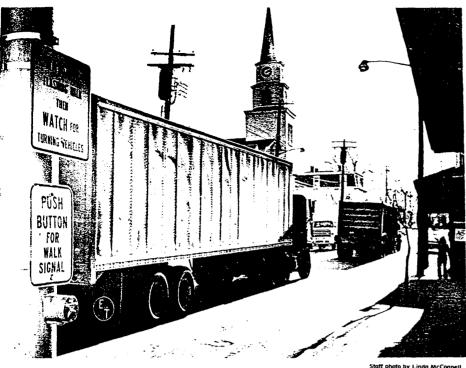
section two

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They're just passing through, but then, that's the problem. A seemingly never-ending stream of car and truck traffic has virtually split Hightstown in two. The signs are good advice for pedestrians to heed.

Downtown Hightstown tied in knots by traffic

By MARC MORGENSTERN Staff Writer

HIGHTSTOWN - The narrow lanes angle into the center of downtown like the spokes on a farmer's wagon. For many years, that's all Stockton and Rogers and Main streets carried into this village.

But now, impatient automobile and truck traffic chokes downtown, and the same streets that made Hightstown the thriving hub of a farming community threaten its very surviv-

All day long trucks line up like box cars on Main Street waiting to get to the Turnpike. Cars, bound for Princeton or the shore or Trenton, back up Stockton Street, shaking old colonial row houses

A BOROUGH SURVEY counted almost 10,000 vehicles a day driving through the tiny town. For any highway shopping center, that number would ring up dollar signs.

Here in Hightstown, however, that amount of traffic is so bad that pedestrians cannot cross the street and shoppers' cars cannot get into town, let alone park. In short, it's re-

sponsible for a decaying business situation.

Hightstown "Downtown through former borough councilman whose Hightstown men's store failed this fall. Traffic congestion and "the re-

gional shopping centers did it in."
Why should shoppers wait 15
minutes just to drive into Hightstown why should they take their life in their hands to cross the street? Wilkens asked, if they can drive to a highway mall.

"I tried and almost lost everything. But how do you fight Quaker Bridge?" said Wilkens from behind the counter of the delicatessen he now runs in Mercerville.

THE MESSAGE is repeated in of the Main Street shops sha dowed by the trucks: from the vacant U.S. Post Office without a buyer, to the battered Hights theater showing pron flicks for a buck, to the Acme Market taken over for adult educa tion classes.

"People don't want to wait for service anymore," bemoaned one merchant who wanted to remain anonymous. He is planning to close his Main Street store soon

rofessionals listed in the borough, he has held on for years with service, low overhead and a will that but the place above the profits.

But behind the colonial facades, behind the latest Christmas decora-tions, many of these proprietors are hurting more than ever. "It's bad, very bad," said Jay Johnson, who owns a thriving travel agency across the East Windsor border.

THE SITUATION has so alarmed Mayor Ernest Turp that this fall he appointed a task force called the Save the Center of Town Committee.

The first thing the group did was to change its name to the Economic Development and Improvement Committee (EDIC). It sounded better.

There are some, however, who feel downtown Hightstown's future is not as bleak as people are led to believe.

"Downtown Hightstown just don't need saving," said Charles Feese, the crewcut chairman of the committee, who runs a successful stationery store on Main Street.

"For years people have been talk-ing negatively about Hightstown, it's

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Cast of thousands will recreate the 'Ten crucial days'

By MICHAEL J. HALL Staff Writer

The tramp of marching feet, the crackle of muskets and the thunder of cannon will soon return to Trenton after a 200-year absence.

Washington's crossing of the Delaware, the overnight march to Trenton, the routing of the Hessians the day after Christmas - all will be recreated by thentically-uniformed

And the later Second Battle of Trenton and the Battle of Princeton - said by many historians to be even more crucial to the Colonial cause than the first - also will be restaged

Jan. 2 and 3.
It's all part of what the New Jersey Bicentennial Commission is billing as the "Festival of the Ten Crucial Days" beginning Christmas day and running through the Battle of Prince-

It will be a festival providing not only a relatively close approximation of the military events which many call the turning point of the Revolutionary War, but also a festival of culture, music, opera, dances, religious services and celebrations of the ethnic heritage of the current residents of the Garden State

The military side of the festival won't take place exactly as it did 200 years ago — allowances have to be made for the city's growth from a

THE TIMES of many events have been changed - since much of the marching and the actual crossing of the river occurred late at night and even the location of the first Bat-tle of Trenton will be moved several blocks to allow more people to see it.

Up to 1,500 volunteers from 17 states - mostly Colonial history buffs organized into club-like "regi - will play the troops of both sides in the battle

After the traditional start of Washington's crossing from the Pennsylvania side of the river at 2 p.m. Christmas Day, there will be no attempt on the New Jersey side to roles of actual historical figures

At the Pennsylvania ceremonies, at Washington Crossing State Park, St. John Terrell will portray the Colonial general for the 24th time in as many ears. Other prominent Pennsylvania figures will portray other leaders of

the Continental Army.

But prior to the activities Christmas Day, the focus of Revolutionary War re-enactments will be on the Pennsylvania side of the Delaware. where Washington camped prior to his Christmas night crossing.

Yesterday, in Morrisville, a brief parade and ceremony at Summerseat the town's board of education headquarters — marked Washington's arrival on the Pennsylvania side of the river.

The colonial general actually had made his headquarters at the man-sion on Hillcrest Avenue from Dec. 8 to Dec. 14, 1776, prior to his departure for Washington Crossing and the first Battle of Trenton.

WASHINGTON, played by Terrell in yesterday's commemoration, rode through Morrisville on horseback in his colonial uniform, and posed inside the house at a desk, issuing orders as if he were actually commanding the colonial army. About 100 spectators were on hand.

And next Saturday, there will be a 2 p.m. reenactment of a skirmish between British and colonial troops in Makefield Township along Covered Bridge Road.

Once the focus of activities shifts to the New Jersey side later that day. said H. David Earling executive director of the New Jersey Bicentennial Commission, "people will be assuming the commands, but no one will be playing actual people.

"We are doing a commemoration of the army . . . there are damn few monuments to the individual private soldier. This will be a living monument." he said

On the New Jersey side, the 10-day festival will begin with the crossing Christmas day of two flotillas of

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As a preliminary to the "Ten Crucial Days" observances. General George Washington, in the person of St. John Terrell (top left) arrived at Morrisville's Sommerseat (top right), the old mansion where the real Washington set up headquarters. Others participating in Morrisville's ceremonies were included Art Witzel (left). Craig Mayham (center) and Bill Mover (right).

Few professions are escaping the malpractice rate war

By SANDRA SAKSON

The malpractice crisis has gotten so bad that insurance agents are having trouble get-

While public attention has focused on doctors' skyrocketing premiums, architects, engineers and hospitals have been quietly

swept up in the tide of rate increases. Architects, lawyers and insurance agents also are subject to suit - frequently for their failure to do something rather than doing it wrong. Architects are liable for additional costs if they forget to order building materials or fail to specify how they are to be hung. The single largest cause of suit against law yers is for the failure to file suit for a client within the statute of limitations. Insurance agents face suit most frequently for their failure to provide proper coverage for the in-

sured.

Most experts blame a changing social climate for the increasing number of claims and higher awards that have caused the premiums to jump.

There is more public awareness that peo ple in professions can be held accountable for said James Griffith the actions " Princeton Risk Managers. a firm specializing in placing high-risk insurance.

Consequently, malpractice - or errors and omissions insurance as it is called outside the medical profession - has become a risky insurance field. Companies complain they are losing money on it and some companies have dropped the coverage altogether.

AND ARCHITECTS, engineers and hospital administrators complain that when they can get the insurance they can afford it only by , raising their prices. Ultimately, it is the consumer who must bear the cost, either in increased fees or decreased service.

As an example of the problem, Hamilton Hospital's malpractice insurance rates jumped 260 per cent this year. Partly as a result, the hospital increased its room charges \$5 a day beginning Dec. 1.

Nineteen architectural firms in New Jersey dropped their professional liability insurance two years ago rather than go out of business, according to a study by the N.J. Society of Architects

Engineers' premiums have been increasing 50 to 100 per cent a year for the past few years, said Kenneth G. Stanley, executive director of the N.J. Society of Professional

"You can't afford not to have it and you can't afford to take it. It goes into your overhead costs, and then you are faced with 'What am I going to charge?' "he said.

Lawyers are beginning to experience the ame insurance worries. A broker for the N.J. Bar Association said the major insurer St. Paul Insurance Company, is writing no new policies and is selectively renewing yer premium St. Paul charges is less than cost to a hospital to insure just one bed: \$348 a year.

WHILE THE PROFESSIONALS fret over the difficulty of finding a company to insure them, the rest of the population may soon find the malpractice problem affecting insurance on cars and homes. Insurance brokers and agents, the people who write the policies. say the market for their errors and omis-

sions insurance is closing in. The bar association's agent said the problem of insurance for his firm this year was terrible.

"We almost couldn't get it, and it went up 10 to 20-fold.

St. Paul, a major New Jersey insurance company, continues to provide the insurance, but its rate rose 75 per cent in July, so the average agent pays \$700 to \$800 a year.

No profession has escaped the increasing rates, and while most have not suffered the tremendous hikes of design professionals (architects and engineers). Griffith of Risk Managers said, "Many of these professions are going down the same road as doctors The markets are getting tighter and tighter.

Rates doubled for real estate agents insured by St. Paul, with premiums now ranging from \$250 to \$300. A three-person abstracting firm that researches titles to land and homes pays \$1,000 for coverage that cost \$400 last year

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