

Report 1 of 10 Breadwinners Will Be Seriously Disabled

For Immediate Release
 More than 1 out of every 10 family heads in the nation between the ages of 18 to 64 will be disabled seriously enough this year to hinder them in their employment, the Health Insurance Institute said today.
 This projection is based on 1970 U.S. Census data which showed that about 12 per cent of the 44 million family heads in this age category reported disabilities affecting their work.
 According to the Bureau of the Census, the disabled included 3.6 million family heads with partial work disabilities, and 1.6 million persons with complete disabilities preventing them from working at a job.
 Such disabilities significantly affect family incomes.
 Median incomes of families headed by persons without disabilities were \$10,601 in 1969 as compared to a median of \$9,128 for families in which the heads suffered from partial disabilities.
 The median, according to the Bureau of the Census, dropped drastically in cases where the family head was completely disabled. Here, the average income for 1969 was \$4,666.
 The question then is: When disabling injuries or illness strike, how does the money keep coming in?

Number of Persons with Short Term Disability Income Protection in the United States



*Estimated
 Chart by: Health Insurance Institute
 Source: Health Insurance Council
 Health Insurance Institute

The employer may continue paying wages for a while, and there is a disability provision under Social Security. And the bulk of the working force has disability income insurance.
 Last year, reports the Institute, insurance companies alone paid out \$2 billion under

disability policies to help replace wages.
 This insurance is designed to provide a regular weekly or monthly income—usually between 50 to 60 per cent of the disabled policyholder's gross income—until he can return to his regular work schedule.
 The insurance is provided both on a short term (for periods of up to two years) and on a long-term basis (for periods beyond two years up to age 65 or even for life).

According to the Institute, some 60 million people had short-term disability income protection as 1973 began.
 At the same time, long-term disability insurance protected 13 million people, nearly a mil-

-INDUCTED

(Continued from front page)
 C. Foster, Wilson; Cheryl A. Foster, Warsaw; Martha A. Fuller, Henderson; Frank E. Gentry, Jr., Burlington; Katie M. Graham, Newport; Robert C. Hagwood, Eden; Jacquelyn Harris, Little Rock, Arkansas; Willie Fred Harrison, Jr., Greensboro; Bettie Webb Herring, Roper; Virginia Dianna Hill, daughter of Mr. & Mrs. J. W. Hill of Durham; Alice E. Hobbs, Goldsboro; Linda Holiday, Winston Salem; John Houston,

Greensboro; James M. Hughes, High Point; Martha E. Jackson, Madison Heights, Va.; Lettie B. Johnson, High Point; Thomas Johnson, Laurel Hill; Wanda Jones, Asheville; E. Gail Joyner, Rocky Mount; Jacqueline Gilson June, Sumter, SC; Laura M. Kite, Greensboro; Wilford Bernard Lane, Snow Hill.
-MEET
 (Continued from front page) sent the 58th Spingarn Medal to Dr. Wilson C. Riles, Tuesday, July 3; Commissioner Benjamin L. Hooks of the Federal Communications Commission, Wednesday, July 4; William Lucy, secretary-treasurer of the American Federation of State, County and Municipal Employees Union, Thursday, July 5; and Mrs. Myrtle Evers, widow of the martyred NAACP field director in Mississippi. Mrs. Evers will address the closing Freedom Fund Awards banquet, Friday, July 6.
 Mr. Wilkins will address the opening plenary session, Tuesday morning, July 3. Other staff members scheduled to

Other points to consider:
 • Sources of income he can depend on in an emergency. For example, company sick pay, Social Security disability benefits, union or employee organization benefits, investments, rental property and insurance.
 • The family's basic living costs. Food, clothing, shelter, utility bills are continuing expenses that must be paid.
 This analysis should indicate whether additional protection is desirable, and if so, how much.

Conquering Colds
 The cold season never seems to end? If you fall prey to every sniffle-causing bug this side of Hong Kong, maybe you just don't take care of yourself. Suggestions: 1) Start every day with a vitamin and glass of orange juice. 2) Warm your soul by drinking herb teas with honey. 3) Remember, a wet head and a cold don't go together. Try Passant, a spray-on, dry, instant shampoo. Press a button to banish oil and grime, sparkle your hair back to most presentable life—without running the risk of going out with a wet head. 4) If sniffle-symptoms show up, despite your best precautions, turn your back on your job for a day. Boon, take note: one day now is better than a week later!

North Carolina farmers are planning another decrease in the grain sorghum crop. Planting intentions indicate a crop of 105,000 acres will be planted, down 9 percent from 1972. The crop has never been a major one for Tar Heel agriculture, but acreage increased sharply following the 1970 corn blight epidemic.
 address the convention include J. Francis Pohlhaus, Washington Bureau counsel; and Herbert Hill, the Association's labor director.

THAT'S A FACT

THE LONG WALK
 COL. RUSSELL FARMER OF NEW HAMPSHIRE WALKED FROM ST. LOUIS, MO. TO ST. PETERSBURG, NOW LENINGRAD—IN 1912-13. FROM ALASKA, HE CROSSED THE FROZEN BEARING STRAITS TO SIBERIA.

WEALTH HAZARD!
 THAT'S YOU—IF YOU DON'T SAVE AWAY SOME OF YOUR SALARY EACH WEEK! JOIN THE PAYROLL SAVINGS PLAN WHERE YOU WORK, AND YOU'LL GET AN ADDITIONAL SPECIFIED AMOUNT FROM YOUR PAYCHECK. IF YOU CAN'T TRUST YOURSELF... TRUST U.S. SAVINGS BONDS!

DON'T BOTHER TO COUNT...
 BUT IF YOU'RE AT ALL INTERESTED, THERE ARE 25,344,000 BUBBLES CONTAINED IN A POUND OF SOAP!

AUTO FACTS

OUT OF SIGHT, OUT OF MIND?

IN THE OLD DAYS, A WINDSHIELD WAS AN ACCESSORY—LIKE FLOOR MATS TODAY. BUT WHEN PEOPLE STARTED DRIVING IN THE RAIN, THE FIRST WINDSHIELD WIPER—OPERATED BY A HANDLE INSIDE THE CAR—WAS INVENTED.

NOW, ON MANY LATE-MODEL CARS BLADES DISAPPEAR BEHIND THE COWL AND ARE ONLY SEEN WHEN THEY'RE ON. BUT THE BLADES SHOULD BE CHECKED OFTEN TO SEE IF THEY ARE PETERING FROM THE ELEMENTS—AND FROM WEARING OUT.

THE BEST WAY TO CHECK BLADES THAT DISAPPEAR? TURN THE WIPERS ON AND THE IGNITION OFF WHEN THE WIPERS REACH THE "UP" POSITION. THEN EXAMINE THE BLADES. THE CAR CARE COUNCIL RECOMMENDS THAT, IF NECESSARY, WIPER BLADES BE REPLACED EVERY SIX MONTHS TO A YEAR.

MY DADDY SAID THE TIME FOR ALL THAT KIND OF STUFF IS OVER... NOW IT'S TIME TO CHECK OUT ALL OUR NEW RESOURCES...

THE BEST OF HEALTH

Cupid Doesn't Sell Insurance But Institute Says He Should

"The Best of Health" features information for editors and writers in the fields of health, medicine and family money management.
 To PM's, Thurs., April 26, 1973 Love and marriage. Despite rumors to the contrary, they are still with us—and going strong. And from June through September, the "marrin' season" is at its peak.
 That's why, taking Cupid's fresh wound to heart, the Health Insurance Institute suggests prospective newlyweds should think about protecting themselves against more painful wounds or ailments.
 They should, says the Institute, make certain they have adequate health care coverage of their own because protection under family policies of their parents usually no longer apply at the end of the first month in which they marry.
 If either already has health protection, they can arrange to transfer to family coverage normally providing maternity benefits. Under group, family or dependent coverage can be arranged. Individual policies may be extended to family plans.
 The couple should check to see if the policy includes maternity benefits, usually available at a slightly higher premium.
 They should know, too, that some policies insure a baby from the moment he is born while a few start protection when he is 15 days old or when discharged from the hospital.
 The current trend among insurance companies, says the Institute, especially in group policies, is to begin coverage at birth.

Crossword Puzzle

ACROSS
 1. Account
 5. Mater
 9. Prefix: before
 12. Animal
 13. Spare
 14. Paddle
 15. Girl's name
 16. Glistening
 18. Manservant
 20. Crafty
 21. Quartz
 24. Rub out
 28. Suffix: plural
 30. Enormous
 32. Heroic poem
 33. Be ill
 35. Praise
 37. Pitch
 38. Applaud
 40. Doctrine
 42. Greek letter
 43. Walls
 45. At no time
 47. Saturn's wife
 49. Choose

DOWN
 1. European building
 2. Verdi opera
 3. Marsupial
 4. Printer's music measure
 5. High peak
 6. Meadow
 7. Planet
 8. Leg part
 9. Hawaiian dish
 10. Raced
 11. Work unit
 16. Gaze
 17. Stringed instrument
 19. Breakfast food
 22. Serman theme
 23. Consumed
 25. Fitting
 26. Country
 27. Color
 28. Every
 29. Farm building
 31. Sound: music collection
 36. Crowbar
 39. Scheme
 41. Aviv
 44. Country dish
 46. Insurgent
 48. Aspect
 50. Boy's name
 51. Three: cards
 52. Crow's cry
 53. Be indebted
 54. Seine
 55. At once
 56. Building wings
 60. Exclamation

Answer to Puzzle

PUGGY

UNCLE OSCAR BROUGHT YOU A FINE BIRTHDAY GIFT, PUGGY!

HAPPY BIRTHDAY, PUGGY! HERE'S YOUR PRESENT... THE DOG IS YOURS!

THANKS UNCLE, BUT...

IS HE FOR ME...

OR AM I FOR HIM?

PUGGY

IT'S SO EXCITING EATING OYSTER STEW!

SURE...THERE'S ALWAYS THE CHANCE YOU MAY FIND A PEARL!

HMMM...

I'LL SETTLE FOR AN OYSTER!

THE FIZZLE FAMILY

WHERE DID YOU SPEND YOUR VACATION, FIZZLE?

WAY OUT WEST, IN THE DESERT!

WAS IT HOT? VERY HOT!

THERE WERE NO TREES SO WE TOOK TURNS SITTING IN EACH OTHER'S SHADOW!

THE FIZZLE FAMILY

IT'S MY TURN TO PAY TODAY, TOM!

NO! IT'S MY TURN!

OH, GOSH! I DIDN'T BRING MY WALLET!

AND I FORGOT I PAID A BILL... ALL I HAVE LEFT IS BUS FARE HOME!

DON'T LOOK AT ME! IT'S NOT MY TURN!

TELL ME...

WHICH WILL BURN FASTER... SHEEP'S WOOL OR STEEL WOOL?

ARE THERE ANY CANNIBAL SNAKES THAT LIVE BY EATING OTHER SNAKES?

STEEL WOOL BURNS FASTER!

YES! THE KING SNAKE... ENEMY OF THE RATTLESNAKE... ENJOYS ITS RIVAL... AFTER KILLING IT... KING SNAKES ARE IMMUNE TO A RATTLESNAKE'S POISON.

IS CHICAGO EAST OR WEST OF NEW ORLEANS?

CHICAGO IS MORE THAN 100 MILES EAST OF NEW ORLEANS!

WHAT IS THE VELOCITY OF A COUGH?

250 MILES AN HOUR... ACCORDING TO MEDICAL SCIENTISTS!

HOW MANY PEOPLE CAN THE EMPIRE STATE BUILDING ACCOMMODATE?

80,000 PEOPLE... A NUMBER EQUAL TO THE POPULATION OF A CITY THE SIZE OF PASADENA, CAL.

WHAT KIND OF MEAT DOES AN ELEPHANT EAT?

NONE WHATSOEVER! ELEPHANTS ARE STRICTLY VEGETARIANS!

WHY WAS "POUND CAKE" GIVEN THAT NAME?

BECAUSE IN OLDER DAYS THE RECIPES CALLED FOR A POUND OF EACH OF THE MAIN INGREDIENTS!

DOES TAR PAPER CONSIST OF TAR AND PAPER?

NO! TAR PAPER IS ACTUALLY FELT IMPREGNATED WITH ASPHALT!

Take stock in America.

Buy U.S. Savings Bonds
 Now U.S. Savings Bonds pay 2 1/4% interest when held to maturity of 5 years, 10 months (4% the first year). Bonds are replaced if lost, stolen, or destroyed. When needed they can be cashed at your bank. Interest is not subject to state and local income taxes, and federal tax may be deferred until redemption.