

CLASSIFIED ADVERTISING 643-2711

73 CLOTHING
Jacket size 36. Blue denim, reinforced, made by Lee. New condition \$15.00.

74 FURNITURE
Dining room table & 6 chairs, Duncan Phyfe popagony 2 and tables, 4 poster bed. Call 646-0971.

75 TV/STEREO/APPLIANCES
Used Refrigerators, Washers, Ranges - clean, guaranteed, parts and service. Low prices. B.D. Pearl & Son, 60 Main Street, 643-2171.

76 TV/STEREO/APPLIANCES
Used Refrigerators, Washers, Ranges - clean, guaranteed, parts and service. Low prices. B.D. Pearl & Son, 60 Main Street, 643-2171.

77 LAWN AND GARDEN
Top Soil - Clean, rich stone-free loam. Any amount delivered. \$72-140.

78 MISCELLANEOUS FOR SALE
1980 Wedding Gown, Good Condition. Asking \$200. Call Ruth at 646-2052.

79 MISCELLANEOUS FOR SALE
Queen Anne end table, glass top \$75. Brass & glass pool distributor must dispose of entire stock of new, leftover, 1985, 31 ft. family sized swimming pools with huge sundeck, fencing, filter, ladders and warranty for only \$978. Installation optional and extra. Financing available. Call Paul at 721-1884.

80 TAG SALES
Multi-Family tag sale. April 19, 9am-4pm. 139-201 Henry St., Manchester.

81 CARS FOR SALE
1976 Dodge dart, runs as is, needs work, muffler, exhaust pipe & radiator, less than a year old \$300. 649-1827 or 643-0790.

82 TRUCKS/VANS FOR SALE
1977 Dodge Van-Body good condition, engine running condition, new tires. \$500 or best offer. 646-1516.

83 BOATS/MARINE EQUIPMENT
16 foot Mad River canoe, paddles included. Used four times. Excellent condition. \$800. Please call 643-6102 after 6pm or 647-9946 8:30 - 5:30. Ask for Bob.

84 MISCELLANEOUS FOR SALE
Queen Anne end table, glass top \$75. Brass & glass pool distributor must dispose of entire stock of new, leftover, 1985, 31 ft. family sized swimming pools with huge sundeck, fencing, filter, ladders and warranty for only \$978. Installation optional and extra. Financing available. Call Paul at 721-1884.

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98 TAG SALES
Multi-Family tag sale. April 19, 9am-4pm. 139-201 Henry St., Manchester.

99 MISCELLANEOUS FOR SALE
Queen Anne end table, glass top \$75. Brass & glass pool distributor must dispose of entire stock of new, leftover, 1985, 31 ft. family sized swimming pools with huge sundeck, fencing, filter, ladders and warranty for only \$978. Installation optional and extra. Financing available. Call Paul at 721-1884.

100 TAG SALES
Multi-Family tag sale. April 19, 9am-4pm. 139-201 Henry St., Manchester.

MANCHESTER **FOCUS** **SPORTS**

Commuter rail bill clears the House ... page 3

Ethnic eateries are all the rage ... page 15

Red-hot Whalers melt Canadiens ... page 19

Manchester Herald

Manchester - A City of Village Charm

Friday, April 18, 1986 25 Cents

American said to be among slain hostages

Combined Wire Services

The American University Hospital reported today that kidnapped American librarian Peter Kilburn was among three Westerners killed Thursday in Lebanon to avenge the U.S. air attacks on Libya.

American University Hospital spokesman said Kilburn's body was identified at 5:30 p.m., shortly after United Nations officials determined the corpse was not that of British writer Alec Collett.



Janice Ray, who Thursday won the right to buy one of the houses being built on Love Lane under town contract, accepts congratulations from Dominic Martorelli, president of Visions Unlimited of Tolland, the contractor that is building the houses. Lotteries were held to determine who would be permitted to buy houses and Thursday's lottery at Lincoln Center — the second and final one — attracted a good deal of media attention.

Britain blames Libyans

LONDON (UPI) — British Foreign Secretary Sir Geoffrey Howe today pinned the blame squarely on Libya and its "state-directed terrorism" for the kidnapping and murder of two Britons in Lebanon, which he described as "a senseless outrage."

The Foreign Office said more than 70 other Britons in Lebanon had been advised to "keep a low profile" and to keep tuned to the British Broadcasting Corp. World Service, the standard conduit for evacuation instructions.

Howe was in Paris today but planned to return to London for a discussion of the Libyan situation later in the day with the U.S. ambassador to the Court of St. James, Charles Price.

In a statement issued in his name by the Foreign Office, Howe said that "for some time we have had some evidence of direct Libyan involvement in the kidnappings" of Britons John Leigh Douglas and Philip Padfield as they walked home from a Good Friday dinner in Beirut.

Second house lottery gets attention

By Alex Girelli Associate Editor

It was a repeat performance in Manchester Thursday evening when eight people won the right to buy houses on March 13 lottery.

But unlike the first lottery for the 14 starter houses being built on Love Lane, the second became a media event of sorts, with three Connecticut television stations on hand to record it.

The second and final lottery at Lincoln Center was conducted by Visions Unlimited of Tolland, which is building the houses under a town program aimed at providing affordable houses for first-time Manchester home buyers who meet financial guidelines.

After the first lottery for seven of the houses on March 13, the program attracted wide attention and was the subject of an article in the New York Times on Sunday.

On Thursday night, buyers for the remaining seven were to have been chosen. An eighth lottery was added because one of the March 13 winners did not qualify as a purchaser.

The winners Thursday were Christine Mooney of 18 Laurel St., David and Sharon McMann of 186 West Middle Turnpike, Thurston and Janice Ray of 15 Laurel Place, Roy Johnson of 652 N. Main St., James and Deanna Paugas of 24 Coolidge St., Celeste Jackson White of 77C Henry St., William and Suzanne Oelinger of 40 Wilfred Road, and David and Karen Bidwell of 76 N. School St.

The McManns won in two of the lotteries, but under the rules were barred from having the right to buy a second house.

The first ticket drawn Thursday belonged to Carl Ogren, who was a winner in the March 13 lottery.

The room in Lincoln Center where the drawings took place was filled, with some people crowding the doorways. But four of the winners — the McManns, Johnson, White and the Paugus family — did not attend.

Please turn to page 14

Thompson says he'll probably run in 13th District

By John F. Kirch Herald Reporter

Former Mayor John W. Thompson has all but officially announced his candidacy for the 13th Assembly District seat currently held by Republican Elsie L. Swenson.

In an interview Thursday, Thompson said that it is highly likely he will seek the House seat. An official announcement will probably come next week, he said.

"The possibility does exist," he said. "Henry (Agostinelli) and I had a nice talk and I said that I would probably be running."

Thompson's comments came shortly after Democrat Henry E. Agostinelli, who announced his candidacy for the 13th Assembly District seat April 8, said he planned to withdraw from the race. Agostinelli said previously he would not seek the seat if Thompson decided to run.

Agostinelli said that he met with Thompson for 15 minutes Thursday and received "strong indications" that Thompson will mount a campaign.

"He is going to run," Agostinelli said. "But I can't say that he said that. There are strong indications. I consider the people of the 13th District fortunate to have a man like Jack Thompson running and I will do everything possible to help him win — everything. I really believe he can win."

Thompson, who lost to Swenson in 1983 by a handful of votes, said he would welcome Agostinelli's help.

A third possible candidate for the seat, Robert Faucher, has also said he would drop out of the race if Thompson declared his candidacy. Faucher could not be reached for comment on his intentions.

Democratic town Director Stephen T. Cassano, who was also considered a possible candidate for Swenson's seat, said Wednesday he would prefer to run for the 4th Senate District seat currently held by Sen. Carl A. Zinsner, R-Manchester.

Cassano has said he would "love to see" Thompson run for Swenson's seat.

Thompson has challenged Swenson twice before, losing both times in very close votes. He said last week that he would not run against Swenson unless he was sure he could win.

"I've always thought that a person has to run on his record," Thompson said Thursday. "I have a record as mayor — a good record. I'm not sure what Bill's record is, but she'll have to run on it."

Swenson, who said this week she would not decide on seeking another term until after the session of the Legislature ends next month, could not be reached for comment.

Cassano is still interested in 4th — See page 3

Whale helps TV sales

Fans of the Hartford Whalers are eager to watch their team in the NHL playoff series, no matter what the cost.

In the last month, the number of area subscribers to the SportsChannel on cable television has increased by 17 percent.

"Last week we added about 200 subscriptions to the SportsChannel," said Duffy Leone, marketing manager at Cox Cable Greater Hartford, whose offices are in Manchester.

Duffy said it was nice to see fans come into the office wearing Whaler T-shirts, hats and buttons. "We've been trying to play it up as much as possible," he said. "We're big Whaler fans here."

Thursday, the Whalers maintained their record with a victory over the Canadiens in Montreal.

Leone said the subscription price for the SportsChannel, if cable service is already in existence, is \$12.

He said he'd love for subscribers to continue the service, but expects some to cancel. "Hopefully they'll stay on through the Celtics playoffs," he said.

Gorbachev wants cuts in conventional forces

BERLIN (AP) — Soviet leader Mikhail S. Gorbachev today proposed reductions in conventional military forces and tactical nuclear weapons across the entire European continent from the Atlantic to the Ural.

Speaking to the East German Communist Party Congress in East Berlin, Gorbachev said he was taking a new initiative for an East-West agreement on meaningful cuts in the ground and tactical forces of European countries, as well as in U.S. and Canadian forces deployed on the continent.

The Kremlin leader, however, provided few details of his proposal. A brief report from the official Soviet news agency Tass, filed from East Berlin, did not elaborate.

In his address to the East German Communists, which was simultaneously translated from Russian, Gorbachev said troop units would be disbanded and their arms either destroyed or stockpiled in their home countries.

In the past, the United States has rejected such a proposal, which would require it to liquidate its arms in Europe, or ship them back across the Atlantic.

Gorbachev said his proposal would affect both conventional and tactical, or battlefield, nuclear weapons.

TODAY'S HERALD

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6-page real estate supplement

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When you place your ad in the Manchester Herald—!

*Limit 1 Sign—Must Be Picked Up At The Herald

Manchester Herald

"Serving The Manchester Area For Over 100 Years"

KIT 'W' CARLYLE by Larry Wright

HAGAR THE HORRIBLE by Oh Brown



PEANUTS by Charles M. Schulz



THE PHANTOM by Lee Falk & Sy Barry



U.S. ACRES by Jim Davis



BLONDIE by Dean Young & Stan Drake



CAPTAIN EASY by Crooks & Casale



ON THE FASTTRACK by Bill Holbrook



ARLO AND JANIS by Jimmy Johnson



MR. MEN™ AND LITTLE MISS™ by Hargreaves & Sells



ALLEY OOP by Dave Graue



THE BORN LOSER by Art Sansom



FRANK AND ERNEST by Bob Thaves



WINTHROP by Dick Cavalli



Puzzles

ACROSS 3 Poets, 4 Created story, 1 Landers, 4 Fly by, 8 Descent, 12 Feather scarf, 13 Ancient writing, 14 Highbones, 15 Industrious creature, 16 Contemporary painter, 18 Washington city, 20 Buenos Aires, 21 Bond, 22 Sicilian resort, 24 - a July concern, 26 Access to a mine, 27 College degree (abbr.), 30 In this, 32 Less distant, 34 Prayer, 35 Hebrew ascetic, 36 Auto club (abbr.), 37 Bothers, 39 Mexican money, 40 Wing (Fr.), 41 Moslem headgear, 42 Desert plant, 45 Persian, 49 Until the next day, 51 English cathedral city, 52 River in the Congo, 53 Encounter, 54 Female saint (abbr.), 55 Rodents, 56 Supplicates, 57 Child.

Astrograph

Emotional bonds will be strengthened in the year ahead. You'll get even closer to someone you love who has always played an important role in your life.

Bridge

West is offered Hobson's choice. Let's suppose that you are South and have arrived at four hearts. West deals and you are to bid.

CELEBRITY CIPHER by CONNE WIEBER. **EKDV PM EPVAV CL TKHUCEMM. GTV TVCGW WPEEM HY CM QTV IUCPL VFYQVPM. --- CLSPV RPNAPMLKL. PREVIOUS SOLUTION: "Prayer" are for the birds. They fill the head of one author with vanity and thirty others with misery. — Louis Auchincloss.

REAL ESTATE OPPORTUNITIES

REAL ESTATE THIS WEEK featuring: ALIBRIO REALTY, INC IS A FULL SERVICE FIRM PROVIDING THE FOLLOWING BENEFITS TO THOSE INTERESTED IN BUYING OR SELLING THEIR REAL ESTATE:

- Qualified, Professional salespeople eager to satisfy the needs of buyers or sellers.
• Continuous advertising of all listings in area publications.
• Multiple Listing Service for maximum exposure among professionals.
• A generous Senior Citizen Discount.
• A Quick Sale—Immediate Purchase program for those in need of a fast closing.
• Refund program for those moving out of the area or to another state.



MANCHESTER New listing - Comfortable 7 room Ranch, 3 bedrooms, large paneled family room, 2 full baths, attached garage, nice neighborhood. Priced at \$114,000.

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



COMPLETELY REMODELED Spacious stone Colonial in move-in condition. 3 bedrooms, full walk-up attic. Lovely, large foyer & open stairway. 2 car detached garage. Nice yard. \$114,900.

"Putting You 1st is 2nd Nature To Us!" STRANO REAL ESTATE 156 E. CENTER ST. MANCHESTER, CT. CALL TODAY - 647-"SOLD"



Manchester One Look \$82,900 at this brick dormered Cape is all you'll need. 3 or 4 bedrooms including 13x17 master. Fireplace living room, 2 full baths. Modern kitchen, nice area. More than ample parking.



South Windsor Custom U&R \$171,900 built raised ranch with view. Fireplace living room with beamed cathedral ceiling. Slate foyer, lower level family room with wet bar and fieldstone fireplace, 2 car garage, cul-de-sac.

Thinking of selling your home or multi-family? Let the following Alibrio Realty real estate professionals help you realize the most from your property: Cythia Albert, Robert Alibrio, Donna Collins Alibrio, Kevin Davids, Susan DiYeso, Peggy Hacket, Helen Juliano, Julie McAuley, Joe McCarthy, Bunny Mussemann, Pat O'Brian, Sharon O'Connell. OUR JOB IS TO MAKE YOUR LIFE EASIER.

ALIBRIO REALTY INC. 649-0917 202 East Center St., Manchester

Jackson & Jackson Real Estate 168 Main St., Manchester 647-8400



IN NEED OF TLC!!! 5 Room, 2 bedroom Ranch in Coventry. Appliances and woodwork will remain. Nice lot. Shrubbery needs trimming. Hard to find price range. Asking \$59,900.



BRAND NEW LISTING!!! Lovely 7 Rm. Contemporary on 8 winding Hill Road. Only 13 years young. 3 bedrooms, 2.5 baths, fully appointed kitchen, 1st floor laundry, center skylight and lots more. Offered at \$198,900.



BRAND NEW LISTING!!! 7 Room, 3 bedrooms older Cape Cod in Vernon. Recently renovated with new roof, furnace and wood siding. Lots of insulation. Offered at \$79,900.



BOLTON NEW HOME 50' R/R, 2 full baths, fireplace, 2 car garage, built by BEHRMANN. \$129,800.00 homes in the area. "WE GUARANTEE OUR HOMES!" 646-2482



434 SWAMP ROAD WIDE 1.7 AC. LOT surrounds this 3 bedroom ranch. Fireplace, appliances and more! \$80.

"WE GUARANTEE OUR HOUSES!" Blanchard & Rossetto 646-2482 189 West Center St. corner of McKee St.

To Advertise Your Latest Listings in The Manchester Herald Real Estate Page Call 643-2711

Joyce G. Epstein 349 EAST CENTER ST. MANCHESTER 647-8895 Real Estate WHERE THE INDIVIDUAL GETS ATTENTION



SUPER RANCH Immaculate 3 bedroom home on Private wooded country lot. 2 baths, Garage, inground pool. A must to see. \$111,900.



LARGE ROOMY RANCH On well landscaped lot. Super eat-in kitchen plus formal dining room overlooking country lot. Enclosed breezeway and porch. Call today for details. Only \$97,900.

Century 21 Pick up the phone and call 646-1316 JACKSTON-SHOWCASE



83,500 Cute & Cozy is this nice paneled 5-room Ranch with 2-car garage, fireplace family room, fully equipped kitchen, formal dining room, maintenance free aluminum siding, newly remodeled. 2 new porches. Call today. \$125,500.



EAST HARTFORD 7 1/2 room Raised Ranch with 2-car garage, fireplace family room, fully equipped kitchen, formal dining room, maintenance free aluminum siding, newly remodeled. 2 new porches. Call today. \$125,500.

18 APR 18 APR 18 APR

CLASSIFIED ADVERTISING 643-2711

74 FURNITURE 7 1/2 foot sofa, blue, green and gold. Excellent condition. wood trim. \$325. 649-5809 10am to 10pm.	82 RECREATIONAL EQUIPMENT Bicycle for Sale. Ladies 26 inch. Call between 6 and 8pm. 643-8573.	88 TAG SALES Tag Sale - Second Congregational Church, 385 North Main Street, Manchester, CT 06040. Saturday, April 19th, 9:30am to 3pm.	88 TAG SALES Tag sale April 19th, 132 Maple St., Manchester. All types of household needs.	88 TAG SALES Tag Sale, 10 Bilyeu Rd. Manchester, Sat, April 19 from 9am to 3pm.	91 CARS FOR SALE Can you buy Jeeps, Cars, 4x4's seized in drug raids for under \$100.00? Call for facts today! (615) 269-6701 ext. 257.	91 CARS FOR SALE 1984 Conquest - "Pocket Rocket" 2.6 liter turbo 5 speed, loaded with power options, A/C AM/FM stereo cassette. Balance of transferrable warranties. (Rust Proof drive train etc.) Excellent touring coup. Excellent condition \$8900 or best offer. 646-6754.	91 CARS FOR SALE 1979 Chevette - blue 4 speed, runs excellent, no rust \$1,195. Call 646-2796.
★ King - Sted bed. Firm mattress. Two twin box springs. Frame. Excellent condition. Will be sold with 2 complete sets of sheets, 1 bedspread. All for \$220, or best offer. 643-8082, evenings & weekends. Keep trying!	83 BOATS/MARINE EQUIPMENT 16 foot Mad River canoe, paddles included. Used four times. Excellent condition. \$800. Please call 643-4942 after 6pm or 647-9946 8:30 - 5:30. Ask for Bob.	★ Multi-Family tag sale, April 19, 9am-4pm, 159-201 Henry St., Manchester.	★ April 19th, 9am to 2pm, 80 Wadell Rd., multi family, a variety of items, no previews.	Saturday April 19, 9am-4pm 108 Helaine Road. Boat, rug, games, books, chevy 307 motor, datsun motor (for parts), Hammond organ & misc.	1974 Datsun 610 wagon, new engine, paint, trim alternator, am/fm conditioning. \$2,200. 649-5809, 10am - 10pm.	Mustang II, 78 red, V6, Automatic, 4 new tires, 43,000 miles, very clean. Call 646-5956.	92 TRUCKS/VANS FOR SALE 1977 Dodge Van-Body good condition, engine-running condition, new tires. \$500 or best offer. 646-1516.
75 TV/STEREO/APPLIANCES Used Refrigerators, Washers, Ranges - clean, guaranteed, parts and service. Low prices. B.D. Pearl & Son, 649 Main Street, 643-2171.	84 MUSICAL ITEMS Canoe - Hand made cedar, 17' prototype racer. \$500 or best offer. 643-9882 after 5pm.	★ Tag Sale - Sunday 10-5. Baby items, household goods, some furniture, much more. 359 East Middle Take, Manchester.	★ Tag Sale - Moving. Furniture, appliances, books and lots more. Saturday and Sunday, April 19 and 20, 9am-5pm, 122 Woodside St., Manchester.	89 WANTED TO BUY/TRADE Wanted - Old Lace, linens, pre 1950 exceptional clothing, also quality costume jewelry. Call 742-9137.	★ For Sale-1976 Datsun B-210. Running condition, needs work before being registered. Call 643-5364 after 5pm.	★ 1978 Honda CVCC Wagon 4 door, standard, 23,000 miles on rebuilt engine. Excellent running condition, little rust. Asking \$1,200. Call after 6 pm. 649-6110	93 CAMPERS/ TRAILERS 1983 Ford Merry Miller. Van/camper, 37,000 miles, power steering & brakes, automatic, air, regular gas, fully equipped - stove, shower, toilet, refrigerator, ample storage. Excellent condition, no rust. 742-7700.
76 MACHINERY AND TOOLS Table Saw 7" Complete with motor & homebuilt stand. \$45 649-9537.	87 MISCELLANEOUS FOR SALE Queen Anne end table, glass top \$75, brass & glass tables, Clarinette realistic stereophonic record player \$40, King Louis XIV highback chair \$150, Capehart console stereo \$35, Wood butler table \$20, Lamp \$20, assorted paintings, mens small shirts, knick knacks. Call 871-1400.	★ Tag Sale - 3 Family, something for everyone, 9am to 4pm. Saturday April 19 141 Brookfield Street.	★ Remodeling House! Braided rug, antique clock, 6 antique cane seat chairs, cherry hutch, king corner cupboard, colonial sofa & chair, tables, refrigerator, washer, more furniture, fabrics, king sheets etc., dishes, large clothing, wrought iron patio set, huge assortment from every room, oak antique building supplies, several families. Sat April 19, 8am-5pm, 51 and 59 Larrabee Street East Hartfords.	91 CARS FOR SALE Chevy 79 Malibu Classic Wagon, excellent engine, no rust, automatic transmission. \$2,700. 646-0280.	★ 1982 Saab - 900APC turbo, black, 3 door, garaged, pampered and polished weekly. Evenings 423-2072.	★ Audi Fox 1974 good condition. To many new parts to list. \$1250. Call 742-8867.	94 MOTORCYCLES/ MOPEDS Suzuki 1983 Katana- excellent condition. Best offer. Call Jim 528-7583.

77 LAWN AND GARDEN
 Top Soil - Clean, rich stone-free loam. Any amount delivered. 872-1400.

82 RECREATIONAL EQUIPMENT
 Pools! Pools! Pools! AAA pool distributor must dispose of entire stock of new, leftover, 1985, 31 ft. family sized swimming pools with huge sundeck, fencing, filter, ladders and warranty for only \$978. Installation optional and extra. Financing available. Call Paul at 721-1884.

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 27% width-25¢
 13% width-2 for 25¢
 MUST be picked up at the Manchester Herald Office before 11 A.M. ONLY

KIT 'N' CARLYLE by Larry Wright



INVITATION TO BID
 The Manchester Public Schools solicits bids for MUSIC EQUIPMENT for the 1986-1987 school year. Sealed bids will be received until APRIL 23, 1986, 2:30 P.M., at which time they will be publicly opened. The right is reserved to reject any and all bids. Specifications and bid forms may be secured at the Business Office, 45 North School Street, Manchester, Connecticut, 063-04.

NOTICE TO CREDITORS
 ESTATE OF CARL F. MULLIGAN, a/k/a CARL FRANK MULLIGAN
 The Hon. Norman J. Preuss, Judge, of the Court of Probate, District of Andover at a hearing held on April 10, 1986 ordered that all claims must be presented to the fiduciary on or before July 10, 1986 or be barred as by law provided.
 Sharon B. Preuss, Clerk

The fiduciary is:
 Clarissa Mulligan
 105 Silver Lane
 East Hartford, CT 06118
 064-04



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Every 150th, 200th and 300th Caller... will receive a grand prize of a gift certificate at one of the following restaurants of our choice:

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CONTEST DATES APRIL 1st-30th

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ONLY IN THE

Manchester Herald

91 CARS FOR SALE **91 CARS FOR SALE** **91 CARS FOR SALE**

NEW 1986 LINCOLN TOWN CAR



LOADED INCLUDING
 5 Liter 302 EFI V-8 • Automatic Overdrive
 Automatic Climate Control Air Conditioning
 Full Power • 3 Full Vinyl Roof
 Tinted Glass • Coach Lamps
 Electric Clock • Steel Belted Radial Whitewalls
 Electronic Search Tune AM/FM Stereo W4 Speakers
 Speed Control • Tilt Wheel
 4 Year/50,000 Mile Factory Warranty
 Electronic Rear Defroster • Many Other Options
 (#6-9045) (#6-9046)

ORIGINAL LIST PRICE \$21,288

SALE PRICED AT \$18,995

YOU SAVE \$2293



MORIARTY BROTHERS

18 APR 18

1977 F100 Custom 6 cylinder standard, Cap & stereo Power Steering. \$1900. 644-3143.

93 CAMPERS/ TRAILERS

1983 Ford Merry Miller Van/camper, 37,000 miles, power steering & brakes, automatic, air, regular gas, fully equipped - stove, shower, toilet, refrigerator, ample storage. Excellent condition, no rust. 742-7700.

94 MOTORCYCLES/ MOPEDS

Suzuki 1983 Katana - excellent condition. Best offer. Call Jim 528-7583.

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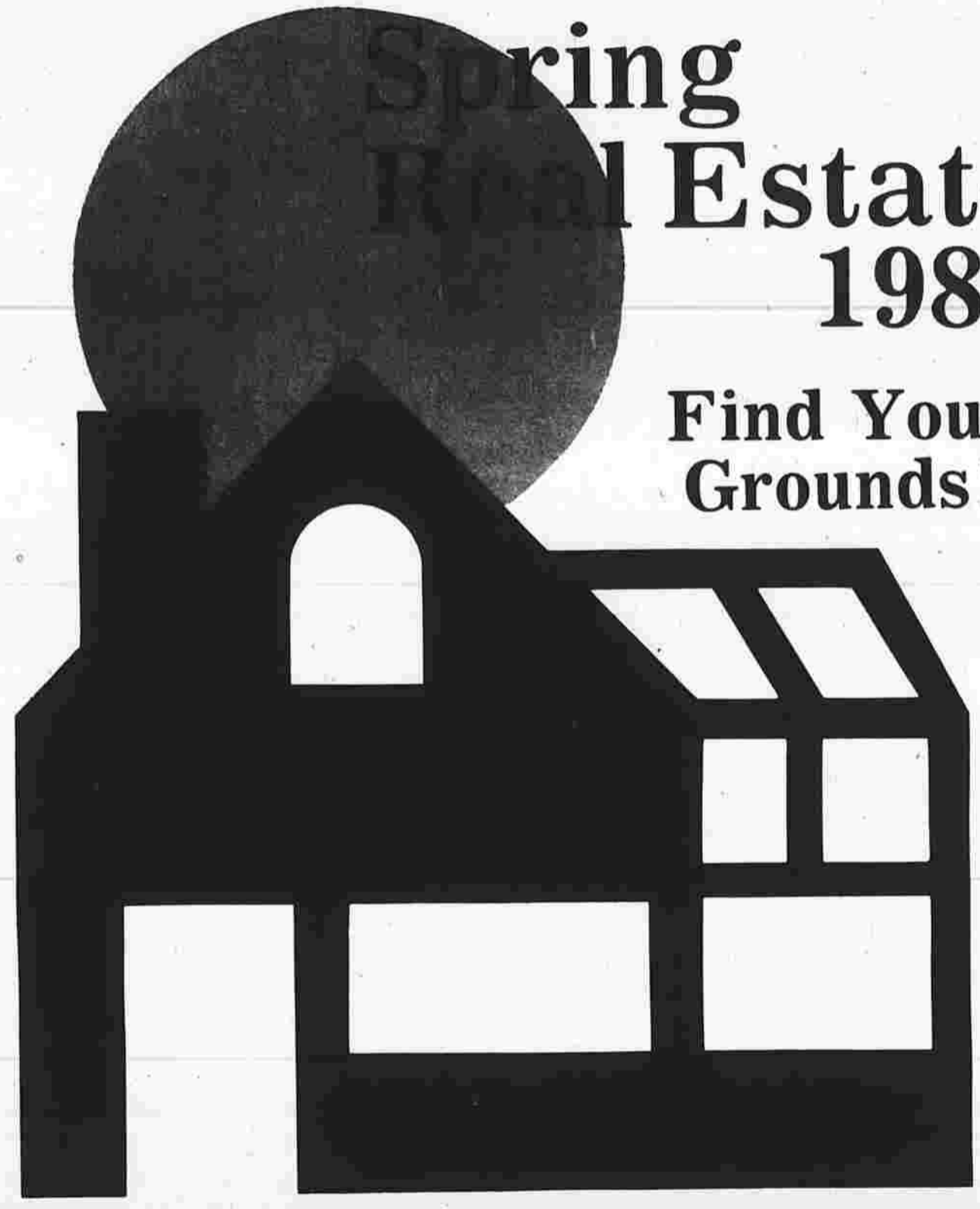
Friday, April 18th, 1986

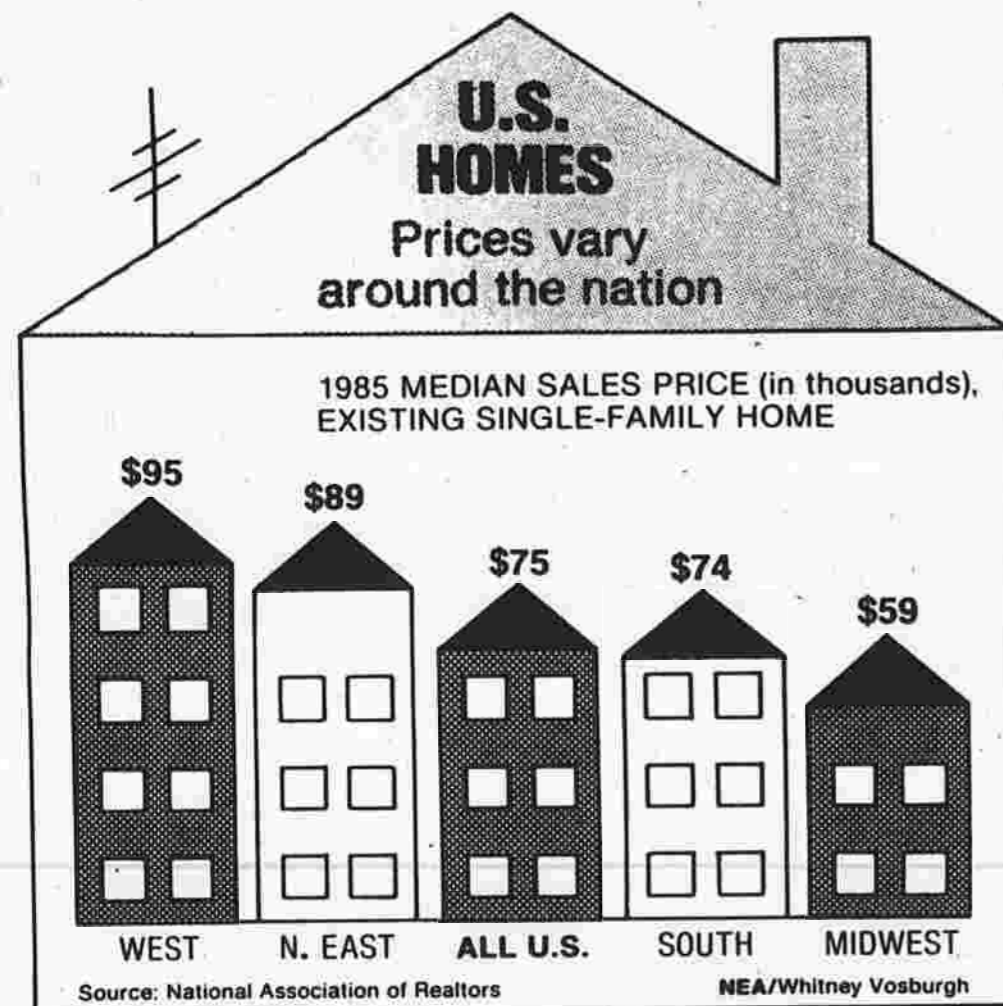
Live the "American Dream"
Become A Homeowner.
Establish Financial Security
for a Sound Future.

Open this section and discover how
easily your dream can become your
"Home Sweet Investment"

Spring Real Estate 1986

Find Your Grounds!





Single-family homes cost the most in the West — yet the West's median price fell by 1.4 percent in 1985, while prices increased in all other regions.

Epstein handles the details

After six years of being involved in the many different aspects of real estate, Joyce G. Epstein opened her own company, Epstein Realty.

Her years of experience allow Joyce to give you professional assistance in determining fair market value for your property and to qualify prospective buyers for your home. She will also help you to handle all the steps involved in the sale of your home.

Joyce's experience in qualifying buyers and knowledge of up-to-date financing information will always be available to you through her, and her well-trained staff.

Puzzling questions and red tape are lessened because Joyce and her staff will handle any and all details that occur during the buying process — before the contract and through the

closing.

The staff: Deb Owens has resided in Manchester with her family since 1972. She is active in St. Bridget's Church and is a member of East Catholic's Parents Club. Deb is a graduate of New York City Community College with a degree in marketing.

Nancy Rosenzweig has worked in the Greater Hartford area. She is dedicated and committed to providing personal service in all aspects of buying and selling real estate. She resides with her husband in Manchester.

Jim Morrison has resided in Manchester for many years. He has had experience in many aspects of real estate including sales, property management and investments.

Shirley Shoeneberger has been licensed in residential real estate for the past several years. She's past president of Verplanck School PTA and represented Busy Bee Products in the Manchester area. Shirley resides in Manchester with her family.

Valerie Chase is a graduate from Central Connecticut State University, with a degree in business and east Asian studies. She worked as an engineering change coordinator for Pratt and Whitney. She has also been active in the Coventry Volunteer Fire Department Auxiliary. Valerie resides in Coventry with her family.

Jean Mullen is new to this area and to real estate. She is committed to professionalism in all aspects of the business. Jean has 17 years of experience with IBM, as a Designer and Buyer.

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San Francisco No. 1

California tops in housing costs

By Martin Crutsinger
The Associated Press

WASHINGTON — California upheld its reputation of having the highest housing costs in the nation last year, with San Francisco ranking No. 1, and two other West Coast cities rated among the top five, according to a study by the U.S. league of Savings Institutions.

Homes in the San Francisco metropolitan area sold last year for a median price of \$129,000, more than twice the national median price of \$75,000, the league reported. The median is the midpoint, with half the homes selling for more and half for less.

The league based its rankings of 46 metropolitan areas on information pulled from 16,300 conventional mortgage loans made by member associations.

After San Francisco, the most expensive area for home purchases was New York City

with a median sales price of \$129,000, followed by Boston, \$126,000; Los Angeles, \$123,000; and Anaheim-Santa Ana-Garden Grove, Calif., with a median sales price last year of \$122,000.

At the other end of the scale, some of the cheapest housing was found in the Midwest, where a depressed economy has contributed to holding down home costs.

The least expensive city among those surveyed was Pittsburgh, where the median price of a home was \$54,152, followed by Dayton, Ohio, \$54,750; Cincinnati, \$55,300; Bloomington-Normal, Ill., \$55,900, and Akron, Ohio, and Reading, Pa., both with median home prices last year of \$56,000.

The typical American buying a median-priced home of \$75,000 last year made a downpayment of \$14,000, representing just under 20 percent of the cost of the house,

leaving a monthly mortgage payment of \$573.

To the mortgage payment was added \$75 for real estate taxes, \$100 for electricity and other utility costs and \$22 for insurance coverage for a total monthly median housing expense of \$770 last year, according to the league survey.

At the two extremes, the median monthly housing expense in San Francisco was \$1,370 compared with \$673 in Pittsburgh.

Following in alphabetical order are the 46 metropolitan areas included in the league's study with the median sales price followed by the median monthly housing expense:

Akron, Ohio, \$56,000 median sales price last year, \$624 median monthly housing expense; Albuquerque, N.M., \$83,500, \$796; Anaheim-Santa Ana-Garden Grove, Calif., \$122,000, \$1,133; Atlanta, \$87,250, \$821; Baltimore, \$75,157, \$790.

Bloomington-Normal, Ill., \$55,900, \$668; Boston, \$126,000, \$1,166; Bremerton, Wash., \$83,500, \$853; Chicago, \$87,000, \$882; Cincinnati, \$55,300, \$626.

Cleveland, \$62,500, \$704; Dallas-Fort Worth, \$84,750, \$965; Danbury, Conn., \$95,950, \$954; Dayton, Ohio, \$54,750, \$619; Detroit, \$61,000, \$783.

Fort Lauderdale-Hollywood, Fla., \$74,900, \$739; Gary-Hammond-East Chicago, Ind., \$62,000, \$701; Greensboro-Winston-Salem-High Point, N.C., \$68,625, \$661; Harrisburg, Pa., \$67,200, \$732; Houston, \$88,350, \$986.

Kansas City, Mo.-Kansas City, Kan., \$62,250, \$726; Lansing, Mich., \$58,500, \$739; Los Angeles-Long Beach, \$123,000, \$1,206; Miami, \$82,400, \$863; Milwaukee, \$69,750, \$778.

Nashua, N.H., \$82,000, \$891; Nashville-Davidson, Tenn., \$69,000, \$688; Newark, \$116,000, \$1,139; New Orleans, \$90,500, \$858; New York, \$129,700, \$1,141.

Oklahoma City, \$80,500, \$777; Orlando, Fla., \$58,200, \$604; Philadelphia, \$69,450, \$733; Pittsburgh, \$54,152, \$673; Portland, Ore., \$69,900, \$739.

Raleigh-Durham, N.C., \$73,825, \$802; Reading, Pa., \$56,000, \$621; Rochester, N.Y., \$66,000, \$699; St. Louis, \$67,000, \$702; Salt Lake City-Ogden, Utah, \$66,000, \$706.

San Diego, \$120,750, \$1,164; San Francisco, \$152,000, \$1,370; Tampa-St. Petersburg, Fla., \$63,750, \$545; Trenton, N.J., \$66,000, \$703; Washington, \$105,000, \$1,000; West Palm Beach, Fla., \$69,900, \$765.

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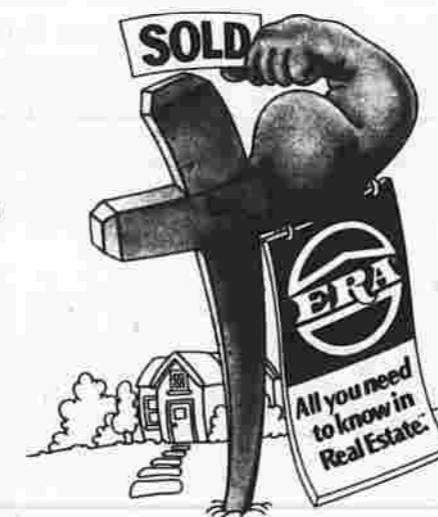
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Most people do it themselves

Preparation can ease your move

PHOENIX, Ariz. (UPI) — It's an unusual American family that isn't faced at least once with having to move to a new home, and surveys indicate 84 percent of those who move do it themselves.

Diane Boschian, public information director for the Phoenix-based U-Haul Moving and Storage, says learning to prepare for the move in advance can ease what might otherwise be a most trying experience.

"Being in control of the moving process begins with planning," Boschian said. "If you organize the details of the packing job as soon as you know the moving date, the actual physical implementation will seem almost painless."

Boschian recommends preparation of a carefully-organized plan of attack. That includes a timetable designating the dates for packing the contents of each room. If the job is spread over several days

or weeks, Boschian said, it will not seem so overwhelming.

Boschian suggests the person planning to move set up a method for inventorying all boxes and their contents. One method is to list the contents on the side of the box. Another is to number each box and describe its contents in a notebook beside the appropriate number.

It is also important to have a work space available where all materials needed for packing can be kept close at hand.

The mover should prepare in advance a list of items that will be needed for packing. Boschian said the list should include wide, carton-sealing tape; heavy, felt-tip markers for labeling boxes; a notebook and pencil for inventorying the contents of the boxes; heavy-duty plastic bags of all sizes; filler, wrapping and padding materials such as newspaper, plastic dry-cleaner bags, paper towels, foam padding that can be cut to the needed size,

blanket-type furniture pads, mattress bags and packing boxes.

Packing boxes, she said, are available from do-it-yourself moving centers, van lines, liquor stores and supermarkets. Boxes obtained from the first two sources are strong and are made for moving. Boxes from supermarkets and liquor stores may need reinforcement.

Once the mover is properly prepared for the packing job, the rest is relatively simple. Boschian provides the following tips:

- Place 2 or 3 inches of crumpled paper under and over the packed items to cushion them.

- Wrap each item individually.

- Pack boxes firmly but make sure they aren't too heavy to carry.

- Don't pack heavy items such as irons, toasters, pots and pans with more fragile

items such as dishes and glasses.

- Wrap heaviest items first and place them in the bottom of the box.

- Place component screws, bolts and nuts in envelopes and attach them to the items they came from.

- Firmly seal each packing box with tape.

- Inventory each box's contents, using the method decided on earlier.

- Label each box with instructions such as "Fragile" and "This side up."

- Keep items destined for the same room together. Print on the side of each box the room in which it is to be unpacked.

- Use plastic bags for bedding and clothing.

- Pack cleaning materials together; your new home will probably need a good scrub-down before you move in.

- Boschian offers these tips for easing the job of unpacking:

- Unpack a stereo or radio first. Music will soothe the nerves.

- Keep some snacks handy to restore energy.

- Put a favorite picture or piece of furniture where it was in the former home. A favorite

easy chair next to the fireplace may give a feeling of home.

There is an easier way of handling the whole packing and unpacking process. Boschian said most large do-it-yourself moving companies offer packing and unpacking services. All the mover has to do is drive the truck.

That, of course, adds considerably to the cost of the move, but Boschian said there is still a substantial saving over having a van line do the entire job.

There are many important steps to the moving process.

One of the most important is choosing the right size truck. It must be large enough to do the job, but not so large that it unnecessarily adds to the cost of the move. Boschian said do-it-yourself moving companies provide easy-to-read charts that allow the mover to quickly determine the size truck needed for the job.

Children, pets and plants require special care during the move. Boschian said larger do-it-yourself companies provide brochures with tips on how to make the move easier for both children and pets and how to properly prepare plants for the move.

Buying home? First step is to get facts

By The Associated Press

Buying a home is the biggest purchase most Americans will ever make, and it involves a grasp of financial strategies along with learning a new vocabulary, says a real estate consultant.

The process can be overwhelming for the first-time homebuyer, according to Dick Schlott, president of the New Jersey-based Schlott Realtors Co., who advises the first step should be the gathering of information.

"When you begin to seriously consider buying a home or a piece of land, you'll find that everyone has an opinion," he says, pointing out that real estate language includes such esoteric terms as "title insurance" and "points."

But buying real estate is not like purchasing an obscure item such as computer graphics equipment, Schlott adds.

"Friends and family members will have plenty of advice," he explains. "Use it to conduct your own consumer information survey. The same pro-con process that you've used to purchase a new car or a piece of audio equipment will be utilized in the home-buying process."

Schlott says potential purchasers should analyze their financial situation by making a list of their annual income, assets and liabilities.

"These calculations will help you foresee the outcome of the mortgage qualification check," he explains, adding "a good rule of thumb calculation to help you analyze your financial situation is what I call the 28-percent factor:

"Twenty-eight percent of your gross monthly income should go to your mortgage payment."

Schlott says mortgage payments include principal plus interest on the loan, one-12th of the annual real estate taxes and one-12th of the annual hazard insurance.

"Calculate the total cost of these three items," he says. "And if it fits within the 28 percent guideline, you're on your way."

Schlott suggests homebuyers should be prepared financially to buy when shopping because "with today's low interest rates and good market value, dream homes are going quickly — the home you like might not be available when you return in two weeks to make the purchase."

"Know your financing options and mortgage strategies before you make the rounds."

When it comes to paying for a home, buyers have an almost unlimited number of financing options from which to choose, according to Schlott, who describes the selection as a real "mortgage smorgasbord" — a table filled with exotic names like "wrap-arounds," "balloons" and "buy-downs."

Many, he explains, involve financing assistance from the home seller, while others are from regular financial institutions like banks and savings and loans organizations.

Schlott says reputable real estate sales associates can help walk the customer through the mortgage maze because they are familiar with the financing options and will make sure the correct mortgage is selected.

Jacksons' firm a year old

Jackson and Jackson Real Estate was founded by Don and Rose Jackson March 1, 1985. The Jacksons opened their realty firm with a combination of over 24 years in the real estate field. Don Jackson is a Manchester native and Rose Jackson, the former Rose Viola, is originally from East Hartford.

During the first year, the sales staff has grown to include Bob Kiernan, Rich Bialeck, Mike Swanson, Roger Molleur, Patricia Gentilcore and Bill Rogers. Gail Kaezer joined the firm as office coordinator in May of 1985. Jackson and Jackson belongs to the Manchester Multiple Listing Service, Manchester Board of Realtors and the Hartford Multiple Listing Service and Hartford Board of Realtors. The office is equipped with a computer system that provides the most up to date information throughout the marketplace. In October 1985, Jackson and

Jackson hosted a home tour in Manchester to help raise funds for the restoration of Cheney Hall. In February, they were also hosts to a Valentine's Day Ball to benefit Cheney Hall. The Jacksons take great pleasure in helping such a worthwhile cause

that is sure to benefit their many clients and customers throughout the community.

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Gamble of five years ago paid off

By John Cunniff
The Associated Press

NEW YORK — Five years ago many American families were faced with one of the biggest gambles of their lives, and for those who took it, the gamble paid off.

Perhaps nothing comparable to it has ever happened in the history of consumer finance, and it isn't likely to be repeated, if ever, for generations to come.

The family decision was this: to seize the opportunity to own a house at a relatively low price, and take the chance that the economy would improve? Or play it safe, forego the

house, and rent instead.

Many reasons existed for taking the safe course.

Because of the recession, units were unoccupied in many areas of the country and their owners were happy to offer inducements to prospective renters. And mortgage rates were at exceedingly high levels.

To get a fixed-rate mortgage back then, a borrower had to be willing to pay around 15 percent. Variable rates were becoming more popular, but at the time nobody was certain those rates wouldn't vary even higher.

Consider the magnitude of the decision.

Just a decade earlier, many people had obtained long-term, fixed-rate mortgage loans at one-half what lenders now asked of their latest customers. Over 30 years, the difference on a \$50,000 loan would be nearly \$100,000.

Those who took the risk won, and more than a few of them — and bankers too — are surprised by the outcome. Prices since then have risen steadily in most areas, and spectacularly in some. And interest rates dropped sharply.

So sharp has been the decline that all households that paid those 15 percent mortgage rates can now remortgage at lower rates, pay the fees —

called points — for the new mortgages — and put money in their pockets.

Many are in the enviable position of being able to take money out of their properties by increasing the size of the mortgage without adding to their monthly payments. Or, in some instances, even lowering their payments.

The savings are of THAT magnitude. On a \$50,000, 30-year, fixed-rate loan, the monthly payments at 15 percent are a bit more than \$623; on a similar loan at 10 percent the monthly payment is under \$440.

But even lower rates are appearing. This week a New

York area lender offered a variable rate at 8.375 percent, guaranteed for three years and with a cap or maximum — during the 30-year period of 13.375 percent.

An intriguing element to the gamble still remains: should those with high mortgage rates refinance now, or wait? Should they lock in their savings now, or take the chance that rates will fall even more?

Those who took the big gamble in the first place have the nerves to deal with this latest challenge, but opinions should help. And the consensus of published opinions is that mortgage rates are destined to fall even more.

MANCHESTER HERALD, Friday, April 18, 1986

Falling interest rates good and bad

By John Cunniff
The Associated Press

NEW YORK — Falling interest rates are giving a boost to the economic expansion at a time when it badly needs it. But not all the news is good. Some of it is mixed, and for some, the decline is close to devastation.

The mixed blessing has been obscured of late by the emphatic and widespread impact occurring in just one sector, housing, which involves millions of homeowners, would-be homeowners, and those attempting to sell.

Not everyone is nearly as happy.

Lenders who vowed never again to be tied into long-term, fixed-rate mortgages find customers are demanding them. Do lenders refuse to grant such loans and lose business now? Or grant them, and endanger their future?

The questions are deadly real to lenders who barely escaped extinction during the 1970s, when they were caught with portfolios of low-rate, long-term loans while their own borrowing costs soared uncontrolled.

Older people, particularly retirees, are being hurt. Millions of them depend on interest income to supplement corporate pensions and Social Security. Many have seen their investment income cut in half in a matter of a few years.

The impact is especially damaging to such people because many were lured from long-term, blue-chip investments in stocks that are now rising sharply — in fact, more sharply than the decline of interest rates.

Property and casualty insurers, already suffering underwriting losses, are finding that lower income from interest, a traditional offset to poor operating conditions, is worsening their bind.

And Uncle Sam, though getting a big break on loan repayments — simply because he is the country's biggest borrower — is complaining about a revenue reduction because interest income is falling.

Merrill Lynch points out that the federal government's interest bill drops about \$20 billion a year with each percentage point decline in the average

interest. But lower revenue from income taxes wipes out most of the gain.

Borrowers are the big beneficiaries of lower rates.

Existing borrowers with adjustable loans find themselves with more money, producing a brand new world of opportunities. New borrowers find they can buy items that two years ago were out of reach and out of

mind.

Aside from housing, nothing proves the case better than the experience of the automobile industry, which pushed sales back to pre-recession levels far sooner than expected by dropping loan rates in advance of the general market.

In fact, all big-ticket items are benefiting, including furniture, appliances, travel, and

other so-called "interest-sensitive" purchases. By that definition, the impact can even be extended to what college is chosen.

Overall, the impact of lower rates is definitely on the plus side, because borrowers tend to spend more than savers. Still, the bluish it gives to the economy is matched by the pallor of many a lender.

Computer designs houses

HANOVER, N.H. (AP) — For the potential homebuyer who cannot visualize what a house would look like from regular blueprints, a new computer program offers three-dimensional pictures with immediate feedback on suggested design changes.

The house design system was developed last year by Mark Franklin, of Glastonbury, Conn., when he was a graduate engineering student at Dartmouth College.

Under the system, with a push of a few buttons the customer can select a standard

cape, saltbox or ranch, or start from scratch, and also can add a wing or subtract a window, and change the style or color of the house.

In addition, the homebuyer can view design modifications from any angle on the computer screen — from a worm's eye view under the house to a bird's eye view above — to points along a 360-degree circumference.

Franklin's computer program was described by his project adviser as "indicative of a trend we soon will be seeing — low-cost, architectural

computer-aided design."

The system was created by Franklin as part of his master's thesis project. It was funded with financial support from Northern Energy Homes of Norwich, Vt., which approached the college's Thayer School of Engineering for help in utilizing computers in home design.

The construction firm said the program will help cut down on much of the time and tedium involved in developing house designs and will allow the company to be more flexible in meeting customer needs.

Baby Boomers more likely to buy

By Randolph E. Schmid
The Associated Press

WASHINGTON — More abundant in income than offspring, the maturing Baby Boomers are likely to boost sales of single-family homes over the next decade, but the outlook isn't rosy for apartment builders, a private population study group has reported.

The first members of the Baby Boom generation, people born in the period just after World War II, are about to enter their 40s, years of increasing affluence when people traditionally are married and seeking to move from apartments and starter homes into more costly surroundings, according to the study by the Population Reference Bureau.

"We see nothing occurring in the next decade or so that should dampen Americans' desire for the best, most spacious, detached single-family home they can afford. The increased numbers of middle-aged Americans should assure even greater popularity for this type of home," wrote the report's authors, George Sternlieb and James W. Hughes, professors at Rutgers University.

But, they said, while the huge Baby Boom generation is moving into the house-buying years, people in the much-smaller group that followed — called by some the Baby Bust — are just getting old enough to form households and rent apartments. They added that they expect this smaller group will mean much less demand for rental housing in the coming few years.

Despite delays among Baby

Boomers in marrying and forming families, the authors of the report anticipate that the majority of them will follow the traditional pattern as they enter their peak earning years.

But their late decisions to have children — including smaller families or no offspring among many Baby Boom couples — means that their incomes do not face the heavy demands from this source.

"This giant generation has redefined consumer markets

at each stage of its life cycle," the authors said.

"First financed by parental pocketbooks, the spending spree began with diapers in the 1940s and 1950s, moved to soft drinks and records in the 1960s, and then designer jeans and stereos in the 1970s, when the generation's own spending took over.

"Gaining momentum during the 1980s, this spending will reach a peak in the 1990s and the peak of the Baby Boom

generation's reshaping of the prime consumer market of housing," they added.

"More fertile with income than with offspring, the maturing Baby Boom generation will edge the housing market further upscale," as it is dominated by the affluent, repeat buyer, they said.

They said rental units are expected to face problems, and the recently popular town-house market could be affected, they added.

They said renter rates are highest for people under 34, just establishing households, and because of the Baby Bust this group will decline by 1.4 million from 1990 to 1995.

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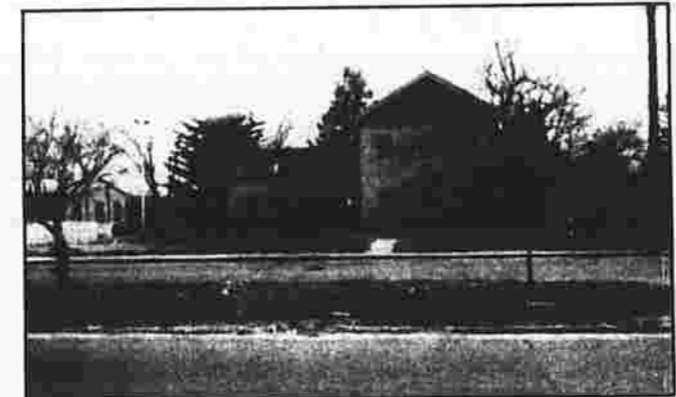
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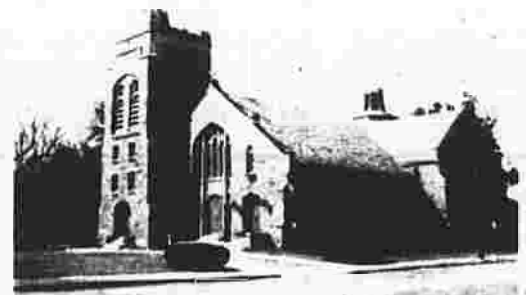
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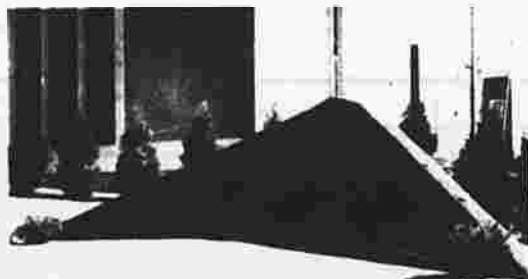
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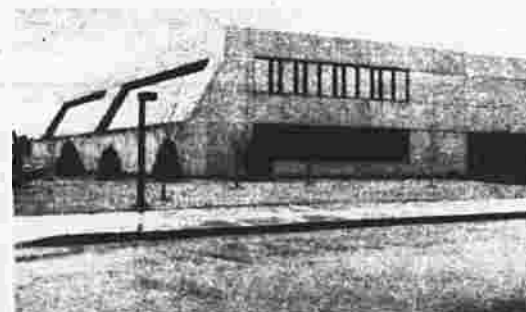
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