

**NEGLIGENT OR NOT—
LAWSUITS CAN BE EXPENSIVE**



Sky-high damage claims and personal liability judgments ranging as high as \$5 million appear more and more frequently in the headlines—and they are being brought against moderate-income people as well as the wealthy.

If, for example, your recreation room is frequently full of active youngsters, or if you transport your entire little league team in your station wagon, the possibilities of your being hit with a \$500,000 damage suit are not remote. Worse yet, negligent or not, it can be financially crippling just to defend yourself.

With the growing trend toward large claims and judgments, every businessman and his family should consider carrying extra personal liability protection. The Atlantic Companies have made it easy and economical to obtain this type of coverage. Some of the typical questions middle-income property owners and business executives have been asking about the Atlantic Companies' Personal Comprehensive Umbrella Policy are:

Question: Who needs a million dollar liability policy?

Answer: These liability policies are needed by professional people such as doctors, lawyers and dentists and, in fact, by anyone who owns property, investments, or has even a moderate income.

Question: Exactly what kind of coverage does one get under an umbrella liability policy?

Answer: The term "umbrella" is used to show that the policy spreads out to cover underlying policies. It comes into use when you are involved in a claim which exceeds the limits you carry on your automobile, homeowners, or other primary liability policies.

Question: In addition, it covers areas of your liability which are not covered in your primary policies.

such as libel, slander, false arrest, defamation of character, humiliation, false imprisonment, wrongful eviction, wrongful detention, malicious prosecution, or invasion of right of privacy. This policy is worldwide in scope, covers for non-owned automobiles, aircraft and watercraft as well as for practically all property of others left in your care, custody and control. Coverage provides for defense costs in their entirety, but any judgment against you would be subject to a deductible of at least \$250 in most states.

Question: Can you give examples of when this "umbrella" policy would come in handy?

Answer: Yes, here are three cases:

• A friend allowed a couple to live in his home. The explosion of a faulty gas stove killed the tenant's wife, resulting in a \$1,000,000 suit.

• A municipality required a permit for burning trash. Suits totaling \$800,000 were filed against a housewife who did not secure such a permit and negligently caused a fire which destroyed twelve homes and 4,000 acres of land.

• A \$350,000 award was made to the parents of a child who was drowned in a neighbor's swimming pool.

Question: Does this policy include any medical expense coverage?

Answer: It may be extended in most states (at nominal cost) to include catastrophe medical expenses over a deductible amount.

Question: Where can I get more information about comprehensive liability insurance?

Answer: Just ask your local Atlantic Companies agent.

**SCLC Workshop
Lists Abernathy**

Rev. Ralph David Abernathy, president of the Southern Christian Leadership Conference, is scheduled to speak here Saturday at the Memorial Auditorium as part of an all-day workshop on non-violence sponsored by the N. C. Conference of the SCLC, Milton Fitch of Wilson, state SCLC coordinator, said Sunday.

The workshop will cover all aspects of the problems of the poor, including the educational system, the political structure and the economic system, Fitch said.

Fitch said black leaders from throughout the state have been invited to the workshop along with several "high federal officials." Among those who have accepted the invitation, he said, are Mrs. Eva Clayton of Warrenton and John Edwards of Durham, director of the N. C. Voter Education Project.

Fitch said that invitations have also been extended to representatives of the U. S.

Department of Health, Education and Welfare; Shaw University President King Cheek; Howard Fuller of Malcolm X Liberation University in Durham; and Nathan Garrett, director of the Foundation for Community Development in Durham.

Registration for the workshop will begin at 9 a.m. Saturday, Fitch said. At 9:30 a.m. the group will break up into smaller workshops to discuss various problems of poor people. After these meetings, each group will report on its discussions.

After a lunch break, three choirs—the Hyde County Freedom Choir, the Bill Land Choir of New Bern and the Williamston Freedom Singers—will perform. Then at 2:30 Dr. Abernathy is scheduled to speak.

Pilot to Testify

WINTERTHUR, Switzerland —The pilot of an El Al airliner riddled by machinegun bullets in an Arab commando attack will be called to testify Monday in the murder trial of three Arabs accused of the assault, prosecution sources said Sunday.

The sources said Prosecutor Oskar Birch also will put on the stand two firemen who allegedly saw an Israeli security agent Mordechai Rachamim kill one of the four attackers in the assault on the plane at Zurich airport Feb. 18.

The Israeli airliner was sprayed with 180 submachinegun bullets as it was taxiing for takeoff. The Arabs allegedly attacked the airliner from behind a snowbank bordering the taxi strip, killing a trainee pilot aboard the plane and wounding four other crew members.

ELIZABETH CITY — Fifty units are scheduled to participate in the Christmas parade here Wednesday at 3:45 p.m.



GULF MARKETERS HOST NAACP—These Gulf Oil marketing men, from the company's Eastern Marketing Region, met recently in Philadelphia with Region Vice President E. F. Jacobs (fifth from right, front row) and Daniel G. Kean (fifth from left, front row), Senior Public Relations Representative for a discussion of special marketing problems and to play host to the Pennsylvania Conference of Branches of the NAACP at a reception following the group's Awards Banquet. From left are Sales Representatives T. L. Knight, Linden, N.J.; J. A. Finley, Baltimore (C. Hoffberger Co., a Gulf subsidiary); G. O. Strothers, Pittsburgh; C. J. Evans, Pittsburgh; D. E. Smith, Baltimore; Sales Supervisor D. A. Young, Boston; Sales Representative R. B. Bowie, New Haven, Conn.; Mr. Kean; Sales Representative Lawrence Edgerson, Camden; Jacobs; Sales Representative J. A. Hendricks, Washington; P. W. Bennett, Philadelphia; C. A. Hereford, Boston; R. O. Vaughn, New York City (Gulf Plastic Products Co.); B. E. Willis, Baltimore; and K. L. Hawthorne who is on loan to the Commonwealth of Pennsylvania as Executive Director of the Governor's Council on Urban Affairs.

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**Miami Hearings
Set to Probe
Cocaine Ring**

WASHINGTON — A smuggling and distribution ring that uses women to bring in 50 to 70 per cent of the U.S. cocaine traffic will be spotlighted at congressional hearings in Miami this week, investigators say.

They say the ring is run by Cuban refugees who once smuggled cocaine through Havana and has the scope of an organized crime operation but has no known Mafia connections.

The House Select Committee on Crime hearing is scheduled for Thursday. The committee plans to hear testimony on Florida's new law to fight infiltration of legitimate businesses by organized crime, and on Miami law enforcement Friday, Saturday and Monday.

"We expect to show that Miami is now the major port of entry for this dangerous drug," Chairman Claude Pepper, D-Fla., said Saturday in a formal announcement.

A member of Pepper's staff said most of the smugglers are women who bring cocaine into Miami International Airport on scheduled airlines from Nicaragua and two other Latin American countries where cocaine production is legal. He didn't name the two.

**Movie Camera
Theft Reported**

A cameraman for WRAL-TV reported this weekend that someone stole a camera and three lenses from a car belonging to the station Friday afternoon in downtown Raleigh.

Jack C. Edwards, of 2727 Avent Ferry Road, said he had parked the car in several places downtown Friday, and that he left the car unlocked near the Hotel Sir Walter.

A 16-millimeter movie camera, valued at \$650, and three lenses valued at a total of \$520, were discovered missing from the car Saturday afternoon, according to Raleigh police. Edwards said the camera and lenses belonged to him but were leased by the station.



YES, VIRGINIA, that is a boat sailing over the highway. It's a common sight on the Chesapeake Bay Bridge-Tunnel. Key segments in the 17.6-mile-long superstructure, spanning the waters between the Delmarva Peninsula and Virginia Beach, are two tunnels that carry automobiles under the bay's shipping channels. Standing on one of the four man-made islands, which anchor the tunnels, this tiny traveler trains her sights on a passing freighter. Two bridges and a trestled roadway high above water level complete the engineering wonder.

Temperate weather through the fall and winter makes the Bridge-Tunnel route ideal for motorists driving north or south.

**Glamorous Gifts
Can Cook Too!**



Some homemakers on your Christmas list are probably young brides, who are making do with mismatched, utensils. Others no doubt are experienced cooks with battered kitchen equipment. Doesn't this suggest a marvelous gift idea that would delight both groups?

Pots and pans are the glamour gift of the season, especially the new aluminum cookware with sleek design and zingy colors in every hue of the rainbow! What could be more fun for the recipe collector to unwrap Christmas morning than a matched set of fine cookware.

Today's aluminum utensils, with their attractive porcelain, enamel or anodized finishes, go directly to the dining table as decorative serving pieces. When not in use, they pose attractively on kitchen shelves, hang on walls, dangle like mobiles on handy beams—or placed dramatically wherever their brilliant colors add strikingly to kitchen decor.

**Funds Sought
For Bus System
In Burlington**

BURLINGTON — Members of the Bus Transit Committee here will go before the Alamance County board of commissioners and the Burlington city council this week in an effort to raise \$20,000 needed to start a bus system in the area.

John W. Davis, chairman of the committee, said he and other committee members will attend the commissioners' meeting Monday and the city council meeting Tuesday night to request the needed funds on a "one time only" basis.

"I feel that if we get the money to begin operations we won't need any additional money from these sources. Once we start running I believe the bus system will be self-sufficient," he commented.

Mrs. Eunice Haith, a leader of the citizens' movement, has asked all bus riders and others interested to meet at the municipal building Tuesday at 7 p.m. to show support for the committee's request. Mrs. Haith said attendance at the city council meeting "may determine the promptness of their (the council's) actions."

Davis said \$35,900 has been raised so far. A total of \$56,000 is needed for the bus system to begin operations.

The word plant comes from a Greek word meaning "wandering."

BRIGHT IDEAS

by Sylvan Lumiere, Sylvania Lighting and Design Coordinator

How To Be A Show Off

Everyone has some prized pieces of china glassware or silver they love to show off. Some women collect delicate bone china formal cups and saucers; others have a candelabra fetich or are antique plate fanciers; and there are those for whom cut-crystal is the living end. Whatever little objects d'art you have and want the world to see, a lovely place to show them off to best advantage is a display cabinet, breakfast, hutch or wall niche.

To light up any one of these aids visual interest to a room and supplies some general illumination. Several small incandescent bulbs are usually preferred to one or two higher wattage bulbs. Since only the objects in the display cabinet are to be seen, the bulbs themselves must be completely hidden from view.

Tiny low voltage incandescent strips are available on a custom basis for lighting individual shelves. They are attached to the bottom edge of each shelf, are completely shielded and produce a low level glow on the objects on display.

In cabinets with glass shelves recessed incandescent fixtures may be used over them because the light is not blocked by shelves. A Sylvania 75-watt reflector bulb for every 18 inches or a 50-watt reflector bulb for every foot of display shelf makes crystal and glassware glow with an inner life. If a dark or richly colored background is used in the cabinet, the contrast increases the drama while decreasing the overall sensation of brightness of the objects.

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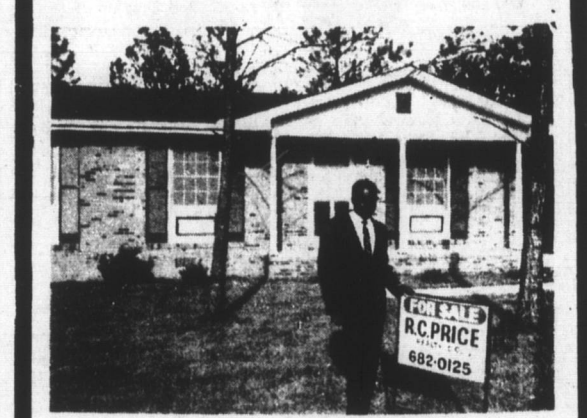
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