

# Settlement Options Offer Choices to Beneficiaries

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But there may be circumstances where the beneficiary does not need or want all of the money in a lump sum. That's where the "settlement option" of a life insurance policy can be useful.

There Are Several Choices  
A beneficiary has several choices under the "settlement options" of life insurance, which offer considerable flexibility in meeting a widow's money problems.

Even if she is experienced at handling money, it may be difficult for her to make vital financial decisions under the shock and grief of a recent death.

It Can Be Done in Advance  
A policyholder can specify in advance exactly how his insurance is to be paid to his beneficiary and can make his decision binding.

One option will pay her an income as long as she lives. The amount of income per \$1,000 of insurance depends on her age when she starts to collect.

### Crossword Puzzle

ACROSS  
1. Sever  
8. Post  
13. Reduced to mean  
14. Sea eagle  
15. Retreat  
16. Hint  
17. Existential  
18. Levee  
20. Shuts  
21. Celestial bodies  
23. Male bees  
24. Horn sound  
25. Lentils  
26. Tantalum: abbr.  
28. Scrap  
29. Structure  
30. Metal  
31. Printer's measure  
32. Phone parts  
33. Lease  
34. Changes  
36. Joint  
37. Dwellings  
38. Networks  
39. — bear

DOWN  
1. Gloomy  
2. Man's mother  
3. Hanging ornament  
4. Metric measure  
5. Frame-works  
6. Fever  
7. Golf term  
8. Boy's name  
9. Fruits  
10. Legend  
11. Laying siege  
12. Dregs  
17. Solitary  
19. Annoy

ANSWER TO PUZZLE  
ACROSS  
1. SEVER  
8. POST  
13. REDUCED  
14. SEA EAGLE  
15. RETREAT  
16. HINT  
17. EXISTENTIAL  
18. LEVEE  
20. SHUTS  
21. CELESTIAL  
23. BEES  
24. HORN  
25. LENTILS  
26. TANTALUM  
28. SCRAP  
29. STRUCTURE  
30. METAL  
31. PITCHER  
32. COILS  
33. LEASE  
34. CHANGES  
36. JOINT  
37. DWELLINGS  
38. NETWORKS  
39. BEAR

DOWN  
1. GLOOMY  
2. MOTHER  
3. ORNAMENT  
4. METRIC  
5. FRAMEWORKS  
6. FEVER  
7. HOLE  
8. BOY  
9. FRUITS  
10. LEGEND  
11. SIEGE  
12. DREGS  
17. SOLITARY  
19. ANNOY

### YOUR MONEY'S WORTH

by Sidney Margolis

#### LIFE INSURANCE

IS NOT ALWAYS AS CHEAP AS AGENTS MAKE IT SEEM. THEY OFTEN PRESENT FIGURES CLAIMING THAT AFTER 20 OR 30 YEARS THE CASH VALUE WILL BE AS MUCH OR MORE THAN THE TOTAL PREMIUMS YOU PAY. THE IMPLICATION IS THAT THE INSURANCE ITSELF THUS COSTS LITTLE OR NOTHING SINCE YOU CAN GET BACK AS MUCH AS YOU PUT IN.

#### SAVINGS ACCOUNTS

THIS SEEMING MIRACLE IS POSSIBLE ONLY BECAUSE THE INSURANCE COMPANIES ARE NOT INCLUDING THE COMPOUND INTEREST WHICH YOU WOULD BE PAID IN ANY OTHER SAVINGS PLAN!

GIVE YOUR DOLLAR MORE POWER

WHEN YOU SHOP FOR WOMEN'S AND CHILDREN'S APPAREL INSIST ON THE LABEL AT THE RIGHT. AT THE LEFT IS THE LABEL OF THE AMERICAN WIRE WEAVERS' PROTECTIVE ASSOCIATION.

# Duke Professor, Student Compile Legal Guide

A Duke University law professor and a student have compiled the first comprehensive guide to North Carolina legal research materials, spanning almost four hundred years of jurisprudence.

Dr. Igor Kavass, professor of law at Duke Law School, and Bruce Christensen, a second-year law student, wrote the 89-page guide as an aid to students and young lawyers.

Kavass, a member of the Duke faculty since 1972 who also serves as the university's law librarian, said he had frequently found himself searching for answers to "elementary questions" about North Carolina law, but had nothing to guide him to the proper research sources.

Using the new guide, for example a lawyer wishing to research the early constitutional history of North Carolina would be referred to Parker's "The Colonial Records of North Carolina: North Carolina Charters and Constitutions, 1578-1698". The book was published in 1963.

Kavass said no one had attempted to publish such a guide before, for there was a long-held belief that "it wouldn't pay."

The paperback version of Kavass and Christensen's book sells for \$4.50, and a hardback version for about \$10, he said.

### AMERICAN VETERANS' INFORMATION

HONORABLE AND GENERAL DISCHARGES QUALIFY YOU FOR VETERANS' BENEFITS.

For information, contact the nearest VA office which issues books or write: Veterans Administration, 1215 K Street, N.W., Washington, D.C. 20521

### THE FIZZLE FAMILY

By H. T. ELMO

AH...NOW FOR A NICE QUIET EVENING WITH MY PAPER!

DOESN'T MOTHER SING JUST LIKE A BIRD, DADDY?

OF COURSE NOT!

A BIRD SHUTS UP AT NIGHT!

HOW MUCH YOU ASKING FOR THAT TRAILER, MISTER?

ONLY \$300!

THAT'S A BARGAIN! I'LL BUY IT! HERE'S YOUR MONEY!

YOU FOOL! YOU HAVE NO CAR!! HOW CAN IT TAKE YOU ANY PLACE WITHOUT ONE?

UNTIL I GET A CAR, I CAN GO TO PLACES THAT ARE DOWNHILL!

### PUGGY

YOU CAN'T HAVE ANY PUGGY! THESE GUMDROPS ARE MINE AND I'M EATING THEM ALL MYSELF!

BOY! ARE YOU SELFISH, OSCAR!

LET'S SEE HOW GOOD YOU ARE IN ARITHMETIC, PUGGY!

OKAY, AUNTIE!

IF YOU HAD FIVE ORANGES AND COUSIN OSCAR ASKED YOU FOR TWO... HOW MANY WOULD YOU HAVE LEFT?

FIVE!

I DIDN'T KNOW YOU COULD COOK SPAGHETTI, PUGGY!

I LEARNED IT FROM A RECIPE BOOK!

WAIT'LL YOU TASTE IT... YOU'LL LOVE IT!

HOW DO YOU LIKE THE SPAGHETTI, TOMMY?

IT COULD STAND A LITTLE MORE COOKING!

### AMY

By Jack Tippit

I HOPE OUR GROOMINGS ARE STUFFED WITH U.S. SAVINGS BONDS!

ME TOO! THEY'RE COOL!

THEY'RE GIFTS THAT GROW AND GROW!

IT'S BEEN LOOKING INTO THAT!

THEY'RE PRACTICAL AS WELL AS PRESENTIC!

AND THEY NEVER GO AWAY OR FLEET AWAY!

I WISH I COULD TAKE THE ROAD!

### TELL ME...

DO BEARS SOMETIMES EAT THEIR OWN CUBS?

YES! UNLESS A CAPTIVE MOTHER BEAR HAS COMPLETE SECLUSION, SHE GENERALLY DEVOURS HER OWN CUB AT BIRTH!

WHAT IS THE COLOR OF THE FAMOUS HOPE DIAMOND?

IT IS VERY DARK BLUE... NEARLY BLACK!

FROM WHAT PART OF THE RUBBER TREE DO WE GET RUBBER?

FROM THE MILK OR LATEX OF THE RUBBER TREE!

HOW DID WE GET OUR WORD "BREAKFAST"?

FROM "BREAK-THE-FAST", OF THE NIGHT BEFORE!

ABOUT HOW MANY BEES ARE NECESSARY TO PRODUCE ONE POUND OF HONEY?

ONE POUND OF HONEY REPRESENTS THE LIFE WORK OF APPROXIMATELY 1,000 BEES!

HOW DID THE WORD "HIPPOPOTAMUS"...ORIGINATE?

FROM THE GREEK "HIPPOS" MEANING "HORSE" AND "POTAMOS"...SIGNIFYING "RIVER"!

IS THE MOON LARGER THAN THE UNITED STATES?

YES...THE MOON IS APPROXIMATELY 4 1/2 TIMES... THE SIZE OF THE U.S.A.!

WHAT HAVE GRAPES... IN COMMON WITH HUMAN?

GRAPES... LIKE HUMAN BEINGS... ARE SUSCEPTIBLE TO CHILLS, SUNSTROKE... EVEN MEASLES!

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### SANTA'S WHISKERS

IT'S THE GIFT THAT GROWS!

GIVING U.S. SAVINGS BONDS AS CHRISTMAS GIFTS!

### THAT'S A FACT

ONE ON ONE!  
FOR EVERY KERNEL ON EVERY EAR OF CORN... THERE IS A SEPARATE SILK STRAND!

DAY TO DAY... LIVING CAN EAT UP A LOT... INCLUDING THE MONEY YOU SET ASIDE FOR THE FUTURE! BUT THERE'S A FOOLPROOF WAY TO AVOID THIS HAPPENING... THE PAYROLL SAVINGS PLAN WHERE YOU WORK! AN AMOUNT YOU SPECIFY WILL BE SET ASIDE FROM YOUR PAYCHECK AND USED TO BUY U.S. SAVINGS BONDS

FIRST COUSINS!  
THE ONION IS A MEMBER OF THE LILY FAMILY... AND THE MOSS THAT GROWS ON SOME TREES IN THE SOUTHERN PART OF THE U.S. IS DIRECTLY RELATED TO PINEAPPLES!

### IN THIS WORLD

CONTROLLED NUCLEAR FISSION IS A FEAT OF SOUND ENGINEERING...

THE EXPERTISE TO HARNESS THE ATOM FOR PEACEFUL PURPOSES, INCLUDING THE GENERATION OF ELECTRICITY... HAS BEEN DEVELOPED OVER THE LAST 35 YEARS.

COMBUSTION ENGINEERING, ONE OF THE MAJOR U.S. NUCLEAR POWER SYSTEM SUPPLIERS, BEGAN OPERATING IN 1912, BUILDING FOSSIL FUELED STEAM GENERATING SYSTEMS FOR INDUSTRY AND THE ELECTRIC UTILITIES...

AND IN 1946 NUCLEAR ACTIVITIES BEGAN AT C-E WITH STUDIES TO DETERMINE THE FEASIBILITY OF GENERATING POWER FROM NUCLEAR FUELS... TODAY C-E IS KNOWN AS "THE ENERGY SYSTEMS COMPANY"... 40% OF THE FREE WORLD'S THERMAL ELECTRIC POWER IS GENERATED BY EQUIPMENT OF C-E DESIGN.

THE URANIUM ATOM WAS FIRST FISSIONED BY THE GERMAN SCIENTISTS HAHN AND STRASSMAN AT THE KAISER WILHELM INSTITUTE IN BERLIN LATE IN 1938... IT WAS THE NECESSARY PREREQUISITE TO ACHIEVING THE FIRST SELF-SUSTAINING CHAIN REACTION, ACCOMPLISHED BY FERMI'S GROUP UNDER STAGG FIELD, CHICAGO, ON DECEMBER 3, 1942.

### In Our Time

TODAY, VIRTUALLY ALL OF THE OVERHEAD ELECTRIC POWER TRANSMISSION LINES ARE MADE OF LIGHTWEIGHT ALUMINUM... A FIRST COUSIN TO THE ROCKET THAT TOOK OUR ASTRONAUTS TO THE MOON.

ALUMINUM ELECTRICAL WIRE IS ALSO USED IN THE WORLD'S SMALLEST AND TALLEST BUILDINGS, FROM PRIVATE HOMES ALL OVER THE COUNTRY TO THE 1,454-FOOT-HIGH SEARS TOWER IN CHICAGO.

ELECTRICITY AT 230,000 VOLTS IS NOW BEING TRANSMITTED THROUGH ALUMINUM CONDUCTOR INSIDE AN 8 IN. PIPE FILLED WITH OIL AT A PRESSURE OF 200 PSI AND BURIED UNDER CITY STREETS TO SUPPLY OUR GROWING ELECTRICAL NEEDS.