and prevalent in retailing.

This program is based upon an association with The First Boston Capital Group and has only been on the market since last October. Westledge is one of the first firms in the nation to have been invited by First Boston Capital Group to participate.

Another important benefit is the time savings offered by the program. When the buyer selects a home and submits a mortgage application, Westledge will be able to issue an instant mortgage commitment, contingent upon verification. Final commitment could materialize as soon as 10 days, as compared to 45 to 60 days, which is currently the average time between sale and closing.

Based on the buyer's financial status, the computer used by Westledge Financial Services provides buyers with comprehensive information about their best mortgage plan, the right home purchase price, maximum mortgage the buyer can afford, and monthly payments that fit the buyer's budget.

The computer sets up criteria and makes an initial decision on whether the mortgage will be accepted. It also

underwrites, processes and prints all loan documents, and generated closing documents and verification materials including letters to employers and credit checks.

If the information which is fed into the computer is correct, the initial decision will reflect the final decision with a very high degree of accuracy. Once the computer program has all the necessary data elements, it generates for the customer a personalized printed report that even includes an estimate of income tax savings.

The personal printout is one feature that Westledge agents find especially appealing. They need not have to be financial wizards in order to perform the needed and complicated calculations. The possibility of error is reduced, too, because the report will reveal immediately any inclusions or misentries. A customer on a tight schedule can carry the report with him and go over it at leisure. Regardless of whether a customer buys or not, the printout is his or hers to keep. It's called an Affordability Analysis and is absolutely free for the asking.

The loans will be arranged through The First Boston Capital Group, a subsidiary of First Boston Corporation, so an ample supply of mortgage money will be available. Rates are very competitive.

Over 240 mortgages are available through the program, from fixed-rate 30-year plans to adjustable rate loans. Using the financial data provided by the buyer, the computer system will choose several suitable plans, then

tailor the mortgage to individual needs.

Westledge Financial Services, Inc. is administered by Richard Rist, Manager of Mortgage Services. A resident of Somers, Rist brings 18 years of banking expertise to this newly-created post.

Westledge is the largest independent real estate firm in Greater Hartford. Its seventh regional sales center opened last month in Suffield at 110 Mountain Road. The towns serviced through this newest office include Suffield, Enfield, Somers, Windsor, and Windsor Locks. The Vernon office services Manchester, Vernon, South Windsor, Bolton, Tolland, Ellington, East Windsor, Coventry, Stafford, Willington, Ashford and Union.

The firm has over 100 full-time sales associates. A member of HomeEquity/Homerica, it is a designated national corporate relocation center. Last year, it achieved a 54 percent increase with total sales for 1983 of more than \$115,000,000.

Persons wanting details on this new mortgage-lending service should contact their nearest Westledge center.

Executive moves

NEW YORK (UPI) — Dual career families make up the fastest growing segment of all executive relocations, a survey shows.

The recently released study also indicated pressures of relocation in such households are especially great, and that corporations need to be more sympathetic and supportive of them.

Wide range of terms offered

Shopping for home mortgage essential

CHICAGO (UPI) — Finding the best mortgage for your new home these days is not a job for the lazy or the faint of heart.

In the 1950s, most home buyers plunked down 20 percent of the price and signed up to pay off the rest over 30 years at a fixed interest rate. In the '80s, fixed rate mortgages are scarce — and the alternatives can be bewildering.

Adjustable rate mortgages now account for almost three-fourths of the market. Balloon mortgages are still around, as are the wraparounds and real estate contracts that boomed during the 1979 to 1982 "creative financing" craze.

If you do happen upon a fixed-rate mortgage, it is likely to be a "short term" of 15 to 20 years' duration. One Chicago builder is even offering a zero-interest loan.

As a buyer, you must know what you need and be willing to search hard for it. There are no "standardized" mortgages and no disinterested organization that keeps a running list of what is available.

Above all, you should be aware that the biggest problem facing home buyers is not accessible mortgages but affordable housing. Until the late 1970s, the federal regulation of savings institutions, the major lenders, helped keep real estate prices reasonable. With deregulation, "we have radically changed the proportion of households in the United States that can buy homes," said Leanne Lachman, presi-

dent of the Real Estate Research Corp.

Even industry professionals do not agree on how to categorize today's mortgages. In general, however, here are the available mortgages, their terms and their pitfalls.

Fixed-rate mortgages

The traditional fixed-rate mortgage lasts 25 or 30 years, with the interest rate set at the beginning of the loan. The first payment is the same as the last payment. At the end of the mortgage, the buyer owns the home outright.

Most people think the FRM is "the" mortgage, but its popularity dates back only to the Depression. Before then, most home buyers took balloon mortgages that had to be refinanced or paid off within two or three years of purchase.

When banks began calling in these balloons after the crash of 1929, and thousands of Americans lost their homes, the federal government stepped in.

The Federal Housing Administration developed the fixed-rate mortgage as a tool to revitalize the real estate market. Later, Veterans Administration loans linked the fixed-rate mortgage with the "American Dream" in the minds of returning GI's.

The FRM means security and stability. The cautious home buyer knows exactly what the payments will be and exactly when they will end.

On the other hand, the FRM locks in

an interest rate. If rates fall, the buyer could be stuck with a burdensome monthly payment.

In addition, FRMs usually require the buyer to pay a huge amount of interest over the 30 years — as much as \$307,249 on an \$80,000 loan at 16 percent.

Since interest payments are deductible from federal income taxes, buyers in higher tax brackets may find the traditional FRM attractive. Other buyers may find paying hundreds of thousands of dollars of interest appalling.

Short-term FRM's, a very recent wrinkle on the old formula, decrease that total interest payment dramatically.

"Short termers" offer higher monthly payments in a briefer period (commonly 15 to 20 years) at a lower interest rate (usually about 10 percent). Buyers who can afford them love them, industry observers say.

"There's a strong feeling again that it's not a bad thing to have a house paid off," said Dall Bennewitz, an economist with the U.S. League of Savings Institutions.

Adjustable-rate mortgages

These go by many names — "negotiable rate mortgages," "variable rate mortgages," "adjustable mortgage loans" are just a few. No matter what you call them, the adjustables are the hot new ticket in the housing market.

While there is no typical adjustable mortgage, all vary one of four factors:

the interest rate, the monthly payment, the term of the loan or the principal balance.

An adjustment in the interest rate is the trickiest. Most ARMs stick to 1-, 3- or 5-year adjustment periods.

When the interest rate changes, the monthly payment changes too. That is good news for the buyer if the interest rate goes down, but it can become disastrous news if rates skyrocket as they did two years ago.

Buyers considering a mortgage with an adjustable interest rate should insist on a "cap" or ceiling on the amount of change, industry professionals say. But, they warn, some lenders do not offer interest rate caps.

Caps also are available on mortgages with adjustable monthly payments, but they can cause problems.

When a monthly payment is not large enough to cover the interest due, that unpaid interest is added to the balance of the loan. This "negative amortization" can mean the buyer actually owes more than the sum of the loan.

If you absolutely must have predictable monthly payments you may find a payment cap an advantage. And if interest rates go down, a payment cap may mean you will pay off your mortgage a little sooner.

Graduated payment mortgages, including two variations on this theme, have been popular among younger buyers.

The straight GPM has a fixed

Please turn to page 6

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Cynthia Panella

Cynthia, before joining D.W. Fish Realty, earned a degree in Business Administration from Central Connecticut State University. Her real estate experience includes several courses as well as some personal investing.



John W. Dumas

John is ready and willing to assist in all your home buying and selling needs. He is a native of Manchester, attended local schools, spent 4 years in the U.S. Marines and is presently living in Manchester with his wife and their 3 children. He is an active community member and would like to help you in any way possible.



Roxanne W. Elwell

Roxanne brings to us her broad knowledge of the Real Estate market, having participated in the successful conversion of the Bushnell Tower Condominium in downtown Hartford as well as the past two years in our Hebron office specializing in new construction along with existing home sales.

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Shopping for mortgage essential

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interest rate but low monthly payments at the beginning of the loan. An adjustable GPM also includes a fluctuating interest rate.

Low beginning payments help young buyers qualify more easily for their mortgages. In both GPM's, payments rise along with income, a situation some young families find attractive.

But do not be too dazzled: in the mortgage market, adjustables can be the biggest gamble of all, industry professionals warn.

"You've got to sit down and say 'If the worst happened to me, how much could I pay on my mortgage? Would the payment be so high it would cause me to sell my house?'" Ms. Lachman said.

'Creative financing'

Under this category come all the ingenious arrangements buyers and sellers started cooking up when climb-

ing interest rates made conventional mortgages scarce.

Most involve some sort of seller-backed financing. Not all are legal.

These arrangements are not as popular in 1984 because "there is so much money looking for work in the mortgage market," said Garth Marston, co-author of "Creative Real Estate Financing," a mortgage handbook.

Still, balloon mortgages have maintained their appeal in states such as California where property values run high and sellers are anxious to help buyers make a purchase.

Put simply, a balloon is a loan from seller to buyer that must be paid off in full within a short time, usually two to five years. The buyer takes a balloon in the hope that alternative financing will be available by the pay-off date.

A buyer who can borrow from family or friends, or who can count on an inheritance or a raise, can legitimately consider a balloon, Marston said. So

can a buyer who plans to sell the house before the balloon comes due.

But if the money does not materialize or the value of the house goes down, the buyer who cannot find new financing is in deep trouble. "When (a balloon) is poorly applied it's like a smoking gun," Marston said.

Other "creative" mortgage instruments have similar pitfalls.

In a real estate contract, the seller holds the deed to the house until the buyer makes all the payments. But the buyer may not be considered the legal owner if the house is damaged or destroyed.

In a wrap-around mortgage, the seller continues to pay off the original mortgage. The buyer pays the seller an amount extra to the original mortgage plus the extra selling price.

"Wraps" usually go at below-market prices, making them attractive to buyers. But they are also extremely risky — and against the law in many states.

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If you're still convinced you can sell your own home, the Manchester Board of Realtors asks you to consider these points:

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• Can you be sure the prospective buyer is financially capable of buying

your property?

• Are you able to give wide exposure to your property?

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"Our reputation is built on service," proudly claims McCavanagh Realty's president and founder, James R. McCavanagh. To ensure that all clients receive uniformly fine service, each McCavanagh agent is well-versed in all aspects of mortgage financing, whether it be CHFA, CHIF, FHA, VA, ARM, Farmers Home or Conventional.

"In addition, our agency is fully-equipped with state of the art on-line computer capacity which complements the three distinct multiple listing services we use in locating just the right selection of houses for our customers," McCavanagh said.

Typical of McCavanagh Realty's commitment to customer service is Barbara McConville. Barbara has nearly a decade of realty experience in the Manchester area.

Her background includes real estate sales, rentals and construction. Convinced that real estate is a cornerstone of any sound financial planning package, Barbara has advised five of her six children in the purchase of their own homes. She lives with her husband,

Richard, and their youngest daughter, Maureen, at 99 Keeney St. In her free time, Barbara enjoys French cooking and enrichment courses at Manchester Community College.

Equally well-established in the Manchester community is life-long resident Nancy Taylor. Nancy, a product of local schools, offers her customers not only a wide-ranging knowledge of the housing market, but also an extensive background in the banking business. Before becoming a real estate agent, Nancy worked for seven years in a local bank, the last three years as a manager. This combination of real estate and finance is in the McCavanagh tradition of full service to its customers.

Nancy and her husband, Bob, reside at 115 Washington St., in Manchester with their four boys. Nancy enjoys bowling, politics and church work in her spare moments.

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