

21 HOMES FOR SALE

MANCHESTER, Warm and inviting 3 bedroom Contemporary style...

Merchandise

73 CLOTHING SQUARE Dance clothes, shoes, dresses, petticoats, etc. Call after 5pm, 649-4653.

74 FURNITURE AUTHENTIC 60's clothing, also mini dresses and skirts, size 5. Call 647-9023 evenings.

74 FURNITURE COFFEE table and end table (together or separate), one individual glass topped coffee table. Call 742-5918 evenings.

23 LOTS/LAND FOR SALE BRAND New Listing! Planned commercial zone! Main Street, Ellington. Approx. 2 acres in hot growing area...

ANDOVER View the beautiful Fall foliage from these wooded 2.2 acres, 106 foot frontage on pond, 675,000. Kierman Realty, 649-1147.

26 BUSINESS PROPERTY Newer, free-standing building, inside seating, plus drive up to 1,000 square feet. Training available. Call for all details, \$95,000. Strano Real Estate, 647-5010.

27 MORTGAGES NO PAYMENTS Up to 2 years. Kiss your financial difficulties goodbye. Avoid foreclosure. Catch up on late payments such as first or second mortgage or even outstanding credit card bills. Keep your home free and clear without liens. Be credit or late payment history is not a problem. Kindly call: The Swiss Conservative Group 1-454-4404 or 1-454-1536

RENTALS SINGLE Room with private bath in quiet rooming house, \$80 per week. Security and references required. 646-1686 or 569-3018.

31 ROOMS FOR RENT MANCHESTER 2nd floor of 2 family, nice rental area, 4 room, 2 porches, garage, kitchen appliances, automatic washer and dryer hook-ups. No pets, \$425. plus heat and electricity. Security and references required. 643-8222.

32 APARTMENTS FOR RENT MANCHESTER 2nd floor of 2 family, nice rental area, 4 room, 2 porches, garage, kitchen appliances, automatic washer and dryer hook-ups. No pets, \$425. plus heat and electricity. Security and references required. 643-8222.

MANCHESTER 3 room apartment, appliances, parking for 2 cars, \$495 per month. Adults preferred. No pets. 2 months security. Call Mr. Lindsey, 649-4000.

FOR Rent, 2 bedroom apartment, close to busline. Monthly rent. Call 649-2920.

MANCHESTER, about November 15, 3 bedroom, 1 1/2 baths, central air and attic area. \$750 per month plus utilities and heat. 2 month security. No pets. References. 643-2121.

MOBILE Home, Working single male adult preferred. Lease, security. No pets. 643-2880.

36 STORE AND OFFICE SPACE EXCELLENT Location, 500 square feet and office space and offices from \$200 a month. 647-7223 or 649-5334

Don't miss the many offerings in today's classified columns.

74 FURNITURE WATERBED King size. Complete package including headboard. Asking \$100. Call 742-9718 evenings.

74 FURNITURE SOFA Bed, Brown Tweed, clean. Good condition. Reasonable. 646-6934.

74 FURNITURE FRUITWOOD Dining set includes table and 6 chairs. Good condition. \$400. Call 649-1998 after 5pm.

74 FURNITURE MUST Sell, 3 piece bed room set, like new. \$800. Phone 647-9477

77 LAWN AND GARDEN FULL CLEAN UP. Hedge Trimming, Mowing, Fertilizing. Call today for Free Estimate. 742-7476

77 LAWN AND GARDEN Today is great day... and Classified is a great way to sell something! 643-7711.

70 FUEL OIL/COAL/FIREWOOD FIREWOOD SALE \$15 per cord, 8 ft. lengths, green, delivered, 6 cord minimum. MCORSA, Northern Firewood Distributors 272-2016

FULL CLEANUP Fully Insured, Free Estimates CORRIVEAU'S Law Service 646-9716

77 LAWN AND GARDEN FOR ALL YOUR LAWN CARE NEEDS. CALL PHIL'S LAWN CARE Fall Clean Up, Hedge Trimming, Mowing, Fertilizing. Call today for Free Estimate. 742-7476

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61 OFFICE/RETAIL EQUIPMENT OFFICE Type desk, Good condition. Also, other office furniture. 647-3092.

64 MUSICAL ITEMS FOR Sale 1 drum set, 1 guitar and 1 keyboard. All reasonable. Call 646-0084 after 3:30.

67 MISCELLANEOUS FOR SALE TEE Shirt transfers. Approximately 2000, also up to 1000 numerals and letters for shirts, caps, etc. Best offer, 649-3442 after 5:30pm.

67 MISCELLANEOUS FOR SALE VOLKSWAGON 1974, Yellow, Super Beetle, Excellent condition. Call 647-1924 after 5pm.

67 MISCELLANEOUS FOR SALE DODGE Aspen 1977, Slant-6, 49,000 original miles, 1 owner. \$1795. 649-5445.

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01 CARS FOR SALE Sell Your Car \$15 4 Lines - 10 Days 50¢ charge each additional line, per day. You can cancel at any time. SORRY, NO REFUNDS OR ADJUSTMENTS CALL HERALD CLASSIFIED 643-2711

RENAULT Alliances 1984, 1984, Excellent condition, fully serviced. Must sell one. 742-9718

MUSTANG 1987, Automatic, sun and locks good. White. \$2200. Also, 1985 Impala 35 convertible. 409. 649-5445

PLYMOUTH 1976 Volare, 6 cylinder, automatic, 78,000 miles. \$575. 728-4532, 643-9700 evenings.

CHEVROLET 1982 Corvair Classic, 9 position, fully loaded. Excellent condition. 647-1929 after 5pm.

CHEVY 1977 Van, 6 cylinder, standard shift, 78,000 miles. \$1495. runs well. Asking \$830. 643-9276.

MAZDA 626 1981, 47,000 miles, 4 door, automatic transmission. Asking \$1100. 647-1929 after 5pm.

CHEVY Impala Wagon 1978, V-8, low miles. Excellent condition. 647-1929 after 5pm.

VOLKSWAGON 1974, Yellow, Super Beetle, Excellent condition. Call 647-1924 after 5pm.

DODGE Aspen 1977, Slant-6, 49,000 original miles, 1 owner. \$1795. 649-5445.

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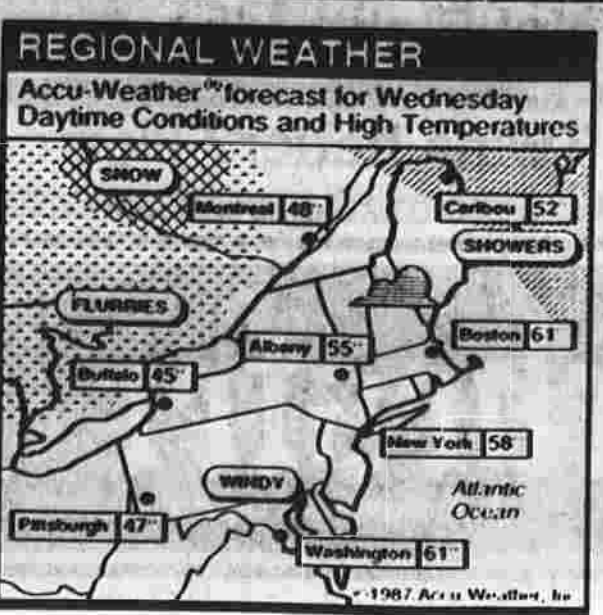
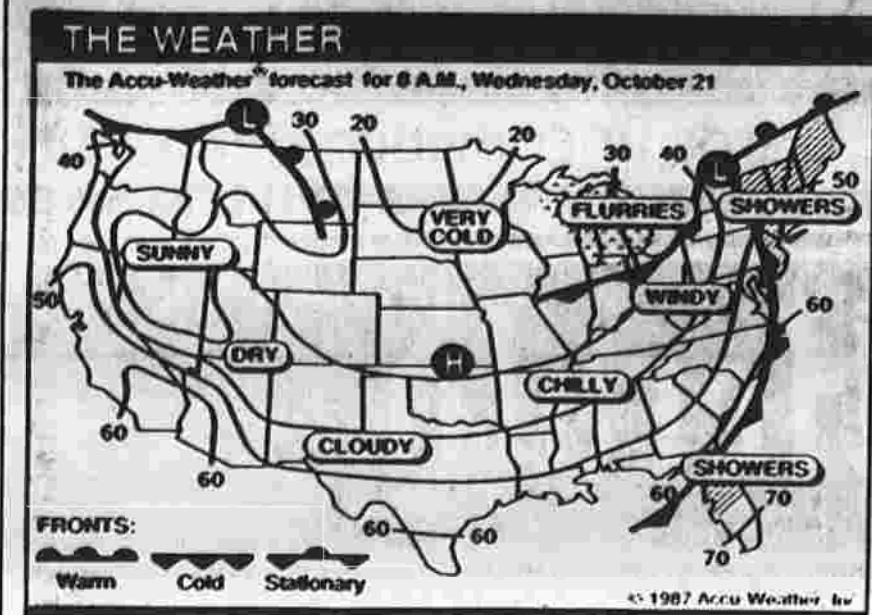
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State	Percent Change (1980-1986)
Alaska	36.2%
Arizona	26.3%
Nevada	25.1%
Florida	22.8%
Texas	20.0%
New Mexico	18.4%
Georgia	17.5%
New Hampshire	17.1%
Colorado	16.8%
Utah	14.6%

Snow dusts far North while rain widespread

Sections of the far North had a dusting of snow today while rain was widespread across the South and Midwest.

Light snow fell early today in North Dakota and northern Minnesota.

Rain and thunderstorms were scattered from northwest Arkansas across Missouri, Illinois and southern Michigan.

Weather Trivia

What is the last letter of the alphabet ever used to name an Atlantic tropical storm or hurricane?

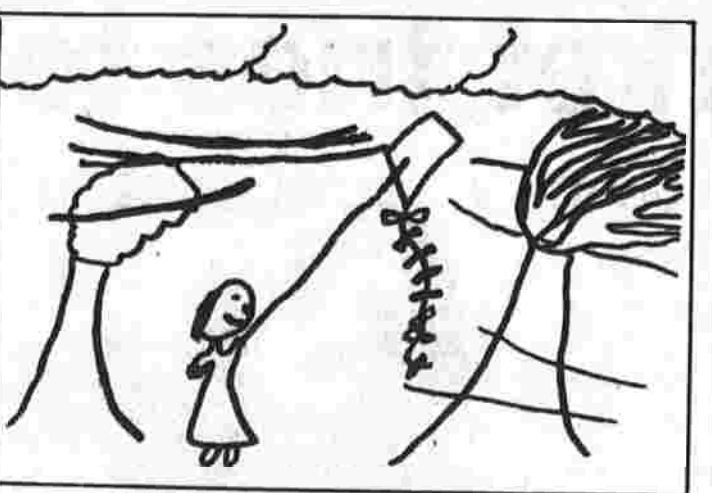


Thunderstorms ranged across central Texas while rain was widely scattered from eastern Kentucky across eastern Tennessee into northern Alabama.

Rain also spread from northwest Iowa into southern Minnesota. Today's forecast called for rain over the Appalachians, the lower Great Lakes region, upper Ohio Valley and Tennessee Valley; rain and thunderstorms scattered from the southern Appalachians across the central Gulf Coast states to the Texas coast; snow over eastern Minnesota, mixing with rain in northern Wisconsin and changing to rain in northern Michigan; cloudy skies over much of the Plains; and generally sunny skies over most of the rest of the nation.

Highs were expected to be in the 30s over the upper Mississippi Valley and northern Rockies; 40s to 50s from northern New England across much of New York, the Great Lakes region and in southern Texas and inland Southern California; 60s in the desert Southwest; and 60s to 70s across most of the rest of the nation.

Temperatures around the nation at 3 a.m. EDT ranged from 13 degrees at Yellowstone National Park, Wyo., to 77 at Yuma, Ariz.



Today's weather picture was drawn by Laurie Rau, 10, who lives on Florence Street and attends Nathan Hale School.

CONNECTICUT WEATHER

Central, Eastern Interior, Southwest Interior: Tonight, rain likely. Low 45 to 50. Wednesday, breezy. Continued cloudy with a 50 percent chance of showers. High around 60.

West Coastal, East Coastal: Tonight, rain likely. Low 50 to 55. Wednesday, breezy. Continued cloudy with a 50 percent chance of showers. High around 60.

Northwest Hills: Tonight, rain likely. Low 45 to 50. Wednesday, breezy. Continued cloudy with a 50 percent chance of showers. High around 60.

Long Island Sound to Watch Hill, R.I., and Montauk Point: Wind variable becoming south 10 to 15 knots this afternoon increasing 15 to 20 knots tonight. Wind shifting west 15 to 20 knots Wednesday.

Between 1980 and 1986, the number of households in the United States rose from 80.4 million to 88.8 million — an increase of 10.5 percent. The U.S. Bureau of the Census said the number of households increased in all 50 states, but declined by about 1 percent in the District of Columbia.

Almanac

Oct. 20, 1987

Today is the 293rd day of 1987 and the 28th day of autumn.

TODAY'S MOON: Between last quarter (Oct. 14) and new moon (Oct. 22).

TODAY'S TRIVIA: How many home runs did Mickey Mantle hit in his career? (a) 481 (b) 536 (c) 610

TODAY'S BIRTHDAY: On this day in 1972, President Nixon discharged Walter Reuther, Detroit's labor leader, after Reuther's demands for his impeachment.

TODAY'S BIRTHDAYS: Christopher Wren (1632); Arthur Rimbaud (1854); John Dewey (1859); Art Buchwald (1925); Mickey Mantle (1931).

TODAY'S QUOTE: "Anyone who has begun to think places some portion of the world in jeopardy." — John Dewey.

Astrograph

Oct. 21, 1987

In the year ahead, fresh opportunities will open up new horizons and vistas for you to explore. Take care, however, not to leap from one project to another before you fully reap all the benefits.

LIBRA (Sept. 23-Oct. 23) Neglecting family obligations will arouse the ire of your mate today. Take care of your duties first, and avoid a pack of problems. Major changes ahead for Libra in the coming year. Send for your Astro-Graph predictions today. Mail \$1 to Astro-Graph, c/o this newspaper, P.O. Box 91428, Cleveland, OH 44101-3428. Be sure to state your zodiac sign.

SAGITTARIUS (Oct. 24-Nov. 22) Mental discipline will be required today if you hope to accomplish anything meaningful. Don't let your daydreams sidetrack you from your tasks.

SAGITTARIUS (Nov. 23-Dec. 21) It's best not to spend too lavishly at this time, hoping you'll have the money to cover your bills when they come due. There's a chance your funds may be delayed.

CAPRICORN (Dec. 22-Jan. 18) Activities that are of interest to you might not be of equal interest to your companions today. Get opinions from others before appointing yourself entertainment director.

AQUARIUS (Jan. 20-Feb. 18) Guard against tendencies today to speak before you think. If you don't, you might intentionally hurt the feelings of someone who likes you.

PIESCES (Feb. 19-March 20) Trying to keep up with the Joneses is not only unnecessary, it's foolish. This isn't the time to pursue it if you hope to impress others.

ARIES (March 21-April 19) Luck or chance, unaided, will not gain you the goals you are seeking today. Ebb grease and determination are your key ingredients for achievements.

TAUROS (April 20-May 20) Today, you could be easily misunderstood and labeled a braggart by associates if you start enhancing your recent accomplishments. Be modest.

GEMINI (May 21-June 20) The actions of an extravagant friend could draw you into an expense you didn't plan on today. Be selective regarding companions.

CANCER (June 21-July 22) Because it will be the most convenient thing to do, you might agree to an arrangement to decide how you're going to spend your day about which you are doubtful. You could regret it later.

LEO (July 23-Aug. 22) You're apt to find ample reasons for postponing your responsibilities today. None will be valid, but you'll try to convince yourself that they are.

VIRGO (Aug. 23-Sept. 22) Yourself is a possibility you might rely too heavily on today. Be careful, because she may not be around at the time you need her.

SCORPIO (Oct. 23-Nov. 21) The directors' meeting will be held in the Lincoln Center Hearing Room.

Current Quotations

"There is nothing wrong with the economy." — President Reagan, saying he sees no reason for panic over the stock market's record 500-point collapse.

"Whether today was a financial meltdown or not, I wouldn't want to be around for one worse than this." — John Phelan, chairman of the New York Stock Exchange, after the market's close Monday.

"I have letters from people who have been permanently injured in crimes and say they would gladly trade places with me. They say they would rather have gotten my sentence than their injuries and gone through what they have gone through." — Bernhard Goetz, who got a six-month prison sentence for illegal possession of the gun he used to shoot four young men on a New York City subway.

German composer Robert Schumann was born in 1810.

Manchester Herald

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Eighth directors cast a 'no' vote against accord

By Alex Girelli
Associate Editor

The prospects for an agreement between the town and the Eighth District over fire and sewer jurisdiction took an expected blow Monday night when the district's Board of Directors voted 4-2 to recommend that the district voters turn it down in the Nov. 3 election.

The "no" vote was advocated by the board on four questions district voters would have to pass in the election in order to carry out the agreement.

In another matter affecting the relationship between the town and the district, the director defeated a motion to start legal action against the town over charging town outlet fees when new customers hook up to district sewers.

On four separate motions by Director Thomas Landers, the board voted to recommend defeat of each of the questions on the fire and sewer agreement.

Voting with Landers were Directors Joseph Tripp, Samuel Longest and Ellen Burns. District President Walter Joyner and Lorraine Boutin voted against the motion. Director Willard Marvin, who favors the agreement, was absent from the directors' meeting in the district firehouse at 32 Main St.

The four opposing directors had planned at the last directors' meeting to vote the negative recommendation but put off the action after John D. LaBelle Jr., the district's legal counsel, said it might be legally questionable to do so.

At Monday's meeting, Burns read a letter from Jeffrey B. Garfield, general counsel of the state Elections Enforcement Commission, who said that in his opinion, it would not be a violation of general statutes for the directors to take a stand as long as they did not spend any of the public's money to promote that stand.

Director Longest, sewer commissioner, failed to win majority support for a motion that called on the district's legal counsel to start an immediate legal action challenging the town's legal right to charge the outlet fees for connections to sewer lines in the district.

Only Tripp supported him.

Directors Landers, Boutin, and Burns voted against the motion. Tripp said that if the suit is started and the agreement passes, the district could drop the suit.

The town administration argues that the outlet fees are to pay for downstream improvements in sewer service and that district sewage goes into town lines to the town's sewage disposal plant.

The town began making the charge within the district after a dispute arose over how to route a proposed sewer to serve commercial development in Buckland.

In her argument against taking a stand on the referendum questions, Boutin argued that the board is badly split and thus should not make a recommendation.

She asked for comment from LaBelle, but he declined, saying he has disqualified himself for all questions involving the agreement.

LaBelle was on the district team that negotiated terms of the agreement.

Landers countered that the board is often divided on policy issues. Longest said, "If we agreed every time, we wouldn't be doing our job."

8th eyes Mayfair as site for meetings

Future meetings of the Eighth District will temporarily be held in the community room of Mayfair Gardens, a housing complex for the elderly, if the Housing Authority of the City of Manchester gives its approval Wednesday.

The Mayfair site was recommended by a committee of Eighth District directors seeking a meeting place that would be accessible to handicapped people.

But the directors are also seeking to buy the Don Willis garage property on Main Street as the district government headquarters.

The directors have set Oct. 28 for a meeting of district voters to approve the purchase of the Don Willis garage property on Main Street, across Hilliard Street from the district's main firehouse.

Director Joseph Tripp opposed spending the \$700,000 that would be used to buy the Willis property. And he successfully opposed a permanent office building permit to the voters to decide the issue held on Nov. 2, the day before the townwide election.

The committee named to make district facilities accessible to the handicapped, Tripp, Thomas Landers, and Ellen Burns, made a number of recommendations before the meeting.

Among them are construction of a ramp to the office of the tax collector, clear markings of a parking space for the handicapped, consultation with the Commission for the Handicapped over installation of hand rails, and providing adequate space for handicapped in the first floor of the firehouse.

The committee also recommends moving government functions out of the firehouse to a new location, possibly land the district bought near Buckland Street to build a firehouse, or possibly a house that would have to be renovated.

The move to provide access for handicapped people began when a district resident, Margherita Tripp, who is secretary of the Commission on Handicapped, suggested it in a letter to the directors.

Buying the Willis property, however, was apparently under consideration before that letter was sent.

At the Oct. 28 meeting, district voters will be asked to authorize the purchase of the property up to \$800,000 for buying the property and for related costs, and to authorize issuing bonds, notes, mortgages or other obligations to finance the purchase.

The seven bids ranged from a low of \$6,550 to a high of \$8,280.

The directors also waived competitive bid requirements on a \$2,867 repair of some ceiling tiles and the sheetrock to which they are attached in the second floor of the firehouse at 32 Main St.

Director Thomas Landers asked for the bid waiver, saying it was difficult to interest contractors in such a small job. Under the contract some tiles that have been damaged by water would be replaced and the entire ceiling would be repainted.

The directors opened bids Monday for the purchase of 50 pairs of protective trousers for firemen and referred the bids to the fire officers.



Matthew Wright, 10, and Janet West, 8, carry pumpkins and corn that Lynne West unloaded from her car at Waddell School. The three preparing for the school harvest fair on Saturday from 10 a.m. to 3 p.m.

Developer gets orders to get repairs started

Developer Paul P. Flano must fix a fence behind Manchester High School or face possible action from the Manchester Board of Education, said Francis A. Maffie Jr., chairman of the school board's building and sites-transportation committee.

"I haven't seen anything so far," Maffie said. "I'm satisfied when I see something. (But) it better happen before Monday."

Directors to meet on sewage plant

The town Board of Directors is scheduled to meet at 5 p.m. today to approve borrowing \$14.3 million for upgrading and expanding the town's sewage treatment plant off Olcott Street.

Voters approved the issuance of \$14.3 million in bonds for the project in a 1985 referendum. The authorization would permit temporary borrowing in anticipation of the issuance of the bonds and the bond issue itself. Remaining money to pay for the \$27-million project is to come from the state.

The directors' meeting will be held in the Lincoln Center Hearing Room.

Under the older rules, citizens could speak only at the end of the meeting or earlier in the meeting with permission from the directors.

He said if work on repairing or replacing the fence is not at least started by the Oct. 26 board meeting, the board should consider suing Flano.

Flano contacted at his office this morning, said repairs would begin by the end of the week.

Board members were angered at the Oct. 13 school board meeting when they learned Flano had not repaired a gaping hole in a fence he created behind Manchester High School. Flano created the opening to construct a small subdivision off Summit Street about two years ago. He had asked school officials if he would be able to alter the slope of the hill on high school property to help with drainage problems.

The board agreed at the meeting to give Flano one more try to repair the fence. The repairs are needed since the area behind the high school is used as a landing area for the Life Star helicopter when the emergency helicopter is needed at Manchester Memorial Hospital, school officials have stated.

A recent tour of the school revealed the fence to be 12 feet off its holdings and the latch of the fence unable to meet its holding bar.

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- Two public comment sessions at every meeting
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- Instituted smoking ban
 - Supports Safe Rides - weekend program carried out by dedicated volunteers
 - Initiated alcohol abuse program at MHS
 - Backs strong Aids policy
- ### Buildings Count
- \$9 million bond issue recommended by the board and approved by the voters will pay for modernization and improvements at Manchester High School and Bowers, Nathan Hale, Verplanck and Waddell elementary schools.

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PEOPLE

Greatest smiles

CHICAGO (AP) — Liza Minnelli, Tom Selleck and Cybill Shepherd have America's greatest smiles, says the American Dental Hygienists' Association.

The Chicago-based organization announced the honors Monday as part of this week's National Dental Hygiene Week.

The celebrities were selected on the basis of a healthy smile, not necessarily a glamorous one, the association said, adding that good oral hygiene and healthy teeth are essential to a great smile.

Minnelli is best known for her concert and film performances. Selleck is the star of the "Magnum, P.I." television series and Shepherd stars in the television series "Moonlighting."



Cybill Shepherd, Liza Minnelli and Tom Selleck have "America's Greatest Smiles," says the American Dental Hygienists' Association.

Ad campaign

NASHVILLE, Tenn. (AP) — Actress Dianne West is using her Oscar-winning role in "Hannah and Her Sisters" as the framework of an advertisement seeking volunteers for a diabetes study.

The ad campaign for the study sponsored by the National Institutes of Health was launched Monday at Vanderbilt University Medical Center in Nashville.

About 900 volunteers are in the study, but researchers need 500 more people with diabetes, said Dr. Rodney A. Lorenze, a Vanderbilt researcher.

In the ads, West says, "It was great winning an Oscar for my role as a sister, but what's really great is that my sister-in-law is a volunteer in a national research study to help prevent diabetes' life threatening complications."

The 10-year study compares the effects of two forms of insulin treatment on preventing or slowing complications from diabetes.

No potato peeler

CORTEZ, Colo. (AP) — Rep. Ben Nighthorse Campbell was listening to testimony about stolen Indian artifacts when he recalled that he has a knife his great-grandfather carried into the battle of Little Bighorn.

A witness had just told Rep. Sam Gejdenson, D-Conn., chairman of the Interior subcommittee on general oversight and investigation, that many artifacts are illegally possessed by private citizens.

"You've got me wondering about this knife," Campbell, D-Colo., said at Monday's hearing here. "Maybe I don't have a knife."

After a U.S. attorney said it was not against the law until 1979 to carry off artifacts, Campbell said, "Well, in that case, I guess I do have a knife after all."

Campbell said his Northern Cheyenne great-grandfather

Will help others

NASHVILLE, Tenn. (AP) — Country comedian Minnie Pearl, who has been praised for raising awareness of breast cancer, says first lady Nancy Reagan's breast-cancer surgery will help others.

"I'm sorry she had to go through it, but I think their making it public and talking about it as much as they have will lead other women to be more careful," Miss Pearl said Sunday.

She has urged women to have regular examinations, including mammograms, citing the importance of early detection. Mammograms were used to detect cancer in Pearl and Mrs. Reagan.

Pearl, who won the American Cancer Society's Annual Courage Award this year, had a bout with breast cancer in 1985.

Monarchs' toast

SAN SADURNI D'ANOIA, Spain (AP) — King Juan Carlos and Queen Sofia raised their glasses in this tiny wine-making town to toast a French misfortune that gave birth to a Spanish success story.

The monarchs on Monday commemorated the appearance 100 years ago in northeastern Spain of the phylloxera, an insect that munched its way south through the vineyards of France to feast on grapes in Catalonia.

The plague destroyed nearly all the vines in Catalonia and forced vintners to plant new varieties of grapes that resulted in modern-day cava, a white sparkling wine made following the same process used to produce champagne.

Now cava, the Catalan word for wine cellar, competes with French bubbly. Last year, cava makers sold 116 million bottles worldwide, said the Cava Regulatory Commission.

N.Y. loves Midland

ALBANY, N.Y. (AP) — Gov. Mario Cuomo has declared this week "New York Loves Midland, Texas, week," and he and his wife have sent a stuffed beaver to 18-month-old Jessica McClure, who spent 2 1/2 days trapped in a cramped well.

The beaver is New York state's official animal.



ON THE PASTRACK by Bill Holbrook

Dodd, in Manchester speech, boosts Arias peace plan

By Andrew Yurkovsky
Herold Reporter

The Arias peace plan for Central America could finally bring the reforms to Nicaragua that the Reagan administration has been seeking for the past seven years, U.S. Sen. Christopher J. Dodd, D-Conn., told a group of University of Connecticut alumni Monday night.

Connecticut In Brief

Navy, Coast Guard conduct drills

NEW LONDON — An exercise testing the Navy and Coast Guard's ability to respond to threats against New London harbor continued today, with top military officials keeping secret the challenges they planned for their troops.

Prof will be oldest man in space

STORRS — The college professor who may become the oldest man to travel into space expects the United States will soon be launching astronauts who are as mature as 70.

Strike continues at Sheraton Hotel

HARTFORD — The strike by more than 200 workers at the Sheraton Hotel, which began Oct. 1, continues following an unproductive bargaining session.

Official: Inmate was ill earlier

HARTFORD — An inmate who was found dead in his cell at the Morgan Street Jail last week was probably suffering from pneumonia when he was examined by a jail doctor five weeks earlier, a state official said.

Teen pleads no contest in arson

WATERBURY — A Woodbury teen-ager has pleaded no contest to charges he set the fire that destroyed a Southbury stable and killed 15 horses last year.

Jury deadlocked in murder case

WATERBURY — A judge is scheduled to hear motions for acquittal and dismissal of a murder charge against a Waterbury man after two juries deadlocked during negotiations.

Lieberman joins ATV-safety effort

HARTFORD — Connecticut Attorney General Joseph I. Lieberman joined attorneys general from 22 other states in asking Honda Motor Co. to improve the safety performance of all-terrain vehicles or face legal action.

During his hour-long talk, Dodd also spoke about Monday's record decline on the stock market. He said he believed the market would rebound in the next two days.

Gore says gulf action appropriate

HARTFORD (AP) — Democratic presidential candidate Albert Gore Jr., in Connecticut to raise money, says President Reagan made the right move against Iran in the Persian Gulf but the wrong move on the economy, prompting a record plunge.

The Tennessee senator called the attack on Iranian targets "appropriate, proportionate, effective, well-conceived and well executed."

"We should not seek a broader conflict with Iran because our mission is simply to protect the sea lanes and the principle of freedom of the seas," he said.

"I'm the only candidate for the Democratic nomination who has been willing to say I support our basic position in the gulf," he said.

Students ignoring AIDS risk

NEW HAVEN (AP) — Ignorance, coupled with a sense of invulnerability, seems to mark the attitude many Connecticut college students take toward AIDS, according to some experts on the deadly disease.

Michael Chaplan, chairman of the AIDS Task Force at Yale, says educating students about the disease is an uphill battle.

"We're finding a lot of ignorance, and the mentality is that 'Oh well, it's too bad that intravenous drug users and gays are dying,'" he said.

Two surveys, conducted in 1985 and again in the spring, found that the students tended to have a string of brief monogamous relationships, Fischer said.

Dodd said the reopening of the opposition newspaper La Prensa may be a sign that the Sandinistas are willing to provide greater political freedom to the Nicaraguan people.

Candidate Profiles

Cassano points to accomplishments

There are many things Democratic Director Stephen T. Cassano would like to see happen if he is re-elected to the town Board of Directors.

But what he has already accomplished during his 10 years on the board should be enough to convince voters to elect him to another term, Cassano said in a recent interview.

Whatever development comes to town, open space should be preserved, Cassano said.

Cassano said he is concerned that the proposed agreement between the town and the Eighth Utilities District will not be approved by district voters.

Maffe confident he can do good job

By Andrew J. Davis
Herold Reporter

It does not take a special person to become a member of the Manchester Board of Education, said Democratic board member Francis A. Maffe Jr.

Maffe, 50, is seeking his third term. The chairman of the board's building and sites-transportation committee said the people on the board are just everyday people.

"I'm just a regular guy," Maffe said. "I just contribute, I'm not out there tooting my own horn. As each problem comes up, I try to get it done in a way to benefit ... the public, kids and teachers."

"The Republicans do have a lot of talent, but they don't come forward," he said. "I would like to see a stronger (Republican) party. It makes for a better town; a better Democratic party. A one-party town gets fat."

"I'm running because I feel I can do a good job," he said. "I have some experience. I know the ways around to get things accomplished."

Maffe, the president of Hall and Muska Inc. and Melrose Distributors of East Windsor, has served on the Zoning Board of Appeals and the Buckland Development Commission, which was started in an extension about five years ago to look at the effects of the J.C. Penney complex on Tolland Turnpike on the town. He and his wife, Joan, live at 118 Croft Drive. Their children are Francis III, 25; Keith, 23; and Kimberly, 21.

As chairman of the school board's building and sites-transportation committee, Maffe said the biggest issue now before the board is the renovation of five local schools. Plans for the renovations of Bowser, Nathan Hale, Verplanck and Wadwell elementary schools have been passed by the school board. Renovation plans for Manchester High School are still pending.

"I will tackle school renovations," he said. "The building committee oversees that. That's what will take up big amounts of my time."

Maffe said he thinks the school board and the administration's healthy relationship makes for a more effective board. He said that makes dealing his job all the more pleasant.

"The administration staff is super," he said. "They all do good. They have a good rapport with the teachers. There's a good two-way exchange of ideas."

"The often outspoken Maffe did not have kind words for the Republican Party, though. While not wanting to get involved with individual personal allies, he said the Republicans were "a party of desperation."

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OPINION

Leaders see their flaw on comment

Some of the directors of the Eighth Utilities District have changed their minds about how their meetings should be conducted. They should be congratulated.

Last month, Director Thomas Landers suggested a procedure that would give citizens an automatic right to speak out on matters to be acted on by the directors before the directors acted.

The majority of the directors did not back him. It was apparent they feared that giving the floor automatically to district residents would prolong their meetings and take more time to get the business done.

On Monday night, Landers, knowing he had more support, brought up the change again. It was passed by unanimous vote of the directors present.

The directors who objected originally were right when they felt that greater participation by district residents would slow down the process.

They were wrong when they concluded that a slowdown would be an adequate reason to curtail citizen participation.

To their credit they came to realize they were wrong.

With the district considering moves to meet in a place that is more convenient for everyone who wants to attend, as well as being accessible to handicapped persons, the hard line on citizen participation was inconsistent.

Under the new procedure approved by the directors Monday night, the directors will be able to learn how residents feel about questions to be acted on before they act on those questions.

Giving the district president some flexible authority to limit the amount of time speakers will be given will help avoid the long and repetitive harangues that sometimes mar legislative meetings. But it is likely that few district residents will abuse the right the directors have just accorded them.

The next logical step, as Director Joseph Tripp says, is to let the public know in advance what is to be discussed so that people can formulate questions or opinions about the policy matters involved.



Bork: Which special interests will prevail?

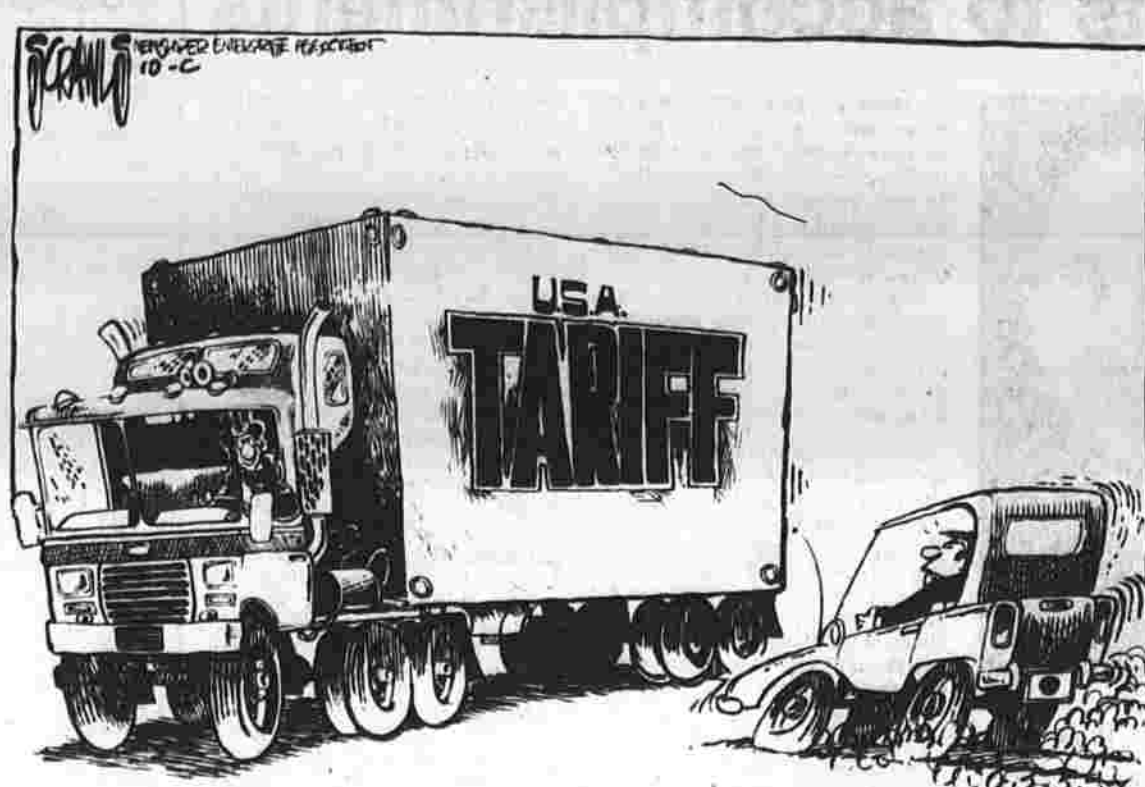
It might have been better for all concerned if Robert Bork and President Reagan, looking defeat in the face in the Senate, hadn't abruptly decided that the mere act of campaigning against the judge's promotion to the Supreme Court was an assault on the spirit of our laws and institutions.

The president, startled out of his torpor, has fixed those hard, uncompromising eyes at TV cameras to complain about the "distortion" and "innuendoes" employed by Judge Bork's opponents.

Let's concede Mr. Reagan the distortions — most political controversies are contests between competing distortions; as for innuendoes, well, an innuendo is more of a hint than a direct accusation, and the people against Judge Bork have been doing a helluva lot more than hinting.

The president has been bemoaning the politicization — terrible word — of the Senate confirmation "process," as though it had been a civically sterile procedure prior to the nomination of the square-bearded gentleman with the porcine eyes. Parades and petitions, it is being argued, defile and degrade the business of selecting men and women to the high court.

Such palaver from Ronald Reagan is customary, but the judge, who has been described to us as a scholar, a deep student of law and government, must know that picking Supreme Court justices has long been tarred by politics. Abraham Lincoln picked Salmon P. Chase on political probations, demanding that he go out and campaign for Lincoln and the Republican ticket in the 1864 election as a condition to nominating him as chief justice of the Supreme Court. So come, children, let's not pretend at this late date that political considerations don't dictate



Open Forum

Time bad for 8th to buy property

To the Editor:

I would like to take this opportunity to state that I am tired of reading that the Eighth District is considering buying the Willis property because of my letter to the district Board of Directors suggesting they find a more suitable meeting site. My intention was to have them determine a meeting site without having to inform them of my letter. I was called and asked if I intend to attend a meeting. All residents should be able to attend the meetings at will.

I personally think that this is a poor time to consider buying any property until the referendum questions are decided. If the vote is "yes," I do not think that the district would have sufficient income to carry on the business of the district and pay for more bonding. I will admit it is hard to get an answer to how much income is from sewer taxes and how much from fire taxes. When I asked this question at a meeting I was told it was a complicated formula. However, having been educated beyond the fifth grade, I have learned to divide by 2. When I received my tax bill I noted that I was taxed at 5.5 mills and that half of that is sewer and half is fire.

If district residents refer to the budget as published in the paper they will note that the total of the fire department budget and the administration budget come to \$227,419 while the income from taxes (sewer and fire) total \$993,472 (including back taxes and additions). I realize that you cannot split the income in half, but even using three-quarters for fire and one-quarter for sewer (I learned fractions also), your expenditures exceed your income.

I would like to stress that I feel there are enough meeting places within the district to hold meetings. There are schools which are accessible, the firehouse is accessible (using a bay), as well as other meeting rooms in the

Program offers help for elderly

To the Editor:

I am writing to inform senior citizens of a new program offered by the Connecticut Housing Finance Authority. The Apartment Conversion for the Elderly Loan Program enables an elderly homeowner to convert space in his or her single-family home into an accessory apartment, or to build an addition to the home for that purpose. The loan is intended to provide rental income to the elderly homeowner who wishes to remain in his or her current home.

The basic requirements of the ACE Loan Program are that the homeowner must be at least 62 years of age. Only one-family, owner-occupied homes are eligible. The maximum loan amount is for \$80,000 and may not exceed 80 percent of the appraised value of the home. Interest rates are determined by household income, depending on county of residence. Interest rates may be as low as 7 percent.

The Connecticut Housing Finance Authority created this program and other mortgage-

Naab saves town from an invasion

To the Editor:

Perhaps among the 6,000 folks who signed the petition against Laser Games in Manchester are some who fought in World War II, or had relatives who did. Do they remember the war that was fought against invasion of our country, our towns and homes; a war fought to bring peace and freedom for our people? Manchester is due for invasion by aliens.

One courageous man, Geoffrey Naab, foreseeing the spread of this "invasion" to other parts of our peaceful town, wrote rules that would in the future keep our town and our children free from future problems of such a "surprise attack."

We need a man of courage and vision to direct our town and protect the rights of the people living in Manchester.

On Nov. 3, remember that a vote for Geoffrey Naab is a vote for peace.

Mrs. George F. DeCorrier
379 Porter St.
Manchester



Nicholas Von Hoffman

appointments to the court.

Much of the yelling is over the use of negative television advertising to whip up people to write their senator to vote against the judge's confirmation. Full-page ads in the more influential newspapers also violate the library-like calm in which senators are apparently to mull over how they are to cast their votes. Perhaps that is the best way, but let it be noted that negative television campaign ads were perfected by Mr. Reagan's supporters. When it was negative for him, we heard nothing about how destructive this form of political discourse might be.

Supporters of Judge Bork such as Sen. Alan Simpson of Wyoming have been out after the people attacking the nomination by calling them representatives of "special interest groups."

Speaking for a "special interest" has become as reprehensible as letting it be known one's motives are "political" and "partisan." "Special interest" upon probing, usually turns out to be blacks, women and union members. It follows that the first word in the term, special interest, is uttered in such



Jack Anderson

Desperadoes in pinstripes

WASHINGTON — If someone called the FBI and told them that a bank robbery was in progress downtown, you can bet the place would be surrounded by police and federal agents within minutes. Marksmen would be silhouetted on nearby rooftops and a steady-eyed lawman with a bullhorn would be calling on the desperadoes to come out with their hands up.

But what if the robbery was taking place in the bank's executive suite instead of the lobby, and the crooks were wearing three-piece suits instead of ski masks — and it took 17 telephone calls over a period of eight days to get a response from the FBI? The average American would figure it was just another Woody Allen parody of life in our times, and laugh till the tears rolled.

Well, this very episode actually occurred in California not too many months ago, and nobody laughed. In fact, William Crawford, the state's no-nonsense savings and loan commissioner, can be forgiven if he cried a little. He was the guy who placed the 17 phone calls to the FBI and waited eight days for some action — while the owners of the S&L were calling about where carting off cash by the carload.

Crawford, who is fair as well as tough, doesn't blame the FBI. As he explained to our associate Michael Binstein, the bureau's Santa Ana office had only 12 agents to deal with the deluge of white-collar crime that threatens to engulf their office and every other FBI outpost in the West.

The Los Angeles FBI office, for example, has roughly 32 agents to grapple with 450 bank fraud cases. And there are only about 40 prosecutors in all of California with the know-how to follow the devious tracks of financial swindlers. Small wonder, then, that it sometimes takes two years to prepare a fraud case — or that California has become the world capital of white-collar crime.

One reason for California's preeminence in the laws it has passed that make life difficult for prosecutors. The prosecution must compile all available evidence before bringing its case. That includes bank records, but these can be obtained only by a search warrant. And to persuade a judge to approve a warrant, investigators generally have to have an insider who is prepared to flunk on the targeted bank or S&L. That's not easy.

The FBI has declined to pursue many tenuous cases in order to concentrate on those that has a chance to win — and even this strategy often comes to naught because judges are often lenient toward the few white-collar criminals brought before them.

Consider this absurd appeal by the attorney for a crooked banker not long ago in California: "It was not an intentional act of theft or stealing. Your Honor, it was manipulation of funds, and I hope you can see the difference." The judge, with keener eyesight than most, apparently did see a difference — and sentenced the banker, involved in a scheme to steal millions of dollars, to one year in prison. Not too long after that, another thief was sentenced in California to three years — for purloining a parrot.

Misconduct by insiders in the California S&L industry over the past several years has cost shareholders, creditors and the federal deposit-insurance fund hundreds of millions of dollars, according to investigators for a House Government Operations subcommittee. In a review of 35 failed or failing financial institutions, they found insider misconduct in 27 of the cases.

The criminal misconduct ranged all the way from sticky-fingered tellers stealing small amounts of cash to executives and their buddies coniving in sophisticated schemes that netted them millions. A common thread the investigators detected was that many of the corrupt S&Ls were owned by one individual or a small group, with passive managements and directors.

They also found that insider fraud is not confined to failing financial institutions; the successful ones can just cover it up longer.

Be our guest

It's no secret that the United States has failed spectacularly to bring peace to the Middle East. Marines, money and moral strictures haven't worked. Now our sometimes-allies are about to try. A secret State Department assessment made this prediction: "European frustration with American initiatives will probably result in a renewed European initiative." Of course, most of our frustrated friends in Europe also have hostages they're worried about in Lebanon or Iran, not to mention a far greater dependence on Middle East oil.

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U.S./World In Brief

Docs won't release Mrs. Reagan

WASHINGTON — Nancy Reagan feels so good just days after breast cancer surgery that "she thinks she can go home," but she's been advised to remain in the hospital several days longer, her spokeswoman says.

President Reagan predicted his wife would be back home "in a few days" as he returned to the White House on Monday following a three-hour visit with Mrs. Reagan at Bethesda Naval Medical Center.

"She's just doing great," a beaming president called out to reporters.

Reagan, who says his wife's recovery is ahead of schedule, greeted his wife of 35 years with "a big kiss and hug" and presented her with a small wicker basket filled with "her favorite snack" — home-baked cookies, as that "Mrs. Reagan's recovery is continuing very well and she feels wonderful."

The first lady underwent a modified radical mastectomy on Saturday to remove a cancerous left breast and several lymph nodes.

Memor says racist jokes in Cabinet

WASHINGTON — President Reagan's first secretary of education says mid-level Reagan administration officials made racist jokes and other caustic remarks during civil rights discussions at the White House.

T.H. Bell, in a memoir of President Reagan's first term, said the slurs included references to the late Rev. Martin Luther King Jr. as "Martin Luther King" and calling Title IX, a federal law guaranteeing women equal educational opportunity, "the lesbian bill of rights."

Bell's memoir is titled "The Thirteenth Man: A Reagan Cabinet Memoir." In it, he said that "since I had heard Ronald Reagan speak out convincingly against all forms of discrimination, I felt that my own dedication to enforcement of the civil rights laws as they applied to education would have the full support of the president."

Instead, he said, he was confronted with "evidence of apparent bias among mid-level right-wing staffers at the White House and at OMB. I was shocked to hear their sick humor and racist clichés."

Japan elects consensus-style leader

TOKYO — Noboru Takeshita, the man chosen to become Japan's next leader, vowed today to continue his predecessor's conservative policies, reduce Japan's vast trade surplus and keep close security ties with the United States.

Prime Minister Yasuhiro Nakasone chose Takeshita when the three candidates in the race failed to agree on a new leader for the governing Liberal Democratic Party before today's deadline.

Since 1955, the party has held a majority in the 76-member Diet, Japan's parliament. Its leader is assured of becoming prime minister.

Takeshita, 63, is the party secretary general and a former finance minister. He has been the front-runner in the race and wields enormous behind-the-scenes power.

While the outspoken, Nakasone was dubbed Japan's first "media prime minister," Takeshita is best known for his skills in consensus-building and internal party maneuvering.

Deaver jury selection resumes

WASHINGTON — Jury selection resumed today in Michael K. Deaver's perjury trial, with questioning focused on the panelists' attitudes toward the former presidential aide's drinking problem and their views on the Reagan administration.

Deaver, former deputy White House chief of staff and a recovering alcoholic, is charged with lying to a grand jury and a House subcommittee that investigated his lobbying activities for alleged ethics law violations.

Defense attorneys contend Deaver's memory was so impaired by his alcoholism problem that he was not lying when he testified he couldn't recall conversations with former Reagan administration colleagues on behalf of lobbyist clients.

When he swore in 100 prospective jurors on Monday, U.S. District Judge Thomas Penfield Jackson said: "I want you to ask yourself: Do I have any reason to question my impartiality?"

CIA acknowledges Waldheim paper

WASHINGTON — The CIA acknowledges that U.S. intelligence agents filed a report on Austrian President Kurt Waldheim in 1945, despite agency denials in 1980 that such documentation existed.

In April, Waldheim was banned from entering the United States because of his alleged involvement in Nazi atrocities during World War II, when he was an intelligence officer in the German army.

The CIA admitted the existence of the 1945 report in a letter to the World Jewish Congress, which attempted unsuccessfully to obtain a copy under the Freedom of Information Act. A copy of the June 9 CIA letter denying the FOI request was obtained Monday.

U.S. officials in 1972 supported Waldheim's election as United Nations secretary general, a post he held for 10 years.

GOP to discuss Bork strategy

WASHINGTON — Senate Democratic and Republican policy meetings may determine whether debate begins quickly on Robert H. Bork's Supreme Court nomination, or if a long delay is likely.

Both parties hold their weekly strategy sessions today, and the Supreme Court nomination is expected to be discussed thoroughly. Fifty-four of the 100 senators have declared themselves against the nominee.

Couple wins \$46 million lottery prize

HARRISBURG, Pa. (AP) — The small-town couple who won a record North American lottery jackpot of \$46 million say they will travel, help relatives and take in stock car races but were mum on stock market investments.

Donald R. Woomer and Linda K. Despot, 37, claimed their first-year check of \$1.4 million on Monday, the same day investors took a bath as the stock market suffered its biggest plunge in history.

In each of the next 25 years, the couple, whose odds of winning were 1 in 6 million, will receive similar annual payments after 20 percent federal income tax is withheld.

At a news conference here, the couple, who live together in Harrisburg, were asked if they would invest some of their winnings in stocks.

They did not respond, but the suggestion triggered a burst of laughter in the room.

"They did say that returning to work was not in their plans."

"The morning I looked at the numbers that was it," said Woomer, a self-employed plasterer. "Early retirement," added Despot, a bookkeeper at a car dealership.

Woomer and Despot have been living together for about five years, and marriage also may be in the future.

"It's looking good," said Despot.

Woomer is separated, but not divorced from his wife, and said he suspects she may get some of the prize. Woomer has a 28-year-old daughter and a 32-year-old son. Despot has a 14-year daughter from a previous marriage.

The Super 7 jackpot swelled to \$46 million over five weeks as no one won the lottery. The prize beat the previous North American record, \$41 million in New York in August 1985, Pennsylvania lottery officials said. The world's largest jackpot, about \$100 million, is offered in Spain.

Despot had the hardest time buying numbers picked Wednesday announced on the radio the next morning as she was getting ready for work. She wrote the numbers down, and when Woomer checked them against the 25 one-dollar tickets he had purchased, he said it seemed they had the winner.

"I said, 'That's a cruel joke,' and I started crying," she said. "At first we were in a state of shock. Then we got our thoughts together and knew we had to get an attorney fast."

After calling lottery headquarters and the convenience store where they bought the ticket, they hired an attorney, made out a will and completed other legal arrangements before



Donald Woomer Sr. and Linda Despot, winners of the \$46 million Pennsylvania Lottery Super Seven, give thumbs-up signs as they relax in a hotel suite in Harrisburg, Pa., Monday.

claiming the prize.

Woomer said he kept the ticket in his shirt pocket for four days until they verified it Monday morning at lottery headquarters. The company that furnishes the lottery's computers provided a stretch limousine to take them to and from the news conference. The state provided a police escort.

Despot had the attorney call her in sick for a week. She said the hardest part was telling other people about their windfall. She added, however, that she felt safe in telling a

sister in Massachusetts and a few very close friends.

Woomer said the winning numbers — 06, 10, 13, 35, 45, 48 and 79 — were based on Despot's birthday, Oct. 13, his own birthday and random selections. The couple also had a second ticket with five matching numbers that won them an additional \$272.

The couple repeatedly said they had no firm plans for the money, except to travel and help family members.

Goetz, jailed six months, defends himself

NEW YORK (AP) — Bernhard Goetz says his six-month prison sentence for illegal possession of a weapon and acquitted him of attempted murder and assault.

Goetz, who is white, said he shot the four black 19-year-olds because he believed they were about to rob him when one approached and demanded \$5. They said they were panhandling money to play video-game machines that they intended to burglarize.

Before sentencing, the state Probation Department had recommended Goetz receive "intensive supervision coupled with indefinite psychiatric intervention," but no jail time.

Besides the jail term, Crane fined Goetz \$5,000, put him on probation

for five years, ordered him to perform 200 hours of community service at New York University Medical Center, and directed him to undergo psychiatric treatment.

Goetz remains free on \$5,000 bail, pending appeal.

He could have received a maximum penalty of seven years in prison, but first offenders like him often do no time.

The judge said statistics show about half of first offenders convicted under the weapons law get prison terms.

"A non-jail sentence for Mr. Goetz would invite others to violate the gun law," Crane said. "Whether you agree with the law or not, it is the law and it was the law on Dec.

22, 1984, and it remains the law."

"It's not going to be a deterrent," Goetz told The Associated Press when asked what effect the sentence will have on his self-defense philosophy. It is a threatening situation, the gunman said, he intends to defend himself "completely."

"If you break the law, you're a criminal," he said. "If you obey the law, you're a victim."

Goetz's lawyer, Barry Slotnick, said the sentence was "somewhat harsh" and was imposed because of his client's notoriety. He said Goetz was "somewhat depressed by the fact that this has to continue."

Before sentencing Slotnick asked the judge to set Goetz free because of his status as a pop hero.

Budget office starts Gramm-Rudman cuts

WASHINGTON (AP) — Congress and President Reagan have yet to agree on how to reduce the federal deficit, so the president's budget office was forced to begin slashing \$23 billion today under the Gramm-Rudman law.

From AIDS research to law enforcement to military readiness, government programs will lose about a tenth of their annual budgets.

The cuts are temporary for now, as the law gives the politicians a month to figure out alternative ways of reducing the fiscal 1988 deficit. But if they fail to agree on adequate reductions in the red ink, the cutbacks become permanent.

Under the law, the president's Office of Management and Budget computes the across-the-board Gramm-Rudman cutbacks based on a formula designed to spread the cuts around.

Half the \$23 billion total must come from domestic programs and half from the Pentagon, although within those broad categories specific areas were exempted. No cuts will come from huge areas of the budget including Social Security, welfare and veterans benefits and the military payroll.

The non-exempt portion of the military budget will lose about 10.4

percent and domestic programs about 8.7 percent, based on figures released last week by the non-partisan Congressional Budget Office.

The administration has said the figures it releases today will be close to those calculated by the CBO.

Responding to the threatened

cuts, Congress' Democratic leaders have been pushing ahead with a deficit reduction package. But their plan would accomplish half the deficit reduction through a variety of tax increases, a strategy Reagan has promised to veto.

Monday's stock market crash has been blamed by some analysts in part on the huge U.S. budget deficits under Reagan, and the market collapse has brought back the hostile rhetoric between the White House and Congress.

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No recession, but government must act, economists say

WASHINGTON (AP) - The free-fall in the stock market, unlike the Great Crash of 1929, is not signaling a recession, economists believe, but they caution that a lot will depend on how government policy-makers respond to the turmoil on Wall Street.

Greenpan will have to do his part as well, exhibiting the same ability to manage the economy as his predecessor, Paul Volcker. "We need leadership," said Jerry Jordan, chief economist for First Interstate Bancorp of Los Angeles. "We need a clear statement from the Fed that it will provide enough reserves to keep the economy going but not so much that it feeds inflation."

Many analysts were forecasting the broadest measure of economic growth, the gross national product, would expand at healthy rate of around 3 percent this year and next. Analysts said the declines in the stock market, along with stable increases in interest rates, were forcing them to lower next year's growth estimate.

Debacle in market could hurt millions

NEW YORK (AP) - From retired steelworkers to investment bankers on Wall Street, millions of Americans could be hurt by shock waves from the stock market's cataclysmic loss.

Analysts said the principal harm from a falling stock market is in a crisis of confidence which would cause Americans to stop spending out of fear of what the future will bring. If the spending slowdown is severe enough, especially with the all-important Christmas buying season coming up, then it could mean trouble, something the economists don't believe will occur.

President 'puzzled' by crash

WASHINGTON (AP) - President Reagan says he sees no reason for the record 500-point collapse because "there is nothing wrong with the economy."

Although most people don't ordinarily think about Wall Street's day-to-day gyrations, the stupor-inducing 22 percent loss suffered by the Dow Jones industrial average Monday reflected a historic turning point that may have a profound effect on their lives in coming months, economists said.



Police on horseback keep crowds moving past the New York Stock Exchange in October 1929 as the market suffered losses leading to the Great Crash and the Depression.

While a White House statement said the president was concerned about the market fall and was closely watching developments with advisers, Reagan himself shrugged off the market turmoil. "I don't think anyone should panic because all the economic indicators are solid," he said.

Analysts: It's not 1929 again

NEW YORK (AP) - The U.S. economy is more resilient, and the government is better prepared for a rescue than in 1929, the last time the stock market collapsed so rapidly, analysts say.

Monday's collapse wiped out more than \$500 billion worth of market value, and that is likely to crimp consumer spending by taking wealth out of people's pockets and making them more nervous about the economy.

Earlier Monday, before the full extent of the market plunge was known, Reagan said "all leading indicators are sending a message: steady she goes." He made the comments at a swearing-in ceremony for new Commerce Secretary C. William Verity.

Investors advised to sit tight, dig in

NEW YORK (AP) - Stockholders riding the ferocious beast of a market are advised by some to hold on tight and dig in their spurs because it may be too late to sell.

Consumer spending also remains healthy despite high debt, and inflation remains modest. "We are not in a recession, and the U.S. economy if anything looks like it's on the verge of starting to do better. We're more competitive," said Kathleen Cooper, chief economist for Security Pacific National Bank in Los Angeles.

The biggest danger comes from the United States' heavy reliance on foreign capital to finance its interlinked budget and trade deficits.

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A MANCHESTER HERALD HONOR CARRIER
The Manchester Herald is proud to name Nima Zangeneh to our list of Honor Carriers. Nima has been a carrier for the Herald since February, 1986. He was selected for outstanding service, collections, sales, and an overall exceptional attitude. The thirteen year old, seventh grader at Illing, will receive a \$100.00 scholarship bond from the Herald to help further his education.
Congratulate Nima, on a job well done!

Obituaries

Anna E. Carlson

Anna E. Carlson, 82, of 385 W. Center St., who died Saturday, is survived by a sister, Alida J. Johnson of Manchester; another sister and several nieces and nephews in Sweden; and a god-daughter, Viola Thoren Kress of Manchester. The Herald incorrectly identified Kress.

The funeral is Tuesday at 11 a.m. at the Emanuel Lutheran Church, 60 Church St. Burial will be in East Cemetery. There are no calling hours. Holmes Funeral Home, 400 Main St., has charge of arrangements.

Memorial donations may be made to Emanuel Lutheran Church's Structural Fund.

Anna Sylvester

Anna (Barone) Sylvester, 62, of 211 Homestead St., died Monday at Manchester Memorial Hospital. She was the wife of the late John Martin Sylvester Sr.

Born in Hartford, she lived in Manchester for the last 30 years and was a communicant of St. Bridget Church. She was employed by Connecticut National Bank, Hartford, as a senior teller in the safe deposit box division.

She is survived by two sons, John M. Sylvester Jr. and James Sylvester, both of Manchester; a daughter, Virginia S. Welch of Manchester; a brother, Michael Barone of East Hartford; a sister, Antonette Milano of Wallingford; two grand-children; and several nieces and nephews.

The funeral is Wednesday at 9 a.m. from the Newrick & Whitney Funeral Home, 318 Burnside Ave., East Hartford, with a mass of Christian burial at 10 a.m. in St. Bridget Church, 60 Main St. Burial will be in Hillside Cemetery, East Hartford. There are no calling hours.

Memorial donations may be made to the American Cancer Society, 670 Prospect Ave., Hartford 06105.

Helen Williams

Helen (Matson) Williams, 68, of 84 Brookfield Road, Bolton, wife of Harry F. Williams, died Monday evening at Manchester Memorial Hospital after a long illness.

Born in Manchester, June 13, 1919, she was a member of the Bolton United Methodist Church. Besides her husband, she is survived by two daughters, Mrs. George (Susan) Wright of College Station, Texas, and Mrs. Merrill (Joan) Whiston of Boynton Beach, Fla.; two brothers, Carl Matson and Henry Matson, both of Manchester; a sister, Edith Naczakowski of Newport Beach, Calif.; three grand-children; and several nieces and nephews.

A private funeral will be held at the Bolton United Methodist Church, Bolton, on Tuesday. There are no calling hours. Holmes Funeral Home, 400 Main St., has charge of arrangements.

Memorial donations may be made to the Visiting Nurse and Home Care of Manchester Inc., 397 Porter, P.O. Box 1, Manchester 06040, or to the American Cancer Society, 237 E. Center St., Manchester 06040.

Dr. Philip Levine

NEW YORK (AP) — Dr. Philip Levine, a researcher who discovered the Rh factor in human blood, died Sunday. He was 77.

Levine's work in the discovery of key blood factors led to increased safety of blood transfusions and to identifying the Rh hemolytic disease, which occurs in pregnancies in which the blood of the father and the infant is Rh positive while the mother's is Rh negative. The mother's antibodies destroy the red blood cells of the fetus.

Levine made key discoveries as director of the biological division of the Ortho Research Foundation in Raritan, N.J. Ortho, a division of Johnson & Johnson, was renamed the Philip Levine Laboratories. Levine held the post there for 21 years, retiring in 1965.

Escapee's ma is worried

Continued from page 1

Waterhouse said that the state police have the primary responsibility for searching for Chabot but that Manchester police "know he's escaped, and we're looking out for him."

Chabot is described as a 6 feet 2 inches tall, about 215 pounds, with a light complexion, blue eyes, and brown hair.

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OR VISIT REPUBLICAN HQ. 150 N. MAIN STREET 790 by Repub. Town Comm. Hours: 10-5, 7-9 p.m.

Table titled 'Heaviest Trading Days on the NYSE' showing millions of shares traded each day from Oct 19, 1987 to Sept 8, 1987. The highest volume was 604.33 million shares on Oct 19, 1987.

Trading volume today may set record again

Continued from page 1

the bonds fell, a measure of lower interest rates. They fell back slightly later in the morning. Two banks that had raised their prime rates last week, Chemical Bank and Marine Midland, rolled back the increases to the general level of 8.25 percent. The prime rate is used as a benchmark for a variety of consumer and business loans.

The dollar rose sharply in value against the West German mark and Japanese yen.

"The whole world is moving as fast as it can, and what it does today may be undone tomorrow," said Thomas Sour, first vice president of Investments for Gruntal & Co. in New York. "The numbers we're seeing today nobody would have dreamed of a few days ago."

Earlier today, the Tokyo stock exchange's main index fell 14.8 percent. In London, the stock exchange's key index was down 14 percent about halfway through the trading session but rebounded late in the day as Wall Street was rallying.

The Financial Times-Stock Exchange 100-share index was up 171.00 at 1,811.3 near the end of trading following Monday's record plunge of 249.6 points, or 10.8 percent.

It also came after a record fall in Tokyo on Tuesday and New York's historic tumble on Monday.

On the Tokyo Stock Exchange, the 225-share Nikkei stock average fell a record 3,858.48 points to

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Advertisement for John I. Garside, Jr. For Board of Directors. Includes a photo of John I. Garside, Jr. and a list of his qualifications: Previously served as Town Director and Secretary of the Board, Present Member Human Relations Commission, 20 Year Member Manchester Rec Dept., player and umpire, Active Member So. United Methodist Church - choir and staff/parish relations committee, Former Member Town Planning Commission. Contact information: 348 Main Street, Manchester, CT 649-1025.

Kennedy urges caution, calm on Highland Park reopening

By Andrew J. Davis Herald Reporter

The Manchester Board of Education may be forced to re-open Highland Park School if projected increases in the student population come true, said James P. Kennedy, Manchester school superintendent.

Kennedy made his comments Monday night at a meeting of the board's long-range planning committee. About 30 people attended the two-hour meeting, which focused on alternatives to deal with a predicted space crunch.

Highland Park School officials are predicting that there will be more than 600 new elementary school students in Manchester public schools by 1992.

There are now 3,478 public elementary school students enrolled, which means that if you have 300 to 400 additional students, you'll need a new school.

Another problem about re-opening Highland Park School would be bringing the building up to code, the superintendent said. While Kennedy stated the building is not in a state of disrepair, he said it does need repairs to meet state regulations.

Bolton puts off plans for park

BOLTON — Outdoor lavatories at Herrick Memorial Park will cost a lot more than expected, and so building them will have to be put off for now.

At Monday's Board of Finance meeting, Board Chairman Raymond A. Urain questioned why bids to build the lavatories were so much higher than anticipated. The lowest of three bids was \$22,000. Originally, it was estimated that the project would cost only \$15,000.

First Selectman Sandra W. Pierog explained that the selectmen based their \$15,000 estimate on a conversation that one of the selectmen had with an architect. She said that the expenditure of the \$15,000 was recommended by the Board of Selectmen and approved

at a town meeting. Pierog said that the project was then put out to bid by the Public Building Commission, but because the bids that came in ranged from \$22,000 to \$34,000, the PBC, at the direction of the Board of Selectmen, rejected them.

Karen R. Levine, administrative assistant to the Board of Selectmen, explained to the Board of Finance that the PBC had wanted to add \$10,000 to the project, giving it enough to cover the lowest bid as well as a \$2,000 contingency sum. But because there was not enough money in the current budget, the bids were rejected, explained Levine.

Selectman Douglas T. Cheney said that the \$15,000 already ap-

propriated, which came from a revenue sharing fund, should remain where it is while the PBC investigates alternatives that can bring down the cost of building the outdoor lavatories. One alternative, said Levine, would be to have the town crew do some of the work on the building, which would lower the cost by about \$3,000.

Cheney suggested that if necessary, the project should be put on hold until the next budget, when the difference needed to fund the outdoor lavatories could be budgeted for. Pierog emphasized that the Board of Selectmen do not want to drop the project completely.

The project would consist of a concrete building separate from the main building at Herrick Park.

Weinberger hints more to come

Continued from page 1

His reference was to Iran's Silkworm missile attack last week on one of the 11 Kuwaiti tankers flying the U.S. flag. The attack injured 18 crewmen, including one American, the ship's captain.

Asked if the United States has the capability to destroy the Silkworm

missiles sites, Weinberger, in an interview on ABC-TV's "Good Morning America," said, "It is generally within our capability to do militarily what has to be done in the gulf and specifically I think the answer is yes."

Reagan said Monday that Iran is not "stupid" enough to go to war with the United States after the

Navy action, but Senate Democrats are still pushing for a formal vote on Reagan's gulf policy.

The Democratic-controlled chamber was scheduled to vote today on a motion to halt a filibuster which has blocked floor action on a binding resolution which could set up a vote early next year on Reagan's gulf policy.

That was more than 75 years ago. No such opposition is expected on Sunday afternoon at 1:45 p.m., when the Manchester Citadel, now with more than 200 adult members on the rolls, holds an open-air service.

The prayer meeting will be conducted on the lawn of Nathan Hale School on Spruce Street, the site of the original Manchester Corps headquarters. It is part of a two-day celebration of the 100th anniversary of the Salvation Army in Manchester. Other events will include a homecoming dinner, balloon launch, a musical program and the opening of a cornerstone laid in 1988.

PERRETT REMEMBERS playing musical numbers while standing in the Main Street gutter. "You had to stand at the edge of the street, so people could congregate on the sidewalk," he said.

TRUBLE BETWEEN town residents and Salvation Army members was not uncommon, according to Capt. Gary Asperschlager, the newly-arrived commanding officer, or minister, of the Citadel at 661 Main St. "The style of evangelism or outreach was pretty hard for some people to take," said Asperschlager. "Getting out on street corners, button-holing people, holding fairly loud open-air meetings, this offended many who came from a more conservative church background." Asperschlager said on Sunday. "Then again, the early salvationsists were quite confrontational. They were not averse to challenging a person, whether friend or total stranger, asking probing questions on lifestyles and values."

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FOCUS



Manchester's Corps is marking its 100th

The original Manchester Salvation Army band, formed in 1890, played in parades and for open-air meetings.

By Nancy Pappas Herald Reporter

Walter B. Perrett Sr. of Case Drive remembers when an open-air meeting of Manchester's Salvation Army would attract rowdies who threw rotten eggs, old vegetables and even rocks.

It was so common that many members would keep a change of clothing at the meeting hall, said Perrett, 91, a lifelong member of the Manchester Citadel.

"There'd be about 30 or so people. You'd march back to the hall after a meeting, and there'd be a break, so people could change if they had to," he said. "There were many in the town who didn't like us, and that's the way they would fight against us."

Some of the copies of the Salvation Army's newspaper, "The War Cry," long stored in the Citadel's cornerstone, may remind centennial participants of those more controversial times.

Accounts written between 1887 and 1890 tell of corps members knocked to the ground with rocks, and groups of salvationsists defending their leaders with black-jacks and lengths of pipes. "The War Cry" of Feb. 22, 1890 said, "The battle waxed hot in this little town..."

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Hartford Stage Company's 'Hamlet' is fine fare

HARTFORD — Any production of Shakespeare by Mark Lamos and the Hartford Stage Company is always an exciting experience. The risks taken by Mr. Lamos in interpreting the genius of the English speaking world's greatest playwright are not always even successful.

Set in present time, "Hamlet" opens in swirling mist pierced by the blinding searchlight from the rampart of the Danish castle. Pat Collins' bold, direct lighting of John Conklin's skeletal set strikes a keynote for the rest of the evening.

The action takes place in a theater in the midst of renovation. Gilded columns, lobby doors and mezzanine boxes are covered with industrial scaffolding studded with a jumble of bits and pieces of mantels, arches and friezes, all overhung with plastic sheeting. A huge chandelier provides a centerpiece for the rest of the interior of broken gray brick and marble flooring.

The large cast is of a general high standard, and only loses a little of the language in what may be the rush of enthusiasm. Richard Poe plays Claudius with a certain gangland hoodiness that at times seems inappropriate in a Danish king.

Robert Gerringer was a wonderful windbag as the counselor Polonius, with a firm grip on the rhythm of the material. Stephen Pellinski, a large and looming Laertes, also acquitted himself well in the difficult stage combat.

Pamela Payton-Wright is a regal if confused Queen Gertrude. Her late husband's brother, she is shaken by the madness and anger of her son, Prince Hamlet. Monique Fowler is a pleasant and proper daughter to Polonius and sometimes confused object of Hamlet's mad affection, but it is in the scene following her father's death that Miss Fowler is most stunning. Her tender but frightening madness is heart-wrenching.

Nick Bakey and Sheridan Crist as Rosencrantz and Guildenstern, student friends of Prince Hamlet, give two of the best performances of the evening, combining a certain modern hipness with the traditional confusion of loyalties.

They were also two of the better-dressed characters. John Conklin's costumes were not always successful. Ranging from the Milan-inspired multi-patterned eclectic ensembles

of Rosencrantz, Guildenstern and Laertes, to the off-the-rack dullness of some of the attendant courtiers, with the ladies suffering the most in several examples of British royal dowdiness.

Richard Thomas as the melancholy Prince Hamlet appears to have a clear vision of this particular prince. Hamlet is recalled from university in England on the death of his father. His plans to return are interrupted when his father's ghost confronts him and tells him of the manner of his death and his brothers treachery.

Thomas does not plunge this Hamlet into dreadful melancholy but rather gives him a reasonable break with composure and rational behavior. His rage is real, his need for redress is out of love for his father rather than some personal vengeance. Thomas comes upon the familiar and often-quoted lines of the play as though original to him, avoiding the hazards of comparison. Thomas maintains a certain youth and charm in the spirit of the character, which, even in the depths of his madness and in the depression of his loss, allows him a humanity denied in more somber productions. This is a likable Hamlet, an understandingly pained and angry youth, nonetheless tragic.

Mark Lamos directs a large cast in this uncut version of "Hamlet" with vivid imagery and a pace that is energetic but not hectic. Whatever unevenness there is in the production is part of the risk-taking of any Lamos production, and part of the quality that creates the excitement.

"Hamlet" is at the Hartford Stage Company through Nov. 7. For ticket information, call the office at 327-5151.

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Manchester's Corps is marking its 100th

By Nancy Pappas Herald Reporter

Walter B. Perrett Sr. of Case Drive remembers when an open-air meeting of Manchester's Salvation Army would attract rowdies who threw rotten eggs, old vegetables and even rocks.

It was so common that many members would keep a change of clothing at the meeting hall, said Perrett, 91, a lifelong member of the Manchester Citadel.

"There'd be about 30 or so people. You'd march back to the hall after a meeting, and there'd be a break, so people could change if they had to," he said. "There were many in the town who didn't like us, and that's the way they would fight against us."

Some of the copies of the Salvation Army's newspaper, "The War Cry," long stored in the Citadel's cornerstone, may remind centennial participants of those more controversial times.

Accounts written between 1887 and 1890 tell of corps members knocked to the ground with rocks, and groups of salvationsists defending their leaders with black-jacks and lengths of pipes. "The War Cry" of Feb. 22, 1890 said, "The battle waxed hot in this little town..."

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Americans are spending millions on cosmetic surgery



Sylvia Porter

These jobs, face lifts and body contouring procedures performed solely for cosmetic purposes have been skyrocketing as our nation's obsession with youth and beauty grows ever stronger.

We are paying for our preoccupation with youth and perfection every day in subtle ways — with the cosmetics and creams we buy, the clothes we wear, even the cars we drive. But the most blatant expression is found in the spending in the number of aesthetic surgeries performed, according to a recent survey by the American Society of Plastic and Reconstructive Surgeons Inc., an organization representing 2,000 board-certified plastic surgeons.

A whopping \$90,500 aesthetic

defects, disease or accidents. The surgeries are generally performed to improve function; for instance, a nasal reconstruction to alleviate breathing difficulties. Reconstructive surgeries also may be done to improve appearance; say a breast reconstruction after a mastectomy. In either case, these operations are covered by most insurance plans.

Although most operations are reconstructive, the highest growth rates have occurred in aesthetic procedures. Ranked number one are suction-assisted lipectomies, a technique for removing fatty deposits from thighs, abdomen, buttocks, face and neck areas. Next in popularity is breast augmentation; third, blepharoplasty, which eliminates bags above and below the eyes; and fourth is rhinoplasty, reshaping of the nose.

Just who are the people having these operations? According to the ASPRS, the overwhelming majority of these aesthetic surgeries, 85 percent, are performed on women.

Medical Association. "However, the doctor has a great risk of a liability suit when the patient is not satisfied with the outcome."

Not all individuals can benefit from aesthetic surgery. Such physical traits as bone structure and skin elasticity, as well as psychological considerations, must be carefully evaluated. Before incurring the costs and risks of such surgery, you must be realistic about the outcome.

Finally, a battle is raging within the medical community concerning which type of medical physician is best qualified to perform cosmetic surgery. Check your local library for the Directory of Medical Specialists, which lists all board-certified specialists. Ask your general physician for references and your friends for recommendations. Ask to see credentials. Only then should you go ahead.

Diary details trip to West in gold rush

TUCSON, Ariz. (AP) — "As the day dawned upon us this morning, the view of the landscape and of the surrounding country was as dreary as Death Valley could make it. To the northwest a broken range of mountains bare of trees or vegetation."

That is how the Yuma area appeared to William P. Huff, a Texan on his way to California during the 1849 gold rush.

Through Huff's diary, students at Green Fields Country Day School were able to retrace the journey. As part of a class project, the diary was transcribed and researched the diary.

Huff, who was 38 when he made the trip from his home in Richmond, Texas, is better known as a natural scientist than a historian, according to John Hosmer, a teacher at Green Fields.

Hosmer, who holds a doctorate in history, said Huff's 500-page diary is one of the most detailed diaries of the journey to California.

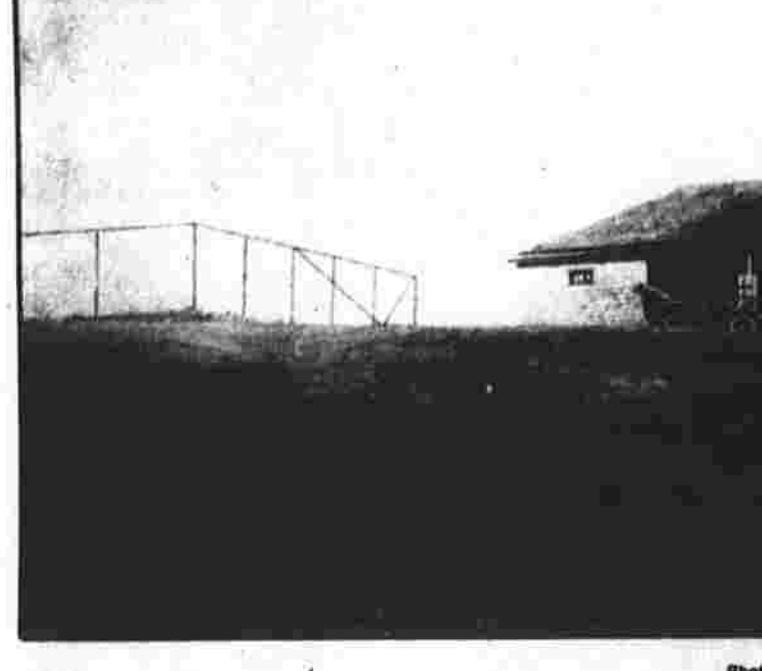
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Oxford Golf Club House, 50 Manchester, Conn.



This postcard shows the clubhouse, which was about 200 yards off East Center Street on top of one hill that was

Manchester Yesterdays

Memorial Field at MHS lacks charm of Golf Lots

By John A. Johnston
Special to the Herald

The high school's Memorial Field may provide a variety of athletic facilities; however, it lacks the rustic charm of the old Golf Lots, which it replaced.

The sweep of land between East Center Street and East Middle Turnpike was the setting for many events, not all involving sports, until its character change in the 1950s.

Two hills, the south one still there, formed a rough amphitheatre. The north one was removed to make a level school site. Part of the rough terrain in the hills was also the home field for Sunday games of the Center A-C.

Time has obliterated the names of most of its players. However, I remember that Stanley "Lefty" Bray was the first baseman; "Bunny" Kasulki, the pitcher; and one of the Tilden brothers filled some position.

A contest often held in conjunction with one festive occasion or another was somewhat less than humane by present standards. It was the greased pig chase. The poor creature was coated with lard or some other lubricant and loosed within a confined area. The competition of speed and dexterity was on.

I can still picture the little Scotman who invariably plied his wits and skills against the pig's. He was less than 5 feet tall, and the conformation of his legs suggested he had spent his developing years astride a barrel.

Luckily for his opponent, more often than not, the effect on the fireworks. Still, the show must go on. Instead of the bombs and stars bursting in air, they fizzled and sputtered.

In the summer of 1923, the town celebrated the 100th anniversary of its becoming a municipality. Oldtimers still refer to the weeklong series of

events as The Centennial. The parade through town reviewed the historical past with emphasis upon — what else? — the silk industry.

Most, if not all, of those in the parade carried the observance by taking individual or collective roles in a gigantic pageant staged in the Golf Lots.

Indians were even imported from Maine to lend authenticity to historical events. Hatch's Band from Hartford played appropriate concert music about where the baseball dugout was.

An earlier Yesterdays column described the topography of the baseball diamond used for pickup games. It was also the home field for Sunday games of the Center A-C.

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Collectors' Corner

Russ MacKendrick

That go off on tangents: The DX Reporters, International Fox-Tango Club, Longwave Club, Radio-Show Collectors, the Quarter-Century Wireless Association, the Scanner Association and others.

Among them are two groups meeting in our own front and back yards. The National Radio Club (P.O. Box 118, Poquonock, Conn. 06064), has 740 members hipped on listening for distant radio stations on the standard AM broadcast band. They have several publications.

And the Friends of Old-Time Radio right down there in Hamden (Box 431, Zip 06514), is a "loosely-formed organization of individuals who collect recordings of radio shows of the past.

If you step lively you can make their annual convention meeting in Newark, N.J., this coming Friday and Saturday. It opened, call Jay Nickerson, president, on 248-2887.

The Crosley Pup (1923) shows there was recently sold for \$200 by a Vermont collector. That price is the same as given by Kovels' 1981; The Antique Trader has it for \$315.

The Illinois dentist was lucky to find a "have it all." Our place looked to the very old trees covering the English countryside. But so did England's seafaring rivals.

In fear that invaders would cut their precious oaks, the English "potted," or topped, whole trunks. The trees did not die, however. Instead, the stumps developed new shoots and the trunks grew thick and gnarled, producing many large, burrs.

From these trees come the decorative figurines referred to as pollard oak.

Early radio sets can be quite rare



Early Crosley radio was designed for amateur stations and experimenters.

A sticker on the bottom of this metal case says "CROSLY PUP Receiver, according to the late Edter, a University of Arizona librarian.

About 20,000 people traveled the route in 1849, but there is very little known about the passage through Texas, Mexico, New Mexico and Arizona to California, Mr. Edter said.

"There are only 20 known diaries of this route," he said. "But that still history books talk of the northern route to the West. My feeling is that this is just as important part of the western movement."

Sixteen students at Green Fields were involved in editing and researching the diary. Edter said. The project started last September and was completed in May.

Huff's thoughts and observations gave the students a chance to see a side of the diary that never was. Huff said. The company was formed because group travel was safer, he said.

"The most interesting part of the research was the way they traveled. They (the group) had lots of rules they had to follow," said Laurie DeLuca, a student who was involved in the project.

According to Huff, some of the rules involved lining up wagons for the journey. He wrote: "After a long consultation, many speeches, a good deal of quibbling and considerable maneuvering, it was at last agreed upon that the ox-train should be placed in the advance and that the mule teams should follow in the rear." (and) that wherever and wherever the ox-train should halt, the mule teams should halt also.

More than 400 leaders attended workshops on 4-H activities and leadership. Volunteers visited Portland landmarks and enjoyed an island clam bake and a cruise.

Pinocchio scores announced

The pinocchio scores for Thursday's game at the Army and Navy Club are: John Pledger, 639; Eleanor Fleck, 598; Ann Fisher, 592; Harry Foppell, 546; Margaret Yauht, 542; Herb Langworthy, 569; Adolph Yeske, 507; Sol Cohen, 567; Mary Hill, 568.

Research was the second part of project.

The students began by transcribing each page of the diary. Some of the most confusing work was deciphering different words used by many different men and women. There is at least one more that is not on collecting and restoration: Vintage Radio and Phonograph Society, based in Irving, N.J., has a sketch of a pollard oak. There are two dozen radio-oriented clubs

4-H heads at conference

resident Nancy Crane, will be read by Ruth O'Neill. For more information, call O'Neill at 743-6878.

Volunteers at 4-H leader Marjita Kilpatrick of Bolton, representing Connecticut, returned from the Northeast Regional Forum held Oct. 8-10 in Portland, Maine.

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Children visit the hospital

Manchester Memorial Hospital holds tours for children and teen-agers to help prepare them for stay in the hospital.

The program acquaints children and their families with the hospital and the procedures they might encounter during a hospital stay.

For a tour, contact Marureen Ferguson at 646-1222, extension 2417.

Halloween stories told

ANDOVER — Andover Public Library will present a Halloween story hour on Wednesday at 9:30 a.m. "The Magpie Pumpkin," an original story written by Andover

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Clearly a winner



Ben DeMastro, chairman of the tournament committee at the Manchester Country Club, shares the joy of trophy recipient Brad Downey, who received his honor Thursday night at the country club during trophy night.

Advice

Hospital lab's error causes tragic surprise for couple

DEAR ABBY: My wife, Kathy, and I are both Jewish, so when she came pregnant in 1985, I took a simple blood test to determine if I was a carrier of Tay-Sachs — a hideous disease that predominantly strikes Jewish adults in a Tay-Sachs carrier. If a carrier marries another carrier, there is a one out of four chance that their baby will develop Tay-Sachs. I was tested at a local hospital and was told I was not a carrier, so since both parents must be carriers in order to produce a Tay-Sachs child, there was no reason for concern.

In June 1986, Kathy had a beautiful baby. We named her Abby. She appeared to be a normal, happy baby, but when she didn't sit up or progress the way other babies her age did, we became concerned and consulted a specialist. His diagnosis: Tay-Sachs. We were devastated! Abby, our daughter will never crawl, walk or speak. Instead, she will be blind, become paralyzed, have seizures and die before she is 3, 4 or 5 years old.

How could this have happened when I was told I was not a carrier?

Our specialist called the hospital and discovered that the lab technician had made a simple mathematical error. We later learned that the hospital's policy was to only "spot-check" their results. Meanwhile, we looked to suing the lab, but were advised by several prominent practice attorneys that in New York it is not possible to collect damages for "pain and suffering."

We finally found a lawyer who agreed to take our case, but were told not to expect too much.

Abby, no amount of money can compensate for having to watch one's child slowly die, but we want to warn other prospective parents so this won't happen to them. No one should have to go through the hell we are presently going through. You may use my experience to be dispelled. Thank you for validating my statement.

For Abby's booklet, "How to Have a Lovely Wedding," send a check or money order for \$2.50 and a long, stamped (30 cents), self-addressed envelope to: Dear Abby, Wedding Booklet, P.O. Box 447, Mount Morris, Ill. 61054.

DEAR MR. ASTOR: My heart goes out to you, Kathy, and your precious daughter. Thank you for caring enough to write as a warning

Ask doctor about anesthesia

DEAR DR. GOTT: I read that if a beta-blocker (Tenormin) and a calcium-channel blocker (Procardia) are taken together, there is a risk of failure could result. Is this true? If so, why?

DEAR READER: The real problem is not so much the combination of drugs as the effects of the beta-blocker. Tenormin does depress vigorous contraction of heart muscle and, with time, some patients will experience fluid overload (congestive heart failure) as a result. Calcium-channel blockers do not have this complication.

The two drugs usually can be taken together, however, the manufacturer of Procardia does advise that in rare cases, for unknown reasons, the drugs may enhance Tenormin's tendency to cause heart failure.

In my experience, the use of both medicines simultaneously is seldom warranted. One or the other, in sufficient dose, is usually preferable. When patients talk, Tenormin develop heart failure, I change to another drug or add a diuretic (diuretic stimulates) to rid the body of excess water.

Be informed about prescription drugs. Send for Dr. Gott's new Health Report, Consumer Tips on Medicines. For your copy, send \$1 and your name and address to: P.O. Box 91369, Cleveland, Ohio 44101-369. Be sure to mention the title.

Taken by surprise

A force of about 2,000 American troops was taken by surprise in an attack by 700 British soldiers at the battle of Stony Creek, near Hamilton, Ontario, in 1813.

Thoughts

The theme of loss. I realize, is more repressed than ever in our culture. We are told to be happy, to worship, however, can handle the realities of life: the lost father, the rebellious teen, the depressed and the loss through death, the loss of strength, even the loss of faith. What I have discovered through religious faith is that if one accepts the loss, if one acknowledges what is irrevocably gone, then what is left is not barren, but a new page. The cry that life has no

Thoughts

meaning, when there is still one person that we care about, even in small way, makes just as much sense as dying of thirst with a full cup in our hands. What fills the cup, you ask? The quality of our character, and the compassion of our souls. That peace which the world can neither give nor take away.

Rev. Diana Heath
The United Church of
Manchester

Tuesday TV

5:00PM (3) MOVIE: 'Amy' In the early 1900's, a woman leaves her oppressive husband to devote her life to teaching deaf children. A 'Wonderful World of Disney' presentation. Jimmy Stewart, Barry Newman. 1981. Part 1 of 2.

(1) [DIS] Disney and the Killer Bats A five-year-old boy becomes involved in a controversy between a power company and environmentalists who advocate over acid rain and its effects.

(2) [ESPN] Hydroplane Racing Budweiser Cup Series. 1987. Rated PG-13.

(3) [HBO] MOVIE: 'Out of Africa' (CC) A Danish writer's unhappy marriage to a wealthy Kenyan is brightened when she falls in love with a dashing adventurer. Robert Redford, Meryl Streep, Klaus Maria Brandauer. 1985. Rated PG-13.

(4) [TMC] MOVIE: 'Key Exchange' (CC) A New Yorker swaps apartment keys with her long-time boyfriend in hopes of a long-term commitment, but doesn't know that he is terrified by the mere thought of monogamy. Brooke Adams, Eric Masterson, Daniel Stern. 1985. Rated R.

5:30PM (1) [DIS] Umbrella Jack A young boy befriends a ridiculed old man and learns that one must look beyond a person's actions and appearance when making a character judgment. John Carroll Lynch, George C. Thomas Howard. Rated PG-13.

6:00PM (3) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15) (16) (17) (18) (19) (20) (21) (22) (23) (24) (25) (26) (27) (28) (29) (30) (31) (32) (33) (34) (35) (36) (37) (38) (39) (40) (41) (42) (43) (44) (45) (46) (47) (48) (49) (50) (51) (52) (53) (54) (55) (56) (57) (58) (59) (60) (61) (62) (63) (64) (65) (66) (67) (68) (69) (70) (71) (72) (73) (74) (75) (76) (77) (78) (79) (80) (81) (82) (83) (84) (85) (86) (87) (88) (89) (90) (91) (92) (93) (94) (95) (96) (97) (98) (99) (100) (101) (102) (103) (104) (105) (106) (107) (108) (109) (110) (111) (112) (113) (114) (115) (116) (117) (118) (119) (120) (121) (122) (123) (124) (125) (126) (127) (128) (129) (130) (131) (132) (133) (134) (135) (136) (137) (138) (139) (140) (141) (142) (143) (144) (145) (146) (147) (148) (149) (150) (151) (152) (153) (154) (155) (156) (157) (158) (159) (160) (161) (162) (163) (164) (165) (166) (167) (168) (169) (170) (171) (172) (173) (174) (175) (176) (177) (178) (179) (180) (181) (182) (183) 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Regulars are reporting back to work to NFL clubs

By The Associated Press

With temporary rosters set at 85, NFL teams are balancing the return of regular players this week with the best of the replacements who played during the 24-day strike.

Among those who will stay, for now, is Los Angeles Raiders replacement quarterback Vince Evans. The 32-year-old Evans was out of football for two years before catching on with the Raiders' strike team.

Indianapolis Coach Ron Meyer cut just 16 replacements, retaining 71 players, although he said more would be cut later this week.

But Philadelphia and Cincinnati cut all their replacements. Detroit Coach Darrell Rogers said there was a slim chance any of the Lions' replacements ultimately would make the 45-man roster, although none were cut Monday.

The replacements departed with some sadness at San Diego, where the Chargers at 4-1, their best start since 1981.

"Just another day at the office," said quarterback Mike Kelley, who threw a touchdown pass and led the Chargers to a 27-17 victory over the Raiders last Sunday.

"That's what made this so special," Kelley said. "We did it for us. We were fighting for us."

Pittsburgh Coach Chuck Noll said backup quarterback Bobby Brister might have become No. 1 over struggling Mark Malone he crossed the picket line. Instead, Noll said Brister may now be behind both Malone and Steve Bono, the Steelers' quarterback during the strike.

"As we entered the season, one of our biggest question marks was the defensive line, particularly nose tackle. He's shown he can play. At this point, that area looks a little brighter," Noll said.

Atlanta kept only two replacements — quarterback Erik Kramer, who threw for 333 yards and three second-half touchdowns as the Falcons overcame a 17-0 deficit and beat the Los Angeles Rams 34-30 Sunday — and Rich Kraynak, a linebacker on injured reserve.

The New York Jets kept offensive lineman Dan Morgan and Mike Black and the group that went 6-3 and left the Super Bowl champions in desperate straits at 0-5 overall.

Running back Craig James, one of the strikers, noted that all the players ate together "and there was no food fight."

"If anyone has a problem, they've got to handle it on their own," James said. "The air is cleared and we're playing ball. We've got to bring ourselves back together and we're doing that."

"They made their beds the way they wanted them," Buffalo linebacker Darrell Talley said of the replacements. "I haven't decided how I'm going to deal with it."

"It's going to be a weird week. I know there's going to be some tension," said San Francisco receiver Dwight Clark, one of 18 players to cross the picket line. "I think on the first day we've got to get everything out in the open and not talk behind people's backs about it. I'm not worried about the hostility."

His teammates downplayed the existence of hostility. "It's just not going to be a problem," Keith Fahnbrust, the team's co-player representative, said. "There were some hard feelings, but it's been tempered a bit because the strike is in the past. I think everybody can understand the situation now."

Like Fahnbrust, some player representatives were willing to forget. "I don't think there are going to be problems," Miami's William Judson said. "We haven't had any incidents up 'til now and I don't see any reason to start."

"The same things we show on the field, the killer instinct, they showed on us," he said. "They stomped on us."

Fanelli said some of the replacements were told to be ready in case the Giants needed them again. It was possible some would be signed for the 1988 season, he said.

including defensive lineman Scott Merersau and linebacker Jay Brophy.

"The strike is the reason one of our players is with us," Jets Coach Joe Walton said, referring to Merersau, a fifth-round draft choice of the Rams from Southern Connecticut State University.

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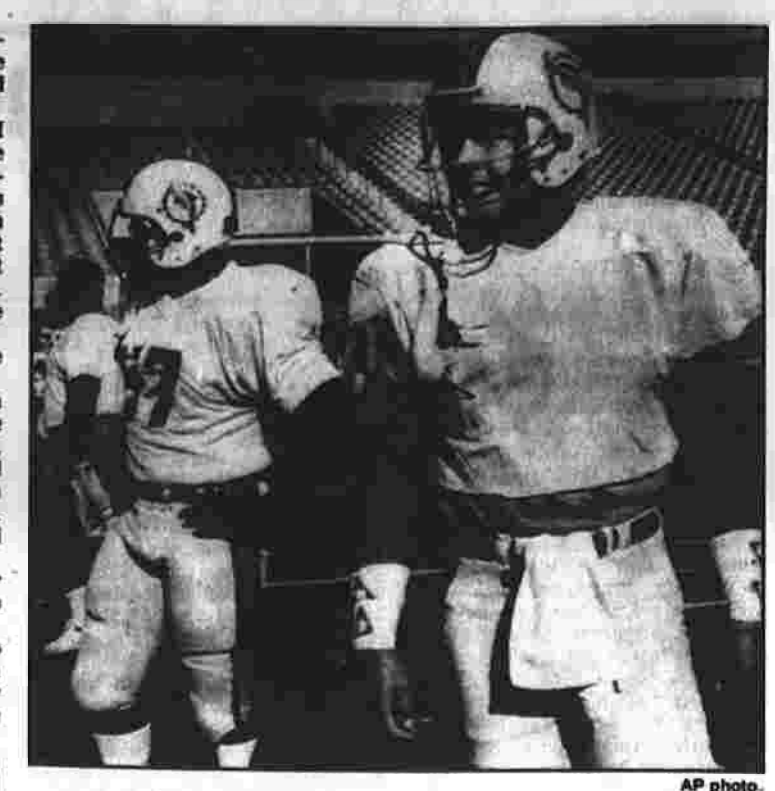
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Miami quarterback Dan Marino (right) joins his teammates as he walks onto the field for a practice Monday morning at Joe Robbie Stadium. Dolphins' center Dwight Stephenson (57) is at the left. It was the first time the regular players reported to work since the beginning of the NFL players strike.

Parcells says Giants have to win final 10 games

By Tom Canavan The Associated Press

EAST RUTHERFORD, N.J. — New York Giants players returned to work Monday with their strike-marred season almost shot and Coach Bill Parcells said the Super Bowl champions would have to win their final 10 games just to make the playoffs.

The Super Bowl champions gathered in a parking lot outside Giants Stadium, held a half-hour team meeting, then walked into the lockerroom on buses.

What the Giants face is not promising. They are 0-5 and the only winless team in the NFL. New York was 0-2 before the 24-day NFL strike and the replacements lost all three games, including a 6-3 overtime defeat to Buffalo Sunday.

"We'll take responsibility for the first two, but not the last three," Parcells said. "We're either going to be a very good football team or we're going to be a very bad football team."

Parcells turned toward the Giants' future. "I told the players to put things behind them and proceed forward," Parcells said.

Parcells said he hoped his players had come back in condition to play and that he held no hard feelings toward them. "I'll be honest with you, we have any other choice in the matter," he said.

The regular Giants held a light workout, led by team captain Willie Parcells and his staff began preparing for Sunday's home game against the St. Louis Cardinals. They plan to hold longer than normal workouts the rest of the week.

Linebacker Lawrence Taylor, quarterback Jeff Rutledge and Jeff Hostetler and rookie safety Adrian White — the only Giants to cross the picket line during the strike — were given off Monday.

Taylor, Rutledge and White played Sunday against the Bills and Hostetler had a doctor's appointment to evaluate a bruised kidney. "We have very little margin for error," Parcells said. "We're going to take it one game at a time, starting with St. Louis and I want all their attention on that. I am sure it will be a long week."

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Coventry girls still unbeaten; EC ties, Bolton bows

COVENTRY — When was the last time All-State Leslie Daney didn't score — and the Coventry High School girls' soccer team won?

How about Monday afternoon. Three different players had goals as the Patriots remained unbeaten with a 3-0 blanking of East Hampton High in Charter Oak Conference action.

Coventry is now 9-1 for the season while East Hampton stands at 6-5.

First-year Coventry Coach Chris D'Ambrosio for one didn't know when Coventry won when Daney, who has 21 goals this year, didn't score. "I don't know," he answered. "We've been trying to get her to dish off when she's out of control and today she did it."

"It's definitely a good sign. East Hampton is no slouch. They played us tough," he added.

Johanna VanKruiningen opened the scoring at 21:39 of the first half, assisted by Rodina. East Hampton is now 3-0-1 in the conference and 16-1 overall.

Coventry outshot the Bellingers, 34-6. The Patriot defense, led by Jennifer Christmas and Brenda Thacker, did a good job marking East Hampton's top scorer, Maureen Strickland. Rodina and Johanna VanKruiningen played well in the midfield for the winners.

Coventry's next game is Saturday at SoccerFest in Coventry against Portland High at 1 p.m.

Coventry East Hampton 3-0-1
Score: J. VanKruiningen 1, M. Daney 2, S. Anno 1.
Referee: J. H. H.

Host East Catholic High School and visiting Torrington exchanged one first-half goal and a pair of second-half tallies as they deadlocked, 3-3, Monday in non-conference girls' soccer action.

The Eagles are now 4-2-2 for the season while Torrington is 7-2-1. East's next game is Wednesday at home against ACC foe Mercy High of Middletown.

Joellen Grandalucis opened the scoring for Torrington at the 12-minute mark and Melissa Carroll, with her second goal of the year, answered for East eight minutes later. In the second half, East's Amelia Bearse tallied at the 2-minute mark, assisted by Deana Devaney, and that was answered by Torrington's Kim Lemire. Brenda Bailey scored her ninth goal of the year at the 10-minute mark before Lemire scored a 11th goal for the visitors.

East outshot Torrington, 16-9. "Both teams played good soccer and especially Lynn Gentileore, Amelia and Andrea Bearse, Melissa Carroll, Brenda Bailey and Kately Clisam (for us)," noted East Coach Ron Palmer. "We're starting to believe in ourselves and our style of play," he added.

East Catholic 3-2-3
Torrington 2-2-3
Score: E.C.C. - Carroll, Bearse 1; T. Lemire (2); Grandalucis 1; L. G. - Lemire 1; M. Daney 1; L. G. - Lemire 1; M. Daney 1; L. G. - Lemire 1.

Bolton blanked who've lost five straight, are now 1-6 in the conference and 3-6 overall.

Brenda Fournier tallied the game-winner for Rocky Hill in the first half. "The goal was scored because of some miscommunication. Otherwise we had the middle closed up in the first half," said Bolton Coach Mike Landolfi. The Terriers came out strong in the second half, scoring three times in a seven-minute span. "They came out much stronger in the second half and the three goals collapsed my defense," Landolfi said.

Marabeth Roche and Sara Dill each had two goals for Rocky Hill with Jennifer Nash and Beth Weber scoring. The Terriers scored 6-1 overall while the Bulldogs, who've lost five straight, are now 1-6 in the conference and 3-6 overall.

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Bolton goalie Lauren Clark (right) moves toward the ball in a game last week with Coventry. The Bulldogs were beaten Monday by Rocky Hill while the Patriots remained unbeaten with a victory over East Hampton.

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SCOREBOARD

Hockey

NHL standings

Team	W	L	T	OTL	Pts
Washington	4	2	0	0	8
NY Islanders	3	2	0	0	6
NY Rangers	2	2	0	0	4
Pittsburgh	2	2	0	0	4

Canadians 5, North Stars 1

Minnesota 0-1-0-1
First Period—1. Montreal, Chelios 3 (14:58). Carlson (15:00), 2. Montreal, Smith 4 (Carlson, Richer), 19:22. Montreal, Carlson (19:22), Carlson (19:22), Carlson (19:22), Carlson (19:22), Carlson (19:22).
Second Period—1. Montreal, Chelios 1 (10:00). Carlson (10:00), Carlson (10:00), Carlson (10:00), Carlson (10:00), Carlson (10:00).
Third Period—1. Montreal, Chelios 1 (10:00). Carlson (10:00), Carlson (10:00), Carlson (10:00), Carlson (10:00), Carlson (10:00).
Total Goals—Montreal, 5; North Stars, 1.

Football

NFL standings

Team	W	L	T	Pts
Washington	4	2	0	8
NY Islanders	3	2	0	6
NY Rangers	2	2	0	4
Pittsburgh	2	2	0	4

AP college football rankings

Rank	Team	Record
1	Oklahoma (42)	6-0-1
2	Nebraska (47)	6-0-1
3	Alabama (48)	6-0-1
4	Florida State (49)	6-0-1
5	Auburn (50)	6-0-1
6	Georgia Tech (51)	6-0-1
7	Michigan (52)	6-0-1
8	Ohio State (53)	6-0-1
9	LSU (54)	6-0-1
10	Notre Dame (55)	6-0-1
11	Texas (56)	6-0-1
12	Tennessee (57)	6-0-1
13	Arizona State (58)	6-0-1
14	Washington State (59)	6-0-1
15	Indiana (60)	6-0-1
16	Alabama (61)	6-0-1
17	Alabama (62)	6-0-1
18	Alabama (63)	6-0-1
19	Alabama (64)	6-0-1
20	Alabama (65)	6-0-1

Baseball

World Series picture

Team	W	L	T	Pts
Minnesota	4	2	0	8
St. Louis	3	2	0	6
Los Angeles	2	2	0	4
San Diego	2	2	0	4

Scholastic

Schoolboy football poll

Rank	Team	Record
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BUSINESS

Despite heavy shopping, state mall development slow

By The Associated Press

Despite heavy retail sales and a high per capita income in Connecticut, developers say shopping mall development is slow in the state. High land prices, local opposition and the need for a plethora of permits combine to stymie the development of new retail space, they say.

In 1986, construction began on 2,640 shopping centers in the United States, according to figures from the Dodge-DRI Construction and Real Estate Information Service. Only nine of those projects were in Connecticut.

Forty-five shopping centers were begun the same year in Maryland, which has about the same population as Connecticut.

"Connecticut is one of the most difficult states in the U.S. of which I am familiar" to develop in, said John Larson, vice president of the West Hartford-based Simon Koster & Associates, a shopping center developer.

It takes an average of seven years from land acquisition to groundbreaking for a regional mall here, he said.

"Connecticut has not kept pace with its demand for retail space," said John T. Riordan, executive vice president of the International Council of Shopping Centers, based in New York City.

Gary Bellard of Orange, a developer of small shopping centers in Fairfield, New England Middlesex counties, said the most desirable land is often not available.

When land does go on the market, it has a large price tag, he said.

To construct a large shopping mall in Connecticut, 26 municipal, state and federal permits are required, Bellard and Orange Town Planner Paul Dinice said.

Thirteen years passed between the first proposal for Crystal Mall in Waterford and the opening, Riordan said.

A proposal for a regional mall in

North Haven was stymied by a two-weeks-related ruling from the U.S. Army Corps of Engineers. The developer successfully appealed the ruling, but experts say it could be years before the corps again examines the application for the mall.

Local opposition helped stop another proposed regional mall in Orange, where residents were concerned about traffic congestion.

"What we have found in Connecticut, in addition, to purely technical difficulties, is there are the additional difficulties of political or emotional baggage to drag along," Larson said.

"One cannot take for granted that

retailers have enjoyed the benefit of a very good economy," said George Brown, vice president and treasurer of Bob's Stores of Middletown.

In August, for example, 89 Connecticut retailers reported total sales of \$48.5 billion, up 9 percent from the year before. July showed a 9 percent increase, said Brendan Kennedy, association director.

Nationally, retail spending has been considered sluggish in recent months, with less than 5 percent increases.

"Retailers have enjoyed the benefit of a very good economy," said George Brown, vice president and treasurer of Bob's Stores of Middletown.

Hebrew National thrives after move

INDIANAPOLIS (AP) — Hebrew National's decision to move its kosher meat plant from New York City to Indianapolis, a city with a tiny Jewish population, was accompanied by predictions of ruin.

But after a year in a former pork processing plant, the company is ranking up 750,000 pounds of its famous frankfurters, salamis, bologna, pastrami and corned beef each week.

"Sure, people expect a kosher product to be made in New York, but would you think twice about using a sun tan oil that was made in Minnesota?" asked Harvey Potkin, vice president of manufacturing for the Bronx-based National Foods Inc., Hebrew National's parent company.

"The decision to leave New York was met by disbelief. Not only was the world's largest kosher food processor leaving the city with the world's largest Jewish population, but it was moving to Indiana, where Jews comprise just 4 percent of the population. And it was moving into a plant that once processed pork, consumption of which is forbidden under the Jewish dietary laws.

"I'd be the first to admit that we have preferred to remain in New York, but the events

that took place were threatening the ultimate survival of our company," Potkin said recently.

Hebrew National's decision to move came during a strike by members of the United Food and Commercial Workers union at the former plant in the New York City borough of Queens.

"The strike, which began in April 1986, remains in arbitration over severance pay.

When company and union representatives failed to agree on a contract, Hebrew National moved part of its operation, and eventually all of it, to a downtown Indianapolis plant already operated by a sister division, United Beef Packers Inc.

"The strike was getting nasty and employees were being threatened," said Potkin, who oversees operations at the plant here. "Rather than risk injury, a decision was made to relocate on a permanent basis."

But a kosher food processor can't just move into a plant — especially one that used to process pork.

A team of 40 people, including rabbis, worked 40 hours to make the plant kosher. That involved boiling or steaming practically the entire 60,000-square-foot plant, said Potkin, a Brooklyn native.

When the company's decision to move was

announced, many strikers, and some of the rabbis who supported them, predicted the move would lead to the company's ruin.

"Making kosher food in Indianapolis — such a thing is impossible to think," Rabbi Immanuel Engelman of Brooklyn told The New York Times.

But, not only is production forging ahead, the company says the move has resulted in an improved product due to advanced technology and Indiana's proximity to the company's suppliers in Nebraska and South Dakota.

"Instead of taking three days for the meat to get to the plant, now it just takes one," he said.

"So it's given us a better ability to obtain a fresh meat supply."

About 200 union jobs were lost in New York; the Indianapolis plant now employs about 300 workers, who make an hourly wage about half of what the company paid its New York employees.

But Potkin insists the decision to move was not an economic one. It will be years before the company can recoup the money it lost during the strike and invested in the new plant, he said.

"We did what we had to do as a result of the strike to survive, to remain a viable company," he said.

Business In Brief

Zicka associate in Hartford firm

Attorney Michael A. Zicka of Bolton has joined the Hartford law firm of Pepe & Hazard as an associate.

Zicka is a Bolton selectman and member of the town's Conservation and Inland Wetlands Commission. He and his wife, Catherine, live on Bayberry Road.

Zicka practices in environmental litigation, land-use compliance, administrative permitting and general litigation. He is a member of the Connecticut Bar.

He received a bachelor's degree in geology from Rensselaer Polytechnic Institute in Troy, N.Y., in 1975; a master's degree in geology from the University of Connecticut in 1978; and a law degree from the University of Connecticut School of Law in 1982.

While attending UConn, he was an environmental analyst and geology-drologist for the state Department of Environmental Protection.



Michael Zicka

Colasacco elected to CBT post

Antonio Colasacco of Hartford was recently elected an assistant vice president in the operations division of The Connecticut Bank and Trust Company.

Colasacco currently attends Manchester Community College. He joined CBT in 1975, and was formerly the night-shift manager for the Hartford and Fairfield check-processing operations.



Antonio Colasacco

Local Realtor at conference

Anthony J. Wasilewski of Tolland, manager of D.W. Fish Realty Co., 243 Main St., attended the first management conference sponsored by the Real Estate Brokerage Council of the Realtors National Marketing Institute.

Wasilewski, first vice president of the Manchester Board of Realtors, was among 300 real estate brokerage managers from 27 states and Canada who attended the conference, held last week in Bedford, Mass.

The conference included education sessions on recruiting sales associates, training for higher productivity, and firm management.

The Real Estate Brokerage Council is a real estate brokerage management educator and publisher. It is part of the Realtors National Marketing Institute, an affiliate of the National Association of Realtors.

T notes, T bonds differ in maturities

QUESTION: While standing in line at my bank, I overheard two persons talking about U.S. Treasury notes. That aroused my curiosity. What are Treasury notes? How do they differ from Treasury bonds?



Investors' Guide

William A. Doyle

ANSWER: Treasury notes and Treasury bonds are identical, except for their maturities. Treasury notes are issued with maturities of anywhere from two to 10 years; Treasury bonds have maturities of more than 10 years.

Both are "current interest" securities, meaning they pay interest twice a year. When a Treasury note or bond reaches its maturity date, it is redeemed at its face value.

The current interest feature makes Treasury notes and bonds different from U.S. Treasury bills, which are "discount" securities. A Treasury bill is issued at a discount price below its face value and is redeemed at its face value when it matures. The difference between the two amounts is interest, which the T bill owner receives at maturity.

Treasury bonds, notes and bills are debt securities our government issues to finance the national debt. All three types are backed by the full faith and credit of our federal government and are considered the lowest risk of all investments.

That does not mean Treasury securities are free from all risk. Along with all "marketplace" securities, they are subject to price fluctuations in the marketplace — they have "market risk."

The market risk comes into play when interest rates on the market rise and sell them before they mature. In that case, you might get more or less than their face value — redeemed at their face value when the time of your sale.

However, you will have no worries about market risk if you hold Treasury securities until maturity. At that point, you know your money will be returned to you.

QUESTION: How can I purchase U.S. Treasury securities?

ANSWER: You can make a direct purchase of a new Treasury bond, note or bill by submitting a "tender" and a check for the face amount to your district Federal Reserve Bank or branch. There are 12 Federal Reserve Banks and 25 branches around the country. Your local bank can provide the address of the Fed bank or branch serving your area, from which you can obtain tenders and explanatory literature.

Or you can buy new or already issued Treasury securities through a local bank or brokerage firm and pay a service fee, commission or mark-up. You can duck those charges by dealing directly with the Federal Reserve Bank or branch.

QUESTION: If I buy a new U.S. Treasury security through a Federal Reserve Bank, how do I know the check I send in with my tender is certified?

ANSWER: Yes, if you're buying a Treasury bill, no, if you are buying a Treasury bond or note.

QUESTION: I withdrew \$20,000 from my savings account and asked my bank, with which I have done

CLASSIFIED ADVERTISING 643-2711

Notices

As a condition precedent to the placement of any advertising in the Manchester Herald, Advertiser hereby agrees to protect, indemnify and hold harmless the Manchester Herald, its officers and employees against any and all liability, loss or expense, including attorneys' fees, arising from claims of unfair trade practices, infringement of trademarks, trade names or patents, violation of rights of privacy and infringement of copyright and proprietary rights, unfair competition and libel and slander, which may result from the publication of any advertisement in the Manchester Herald by advertiser, including omissions, omissions in any free distribution publications published by the Manchester Herald, Penny Steiffert, Publisher.

LOST AND FOUND

IMPOUNDED: Male, about 4 years old, Yorkshire Terrier, Garden Street, Neutered Male Collie-Shepherd, Black and Tan, Tolland Turnpike, Call Manchester Dog Warden, 643-6462.

HELP WANTED

BARTENDER: Wanted, part time nights and weekends of private club, 644-9018.

HELP WANTED

STUDENTS: Part Time Evening NATIONAL newspaper concern has immediate openings for ORDER CLERKS, VERIFIERS, ASSISTANT MANAGERS. Call Today 647-9946

BOLTON PUBLIC NOTICE

After a public hearing of the Bolton Zoning Board of the Manchester Herald by advertiser, including omissions, omissions in any free distribution publications published by the Manchester Herald, Penny Steiffert, Publisher.

HELP WANTED

FULL and part time Shift Supervisor for drug store in Manchester area. Experience preferred but not necessary. We will train. Flexible hours. Salary \$5.30-\$6 per hour depending on experience. Benefits and vacation package available to qualified employees. Send resume to: P.O. Box 994, Rocky Hill, CT, 06067

DELIVERY PERSON

3RD Shift operator needed to assemble and pack phones and take messages. No experience necessary, will train. Please call Edward's Answering Service 644-5281

HELP WANTED

CARPENTER: Experienced in kitchen and both remodeling. Must be familiar with cabinets and Formica counters. Need tools and transportation. Must be dependable and quality minded. Full time year round position. Top pay for right individual. Call 647-5400.

RESTAURANT

Full time Cashier/Pharmacy Technician. We will train. Full and part time. Apply in person: The Gallery, 147 Hartford Road, Waterford, CT. 643-1505. Attn: Mr. Koras.

HELP WANTED

ATTENTION: Olsten Services needs 12 clerks immediately, for potential long term assignment east of the river. Come in call Marcy, Olsten Temporary 647-1891

PART TIME Evenings

Clerks, National Newspaper Concern has immediate openings in Manchester, Conn. Experience preferred but not necessary. Moon-9:00-5:00 per hour depending on experience. Benefits and vacation package available to qualified employees. Send resume to: P.O. Box 994, Rocky Hill, CT, 06067

HELP WANTED

MEDICAL Receptionist wanted for physicians office in Manchester. Mature, experienced computer background. Helpful but not necessary. Salary competitive. Please call Monday-Friday, 10am-2pm, 644-0534

REGIONAL Classified ads

reach nearly 3,000,000 homes. One classified ad placed with the Manchester Herald will be placed in over 200 newspapers throughout New England for one low price. Call Classified 647-7111 and ask for details.

HELP WANTED

CARPENTER-Framer: 3 years experience preferred. Call 644-2922

GET Paid for reading

books! \$100 per title. Write: ACE-649, 161 S. Lincoln Way, N. Aurora, IL 60502

HELP WANTED

PART Time clerk to work some afternoons and some evenings. Can be flexible. Good starting pay. Pleasant working atmosphere. Retired persons welcome. Call Connecticut Motor Lodge, Call 643-1555.

BARTENDER/ Cook

at Corner, Merle/Farmale. Experience preferred. Weekdays on an interview 627-7992 or 543-8264 or fill out an application at your nearest Fotomat store. EOE, M/F.

HELP WANTED

FOCUS on the future. Part time and full time opportunities you have been seeking. If you enjoy working with people in a friendly atmosphere, we have excellent sales positions available. Flexible hours, Monday-Friday 9-5, 11-7, alternating weekends required. Positions available at various locations. We offer: paid training, competitive starting rate, generous discounts, commission and bonus program, along with opportunity for growth and advancement. Call for an interview 627-7992 or 543-8264 or fill out an application at your nearest Fotomat store. EOE, M/F.

SALES-Full time-part

time needed for women specialty store. Call Trina Fitch, Vermont Field 242-9277.

HELP WANTED

PART Time outdoor work. Light duties, good pay, flexible hours. Call 647-1313.

WAITRESS, Days and

evenings. Apply in person only. LaStrada Restaurant, 471 Hartford Road, Manchester, Secretary. Short hours required. One man only. Manchester, Call 644-2425.

HELP WANTED

EXPERIENCED Bookkeeper. Apply in person. Salary negotiable. Marlow's Inc., 867 Main Street, Manchester, Call 644-2425.

DRIVER

Needed to drive child to school daily and afternoons. Call after 5:00. Excellent wages based on experience. Apply in person: Arthur Drug, 642 Main Street, Manchester, CT. 643-1505. Attn: Mr. Koras.

DRIVER

Part time for Manchester Herald route. Covering 4-8 Short hours. Good pay. Call 742-8867, 9-10am, 7 to 10pm, 7 to 10pm.

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HELP WANTED

CELEBRITY CIPHER Daily. Opportunity to be a model for celebrities by becoming a cipher. Each letter in the cipher stands for another. Today's cipher is X K X X X

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