



Prepared by the American Society of Chartered Life Underwriters, the national society of life insurance professionals who have earned the C.L.U. designation by meeting high educational, ethical and experience requirements.

Q. With interest rates up sharply and threatening to go higher, would it be feasible for me to get a loan on my life insurance policy instead of going to the bank to borrow for my business needs?
A. Anyone with a cash value life insurance policy can borrow on it up to the current amount of cash value. This policy loan would be on terms more lenient than available from any other borrowing source today. In a few cases, it would be at 6 percent, but in most cases at 5 percent. Moreover, this is a true 5 or 6 percent and not a rate amplified by discounting or installment payment. And you are not required to repay the loan. It is advisable, however, for all policyholders to approach any borrowing of policy cash value with caution, as such loans immediately reduce the value of the policy for emergency payment. That is, in case of death, the policy loan must be paid out of policy proceeds before the death payment is made to the beneficiary. If it's a sizable loan, this may sharply reduce the amount receivable by the beneficiary and defeat some of the intended purpose of the policy. So, it is suggested that those who do borrow any sizable amount from their life insurance policies could profitably do two things: (1) add a term insurance policy to cover the amount of the loan (costing in most cases about 1/2 or 1 percent of the loan amount); and (2) set up a plan for repayment of the loan. These two steps maintain the family's security program intact and prevent the loss of the interest advantage, which could occur through additional payments made when repayment is allowed to drag out.

TOKYO — A \$151,000 air-conditioned house has been completed at the Ueno Zoo in Tokyo for a pair of pandas given to Japan by China. The house is enclosed in bullet-proof glass and has a medical treatment room, a bedroom, a swimming pool and an outdoor playground.

Green Thumb Tips

Okra is an unusual vegetable that's very popular in the south. Yet, it will grow reliably as far north as New York State. A member of the hibiscus family of plants, it produces beautiful white flowers with dark brown centers. The okra pods form under these exotic flowers and should be picked when young and tender. They are delicious cooked as a side-dish or added to soups with a tomato base. Older pods can be left on the stalk to become hard and brittle by fall, when they can be picked to make interesting indoor arrangements.

It is often claimed that blue among flowers is the least common color because it is the color of the sky against which most flowers must contrast in order to attract insects for pollination. Blue flowers are mostly low growing (forget-me-nots, ageratum and pansies) in order to contrast with foliage. In actual fact, however, green flowers are much less common than blue flowers and black flowers are almost non-existent — although some pansies are almost black. Among the most widely grown green flowers are Bells of Ireland and Envy Zinnia. The seeds of both these varieties are available from most seed displays and catalogs, and they are easy to handle, requiring similar conditions for successful results. Sow them directly into the garden where you want them to bloom after the last frost date. Both varieties are excellent as cut flowers.

Swiss Chard deserves to be much more widely grown in home vegetable gardens. It can be sown in every month of the year except winter, and it tolerates hot humid summers magnificently. A member of the beet family, it grows luscious, crinkled leaves with thick, succulent stems. They are delicious cooked as "greens," making an excellent substitute for spinach, which cannot tolerate hot weather. The seeds are easy to handle, and they germinate reliably.

There are perennials in the flower world, so why not perennials in the vegetable world? Indeed, there is such a thing, and the two most widely grown perennial vegetables are asparagus and rhubarb. Many gardeners buy these as roots for quicker results, but they can be grown less expensively and quite reliably—from seed. Rhubarb from seed will take two years to reach an adequate size, and asparagus will take at least three, but once you have a well-established bed they will keep producing year after year without the need for replanting.

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 Always do your business and fair for every customer.

If an advertised special is ever sold out ask the Manager for a Raincheck. It entitles you to the same item at the same price the following week. Or if you wish we'll give you a comparable item at the same special price.

GUARANTEE:
 A&P offers an unconditional money-back guarantee. No matter what it is, no matter who makes it, if A&P sells it, A&P guarantees it.

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 ON SALE THIS WEEK!

DINNER PLATES ONLY 39¢ EACH
4 SOUP BOWLS SAVE 50¢

Next week, bread & butter plates. Follow the weekly sale features and build a service for eight.

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- A&P Tomato Sauce 15-oz. Can
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- A&P Sliced Irish Potatoes 16-oz. Can
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- A&P Sliced Carrots 16-oz. Can

5 Cans Only \$100

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8-O'CLOCK COFFEE 83¢
 WHOLE BEAN 1-Lb. Bag

COFFEE FREEZE DRIED 99¢
 REGULAR OR ELECTRA PERK 4-oz. Jar

A&P COFFEE 99¢
 HEARTY AND VIGOROUS 1-Lb. Can

OUR OWN TEA BAGS 49¢
 48-Ct. Pkg.

GROCERY VALUES
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- Stokely Mixed Sizes Lima Beans 14-oz. 37¢
- Stokely Shellie Beans 14-oz. 41¢
- Stokely Peas 14-oz. 27¢
- Stokely Pork & Beans 21-oz. 24¢
- Stokely Cut Green Beans 4 16-oz. Cans \$100
- Stokely Golden Corn 4 17-oz. Cans 89¢

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"Super-Right" U.S.D.A. Inspected
FRESH FRYERS
 Whole Fryer Lb. **43¢**

FRYER BREAST lb. 89¢ THIGHS lb. 79¢
 FRESH FRYER WINGS lb. 49¢

Fryer Breast Quarter With Wing Lb. 59¢
 Fryer Leg Quarter With Back Lb. 55¢

"SUPER-RIGHT" QUALITY HEAVY CORN-FED BEEF

Chuck Steaks Bone In Lb. 93¢
Swiss Steaks Bone In Lb. \$1.19
Ground Chuck 3 Lbs. or More Pkg. Lb. \$1.13

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ALL DELICIOUS FLAVORS
Morton Frozen Cream Pies 14-oz. Pkg. 33¢

SHOP A&P WEO FOR FROZEN
Morton 24-oz. Pkg. 39¢ BREAD DOUGH 39¢
 2-Ct. 32-OZ. PKG.

SEE OUR FROZEN FOODS CASE FOR FROZEN
Sara Lee LARGE PECAN COFFEE CAKE 8-oz. 99¢ BUTTER STREUSEL 12 1/2-OZ. PKG. 93¢
 FROZEN BITE SIZE REGULAR OR CRINKLE CUT POTATOES

SULTANA FRENCH FRIES
 3 2-Lb. Pkgs. \$1.00 5-Lb. Bag 79¢

A&P REGULAR OR BUTTERMILK
BISCUITS 6 10-Ct. 61¢
 IN CELLO BAG—PACKER'S LABEL

Dried Pinto Beans 2 Lb. Pkg. 37¢

GREAT WITH A&P SALTINES—CONDENSED
Ann Page Soup 18¢ CHICKEN NOODLE 15¢
 FLAVOR YOUR COFFEE AND TEA WITH 10 1/2-OZ. CAN 10 1/2-OZ. CAN

Ann Page No Calorie Sweetener 12-Oz. Bot. 93¢

INSTANT NON-FAT
A&P Dry Milk Solids 4-Lb. Pkg. \$2.59
 Makes 20-Qts.

SHOP A&P WEO FOR KLEENEX
Boutique Paper Towels 3 Jumbo Roll \$1.00
 FROM KIMBERLY CLARK—KLEENEX

Boutique Bathroom Tissue 2-Roll Pkg. 33¢

SET YOUR TABLE WITH
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Kleenex Teri Towels Jumbo Roll 49¢

SHOP A&P WEO FOR
Kleenex Paper Towels Economy Jumbo Roll 43¢
SHOP A&P WEO FOR ASSORTED
Kleenex Facial Tissue 280-Ct. Pkg. 46¢
 SANITARY NAPKINS

KOTEX 2 12-Ct. Pkgs. 89¢

HOUSEHOLD VALUES
 SINGLE PLY 175 CT

A&P PAPER TOWELS 4 \$100
 DEODORANT BAR

A&P SOAP 4 59¢
 DEODORANT BAR Dial Soap 23¢ Bath Bar Pkg.

Wooooo! PRODUCE VALUES

WASHINGTON STATE
RHUBARB HOT HOUSE GROWN Lb. 29¢

TENDER SWEET YELLOW CORN 6 Ears 49¢

RED RIPE STRAWBERRIES 2 Pt. 89¢
 FIRM CRISP

CUCUMBERS Lb. 25¢
 CRISP

RED RADISHES 1-Lb. Pkg. 35¢

FRESH GREEN ONIONS 2 Bunches 39¢

Double Your Money Back Guarantee
 That's right. Double your money back if you're not completely satisfied with any meat purchased at A&P WEO (PRICE LABEL OR REGISTER TAPE NECESSARY. OF COURSE)

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Smoked Ham Shank Portion Lb. 69¢

Ham Butt Portion Lb. 79¢
 Ham Shank Portion Lb. 79¢
 16 to 19 Lb. Ham Lb. 79¢

HAM CENTER PORTION OR SLICES Lb. \$1.19

VACUUM PACKED HAMINA 4-Oz. Pkg. 59¢
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"SUPER-RIGHT" EXTRA FANCY
Cooked Ham Halves Lb. \$1.79

Ball Park Franks 1-Lb. Pkg. 99¢
Sliced Bacon Market Style Lb. 89¢
Beef Franks "Super-Right" 12-Oz. Pkg. 79¢

PICNIC STIX LOOKS LIKE A FRANK—TASTES LIKE A FRANK 12-Oz. Pkg. 49¢

FRESH PORK CHOPS FULL QUARTER LOIN Lb. 89¢

PORK SAUSAGE "SUPER-RIGHT" HOT OR MILD PURE PORK 1-Lb. Roll 79¢

JANE PARKER THIFTY BAKED FOODS

WHITE BREAD 3 1 1/2-Lb. Loaves \$1.00

JANE PARKER ENRICHED SANDWICH SLICED
Honey Buns 3 9-Oz. Pkg. \$1.00

JANE PARKER SQUARE CHOC
Peanut Cake 29-Oz. Pkg. 69¢

JANE PARKER FRESHLY BAKED
APPLE PIES 22-Oz. Package 39¢

SHOP A&P WEO FOR JANE PARKER
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JANE PARKER FRESHLY BAKED LARGE
ANGEL FOOD CAKE 16-Oz. Pkg. 49¢

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Ann Page Peanut Butter 28-Oz. Jar 89¢

ALL DELICIOUS FRUIT FLAVORS
Cheeri-Aid Drink Mix 6 1/2-Oz. Pkg. 39¢

BREAKFAST TREAT
A&P Quick Oats 18-Oz. Pkg. 33¢ 42-Oz. Pkg. 65¢

REGULAR
A&P Spray Deodorant 7-Oz. Can 89¢

ANTIPERSPIRANT
A&P Spray Deodorant 8-Oz. Can 99¢

REGULAR OR HARD TO HOLD
A&P Brand Hair Spray 14-Oz. Can 59¢

WHY PAY MORE? TRY ADULT U.S.P. 5-GRAIN
A&P Brand Aspirin 250 Ct. Bottle 49¢

RED, GREEN, OR AMBER
A&P Brand Mouthwash 14-Oz. Bot. 49¢

REGULAR, MENTHOL, LEMON OR LIME
A&P Shave Cream 11-Oz. Can 49¢

ALL DELICIOUS FLAVORS
SEGO LIQUID DIET FOOD 10-Oz. Can 33¢

GREAT FOR SNACKS
Sunshine Hydrox Cookies 14 1/2-Oz. Pkg. 56¢

SWEETENED OR UNSWEETENED
A&P Brand Orange Juice 46-Oz. Can 45¢

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A&P Chilled Orange Juice 1 1/2-Gal. 79¢

SHOP A&P WEO FOR BABY FOOD—TRY
Gerber STRAINED FRUITS AND VEGETABLES 8-OZ. JAR 16¢

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Gerber Orange Juice 4-Oz. Can 13¢

FEED YOUR BABY
Similac Liquid Formula 13-Oz. Can 35¢

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A&P Disposable Diapers 30-Ct. Pkg. \$1.49

SHOP A&P WEO FOR YOUR BABY'S NEEDS—TRY
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A&P Lawn and Leaf Bags 10-Ct. Pkg. 99¢

ALL PURPOSE PAPER TOWELS
BOUNTY Jumbo Roll 37¢

Wooooo! PRODUCE VALUES

WASHINGTON STATE
RHUBARB HOT HOUSE GROWN Lb. 29¢

TENDER SWEET YELLOW CORN 6 Ears 49¢

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 FIRM CRISP

CUCUMBERS Lb. 25¢
 CRISP

RED RADISHES 1-Lb. Pkg. 35¢

FRESH GREEN ONIONS 2 Bunches 39¢

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