LIBRARY MEETING

A meeting of the membership of the Hudson Library will be held at the library on Monday, June 22 at 3:00 p.m.

The Library is now open Monday through Saturday from 10:00 a.m. to 4:00 p.m.

If it's news, give the Galax a call -

## THE LITTLE RED HEN Needlecraft Shop

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HIGHLANDS

AUTOMOBILE LIABILITY (CONTINUED FROM PAGE

Between 1965 and 1968, the average cost of medical, surgical and nursing services increased more than 18 per cent according to the U. S. Department of Labor. During the same period, however, hospital rates increased nearly 48 percent. Auto repairs have risen significantly during the past five years. However, the N. C. auto liability insurance rates are currently among the lowest in the nation, ranking 24th among the 25 eastern states and the District of Columbia.

HOW THE AUTO INSURANCE BUSINESS IS REGULATED

In North Carolina, the regulatory authority is the State Department of Insurance, headed by an Insurance Commissioner who is an elected official. While the insurance commissioner usually does not actually establish auto liability rates, he does have the authority to approve in whole or in part or to disapprove requests for rate adjustments submitted by the North Carolina Rate Administrative Office. INVESTMENT INCOME

As inflation and increases in the frequency of accidents have pushed auto liability insurance rates upward, the theory has been advanced that insurance companies should use investment income to offset losses on underwriting operations in order to keep rates down. The insurance industry feels this to be unfair. HOSPITAL PATIENTS

Patients this week at Highlands-Cashiers Hospital include: Mrs. Lillie Stewart, Mrs. Julia Shepherd and Mr. Carl Robinson.

Those discharged were: Robert Rice, Theresa Cook, Olin Dryman and Clyde Crane, Jr.

SQUARE DANCE TEAM

The "Moonlighters Square Dance Team" from Franklin will appear at Helen's Barn the night of June 20. This is a very fine exhibition team sponsored by Mrs. Jerry Sutton and will be well-worth watching.

Mrs. John Phelan has returned to King's Inn after a visit with her grandson in Fort Lauderdale, Florida.

## BRYANN RAI @ HAP GHI ANIIS

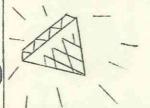
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