

BUSINESS

Fifteen-year mortgage brings home financing innovation

A new type of mortgage has been introduced into the marketplace that can save you thousands of dollars over the life of your loan. It could be of immense importance to you — as it already has been to other individuals buying or planning to buy homes.

Just because a 15-year mortgage is half as long doesn't mean you have to pay two times as much," says Michael J. Wilson, assistant director of research for the U.S. League of Savings Institutions.

In little over a year, almost two-thirds of \$4.8 billion in the United States have started offering 15-year mortgages to their customers, and these loans have jumped from zero to 17 percent of the fixed-rate loans bought in the secondary market by the Federal National Mortgage Association.

Ready for merger

Scovill facility for sale

WATERBURY (UPI) — The world headquarters of Scovill Inc. is up for sale, marking the beginning of sweeping changes at the 183-year-old company.

Seabrook unfazed by Vt. ruling

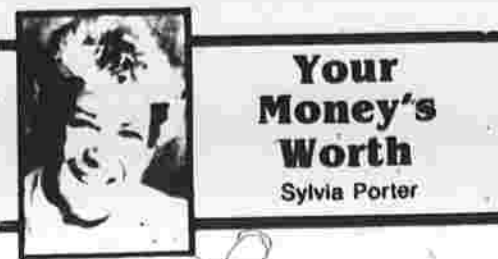
SEABROOK, N.H. (UPI) — Construction of the Seabrook nuclear plant's first reactor will continue at its present pace, despite an adverse regulatory ruling from a state court in New England.

Hearst Corp. plans WCVB buy

NEW YORK (UPI) — The Hearst Corp. said it has reached agreement in principle to buy Boston television station WCVB for \$450 million, which the publishing firm said was the largest single broadcast station transaction in history.

Publisher wants computer news

OKLAHOMA CITY (UPI) — What Tom Clark sees in the computer publishing industry is a glut of national magazines and a failure to communicate.



Your Money's Worth

Sylvia Porter

involve less risk because money is tied up for a shorter period, and since virtually all 15-year loans to date have been at fixed rates, the institutions can calculate precisely what their returns will be.

On April 22, the company offered to sell four bodies of water in Poland to the town for \$3.2 million. Neither First City officials nor Paul F. Beetz, Jr., Scovill's director of corporate communications, would comment on the sale of other Scovill divisions.

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free and clear before retirement. In confirmation, these loans appear primarily to second- and third-time buyers. To illustrate the savings gained by selecting a 15-year loan: Consider a \$100,000 mortgage at 12 percent interest. On a 30-year loan, monthly interest and principal payments would be \$1,029. On a 15-year loan, your monthly payments would rise \$171 to \$1,200. But over the life of a 30-year loan, you would pay \$270,301 in interest charge alone. On the 15-year loan, your interest would total \$116,030. The difference: a dramatic \$154,271.



By Alex Girelli Herald Reporter

Voting almost entirely along party lines, the Board of Directors Monday night approved a budget for the next fiscal year. The budget calls for a tax rate of 44.48 mills to support the general fund.

Center OK is sought

Local developer Richard Hayes said today that he is negotiating with a food store and several retail outlets as prospective tenants of a 150,000-square-foot shopping center he wants to build on 12.8 acres on North Main Street.

Bolton election turnout is low

BOLTON — Republican Douglas T. Cheney won the race for first selectman in the town election Monday, defeating incumbent Democratic appointee Sandra W. Pierog by 70 votes out of 1,167 votes cast for the position.

Cheney ousts Pierog from top post

Republican leaders tried to make the union issue in the campaign, decried what they said was outside influence.

MANCHESTER

Neighbors fight Peterman condos ... page 3

FOCUS

Shhhhh — the frogs might be listening in ... page 11

SPORTS

Kentucky Derby win thrill for Gambolati ... page 15

WEATHER

Fair, cool tonight; sunny Wednesday ... page 2

Manchester Herald

Manchester, Conn. — A City of Village Charm Tuesday, May 7, 1985 — Single copy: 25¢

Budget calls for tax rise of 1.18 mills

Both parties agreed on approving the full request of the Board of Education for \$25,258,546, with \$24,757,293 of it for schools, \$376,778 for the Regional Occupational Training Center, and \$124,575 for health and welfare services to private schools.

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Debbie Offen, a sixth-grader at Nathan Hale School, looks for hidden words last week in a word-search game created by seventh-graders at Bennet Junior High School. The two groups met at Bennet last week for the second annual "math playday," in which the Nathan Hale students tested games and puzzle books prepared by the Bennet seventh-graders.

Town may lose right to Buckland land

The town has waived its right to purchase surplus state land off Buckland Street that the Eighth Utilities District wants to buy because it did not act within the required time, district attorney John D. LaBelle Jr. said today.

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Republican Deputy First Selectman Douglas T. Cheney, who defeated Democrat Sandra W. Pierog in the race for first selectman Monday, tabulates the votes as they are called out by election officials Monday night at Community Hall.

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Condition is stable

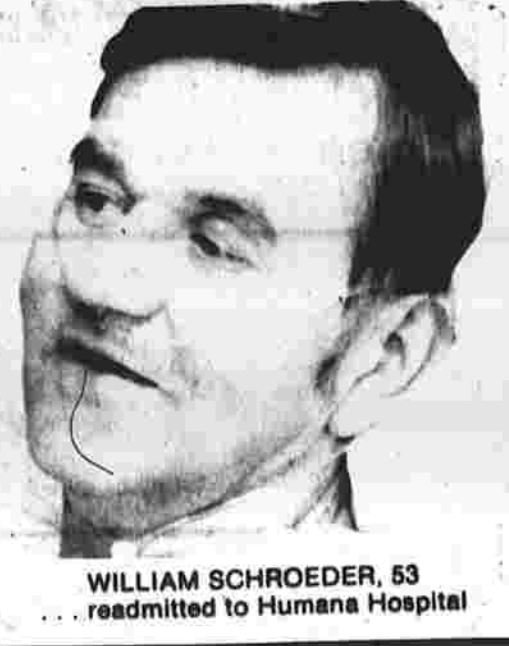
Heart patient suffers brain hemorrhage

By Brian Molloy
United Press International
LOUISVILLE, Ky. — Doctors say more tests are needed to determine if bleeding has stopped in Bill Schroeder's brain after hemorrhaging forced the world's longest-surviving artificial heart recipient back into the hospital.

transfusions during the weekend after becoming listless and bedridden before being moved to the hospital for a CT scan.
"The tests showed a hemorrhage in the brain had occurred," Hazele said. "The origin is unknown. They don't know when it started."

with Murray Hayden, 53, of Louisville, the world's third permanent artificial heart patient. Hazele said Hayden, who received his new heart Feb. 17 and has suffered lung complications since March, continues to be weaned from a respirator and will be able to walk around his room during the weekend.

Jack Buchman, 62, of Le Roy, Ill., became the world's fifth Jarvik-7 heart recipient after an implant of the Jarvik-7 at Stockholm, Sweden's Karolinska Hospital.
Heller has already tendered his resignation to the University of Connecticut, where he is the associate dean of fine arts. He said he'll move his family to Tampa, Fla., this summer. This weekend he'll conduct his last concert with the symphony.



WILLIAM SCHROEDER, 53 readmitted to Humana Hospital

Heller leaves symphony after 17 years

By Nancy Pappas
Herold Reporter
Jack Heller, conductor of the Manchester Symphony Orchestra for the past 17 years, has resigned. Heller told musicians at last night's rehearsal that he is stepping down in order to accept a position as chairman of the music department at the University of South Florida.



JACK HELLER ... stepping down

Neighbors gather to fight condos

By Susan Vaughn
Herold Reporter
"Fitting in with the character of the neighborhood" was one of the phrases most frequently used Monday night by both proponents and opponents of a proposed 17-unit condominium development on Gardner Street.



A crowd fills the cafeteria of Martin School Monday night to oppose an application for a zone change which would allow 17 condominiums on property on Gardner Street. The opponents of the development argued that it would not fit into the neighborhood of single-family homes.

Peopletalk

Jillian makes recovery
Ann Jillian was back on the set, in the starring role as The Red Queen in Irwin Allen's four-hour TV version of "Alice in Wonderland," a scant two weeks after undergoing a double mastectomy.

Quote of the day
Benjamin C. Bradlee, executive editor of The Washington Post, on public criticism and distrust of the news media.
"I think the criticism is coming from some fairly serious wackos."

Frankie makes 'book'
Frankie Valli's falsetto led the Four Seasons to the top of the charts in the early '60s with doo-wop classics like "Sherry," "Candy Girl" and "Stay."

Extended outlook
Extended outlook for New England's Thursday through Saturday. Connecticut, Massachusetts and Rhode Island: Fair weather through the weekend.



We deserve a break today
Today: becoming partly sunny and windy. High temperature in the mid 60s. Northwest wind increasing to 15 to 25 mph.

Country Music Awards

The group Alabama was named entertainer of the year for the fourth consecutive time, and collected two other hit trophies, and the Judds mother-daughter singing duo won twice to highlight the 29th annual Country Music Awards in Buena Park, Calif.

Apollonia stage
Some things you won't see on the three-hour television special on the 50th anniversary of Harlem's Apollo Theater. George Michael of the rock group Wham! flubbed the opening to his hit "Careless Whisper," host Bill Cosby joking that the reason Coca-Cola changed its formula was that the only man who knew it died and Diana Ross slipping up on the lyrics to "I Want to Know What Love Is."

Manhattan
The stage overflowed with Motown stars like Smokey Robinson and Stevie Wonder and some of the white musicians they influenced like Rod Stewart, Joe Cocker and Bey George, who turned out along with 80 other celebrities to mark the refurbished theater's special, "Motown Returns to the Apollo," which NBC will air May 19.

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Almanac

Today is Tuesday, May 7, the 127th day of 1985. There are 238 days left in the year.
Amon, those celebrating birthdays include inventor Edwin H. Land, 76; actor Darren McGavin, 62; actress Anne Baxter, 62; singer Teresa Brewer, 64; Sen. Peter Domenici, R-N.M., 53; former Baltimore Colts quarterback Johnny Unitas, 52; and "Today" show weatherman Willard Scott, 51.
On this day in history:
In 1833, composer Johannes Brahms was born in Hamburg, Germany.
In 1849, composer Peter Ilich Tchaikovsky was born in the Ural region of Russia.
In 1915, a German torpedo sank the British liner Lusitania off the Irish coast. Nearly 1,200 lives were lost.
In 1945, Germany signed an unconditional surrender at Gen. Dwight D. Eisenhower's headquarters in Rheims, France, that was to take effect the next day, ending the European stage of World War II.
In 1975, President Ford formally declared an end to the Vietnam era. In Saigon, N.J., renamed Ho Chi Minh City — the Viet Cong staged "We May 7" to celebrate their takeover.
A thought for the day: Inventor and industrialist said, "If a problem can be stated, you can solve it."

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Traffic light sparks dispute

Police Chief Robert Lannan, the town's traffic authority, and some members of the Cheney Historic District Commission disagree on how the traffic light on Main Street at Forest Street should operate.

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Change draws no comments

A zone-change application by Michael Lynch for a 3.1-acre piece of industrial property at Olcott and Spencer streets brought no comments from the Planning and Zoning Commission hearing at Martin School Monday night.

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In Brief

Prom rides offered
The Manchester Safe Rides program will operate from 9:30 p.m. to 2 a.m. Friday during the East Catholic High School Junior prom.

Fire Calls
Manchester
Sunday, 4:50 p.m. — service call, 30 Clyde Road (Eighth District).
Sunday, 4:50 p.m. — stove fire, 48 Elmwood St. (Eighth District).
Sunday, 5:37 p.m. — brush fire, behind 300 Oakland St. (Eighth District).
Sunday, 8:08 p.m. — medical call, 30 Cottage St. (Town, Paramedics).
Monday, 8:19 a.m. — motor vehicle accident, North Main and Main streets (Eighth District, Paramedics).

Town man faces charges after fight

An off-duty police officer reported hitting a 29-year-old Main Street resident with a blackjack Monday night after the man allegedly kicked the officer's car.

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Lottery

Connecticut daily
Monday: \$47
Play Four: 2118
Other numbers drawn Monday in New England:
Maine daily: 467
New Hampshire daily: 0611
Rhode Island daily: 2450
Vermont daily: 797
Massachusetts daily: 1884

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Manchester Herald

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BUSINESS

Make it meet personal needs

Several factors play in selecting first home

By William H. Innon
United Press International

The first-time home-buyer should sift through a wealth of information before making his decision, including potential tax advantages of his purchase...



mments from their taxes, a savings of thousands of dollars since first purchases are traditionally low-equity, high-loan buys...

possible in the home, and aim for fixed-interest loans," said JoAnn Witcher, assistant vice president of a Texas mortgage company...

"Many houses are not even keeping up with inflation, or 5 percent. You're taking a risk if you're buying that first home with the idea of making a profit in a year or two."

"A lot of people got in over their heads." Roughly 25 percent of 28 percent of a buyer's disposable monthly income should go into the mortgage payments, she recommended...

"THIS IS BECOMING MORE and more of a non-traditional family society. A lot of single parents with children, the supposed yuppie family...

"On the other hand, some young couples buy homes with the express purpose of building a little equity, selling the homes in a few years, and making their second or third home the 'dream place.'"

"Who wants to invest a lot of time and money in a home," said Witcher, "when they're going to be leaving town in a few months?"

"In the late 1970s, real estate was popular because it was tangible, a way to beat inflation," said Korman. "You could throw money anywhere and you'd make more money back."

"Since 1981, because of a combination of high interest rates low inflation, changes in housing patterns, the market has cooled off significantly. There has been a radical depreciation on home values in many areas."

HOMEOWNERS CAN DEDUCT INTEREST PAY

Many options available

It makes sense to shop for homeowners' insurance

By Stephen J. Morgan
United Press International

The biggest investment most people ever make is the purchase of a home and it's important to choose the right kind of homeowners' insurance to protect that investment.

But another—and very important—kind of policy provides "replacement cost coverage," or what it would cost to replace the house or item at today's prices.

consumers in the market for homeowners' insurance. Keep up-to-date inventory of all your furniture and other major belongings in a safety deposit box or other place away from home.

Utility reported on schedule
SEABROOK, N.H. (UPI) — An independent analysis of the Seabrook nuclear plant concludes the plant is on schedule and "under firm management control."

There are seven basic kinds of homeowners' policies insuring you against a variety of perils. They are: the basic policy, known in the industry as HO-1; the broad form (HO-2); the special or all-risk form (HO-3); the renter's policy (HO-4); the comprehensive form (HO-5); the condominium policy (HO-6); and "older-home" insurance (HO-8).

addition to the perils listed above, falling objects; weight of ice, snow and sleet; collapse of the house or any part of it; sudden bursting of your hot water heater; leaks from and freezing of plumbing and air conditioning systems; sudden and accidental injury from electrical current.

make major improvements to the home. Determine whether your coverage is keeping pace with inflation. Find out where your insurance company offers discounts for fire and burglar alarm systems, smoke detectors and so on.

Analysts watching Murdoch
NEW YORK (UPI) — Industry analysts speculate that Australian publishing magnate Rupert Murdoch could start a fourth television station in New York City...



Frank A. Bennack Jr., left, president of the Hearst Corporation, and Robert Bennett, president of Metromedia Broadcasting, answers questions from reporters during Monday's press conference to announce an agreement for

WCVB-TV, Channel 5, for a record \$450 million, says it has "every confidence" in the station's present management and will continue its "excellence" in programming.

WCVB sold

Murdoch hands off to Hearst

By Leslie Anderson
United Press International

NEEDHAM, Mass. — The Hearst Corp., which purchased WCVB-TV, Channel 5, for a record \$450 million, says it has "every confidence" in the station's present management and will continue its "excellence" in programming.

"We did not pay \$450 million for a great broadcasting organization to make it a different broadcasting organization than what it is," he said. Metromedia sold WCVB and six other television stations Monday to Australian publishing magnate Rupert Murdoch, who immediately sold the Boston station to Hearst for \$450 million in a "back-up" deal that would be the largest single broadcast station transaction in U.S. history.

BOLTON: Selectmen reject finance board budget ... page 21
FOCUS: Kids can make mom a queen on her day ... page 13
SPORTS: EC, MHS nines come up losers ... page 9
WEATHER: Clear, cold tonight; milder on Thursday ... page 2

Manchester Herald

Manchester, Conn. — A City of Village Charm
Wednesday, May 8, 1985 — Single copy: 25¢

Reagan uses V-E Day to urge talks

By Jim Anderson
United Press International

STRASBOURG, France — President Reagan praised Europe on V-E Day for rising from the ruins of World War II but warned of a new Soviet nuclear threat that is "undermining stability" and threatening 40 years of peace.

Reagan arrived in Strasbourg early today from Madrid, where he had a two-day state visit. After his speech, Reagan was to fly to Portugal for a two-day state visit before returning to Washington Friday.



President Reagan and French External Relations Minister Roland Dumas stand to attention during national anthems before an honor guard on arrival at Strasbourg Airport today. The president made a major foreign policy address to the European Parliament.

Officer may get job back

Assistant Town Attorney Barry

Botticello has recommended the town retire and award \$33,000 in back pay to former police officer James McCooe, who brought suit against the town after he was forced to retire from a desk job at 63.

GOP directors to oppose buying Buckland land

By Kathy Gorman
Herold Report

The three Republicans on the Manchester Board of Directors will vote against a recommendation that the town purchase state-owned land at the corner of Toland Turnpike and Buckland Street, Republican Director Donna R. Mercer said today.

The town administration and some Democratic directors have opposed the district's plans to build a firehouse because it would be located within 500 feet of a town-owned station around which the town does not have the legal right to provide fire protection in Buckland.

Under state law, the town has the first option to purchase any surplus state land within its boundaries. The town Planning and Zoning Commission has already recommended that the town purchase the land, but the approval of the directors is needed before the town can formally offer to purchase it.

The town's request for an extension on the 45-day limit it has under state law to tell the state if it wants to buy the land, the deadline passed April 7 and the town's request for an extension — sent to the state treasurer's office on March 22 — has gone unanswered.

Both Director of Planning Mark Pellegrini and General Manager Robert B. Weiss said Tuesday that such extensions were routine and that they had received verbal assurances it would be granted. But Mercer and Ferguson today questioned the town's handling of the matter.

House dumps drink amendment

By Mark A. Dupuis
United Press International

HARTFORD — The state House voted Tuesday to reject a Senate proposal to allow members of the armed forces to continue drinking at age 20 if Connecticut's legal drinking age goes up to 21 this fall.

The debate on the drinking age bill came to a conclusion with one House member on her feet asking to be recognized and her House colleagues in laughter.

Rep. Edith G. Prague, D-Columbia, an outspoken advocate of tough drunken driving laws, accidentally voted against the bill when a book on her desk slipped onto the button used for voting and recorded a negative vote.

Deputy House Speaker Richard O. Belden, R-Berlin, said he would support the bill in the House session but not the House journal. "As long as it's somewhere," Prague replied.



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Inside Today

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Papers indicate bribery

BRIDGEPORT (UPI) — The Hells Angels Motorcycle Club had an extensive counter-surveillance system that may have included a contact in the New York City Police Department and a federal prosecutor who used cocaine, a published report said today.

The New York City Police Department contact allegedly supplied the president of the Hells Angels in New York with background checks, The Telegram said. The Angels also allegedly enlisted members to conduct surveillance of FBI agents — noting descriptions of agents, their vehicles and the radio frequencies they used, the newspaper said.

Two town lawmakers support raising age

Two of the three state legislators from Manchester said today that they support a bill that would raise the legal drinking age from 18 to 21.

The third state Rep. Elsie J. Swanson, a Republican, was unavailable for comment. State Rep. Gary A. Weaver, D-Manchester, said that an increase in the drinking age to 21 was "long overdue."