















# College basketball roundup Anderson hero for Bonnies

Combined Wire Services

**NEW YORK** — Elmer Anderson, who played in the shadow of Dwayne "Pearl" Washington in high school, emerged as the hero in getting St. Bonaventure into Saturday's Holiday Festival championship game against No. 11 St. John's.

"We just ran our offense until there was less than five seconds left," Anderson, a 6-foot-2 junior from Brooklyn, said Thursday night after his 18-foot shot with two seconds left gave the Bonnies a 75-72 overtime victory over Iona.

In the nightcap of the Madison Square Garden college basketball doubleheader, defending champion St. John's routed James Madison 78-57 for its ninth straight victory behind Walter Berry's 22 points.

Anderson's game-winner made amends for his subpar performance — 4 of 12 shooting from the field and five turnovers. He scored 12 points as the Bonnies placed five players in double figures.

"I got it and pulled up and the Ocean (home of the Bonnies) spirit guided it through," Anderson said. "The Brooklyn spirit is deep in me and that helps too."

St. Bonaventure Coach Jim O'Brien, also a product of Brooklyn, said, "Elmer has made the transition from off guard to point guard. He probably felt tonight he had to prove to New York he is a good point guard. He tried to do too much but he finished with 11 assists and a game-winner."

Anderson was moved to point guard this season after Alvin Lott transferred to Iona.

The Bonnies led Iona 41-28 at halftime and led by as much as 17 points early in the second half as their game came apart. The Bonnies led 47-23 to pull with 56-55 and then Iona went ahead for the first time, 59-55.

Then there were three ties, including 68-68 at the end of regulation play.

"This is a normal occurrence," O'Brien said of the Bonnies' second-half flop. It's our sixth win,



St. John's Walter Berry (21) is surrounded by James Madison's John Newman (33) and Eric Esch (44) during ECAC Holiday Festival game Thursday night. Redmen won, 78-57.

# Louisville-Kentucky just another game

LEXINGTON, Ky. (UPI) — When Eddie Sutton's Arkansas team lost to Louisville in the 1983 NCAA Midwest Regional, he declined to watch the "dream game" of Kentucky vs. Louisville which his defeat to the Cardinals had set up.

Sutton had tired a little of all the hoopla and attention paid to the possibility of the Bluegrass State powerhouse of Kentucky and Louisville meeting on the basketball court for the first time in 54 years.

Sutton — whose loss managed a feat which even the Kentucky legislature had been unable to accomplish — departed Knoxville's Stokes Athletic Center and went back to his hotel room.

But now, as the new head coach of 10th-ranked Kentucky, does he better understand the significance

# Baylor, LSU look for final '85 win

United Press International

**MEMPHIS, Tenn.** — Baylor coach Grant Teaff and his counterpart, Bill Arnsparger of Louisiana State, say winning the last game of the year would be a good impetus for 1986.

Their teams will have that opportunity tonight at 7 p.m. CST when they collide in the 27th Liberty Bowl.

It will be the Tigers of the Southeastern Conference pitting their passing game against a Baylor team famous for its defense.

The game will also give Baylor another opportunity to prove its on-season prognosticators wrong for placing the Bears seventh in the nine-team Southeastern Conference.

LSU finished second behind Tennessee in the SEC at 4-1-1, and had a 9-1-1 overall record. Baylor finished at 6-3 with a team Teaff said began to improve during the middle of the 1985 season.

"Especially our secondary."

Teaff said. "Brigham Young University) dented our pretty good in our first game in 1984 and it took us until about mid-year to get over it."

This year Baylor intercepted 14 passes, third highest in the conference, and allowed only seven touchdowns through the air, second lowest in the SEC.

Teaff said LSU's Jeff Wichersham is the type of quarterback who "hits the open man very well, has a high percentage of completed passes and reads a defense very well."

"He is much like our own quarterback," Teaff said. Baylor employs the two-quarterback system, alternating Tom Muscick and Cody Carlson.

"We don't let situations dictate," Teaff added. "We alternate by series."

Arnsparger said Baylor has a "complete offense...one which will keep us on our toes at all times."

"You have to be very much aware who is in the game at all times for them," he said.

# New hall of fame recognizes women

CINCINNATI (UPI) — Gold medal-winning runner Wilma Rudolph, college basketball standout Lynette Woodard and Olympic basketball coach Pat Head-Summit Friday will be inducted into the new CommuniX Women's Sports Hall of Fame.

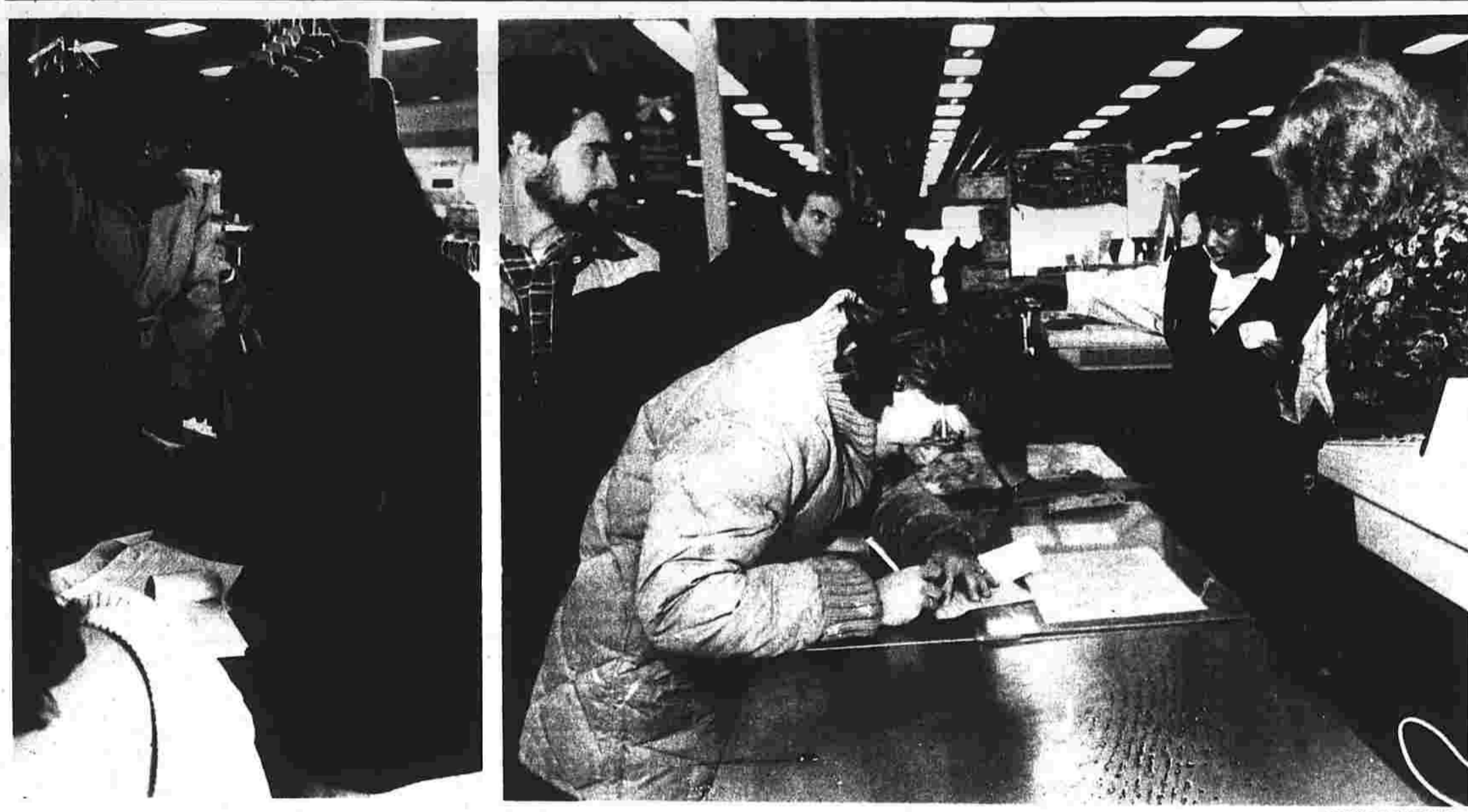
The hall, the brainchild of Steven Reece of Cincinnati, will induct seven other national sports figures as well as eight female athletes or coaches from the Cincinnati area in its first class.

Reece struck upon the idea for a hall of fame while talking to Head-Summit, who asked him to produce for cable television a series of exhibitions involving the women's Olympic team.

"I had a conversation with Pat Head-Summit, who tried out for the NBA's Indiana Pacers after an outstanding collegiate career at UCLA, University of Cincinnati basketball star Cheryl Cook, and Pam and Paula McGee, twin sisters who led the University of Southern California basketball program to national prominence. Woodard, who played collegiately at Kansas, was a three-time Kodak All-American.

"The other inductees are Ann Meyers, who tried out for the NBA's Indiana Pacers after an outstanding collegiate career at UCLA, University of Cincinnati basketball star Cheryl Cook, and Pam and Paula McGee, twin sisters who led the University of Southern California basketball program to national prominence. Woodard, who played collegiately at Kansas, was a three-time Kodak All-American.

# FOCUS / Weekend



Francine Frazier resigns herself to accepting the partial refund offered by clerk Ellie Chou on Thursday. Frazier was one of hundreds of "day after" customers.

Patty Civittolo signs a form so she can get a \$32.24 refund from Kathy Albert, a clerk at a large West Middle Turnpike department store. Civittolo's husband, Bob,

who stands behind her, became impatient with the whole procedure. He wasn't the only one. The Civittolos are Glastonbury residents.

# Return of the nightie

## 'Morning after' syndrome brings headaches to clerks

By Nancy Pappas Herald Reporter

8 a.m. Thursday, the morning after Christmas.

The doors of the large department store on West Middle Turnpike have just been unlocked. Inside, there's a hush of anticipation, as sales clerks already at their posts brace for the usual morning-after-Christmas rush.

"You'd like to think, 'This is the year! Everyone bought the right colors and sizes,'" says Jeannie Fogg, a clerk in the women's clothing department. "But you know that's never going to happen." A few hours later, Fogg jokes about having writer's cramp from processing so many returns.

9:30 a.m. It's the normal opening time for the store, but customers are still sparse. Joan de Brun of East Hartford walks in with a bright yellow Shaker knit sweater. She sets it on the table and goes to hunt among the racks for a sweater or blouse to take in exchange. A few minutes later she's back, saying there is nothing she likes any better. "I'll just take the cash," she says cheerfully.

Her face falls when Fogg explains she'll have to take 35 percent less if she takes a cash refund rather than merchandise. The sweaters were on sale a few weeks ago. Without a receipt, the clerks cannot tell whether de Brun paid full price, or a reduced sum.

"That's OK, I'll wait. Maybe I'll see something I like another day," de Brun says. The yellow sweater goes home to East Hartford.

9:45 a.m. It's easy to spot those who arrive to make a return. They are carrying parcels — more often in grocery sacks than in department store bags. They gaze at the "Returns Department" sign.

A woman in purple pants steps up to the table and opens her bag. Packages of brown sheets and pillow cases spill out. She's got her receipt, and is looking for a cash refund.

She is irritated because Michael cannot issue a refund.

"This was paid for with your son's credit card. All we can do is credit his account," says the department manager. But the woman doesn't want her exchange to be so obvious to her son. Michael offered to have a check mailed to her instead.

"We tried that last year, and you people fouled it up!" the woman says. "It took us months to get the money. How do I know that you won't do that again? I want the cash today."

Michael is reassuring. The woman surrenders the merchandise and leaves — but is obviously disgruntled. "I wanted to buy something else today," she explains. "I think this is a nuisance."

10 a.m. Tom Pasay comes in with a set of 180 tools. He loves the gift his wife, Susan, chose for him. It's just that he noticed that the next set larger is now on sale for just \$10 more. "So I'm trading up," Pasay says.

At first the clerks say that the 200-piece tool set is no longer on sale. "But my wife called just this morning, right before I came over," Pasay argues.

Further checking reveals that the tools are, indeed, still available at the reduced price. "Great!" says Pasay. "I am one happy customer."

10:15 a.m. Customers are getting edgy. "I've been all over town already," says one woman with no trouble opening a \$8. and was it ever a zoo!" Her patience is wearing thin, she admits. "If you step on my heels one more time I'll cream you!" she hisses at her 16-year-old daughter.

10:15 a.m. Paula Denis of Williamstown sets down a bag containing an electric shaver. "The shaver, my husband doesn't want at all," she says. "He wanted a beard trimmer."

Getting credit for the shaver is tricky. "I threw the receipt out. It never contained a receipt," she says. "I wouldn't want a shaver!" she says. Later, Denis heads for the shoe department. "I'll pick out the sneakers for him and you know what? If he doesn't like them, it's tough. They can sit in the back of the closet and rot for all I care."

10:45 a.m. Patty and Bob Civittolo of Glastonbury are in tow. "K-Mart opened at 8, and was it ever a zoo!" she says. "I've been to three cash registers, trying to get our \$32.24. Everyone says they don't have enough money in the drawer," says Mrs. Civittolo. They are relieved to find that the cashier in the hardware department has enough to cash the refund check.

11 a.m. Francine Frazier is the first really unhappy customer of the morning. She is returning a pair of black slacks. If she is willing to take a merchandise exchange, she can get something worth the full \$28.

Please turn to page 15

# Sports in Brief

**Fly fishing program scheduled**

EAST HARTFORD — The Connecticut Fly Fishermen's Association will present a fly fishing program on Wednesday, Jan. 8, at the Veteran's Memorial Clubhouse on Sunset Ridge Drive in East Hartford at 7:30 p.m.

The program will feature Paul Kukonen, noted lecturer and film maker from Worcester, Mass. He will narrate two of his films on fly fishing in New England.

Fly tying will be demonstrated by CFFA members prior to the meeting.

The program is open to the public and all are invited to attend.

**Fazio joins Holtz's staff**

SOUTH BEND, Ind. — Former University of Pittsburgh football coach Foge Fazio was hired Thursday to join Lou Holtz's Notre Dame staff as defensive coordinator, officials said.

Fazio compiled a 25-18-3 record in four years at Pitt but was fired at the end of the 1985 season after posting a 5-5-1 record.

**Jabbar leads voting in West**

NEW YORK — Kareem Abdul-Jabbar of the Los Angeles Lakers, who last year appeared in a record 14th NBA All-Star Game, leads Western Conference centers in fan voting for this year's contest in Dallas on Feb. 9.

Abdul-Jabbar, who received 200,519 votes through Dec. 25, held a big lead over his nearest competitors — Wayne Cooper of Denver with 129,533 and Akeem Oluajumo of Houston with 89,556.

Guard Magic Johnson of the Lakers led all West players, with 318,075 votes.

**Oakland still wants Raiders**

SAN FRANCISCO — The city of Oakland has asked the California Supreme Court to overturn the most recent state Court of Appeal ruling in the city's eminent domain case and order the return of the NFL's Raiders franchise from Los Angeles.

The appeal, filed with the court Tuesday, is the latest move in the city's 6-year legal battle to use its state-endowed powers of property condemnation to take over the Raiders franchise.

The seven-member California Supreme Court now has 90 days to decide whether to hear Oakland's appeal.

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**'Androcles' no delight**

HARTFORD — Christians and lions. George Bernard Shaw and Christianity. The author of the play "Androcles and the Lion" is a wonderful idea he picked up in a pub one evening. Why not put a lion on trial? And so he did. The arena of the trial is the Rome of Caesar and the instrument is the table of the little Greek tailor and the king of the animals, from whose paw the tailor pulled a thorn.

We first meet Androcles and his shrewish wife on the road. Androcles, carrying an enormous burden of bedding and followed by the constantly complaining Madaera, rests a moment and disturbs the snoozing wounded lion.

Alvin Epstein's Androcles is a delight. Androcles is a tempered and seasoned by a sense of humor. Katherine McGrath, who took over the part of Madaera during rehearsal, is both the joy and bane of the little tailor. McGrath's Madaera would tempt most Christians to early martyrdom.

LOWELL DETWEILER'S first act setting gives an early indication of the circus theme of the production, with its enclosed ring, sawdust-covered floor, and large set pieces covered with Latin graffiti.

Androcles' exodus is interrupted when he is captured and included with a group of Christians, the prisoners of a column of Roman soldiers. Among the Christian captives is Lavinia, a Roman of noble birth who has embraced the new religion to the consternation of her father.

The Jerome Kilty Show continues with director Kilty's appearance as the Roman emperor, lugging about the longest toga in captivity. Kilty's Caesar seemed almost benevolent, even in outlining the rules of the game of death in the arena.

Except for Androcles and the lion of Tom Zemon, Shaw doesn't give us much reason to root for either side. Epstein and Zemon make a convincing argument for nice. It better than might, except when one needs a little might to convince others to be nice. They saved the evening for Shaw and the audience.

Jess Goldstein dressed the cast in wonderfully inventive Roman armor and gladiatorial gills. The Christians were properly unobtrusive. Lavinia and Madaera were fashionably wrapped. John McLean lit the production from about, awaiting fate at the hands of the Romans. Shaw didn't give them much to say and director Kilty didn't give them much to do. The only Christian of any interest is Ferrovius, a former holy terror. Large Edward O'Neil has a good time intimidating the Roman soldiers with his strength.

Robert T. Donnelly is theater critic of the Manchester Herald.

A lion, played by Tom Zemon, roars with pain as the gentle tailor Androcles, portrayed by Alvin Epstein, pulls a thorn from a paw in "Androcles and the Lion." The George Bernard Shaw play will run at Hartford Stage Co., 50 Church St., Hartford, until Jan. 19. Tickets, ranging from \$12 to \$21, may be reserved by calling 527-5151.

27 DECEMBER

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### Weekenders

#### Lights shine at festival

The Travelers Festival of Light shines nightly from dusk to 10 p.m. at Constitution Plaza, Hartford. The free holiday display continues until Jan. 3.

#### Hear, see 'Chicago'

The lively musical, "Chicago," continues at Coachlight Dinner Theater at 266 Main St., in the Warehouse Point section of East Windsor, until Feb. 9. Doors open Tuesday to Saturday at 8:30 p.m. for cocktails before the 7 p.m. dinner and the 8:30 p.m. show. Sunday doors open at 5:30 p.m., dinner is at 6 p.m., and the show starts at 7:30 p.m.

#### Watch Bethlehem Star

For a holiday treat, see a planetarium show, "Star of Bethlehem," will be shown today through Sunday at 8:30 p.m. at the Science Museum of Connecticut, 650 Trout Brook Drive.

#### Mummers pantomime

Watch English holiday dancing tonight when the Rose and Thorn Morris Team give a mummers' play workshop at 7 at First Church of Christ Congregational, 12 S. Main St., West Hartford.

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#### Dance freestyle

Dance alone, with partners or in groups to a variety of music Saturday at "Dance Hartford" from 8:30 p.m. to midnight at Mason Hall, 11 S. Main St., West Hartford. Dancers are encouraged to do every kind of dance and to dress backward for Saturday's dance, "Backward Night."

#### Shaw's play shown

George Bernard Shaw's fantasy, "Androcles and the Lion," will be at the Hartford Stage Co., 50 Church St., Hartford, until Jan. 19.

#### Peek at Victorian days

Looking for just one more Christmas excursion? Head for "A Victorian Christmas at Nook Farm," Sunday from 5 to 7 p.m. Parents and children can stroll through the Mark Twain Memorial, 351 Farrington Ave., or the Harriet Beecher Stowe House, 77 Forest St., and see Victorian decorations with a background of live chamber music.



#### Theater offers anthology

Members of the National Theater of the Deaf use signs, words and music to convey the meaning in a collection of brief plays to be presented this weekend. One of the pieces, "Zodiac Zoo," was written by Laine Dyer, a Manchester native who is now publicity director for the theater.

#### Unitarian-Universalist concert

### Vivaldi brightens season

The congregation of Manchester's Unitarian Universalist Society East assembled Sunday afternoon for the church's sixth annual Christmas concert. Vivaldi's "Gloria" was given an enthusiastic reception. Surrounding scriptural readings were interspersed with carols.



Center Stage  
Renee Taylor

assisted in the bass continuo. However, in the seventh section, "Lamb of God," he took advantage of the long instrumental opening and closing and asserted himself with a smug legato.

Basics were outnumbered by tenors. This is a rare and enviable situation for any chorus. The size of the tenor section and the theatrical experience of several members in Gilbert and Sullivan or Little Theater of Manchester made for strong tenor presence in choral passages.

Unfortunately, sopranos occasionally trailed off weakly at the end of phrases. Barely were they heard dramatically soaring over the chorus in the higher registers.



Andy Woodruff performs on the cello during the Unitarian Universalist Society East Christmas concert Sunday.

### Cinema

**HARTFORD**  
Cinema City — Ron Frl and Sol 1, 4, 7, 10 — Enemy Mine (PG-13) Frl-Sun 2, 4, 15, 7:30, 9:40 — The Office Story Frl-Sun 2, 4, 15, 7:15, 9:30 — 101 Dalmatians (G) Frl-Sun 1, 3, 4, 15, 7:30, 9:40 — Dim Sum (PG) Frl-Sun 9:30, 11:10

### SEVENTH ANNUAL

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## Low-income shoppers offer loyalty to most retail chains



Sylvia Porter

An acquaintance of mine gave her financially well-endowed, well-loved a hard hat for Christmas. The hat is more than a symbol of safety; it's a statement. "I'm not among my acquaintances," she says. "I'm a low-income shopper."

### 'Return of the Nightie'

Continued from page 13  
up there, I assure you. I am a honest person." Chou explains that the slacks have been discounted as much as 30 percent in the past 30 days.

same purchasing intentions this year as last year, the groups with incomes over \$20,000 — and especially with incomes over \$40,000 — report they will be spending less.

What does the lower-income shopper want, in general? Because of TV and other influences, lower-income shoppers want the same kinds of looks and fashions as other consumers at whatever income levels they inhabit. But lower-income shoppers want their merchandise at a lower price.

## About Town

### Concert dedicated to Embeor

The Sunaki Violin Ensemble of the Hartford Conservatory of Music recently presented a concert dedicated to the late Barbara Embeor of Manchester, who formed the group in 1982.

### Christian women have brunch

The Manchester Area Christian Women's Club will hold a brunch Jan. 8 at 9:30 a.m. at the Colony in Vernon.

### Yiddish film shown

"A Letter to Manna," a 1939 Yiddish film with English subtitles, will be shown Jan. 5 at 7:30 p.m. by the Suburban Institute of Adult Jewish Studies.

### Preview! SAT. & SUN. 11-4



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Advice

A 'perfect' suitor presents hairy problem for widow

DEAR ABBY: I was a lonely widow for several years because I never met a man I wanted to be with.



Dear Abby Abigail Van Buren

I finally met a man who made me feel loved and wanted. He is gentle, kind and very loving. He doesn't drink or smoke...

DEAR ABBY: I'm expecting my second child in about a month and have decided that this time I would like to spend my first week back at home with only my husband...

Last week I saw him in swim trunks for the first time, and Abby, he's as hairy as a chimpanzee! He has hair all over his chest, arms and even on his shoulders and back!

DEAR GRAMAW: Regardless of how you feel about Libby, if you don't accept her as your daughter-in-law along with her children, you can say goodbye to your son and the grandson you love. It's a package deal. Take it or leave it; the choice is yours.

DEAR GRAMAW: Regardless of how you feel about Libby, if you don't accept her as your daughter-in-law along with her children, you can say goodbye to your son and the grandson you love. It's a package deal. Take it or leave it; the choice is yours.

DEAR UNDECIDED: Some women find hairy men very masculine and appealing, but if you would "shrink from intimacy" with a hairy man, he's not for you.

DEAR UNDECIDED: No. Considering past experience, I think your request is appropriate.

DEAR ABBY: I'll bet you never heard anything like this before. Our son, "Mike," has been living with his girlfriend, "Libby," for three years. They have a 2-year-old son whom we love like a grandson.

DEAR UNDECIDED: Some women find hairy men very masculine and appealing, but if you would "shrink from intimacy" with a hairy man, he's not for you.

Two ailments aren't linked

DEAR DR. GOTT: A couple of years ago I was diagnosed as having mitral valve prolapse because of paroxysmal atrial tachycardia (PAT).



Dr. Gott Peter Gott, M.D.

In addition, I have hypoglycemia. What's the relationship? DEAR DR. GOTT: My one eye started to water about two years ago, when I was 63. The eye doctor gave me some drops to use for a short time. It helped some, but the eye continues to water.

DEAR DR. GOTT: I'm a gentleman 61 years, 5 feet 11 and 100 pounds. My two breasts are sore, deep in and around the nipple. My doctor does not know why and wants to take blood samples.

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Slides can put kids to sleep

DEAR POLLY: An inexpensive slide projector made especially for children solved our bedtime scuffles. We allow our children to run slides, showing them on the ceiling which is white, for 15 to 20 minutes each evening. It engrosses them long enough so that they either fall asleep or at least relax enough to settle down and be quiet.



Pointers Polly Fisher

DEAR POLLY: An inexpensive slide projector made especially for children solved our bedtime scuffles. We allow our children to run slides, showing them on the ceiling which is white, for 15 to 20 minutes each evening. It engrosses them long enough so that they either fall asleep or at least relax enough to settle down and be quiet.

DEAR POLLY: Yesterday I faced a job I hate to do: cleaning the kitchen walls and ceiling. I recently read one of your readers' pointers about cleaning the bathtub with a mop. I decided to try it on my ceiling and walls. They were done in a matter of minutes with no jumping up and down on a stool. How easy it was! — SHIRLEY

Thoughts

Many people's thoughts this week have focused on "giving." An awful lot of giving has gone on this week, though, that has largely gone unnoticed. All week long, devoted servants have continued to work long, hard hours for our safety and benefit: maintenance workers, utility workers, firefighters, police, members of the armed forces, medical professionals, and so many more. They have been "on duty" and "on call" all week long, and will again be working for us throughout this week and during the New Year's celebrations next week.

Mildew on the shower walls? Mineral deposits on the faucets? Take a homemade drain cleaner that's safe for plastic pipes! Solve all your bathroom cleaning problems with the Pointers in Polly's newsletter "Cleaning Sinks, Tubs and Tile." Send \$1 for each copy to POLLY'S POINTERS, P.O. Box 1216, Cincinnati, OH 45201. Be sure to include the title.

Charles H. Ericson, Pastor Bolton Congregational Church, UCC.



Baby sleeps in stocking

Braden Healy sleeps peacefully in a bright red Christmas stocking on Tuesday in Manchester Memorial Hospital. He's held by his father, Samuel Healy, who stands beside the new mother, Jill Healy. The family is from Manchester. The baby was born Dec. 20 at 8:58 a.m. and weighed 8.1 pounds at birth. The hospital sends new babies home in red stockings during Christmas.

Supermarket Shopper

Merchants wheel out special holiday refunds

Don't throw away the toy boxes. Hang on to those cash-register receipts. For smart shoppers who purchased toys for their children, there may be an unexpected bonus! If you purchased a Fisher-Price toy, you may be in luck. On your next trip to the supermarket, look for the Fisher-Price Tic-Tac-Toe rebate forms on the backs and sides of several Quaker cereals, including Life, Corn Bran, Puffed Rice and Puffed Wheat, as well as Quaker 100-Percent Natural cereal. The rebates range from \$1.50 to \$25 on more than 30 popular children's cereals. You can collect up to \$150 in rebates. The offer expires March 31, 1986. If you purchased a Barbie doll, Barbie's Glamour Home or furniture or a Wheeled Warrior Trail Blazer or Battle Base, check the back of the box of Carnation Hot Cocoa Mix and you will find a mail-in form for rebates that range from \$1 to \$5 on each toy. You can collect up to \$17 in rebates. This offer expires June 15, 1986. These offers can be an added savings for smart shoppers who purchase their toys at after-the-holiday sales. Do you know a child who would like a Berenstain Bears Book? Sending one is as simple as filling in the form on the back of specially marked packages of Aunt Jemima Complete Buttermilk Pancake Mix. This offer expires Jan. 31, 1987, so you can expect to see these packages on the shelves for some time, but don't wait too long. Once the specially marked packages are gone, you won't see them again. This week's Smart Shopper Award goes to Gertrude Craig of Faber, Va.: "I never go grocery shopping without my coupon-saver file in hand. I recently found an unadvertised special on Ban Solid, which was on sale for \$1.50. In my file, I had a 50-cent Ban coupon, so my cost at the checkout counter was only \$1. When I got home, I found a refund form that offered a \$1.50 refund in return for that one proof of purchase. I think this was quite a bargain. Would you like to save on your next Ban purchase, like Gertrude did? Then send for a Ban refund request form, which sent in with the required proof of purchase, can bring you a refund of \$1.89. To receive the mail-in form, send your name, address and ZIP code to: BAN Solid \$1.89 Refund Offer, P.O. Box 14945, Baltimore, MD 21268. This offer expires May 31, 1986, but readers should send for the refund form as soon as possible. While waiting for the refund form to arrive, be sure to check supermarket and drugstore advertisements for sales on Ban. Gertrude and other readers whose smart-shopping experiences appear in this column receive a copy of my book "The Guide to Coupons and Refunds." Write me in care of The Manchester Herald.

Clip 'n' file refunds

Meat, poultry, seafood other main dishes (File No. 6) Clip out this file and keep it with similar cash-off coupons - beverage refund offers with beverage coupons, for example. Start collecting the needed proofs of purchase while looking for the required forms at the supermarket, in newspapers and magazines, and when trading with friends. Offers may not be available in all areas of the country. Allow 10 weeks to receive each refund. The following refund offers are worth \$30.20. This week's offers have a total value of \$32.39. These offers require refund forms: CHEF BOYARDEE "Love Boat" Gift Pak Offer. Receive a \$20 "Love Boat" Gift Pak, which includes four "Love Boat" Collector Prints valued at \$10, a 1986 "Love Boat" Calendar valued at \$3 and over \$7 in coupon savings on Chef Boyardee and other quality products. Send the required refund form and 20 Chef Boyardee proofs of purchase, along with \$1.50 for postage and handling, or send the required refund form and five Chef Boyardee proofs of purchase, plus \$2.95, along with \$1.50 for postage and handling. Expires Jan. 30, 1986. DINNER CLASSICS \$1.50 Refund Offer. Send the required refund form and four Universal Product Code symbols from any of the many Dinner Classics Varieties. Expires Feb. 28, 1986. LE MENU Refund Offer. Receive up to a \$4.70 refund. Send the required refund form and 12 different proofs of purchase from the following Le Menu dinners: Scallops Florentine, Ham Steak, Beef Stroganoff, Fish Provencale, Chicken Coronado, Vegetable Lasagna, Flounder Fillet, Chicken Berast Florentine, Sliced Turkey Breast, Chicken Parmigiana, Yankee Pot Roast, Beef Sirlion Tips, Sweet & Sour Chicken, Pepper Steak, Chopped Sirlion Beef and Chicken a la King for a \$4.70 refund, or send the required refund form and eight different proofs of purchase for a \$2.50 refund, or send the required refund form and four different proofs of purchase for a \$1 refund. Proofs of purchase are found on the side of each package. Expires Jan. 31, 1986. Team-Up with SWANSON Offer. Receive two 50-cent coupons each good toward future purchases of any two Swanson dinners. Send the required refund form and the proof-of-purchase seals from the side panels of five Swanson dinners. Expires Jan. 31, 1986 or while supplies last. Here's a refund form to write for: A \$1 cash refund, BABY MAGIC Refund Offer, P.O. Box 9638, Maple Plain, MN 55369. This offer expires March 31, 1986, but requests for the form must be submitted before Feb. 28, 1986. While waiting for the form, save the following proof of purchase: the dated cash-register receipt for purchase of any of the following Baby Magic products: Baby Magic Baby Bath (8-ounce - 16-ounce size), Baby Magic Baby Lotion (8-ounce - 16-ounce size), Baby Magic Baby Powder (8-ounce - 16-ounce size), Baby Magic Baby Oil (16-ounce), Baby Magic Baby Shampoo (7-ounce - 11-ounce size) or Baby Magic Stretch Mark Creme (8-ounce) and the bottom flap of the Baby Magic Stretch Mark Creme carton showing the Universal Product Code.

Service Notes

Mazzoni graduates in Virginia U.S. Army Reserve Private Robert Mazzoni, son of Mr. and Mrs. William Mazzoni of 19 Ashland St., graduated from the tactical transport helicopter repair course at Army Transport Center, Fort Eustis, Va. He is a 1983 graduate of Manchester High School. Krajewski completes training U.S. Marine Pvt. Kenneth J. Krajewski, son of Clara Krajewski of 206 Hollister St., has completed training at Marine Corps Recruit Depot, Parris Island, S.C. During the 11-week course, he studied battlefield survival.

Dancers irritate residents

RUTLAND, Vt. (UPI) - Carmine Ferrara thought he could drum up some new business by having two male strippers dance in his bar in this small Vermont city. The idea apparently worked too well for some residents. "It's something Rutland Vermont, has never had," said Ferrara of the first nude dancing show he held in early December. "The place was filled with women of all ages. You had grandmothers and their daughters here."

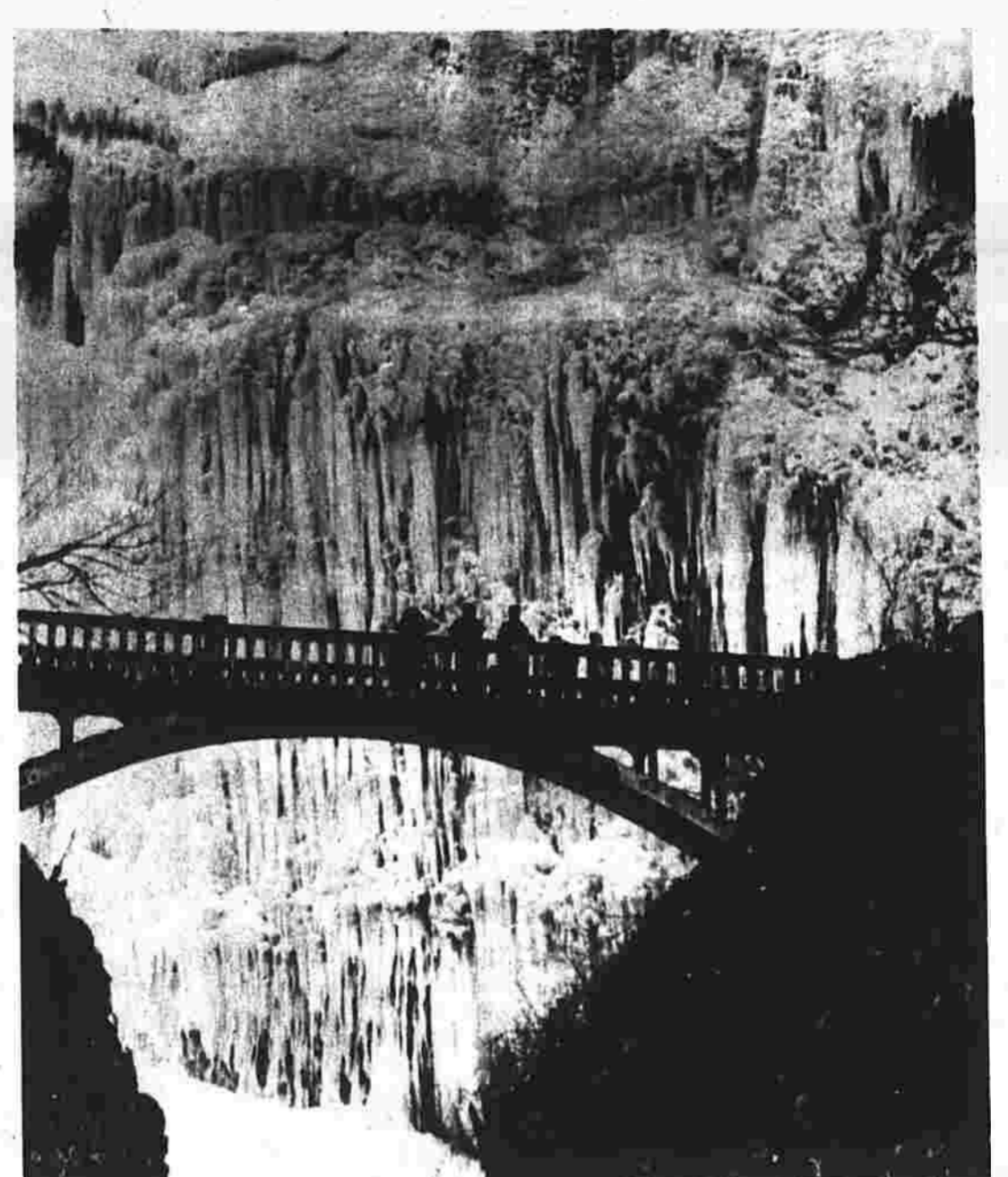
But the city fathers did not like the show. The Rutland Board of Aldermen immediately prohibited bars from featuring any entertainment containing nudity, and then told Ferrara's bar to cut the nudity out.

But Ferrara promises that the shows at his Private Eyes bar will go on. The bar has booked two more male dancers for Jan. 9, and Ferrara says he can't complain because "what they're doing to me is illegal."

The aldermen wrote a letter to Ferrara and co-owner Ray Hamel on Dec. 18 telling them that the bar's liquor license would be removed if the "scantily-clad dancing" was held again. "If they say no briefs, that's all right, they'll wear boxer shorts," Ferrara said of the dancers.

Alderman Thomas Donahue has been the main force behind the anti-nudity law. "This is a nice city," he said. "This kind of stuff never went on here before. I can't believe they're preening this."

Donahue said all seven aldermen must sign the bar liquor license in March when it comes up for renewal in order for Private Eyes to continue serving alcohol. He said he's pushing their luck like this. "They're playing with the wrong people."



Winterland wonderland

Tourists pause on bridge crossing Multnomah Falls in Oregon Thursday to take pictures of Mother Nature's scenic wonder in its frozen state. The Pacific Northwest had clear, cold weather, but nothing like the freeze that hit the Southeast.

A losing battle

By Karen Timmons United Press International Nobody ever looks forward to January. It's a lousy month for everybody - except divorce lawyers and psychiatrists, who enjoy it as peak season. A lot of experts have tried to blame January's depressing reputation on the rotten weather or cabin fever or something like that. But the post holiday letdown, but it's pretty plain the real reason is the New Year's resolution. By Jan. 15, everyone who made a New Year's resolution is either depressed at the prospect of another week of grapefruit and hard-boiled eggs, feeling like a dismal failure for giving in to the urge to bite just one little finger-nail, or threatening to leave the once kindly spouse who has turned into a monster while attempting to give up cigarettes. Face it. Normal people simply were not made to follow through on the New Year's resolution. A resolution, by definition, requires a kind of unwavering determination that you don't possess for things like fending off a taste of cheesecake. People who have real resolve do things like climb the World Trade Center or cross the Pacific in a hot air balloon. Surely this makes the truly resolute a little wacko.

Despite the overwhelming evidence that resolution success is reserved for the lunatic fringe, I keep resolving myself into failure. And every year I spend the last half of January being depressed that I bought a new pair of shoes on sale, instead of living up to my annual resolve to "absolutely, positively start a new, unbreakable savings account." THE ONLY RESOLUTION I ever made successfully was the year I resolved to get pregnant. I'm convinced this is only because my husband helped me out, and even then it took until November. The problem with a lot of New Year's resolutions is that they're based in denial. We're all convinced that if we like something enough to make a habit of it, it must be bad. So, come January, we're dying to give up our addictions. This is the dark side of our Puritan heritage - you can't be a good person unless you're miserable. It's the only possible explanation for my resolution to give up chocolate, when in my heart I know it should be one of the basic food groups. Those of us who haven't succumbed to the American tradition of denial in January are probably tinkering with our personalities or something else that functions reasonably well the rest of the year. You can bet, for instance, that the itemized income tax return was some bureaucratic idea of a New Year's resolution. While there might appear to be a modern trend in "new personal-ity" resolutions, the truth is they are just a rehash of the old "less and more" school of resolve. In the old days, for example, one might resolve "to be more thoughtful." Today, the same resolution is "to get in touch with my feelings." Despite the fact that January is the same every year, I never realize these things until it's too late - usually some time between the 10th and the 15th. Then I have all I've learned that for every good intentioned resolution there is an equal and opposite reason for giving up. For instance, if you resolve to lose 10 pounds by the end of January, inevitably Plan B will follow - lose five pounds - and, finally, Plan C - maintain weight.

Picture yourself running your own business.

If you've been thinking about earning some money, you might want to consider coming to work for us. It's a lot like being in business for yourself. You do some selling. You deliver the product. You collect money, and keep your records up to date. We show you the ropes, but after that you're on your own most of the time. You learn a lot about how to handle various things - people, money, sometimes dogs. But, most of all, you learn how to handle yourself. You're the boss. You're in charge. Whatever you plan to do, you own most of the time. Interested? Call our circulation department. We'll be in person. Maybe we can go into business together. 647-9946

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Successful exec credits show biz

By Steve Felco The Associated Press

HARTFORD - There's an old riddle that asks, "How do you get the elephant out of the theater?" The answer is, "You can't. It's in his blood." Ronald G. Shaw, executive vice president of Pilot Pen Corp. of America, based in Trumbull, Conn., knows how the elephant feels. "Twenty-six years ago at the age of 21, Shaw left a budding career as a standup comedian opening for such acts as Dean Martin, Connie Francis and Liberace. But Shaw admits while he may have left show business, it never really left him.

"I can show you in my wallet, as an example, that I am absolutely current on my dues in the A.C.A. (American Guild of Variety Artists) and the musician's union," Shaw said recently. Shaw says there are parallels between his stage persona and his sales career. "I don't care what your product is, it doesn't matter that I sell pens. I could be selling anything. The first thing we have to sell is ourselves."

He said as an unknown comic who opened for musical stars, he had to sell himself to audiences who came to see the headliners. "So if you can get through to them and if ultimately you can get that guy to start to snicker, and then maybe he even starts to giggle and within seven or eight minutes you've actually got him laughing out loud, what have you really done?" The answer, according to Shaw, is that "you've had to sell yourself. That personality has to come through and I think that holds true into selling pens or selling homes or I don't care what you are selling."

Shaw says leadership as a corporate executive requires the same sort of "audience read."

"MOTIVATING PEOPLE who work for you is no different," he says. "It's the psychology of understanding people's needs. When you stop listening to people... you're not going to succeed in life in any field anymore."

Pilot is the U.S. subsidiary of the Pilot Pen Co. Ltd., which has been manufacturing writing instruments in Japan since 1918. Shaw says he has to be the bridge between the American staff and the Japanese parent "to bridge the cultural gaps, the differences." This is a must to that the American people don't look down on those differences and "so that the Japanese don't believe we're just totally insane, because they really don't understand a lot of the things we do." Shaw points to Pilot's first national advertising campaign as an example of the cultural gap. The company bought full-page advertising, posing the question "Is it sick to love a pen?" SHAW SAYS HIS boss, Kazuo Shima, the parent firm's chief representative in this country, approved the idea without really understanding the gag and may not to this day. "He's so used to this crazy American coming in with wacky ideas," Shaw says. Shaw admits that his soft spot for comedy has had an influence on marketing and estimates that 80 percent of Pilot's advertising the past 11 years has been in a humorous vein. This includes using Rodney "I Don't Get No Respect" Dangerfield as a company spokesman in both print and on network radio spots. But Shaw is also quick to stress that there is a difference between humor and comedy. "We didn't do comedy and we weren't trying to do comedy. We're not trying to make people laugh. We're trying to use humor to get their attention and to create recall." Shaw says it has worked and during his tenure as executive vice president as sales of Pilot pen products went from slightly more than \$1 billion in 1979 to \$1.4 billion in 1984.

Bow ties show a darker side

NEW YORK (UPI) - Most bow tie wearers are fastening a noose around their necks because the adornment makes them "distrusted by almost everyone," says an image consultant writing in Success magazine. John Molloy, a contributing editor to the magazine, said in an article released Thursday that he wears even avoid putting bow tie wearers on juries because they are "not likely to be moved by a sound argument." "Many people react to bow tie wearers the same way. Whether the bad reputation is deserved or not, it's still there," Molloy wrote in the January-February issue of the magazine.

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# The 76-year itch

## Halley's Comet makes its long-awaited rendezvous with Earth

By William Horwood  
United Press International

Hurting toward the fire of the sun, Edmund Halley's storied comet is brightening to faint naked-eye visibility and bursting on public awareness with an impact that far outweighs the celestial display the space wanderer is expected to produce.

Serving as a sort of bookmark on history, Halley's comet drops by every 76 years or so, framing the events of a generation, sparking the public's imagination and challenging the intellect of scientists.

Its last appearance was in 1910. Its next visit, the time when it will be most visible, will be this winter and spring.

"The thing that amazed me was the size of it," said Dr. Herbert Burdett, 89, a holding company in Sacramento, Calif. He was 14 when Halley's swung by 76 years ago.

"It was awesome," he said. "It was very wide and long. The head was as big as the moon and the tail stretched across about a sixth of the sky. It moved very slowly—it didn't slip across the sky—and it looked awfully close."

Since Halley's last appearance, mankind has leaped from biplanes to space shuttles, from Newtonian physics to the strange world of relativity and quantum mechanics and from primitive medicine to artificial hearts.

Two world wars have been fought, atomic weapons have been unleashed and the United States has completed the jump from a rural agrarian society to world superpower status.

Now, for the first time in history, scientists have the instruments at hand to probe the comet's mysterious nature and to discern clues about the conditions that existed when the solar system coalesced from the chaotic debris of exploded stars.

The subject of this unprecedented scrutiny is a 100-billion-ton chunk of dirty ice, a giant snowball perhaps five miles across, that is thought to be a remnant of the debris left over when the solar system formed 4.5 billion years ago.

RESEARCHERS AROUND the world have trained batteries of sophisticated instruments on the relic from the solar system's creation, telescopes are being readied for flight on the space shuttle and an international armada of probes is winging its way through interplanetary space for spectacular close encounters in March.

Meanwhile, legions of amateur astronomers, historically a vital link in comet astronomy, are studying Halley nightly, noting the gossamer fluctuations in brightness and comparing notes through computer bulletin boards.

"I would hope the reappearance of Halley will spark new interest in astronomy," said astronomer and author Carl Sagan. "We know a lot about comets, but it's clear what we don't know in vast."

On Oct. 16, 1985, astronomers

David Jewitt and Edward Danielson used the great 200-inch Hale telescope at Mount Palomar in California to photograph the comet for the first time since it disappeared from view in 1911.

Two astronomers with NASA's Jet Propulsion Laboratory in Pasadena, Calif., made the first recorded naked-eye observations on Nov. 8, heralding the true arrival of the fabled comet.

The comet will be extremely faint and observers who wish to track it should seek clear sky well away from city lights. As spring approaches, the comet moves closer to earth. However, the best view will be in the Southern Hemisphere—away from city lights.

To find comet Halley in the Northern Hemisphere, face south several hours after sunset and look overhead for the great square of Pegasus. Around the first of the month, Halley will be located just below and to the left of the bottom-left star of the great square.

Binoculars will afford the best view of the faint comet but observers should not expect a dramatic display in any case, Binoculars will afford the best view of the faint comet but observers should not expect a dramatic display in any case.

"I suspect as soon as the moon goes away, we're going to have a lot of people start saying they're seeing it," said Jeffrey Baumgardner, a staff scientist at Boston University. "That's probably going to be the best time until maybe after perihelion (close approach to the sun) in February."

Like bright city lights, the light of the moon will drown out the faint glow of Halley's comet. The best viewing periods through next year in which the moon is not a serious factor are: Jan. 1-25, March 8-21, and April 2-13.

During perihelion in February, the comet will be on the opposite side of the sun from Earth and thus invisible for most of the month.

THE MAJOR FEATURES of any comet are a tiny nucleus, a surrounding cloud of ice and dust, and a streaming tail that spans millions of miles.

The nucleus is the icy core of the comet, made up of ice, dust and compounds such as methane and ammonia. Sun-heated gas from the interior can suddenly erupt through the crust to form jets that can subtly alter a comet's course through space.

The coma, which begins to form when a comet is about the distance of Jupiter from the sun, is what dominates in photographs. It is a hazy cloud of gas generated by the sublimation of ice in the nucleus.

Comets have two tails, one made of dust blown away from the nucleus and the other composed of ionized gas. The gas tail always points directly away from the sun, as is buffeted by the supersonic solar wind, electrified gases streaming from the sun.

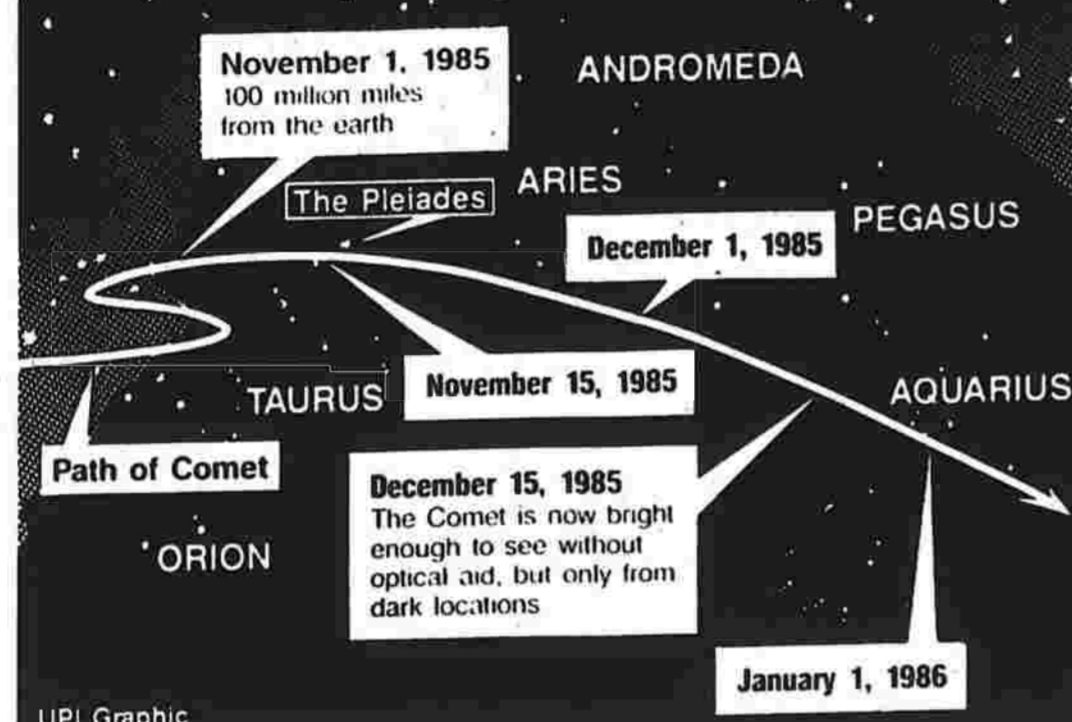
Fred Whipple, astronomer emeritus at Harvard University and a renowned comet theorist, proposed the "dirty snowball" picture of comets in 1950.

"If you look at the evolution of the solar system, near the sun, ice didn't form so the bodies that accreted together to form Earth, those were rocks formed from dust," Whipple said in an interview.

"Now when you go out much farther, beyond Uranus and Neptune on the outskirts of the solar system, the temperature is low. It froze out not only rocky material but also water. It was again in the west."

## Halley's Comet on Display

Halley's Comet is quickly approaching naked-eye visibility and this week even unpracticed amateur astronomers with binoculars have a golden opportunity to catch their first glimpse of the celestial visitor.



Even unpracticed amateur astronomers have a chance to see the spectacular Halley's Comet with the unaided eye, although binoculars remain the best way to see the galactic display. Last seen

in 1910, it is making its expected 76-year rendezvous with earth. The best spot to see it, however, will be in the Southern Hemisphere.

French astronomer Camille Flammarion predicted cyanogen gas in the tail could "possibly snuff out all life on the planet."

But for many, Halley's appearance was simply a spectacular event. "Everybody was excited about it," said Mary Scholoboin, 87, of Warwood, W.Va. "A lot of people, you know, they weren't superstitious or anything like that, they thought it was wonderful."

Others were not so impressed. Ada Wood, 79, of Sun City, Ariz., was 4 years old at the time, and she said: "I don't remember anybody even talking about it."

"Back when I was 4 years old, people were so damn dumb they hardly would have been cognizant of anything as significant as a comet. Out there on the farm, about all people had time to think about was getting something to eat."

Fortified, Halley worked out the path of the comet seen in 1682 and concluded that the comet had been seen before and would return in 1758.

At minimum, the coma is about 500,000 miles in diameter and its tail extends tens of millions of miles.

HALLEY IS CURRENTLY on the inbound leg of its huge elliptical orbit about the sun, which began in 1948 beyond the orbit of Neptune when it used the great 200-inch Hale telescope at Mount Palomar in California to photograph the comet for the first time since it disappeared from view in 1911.

During its approach to the sun, its icy core is heating up, its frozen ingredients are converting directly from solid to gas and a coma is forming around the core that ultimately will spread to 30 times the diameter of Earth.

On Nov. 27, the comet passed about 88 million miles from Earth, but it is heading back toward the sun, not returning until 2061.

Each pass around the sun, scorching the comet's surface, sheds three feet of Halley's surface is lost. By March 10, for example, scientists predict up to 6,000 pounds of gas will be produced each second and some 3,000 pounds of dust will be thrown off in space. Halley's comet, in a sense, is steadily evaporating.

"All comets either disappear completely or they may have a nucleus that certainly develop an outer shell of heavier dust... so it doesn't evaporate," Whipple said.

The cloud of water vapor from evaporated ice makes comets appear much larger than they are because the gases fluoresce when struck by the sun's radiation and form a long tail and a coma surrounding the comet's nucleus.

THE MAN NAMED for the comet lives on a remote African island in his youth to study stars; he was instrumental in getting the exclusive Isaac Newton's monument to the Mathematical Principles of Natural Philosophy published; he experimented with opium; he devised the first weather map; attended to measure the atom; wrote a history of fish; invented the first diving bell; measured the distance between Earth and Mars; the system also will have flash illustrations and diagrams to astronauts.

The digital electronic system is called a Helmer-Mounted Display, officials said. The information on the display will come from a computer that is attached to the upper part of their space suits.

Robert E. Breeding, a company official, said that work on the 18-month contract will begin in January. The company is scheduled to deliver a prototype of the helmet computer for a flight experiment in late 1987 or early 1988.

Panel alters accounting rules

STAMFORD — After 10 years of study, the Financial Accounting Standards Board has issued new rules in the way companies account for their pension cost and obligations.

Called "Statement 87, Employers Accounting For Pensions," it requires companies to use a standardized method for measuring net periodic pension cost over the employee's service life, to disclose more information about the status of their plans in the notes to financial statements and to recognize a liability when the accumulated benefit obligation exceeds the fair value of plan assets.

Statement 87 and a statement on settlements and curtailments of pension plans, which will be issued in the coming week, represent the final stages of the pension projects that the board has dealt with since 1974. FASB Chairman Donald J. Kirk said Thursday the board vote 4-3 to accept Statement 87.

Kirk said in Statement 87, the board changed the method used to calculate return on pension plan assets, one component of net pension cost. "Many commentators believed that the proposed method would cause net pension cost to be excessively volatile," he said. "The method permitted by Statement 87 will allow employees to reduce the volatility by calculating return on assets using an averaging technique that would lessen the effects of changes in asset value."

State studies brass firm

HARTFORD (AP) — The state will spend \$250,000 to study possible future uses of the Century Brass Products Inc. complex in Waterbury, Conn. William A. O'Neill announced.

Century Brass filed for protection from its creditors under Chapter 11 of the Federal Bankruptcy Act in March. About 800 people are now employed there, down from about 2,000 when Century Brass took over Scovill Inc.'s brass operation in 1976.

There may very well be a place in our ever-changing economy for a re-tooled Century Brass," O'Neill said on Thursday. "But we must have to make some very tough decisions about the utilization of Century buildings in Waterbury and about the kind of business the company might be able to carry out profitably."

The study, funded by the largest grant of its kind ever provided by the state, will be conducted by the state Department of Economic Development in cooperation with the city of Waterbury. O'Neill approved the study after a Century Brass workers' committee decided last week not to pursue its feasibility study of an employee buy-out.

## BUSINESS

### Business In Brief

Stocks show wide advance

NEW YORK — Stock prices advanced broadly in light trading today amid revived hopes for lower interest rates.

The Dow Jones average of 30 industrial stocks climbed 9.86 to 1,536.35 in the first hour of activity. Gainers outnumbered losers by more than 3 to 1 in the early tally of New York Stock Exchange-listed issues.

Buying interest was spurred by renewed talk of a possible cut in the Federal Reserve's discount rate. In the credit markets, that speculation helped push prices of government bonds, which move in the opposite direction from interest rates, up as much as 1/8 for every \$1,000 in face value.

Among actively traded blue chips, American Express rose 1/4 to \$2. International Business Machines 1/4 to \$33 1/2; General Motors 1/4 to 72; and American Telephone & Telegraph 1/4 to 24 1/2.

The NYSE's composite index of all its listed common stocks gained 1/8 to 122. At the American Stock Exchange, the market value index was up .77 at 243.87.

On Thursday the Dow Jones average climbed 7.54 to 1,536.49. Advances outpaced declines by about 4 to 3 on the NYSE. Big Board volume totaled 62.05 million shares, down from 78.30 on Wednesday and the lightest total in precisely one year.

Millstone 1 back in service

WATERFORD — Millstone 1 has returned to service, officials at Northeast Utilities said. Officials said Thursday the nuclear power plant has been out of service since Oct. 25, when a refueling process began.

While the plant was closed, workers inspected the equipment, and performed component and piping maintenance, officials said. The turbine generator was inspected, and 200 of 500 fuel assembly parts were replaced.

There was no loss of service to the area as a consequence of Millstone 1 being out of service, the company said.

UTC gets NASA contract

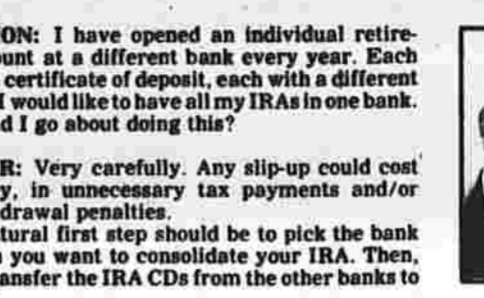
WINDSOR LOCKS — The Hamilton Standard division of United Technologies has been awarded a \$1.1 million contract from NASA, officials said.

The company has contracted to create a special display on the helmets used by astronauts, company officials said Thursday. The display will provide information, allowing astronauts to see instructions while they are on the job in space.

The system also will have flash illustrations and diagrams to astronauts. The digital electronic system is called a Helmer-Mounted Display, officials said. The information on the display will come from a computer that is attached to the upper part of their space suits.

Robert E. Breeding, a company official, said that work on the 18-month contract will begin in January. The company is scheduled to deliver a prototype of the helmet computer for a flight experiment in late 1987 or early 1988.

## You can consolidate your IRAs



**Investors' Guide**  
William A. Doyle

QUESTION: I have opened an individual retirement account at a different bank every year. Each IRA is in a certificate of deposit, each with a different maturity. I would like to have all my IRAs in one bank. How should I go about doing this?

ANSWER: Very carefully. Any slip-up could cost you money, in unnecessary tax payments and/or early withdrawal penalties.

Your natural first step should be to pick the bank into which you want to consolidate your IRA. Then, you can transfer the IRA CDs from the other banks to that bank.

The banks out of which you are moving money must be made aware that you are keeping the money in your IRA. If that isn't made clear, those banks might withhold income tax from the money and ship it to the Internal Revenue Service.

You can take your IRA money from each bank and, within 60 days, put it in your IRA account at your chosen bank, without tax liability.

Or, you can have the money sent directly to your chosen bank. That's called an IRA "trustee-to-trustee transfer" and is the easier way to handle what you want to do. The bank to which you want to move the money should be only too happy to provide the necessary forms for you to sign and arrange for the transfers.

Also, make sure you don't transfer any money you have in a CD before the CD's maturity date. If you do, you'll incur a penalty. The interest the CD has accumulated, as a penalty.

Banks are not required to charge early withdrawal penalties on IRA CDs, when the holders are 59 1/2 or older. But many do lay on that charge.

QUESTION: Wanting to roll over my individual retirement account from a mutual fund to a bank, I wrote and requested my money from the mutual fund. When the check arrived, 10 percent federal income tax had been deducted. I telephoned and asked for that money, only to be informed that it already had been sent to the IRS. The fund officials said I did not mention I intended to make a rollover.

I am heartbroken about this, as the IRA is for my retirement. What can I do?

ANSWER: You can open a rollover IRA at the bank in an amount equal to the closing balance of the mutual fund account—the amount of the check you received, plus the 10 percent withheld. If you have already opened that account with the check, add the 10 percent and explain the situation to the bank.

Note that you must accomplish all this within 60 days after you received the check from the mutual fund.

QUESTION: My wife and I, both in our 40s with conservative approaches to investments, have individual retirement accounts with a money market mutual fund run by a big brokerage firm. Our latest quarterly statements show that the yield on that fund has dropped way down.

We would like to roll over these accounts, first to money market deposit accounts at a savings and loan association, and then to a no-load mutual fund holding either stocks or bonds. We would keep the money in the S&L accounts until we decide which mutual fund. Do you feel this is a reasonable approach?

ANSWER: As long as you realize you will take on some risk, in hopes of better long-term investment results, with any mutual fund holding stocks and/or bonds, I can't fault your final objective.

However, it's hard to understand why you're planning a two-step move. Why not wait until you have chosen a stock or bond mutual fund and transfer your IRAs there, without a temporary stop at the S&L? You're unhappy with the yield decline on your money market mutual fund. But most such funds still have higher yields than the average S&L, or bank money market deposit account. If you use S&L MMDAs as a temporary parking spot, your IRAs will probably earn less than you are getting now.

Doyle welcomes written questions, but he can provide answers only through the column.

## Carbide asks for details of increased GAF offer

NEW YORK (UPI) — GAF Corp. has asked Carbide Inc. to provide details of its offer to buy Carbide.

The friendly bid has produced a string of legal maneuvers. Carbide's attorneys sued one another Dec. 16. GAF filed suit against Carbide in New York and Carbide, based in Danbury, Conn., suing GAF in New Haven, Conn.

The New York suit asks U.S. District Judge Milton Pollack to grant a preliminary injunction against Carbide's counteroffer and other defensive measures against the takeover bid.

Carbide's board of directors voted Dec. 15 to repurchase up to 47.1 million shares, or about 70 percent of the company's outstanding common stock at \$85 a share in cash and securities.

GAF's Carbide suit charges GAF with antitrust and stock margin violations.

In its latest move Thursday GAF also served notice on Carbide's board of directors, which termed the original GAF offer "grossly inadequate and unfair," that its new offer extends even to shares tendered under Carbide's defensive partial tender offer for 35 percent of outstanding shares, or 23,550,000 shares, at \$85 a share—\$20 in cash and \$65 in debt securities.

GAF's latest holding didn't exceed 20,000 shares, or 30 percent.

If GAF acquired more than 30 percent, however, Carbide would extend its offer to another 35 percent, or an aggregate of 47.1 million shares, but not including GAF's shares.

Some analysts have valued the Carbide offer at about \$72 a share on grounds that the debt securities are unlikely to trade at \$65.

Carbide's defensive offer, made Dec. 17, included shares owned by GAF, which said Monday it owns 6,981,000 Carbide shares, or just shy of 10 percent, but on condition that GAF's total holding didn't exceed 20,000 shares.

GAF Chairman Samuel J. Heyman, in a letter delivered Thursday, urged Carbide Chairman Warren M. Anderson to "promptly withdraw or otherwise terminate your exchange offer."

If he does, Heyman said, "GAF is prepared to enter into a merger agreement with Union Carbide which will assure payment to all Carbide shareholders of \$74 in cash for 100 percent of their shares."

But, Heyman wrote, if the Carbide board rejects such a course, GAF will pay \$74 a share for any 85-a-share cash-securities package accepted under the first phase of Carbide's offer and the same price for the right to shares tendered under that offer but not accepted because of proration constraints.



Ready to ride  
Jay Krajewski, 10, takes a look at his new bicycle at The Bike Shop on Spruce Street. The bicycle was the top prize in the Downtown Merchants Association's "Trim-A-Tree" contest for best ornament design. Krajewski, a fourth-grader at Nathan Hale School, stands with Jack McVeigh, left, owner of the bicycle shop, and Al Coelhoe, president of the association.

## New process converts farm waste to feed

WASHINGTON (AP) — The government has licensed three companies to use a new chemical process for converting agricultural wastes, such as wheat straw and cornstalks, into high-quality cattle feed.

Agriculture Department officials said Thursday the process is being patented by the USDA and licensed through the Commerce Department's National Technical Information Service.

The process was invented by J. Michael Gould, a biochemist in the USDA's Agricultural Research Service.

Service at the agency's Northern Research Center, Peoria, Ill., officials said.

"The leaves, stalks and stems of crops like corn, wheat, oats, rice and barley pack a lot of carbohydrate energy in the form of fibrous cellulose," Gould said in a statement released here by the department.

"Normally, the cellulose can't be efficiently digested by cattle. A plant substance called lignin glues cellulose fibers together and shields them from bacteria in the animal's digestive tract."

The process was invented by J. Michael Gould, a biochemist in the USDA's Agricultural Research Service.

## Whipple theory

### It's just a cosmic snowball

By Gino Del Guercio  
United Press International

For instance, when Halley's comet returns every 76 years, it arrives four days later than would be expected if astronomers based their calculations solely on the laws of Newtonian physics.

Halley's comet is more predictable than most comets.

"If it weren't ice, the behavior of comets would be different," said Whipple.

The evaporated ice makes comets appear much larger than they are because the vapors fluoresce when struck by the sun's radiation, much the same way that gases glow inside a fluorescent light. The gases form a halo, called a coma, around the comet's nucleus and a long tail.

## Comet may renew interest in astronomy

By Gayle Young  
United Press International

NEW YORK — What scientists know about comets could fill a book.

In fact, when noted astronomer Carl Sagan and Ann Druyan completed their new book "Comet," 576 pages long, there were no more comets.

"I don't think we are frightened of comets nowadays, but we are respectful," said Druyan, a novelist and television writer. "They have reason to be."

They are massive space icebergs, according to the book's

## A Halley's Comet chronology

By United Press International

Here are the key events in Comet Halley's return to the inner solar system:

April 20 — Halley's comet makes its last closest approach to the sun.

Oct. 16 — Astronomers using the 200-inch Mount Palomar, Calif., telescope photograph Halley's comet for the first time since 1911.

Dec. 15 and 21 — The Soviet Union launches the Vega 1 and Vega 2 spacecraft toward Venus and Halley's comet.

## Seabrook has a good year

### Parent utility's fortunes get better

By David Tirrell-Wysocki  
The Associated Press

CONCORD, N.H. — During 1985, the fortunes of the Seabrook nuclear plant and its main owner, Public Service Company of New Hampshire, turned from bleak to promising as the company pulled away from the brink of bankruptcy and the plant produced its first spark of test electricity.

Amidst warnings of bankruptcy and construction delays, the year began with lengthy hearings held to determine whether the plant was worth finishing, was financially feasible for the main builder and whether a completed plant would push electric rates.

It also began with regulators in several New England states telling their utilities to plan to get out of the project.

He said the utility remains in "serious condition, but we are certainly in a much improved condition."

A disappointed Robert Backus, who represented the Seacoast Anti-Pollution League's opposition to the plant, said the PUC majority adopted the company's Seabrook position "from top to bottom."

"We made a major, major effort to make a persuasive case with the PUC... and just totally everything I said was rejected," Backus lamented.

"We thought we could prove that 'My God, the rates would double.' But the utility and the state regulators, he said, "We proved it and it still went for approvals."

Public Service, reeling from a close brush with bankruptcy in successful, clearing up our financial situation."

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Supply overwhelms demand

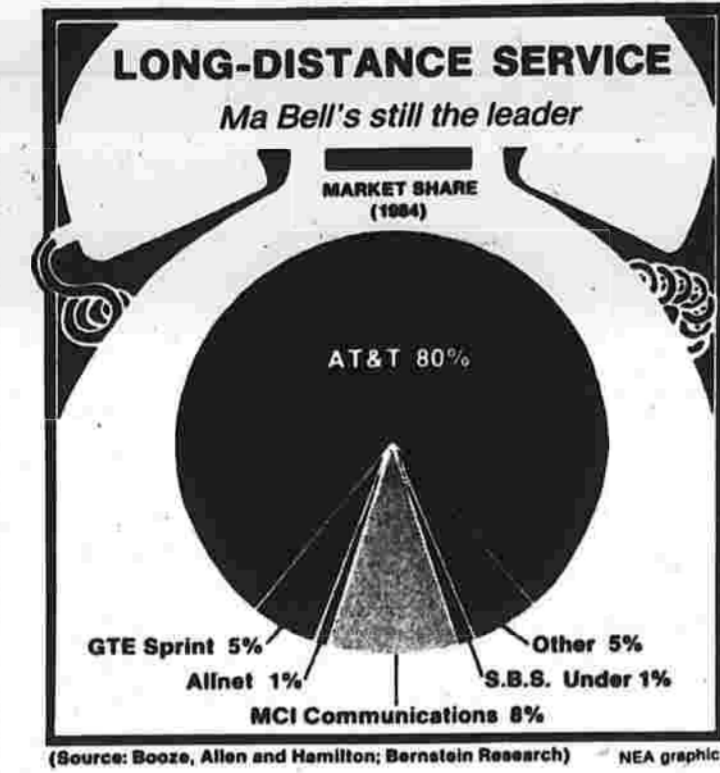
Telecommunications in turmoil

By Harthor Krishnan United Press International

DALLAS — Since the breakup of AT&T some 2,000 equipment manufacturing and interconnect firms have sprung up, each vying for a market that an industry spokesman says has become so competitive a massive shakeout is inevitable.

"In fact, the shakeout is occurring right now and only the strongest and those that can stay abreast of the rapidly changing technology in the highly sophisticated field of telecommunications will survive," said Howard A. Laffer, president of Walker Telecommunications Corp. of Hauppauge, N.Y.

"The market has become extremely complicated and is governed to a great extent by the price structure and product innovations."



(Source: Booze, Allen and Hamilton; Bernstein Research) NEA graphic

Despite the breakup of American Telephone & Telegraph's virtual monopoly on U.S. telephone service, Ma Bell still commands the lion's share of long-distance customers. That may change, however, as consumers across the country "vote" on which long-distance service they want to use.

large operation mainly because it is now possible for every customer to own the communication equipment as opposed to renting it prior to the AT&T breakup.

Laffer said new products with new features are coming on the market every day and no doubt will create a lot of confusion among the public.

Seabrook fortunes improved in 1985

Continued from page 21

1984, began 1985 seeking approval of a plan called Newbrook. The company proposed borrowing up to \$665 million for Seabrook construction and pre-paid interest for the remaining two years it estimated it would take to finish construction.

The PUC predicted rates could double within two years, but found the plant still was in the public interest.

The commission and the court went through an identical exercise concerning the New Hampshire Electric Cooperative's plan to finance its 2.2 percent Seabrook share.

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65 HEATING/PLUMBING: Fogarty Brothers - Plumbing, heating, air conditioning...
66 MUSICAL ITEMS: Lloyd's AM/FM stereo and 8-track stereo...
67 RECREATIONAL ITEMS: 10 lb. Rubber Bowling Ball and shoes...
68 CAR/TRUCKS FOR SALE: 72 Chevy Nova front end and 8-track stereo...
69 MISCELLANEOUS AUTOMOTIVE: Pair Snow Tires and wheels...
70 MISCELLANEOUS AUTOMOTIVE: Two Goodyear Arriva Radials...
71 CAR/TRUCKS FOR SALE: 1975 Dodge Van...
72 MISCELLANEOUS AUTOMOTIVE: 1967 Mustang, automatic...
73 MISCELLANEOUS AUTOMOTIVE: 1964 Rambler convertible...
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75 MISCELLANEOUS AUTOMOTIVE: Sew-Simple PHOTO-GUIDE PATTERN...
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21 HELP WANTED: Looking for an operator...
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21 HELP WANTED: Full or Part Time - General factory wk. morning shift...
21 HELP WANTED: Full or Part Time - Arbor Acres Farm...
21 HELP WANTED: Full or Part Time - Dental Receptionist...
21 HELP WANTED: Cook & Waitress Wanted...
21 HELP WANTED: Dishwasher - Immediate opening...
21 ANNOUNCEMENTS: Emergency? In Manchester, dial 911 for fire, police, medical help.
21 EMPLOYMENT & EDUCATION: Employment & Education
21 LOST AND FOUND: Lost - Male year old Collie, Lydall Street area...
21 LOST AND FOUND: Found - Small brown female Yorkshire mix (puppy), 12/22 on Spruce Street...
21 LOST AND FOUND: Last - Black and white long haired cat, Monday, 12/16, Spruce/Oak Street area...
21 ANNOUNCEMENTS: Employment & Education
21 LOST AND FOUND: Lost - Black and white long haired cat, Monday, 12/16, Spruce/Oak Street area...
21 ANNOUNCEMENTS: Employment & Education
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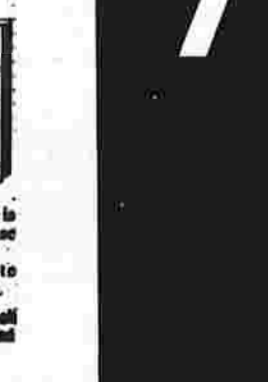
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69 MISCELLANEOUS AUTOMOTIVE: Pair Snow Tires and wheels 18 x 14. \$55. Used 3,000 miles. Phone 643-8840.

70 MISCELLANEOUS AUTOMOTIVE: Two Goodyear Arriva Radials P185/70/14. \$7 for both. Call 644-2063.

71 CAR/TRUCKS FOR SALE: 1975 Dodge Van Window Van - With back seat, 3 speed on column and removable bed frame in back. \$900. Call after 4pm. 742-5824.

72 MISCELLANEOUS AUTOMOTIVE: 1967 Mustang, automatic, 6 cylinder, first 5000 miles. Call 742-8843 after 5:30pm.



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Delightful 8 room Colonial built by U&R. 4 bedrooms, 2 1/2 baths, spacious family room accented by beautiful fireplace. Located in lovely South Windsor neighborhood. Very private rear yard. Call us today for a showing. Offered at \$172,500.



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**Home At Last**  
is what you'll say when you view this 3 bedroom Colonial that is in move-in condition, trees and landscaping create the home and adds to that homey feeling. house has 1st floor family room, formal fully appointed kitchen, formal dining room, fireplace living room, convenient to shopping, schools and bus stop. Call today. \$98,900.

**MANCHESTER**  
**Open-door dean returns to class**  
... page 3

**FOCUS**  
**Bernie Bentley still makes music**  
... page 11

**SPORTS**  
**East icemen get first win of year**  
... page 15

# Manchester Herald

Saturday, Dec. 28, 1985 Single copy: 25¢

## Reagan, Gorbachev to televise New Year greetings

By Michael Putzel The Associated Press

ABOARD AIR FORCE ONE - President Reagan will speak to the people of the Soviet Union and Soviet leader Mikhail Gorbachev will address Americans on New Year's Day in an unprecedented exchange of greetings, the White House said Friday.

The United States and the Soviet Union have sent written New Year's greetings to one another in the past, but never broadcast messages. "We, of course, believe this is an important event," said White House spokesman Larry Speakes.

He said the messages will be recorded in advance and made available for radio and television broadcast at 1 p.m. EST - 9 p.m. in Moscow.

The announcement was made simultaneously in both countries Friday. Reporters were told about it on Air Force One as Reagan flew to California for the New Year's holiday. He will record the speech in Los Angeles today.

In Moscow, the word came at a hastily called press conference conducted by Soviet Foreign Ministry spokesman Vladimir Lomelko.

The latest move toward a lessening of tensions was disclosed on the same day that the two superpowers traded bitter words about Afghanistan. Friday was the sixth anniversary of the Soviet invasion of that country.

In a written statement, Reagan accused Moscow of adopting "barbaric methods of waging war." In Moscow, the news agency Tass accused the United States and its allies of unleashing "a bloody undeclared war against the people and the lawful government of the Democratic Republic of Afghanistan."

Not since Richard Nixon did it in 1972, has an American president talked to the Soviet people on television. Reagan addressed the Soviets in a November radio speech that was broadcast by the Voice of America. It was heard clearly on some frequencies in Moscow and Leningrad but was jammed on others.

Speakes said both addresses will be about five minutes long, and the subject is "basically open." But both leaders are expected to extend New Year's greetings "in the spirit of good relations," he said.

Lomelko said "no technical details" of the broadcasts had yet been determined, adding that they would probably be several minutes each.

He said the United States could give the Soviets no assurance that Gorbachev's message would be carried by the major U.S. television networks, which are privately owned. New Year's day football bowl game coverage on the television networks does not begin until 1:30 p.m.

Speakes said Voice of America also will carry Reagan's address at the specified time. He noted that 9 p.m. Moscow time is prime time in the Soviet Union when that country's main news program normally is broadcast.

The agreement was a result of a U.S. proposal made through diplomatic channels during preparations for the November summit between the two leaders in Geneva. Speakes said. The Soviets sent a "positive response" in the last three to four days, he said.

## Survivor says airport attack 'a massacre'

By Paula Butturni United Press International

Arab terrorists firing assault rifles and hurling grenades attacked El Al Israel Airlines passengers Friday in closely timed attacks at crowded airports in Rome and Vienna. At least 18 people were killed, including two Americans, and 22 were wounded.

"They were carrying out a massacre," said survivor Aniello Guarino of the Arabs who tossed hand grenades at passengers at Rome's Leonardo da Vinci Airport, then sprayed the terminal with fire from Soviet-made Kalashnikov automatic rifles at 9:15 a.m.

At least 13 people died and 75 were wounded - including 11 Americans, one of them seriously - at a Vienna.

Among the dead were three gunmen and two Americans - Natasha Simpson, 11, daughter of Victor Simpson, an Associated Press correspondent in Rome, and John Buonocore, 20, who Italian authorities said was a U.S. serviceman, but the Pentagon denied the report.

Another victim was found next to a suitcase which held a U.S. passport in the name of Gage Madison. No positive identification of the body was immediately made.

In an apparently related attack 25 minutes later, three gunmen opened fire with Kalashnikovs and threw grenades at El Al passengers at Schwechat Airport in Vienna. At least three people, including one terrorist, died and at least 47 were injured.

Police in Rome and Vienna said they believed all of the terrorists in both attacks were either killed or arrested. One suspect arrested in Rome would only tell police, "I am a Palestinian fighter."

In a telephone call to the SER radio network in Malaga, Spain, a man saying he represented a Palestine Liberation Organization breakaway faction headed by terrorist Abu Nidal claimed responsibility for the attacks.

"This call is to claim the attacks in Rome and Vienna in the name of our organization," the caller said. He mentioned Nidal's name but did not use the formal name of his group, the Arab Revolutionary Brigades.

In 1974, Nidal broke with Yasser Arafat, claiming the PLO chief was too moderate. Nidal's Libyan-backed group claimed responsibility for an EgyptAir hijacking in Malta in November and for a string of other terrorist attacks throughout Europe.

Later, an anonymous caller with a foreign accent claimed responsibility for the attacks in a telephone call to the Milan bureau of the Italian news agency ANSA.

"It was us who did the attack because you hold our captain prisoner," the caller said. "If you do not liberate him, there will be more attacks in every part - Rome, Milan and Turin."



President Reagan and the first lady wave as they prepare to board Air Force One Friday for a New Year's trip to California. During the day, the White House condemned terrorist attacks on two airports in Europe.

## Budget plan leaves deficit above target

By Helen Thomas United Press International

WASHINGTON - President Reagan all but wrapped up his 1987 budget before heading for California Friday and a top aide reported that Reagan has managed to pare the deficit to "close to \$145 billion" - still more than the mandatory limit.

White House chief of staff Donald Regan said there were still some "finishing touches" needed for the first blueprint to be submitted under the first balanced budget law.

"We're close to \$145 billion," he said of the deficit. The legal target is \$144 billion and aides predicted that Reagan would reach that goal.

Under the new Gramm-Rudman law, deficits must be reduced from the current level of about \$200 billion. If Congress fails to or refuses to do so, the president can order cuts himself.

"We're in the process of finalizing the budget," said deputy press secretary Albert Brashear. "We have said all along we intend to use those deficit figures" specified in the law. It will be submitted to Congress on Feb. 3.

The word from the White House and the Office of Management and Budget is that this year department and agency heads were "unusually placid" and did not put up the fight that is expected when appeals against cuts are made.

An administration official who asked not to be named said the budget-making process within the White House and Cabinet departments occurred with "inordinate calm" compared to past years.

The official said Cabinet officers, under strict orders to make substantial cuts in the budgets, made "very few appeals" to Reagan for more money - "no more than the number that you can count on one hand."

Reagan issued a two-paragraph memo to Cabinet officers and department heads - few of whom were at work during the holiday week - thanking them for cooperating on the drafting of next year's budget.

The memo signified completion of the budget except for a few minor details, said OMB spokesman Edwin Dale.

Although Reagan was operating for the first time under a law requiring a predetermined cut in the federal deficit, he remained adamant on two points - he intends to continue the costly military buildup and will veto any new taxes to increase revenues.

Under past procedure, Congress had to set a budget ceiling, then pass specific spending bills, although it frequently approved spending levels exceeding the ceiling, subject only to rare presidential veto.

With Reagan making defense and Social Security uncuttable, and interest payments on the \$2 trillion national debt sacrosanct, the cuts will have to come from about 40 percent of the budget and could result in eliminating Amtrak, decreasing National Institutes of Health research and the sale of lucrative government agencies such as the Federal Housing Administration.

## Fishermen strike port

NEW BEDFORD, Mass. (UPI) - Striking fishermen set up picket lines on the waterfront of New England's richest fishing port Friday as a bitter dispute with boat owners escalated over how to divide catches and hire crews. Area fish processors handled one catch, but union spokesmen said they would tolerate no more without demonstration. "We're not prone to violence but I can't say what individuals will do," said Jack Caffey, vice president.

## Zinsser predicts town liability limits

By George Lovns Herald Reporter

BOLTON - A bill limiting the amount of money a town's insurance company can be required to pay in a damage suit will be passed during the upcoming session of the Legislature, State Senator Carl Zinsser, R-Manchester, predicted Friday.

The Legislature "will be forced to do it," Zinsser said during a meeting with town leaders from Bolton, Glastonbury and Columbia at Community Hall. "Government never acts until a crisis is here." The Legislature will convene in a short session Feb. 5.

Zinsser said Connecticut cities and towns are having a difficult time obtaining liability insurance because of recent court rulings that have awarded large damage claims to individuals suing municipalities. He said he did not know what the liability limit should be, but argued it should be "reasonable."

"I've got empathy for those who were injured," Zinsser said. "But when you start to give \$1 million dollar awards, everybody's premiums will go up."

Zinsser said a recent U.S. Supreme Court ruling upheld a California law that limited a town's liability.

He said the bill would limit the amount of money a town's insurance company can be required to pay in a damage suit to \$1 million.

"I've got empathy for those who were injured," Zinsser said. "But when you start to give \$1 million dollar awards, everybody's premiums will go up."

Zinsser said a recent U.S. Supreme Court ruling upheld a California law that limited a town's liability.

## O'Neill sees little chance for tax cuts

HARTFORD, Conn. (AP) - Gov. William A. O'Neill says tax-cut hopes are slim because the Legislature will not act until a crisis is here.

O'Neill said during the 1985 session, taxes were slashed by more than \$155 million.

"It's nice to talk about tax cuts in an election year," the governor continued. "However, if it's going to have a roller-coaster effect so that you're cutting '86 only to go up again in '87 or '88, people don't really want that. So we hope we can maintain the tax structure where it is without any increases."

Preliminary budget figures released in November showed that simply to maintain the current level of services during the 1986-87 fiscal year, the state budget would have to increase by 7.6 percent, or \$333 million.

O'Neill said his budget chief, Anthony V. Milano, is now "looking at the whole picture" as he puts together the administration's 1986-87 budget.

Budget officials earlier predicted a \$65.2 million surplus this fiscal year. But some now say that only a modest, if any, surplus can be expected.

**TODAY'S HERALD**

Militias to sign pact  
Lebanon's three main rival militias Friday began final preparations to sign a Syrian-inspired plan aimed at ending 10 years of civil war despite last-minute objections from hard-line critics. Story on page 4.

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