CAROLINA TIMES-8A Sat., Dec. 15, 1978

## CHRISTMAS

'Twas the night before Christmas and there in his

father was moaning and tearing his hair. While upstairs in bed, all still and asleep,

The children didn't know what made daddy weep. The money had been paid, the gifts had been bought,

and all was well with the world, or father had thought, He'd gone to the car, put the toys on the seat.

and then to the market for good things to eat. He returned to the car, and what did he find?

Some thief in the night had stolen him blind

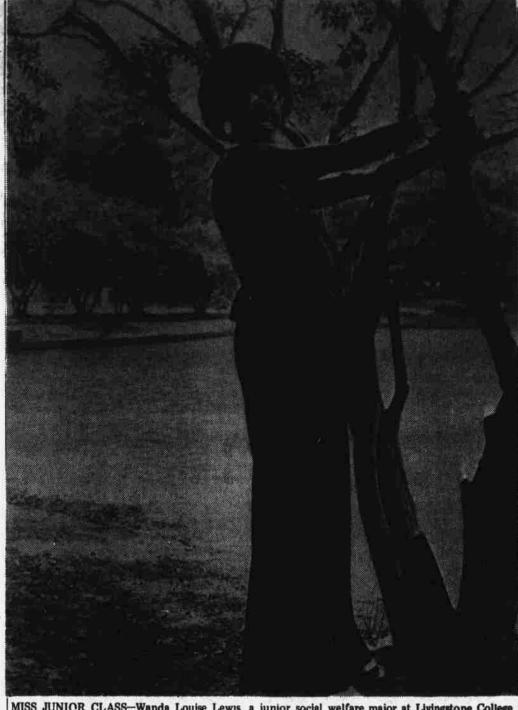
Unfortunately, there are people beside Santa Claus tiptoeing around during the Christmas season carrying gifts. Where Santa Claus creeps down chimneys with bags of delights for the kiddies, the sneak theif creeps through darkened parking lots to steal bundles from cars of unsuspecting shoppers.

With a few pointers from the Insurance Information Institute, however, it may be possible to thwart the thieves and save your presents for Santa's bundle.

When you are out shopping and find it necessary to leave the car unattended with gifts inside, always lock your purchases in the trunk. Not only does this provide greater gifts, security, but by taking the package out of sight any temptation for thieves is effectively removed.

Even with the package safely locked away, always lock your car doors and take your keys with you, the Institute cautions. The only thing worse than losing all youis losing your entire car.

When possible, park your car in brightly lit, well-traveled area. Thieves don't like working where they can be



MISS JUNIOR CLASS-Wanda Louise Lewis, a junior social welfare major at Livingstone College, Salisbury, N.C., is the daughter of Mr. & Mrs. Floyd Lewis of 167 Chamber Street Newburgh, N.Y. A popular lass who answers to "Wendy," Wanda was chosen Miss Junior Class 1973-74. A dean's list student, Wanda holds membership in the Alpha Kappa Alpha Sorority, the Marching Band, and the Julia B. Duncan Players (drama group). She is the second of three daughters born to the elder

## Car Pool Interest Brings Ins.

With growing concern in North Carolina over the possibility of gasoline rationing and the lack of gasoline availability, the interest in car pools for work and school is reaching its highest point since World War II.

Joining a car pool can be a convenience and a time and money saver--as well as a way of improving the quality of our

air, but many people are reluctant to enter such arrangements.

North Carolina residents fear they will expose themselves to a lawsuit which won't be covered by their regular insurance.

The Insurance Information Institute advises that, in terms of insurance coverage, car poolers probably have nothing to worry about. However, a few words of caution and explanation are in order.

Insurance on a privately owned, pool-shared vehicle is placed in jeopardy only if the pool is operated for a profit. In the situation where everyone in the pool uses his car an equal amount of time there is, of course, no problem.

The problem most often arises when one of the car pool participants does not share in the driving chores and thus pays a regular fee.

To preserve insurance coverage, the Institute points out, any car pool fee should not be more than the fair share of the gas, oil, and general depreciation on the car. A

simpler way for the non-charing passengers to reimburse the pool members is to give a gift sometime during the year to the drivers.

This divorces the concept of "fee' from the privilege of riding in a car pool and leaves the insurance protection intact.

In the case of car pools involving children, the Institute stresses the importance of wearing seat belts not only to protect the children in the case of an accident but also to prevent the kind of antics that might distract the driver s attention.

Once a car pool participant is convinced his regular auto insurance is valid, his next concern is the amount of coverage he has.

He should consider bodily injury liability coverage with high limits, according to the Institute, since this is what protects him against claims which others-including his "pool" passengers--can bring against him after an accident.

As an example, says the Institute, limits of \$300, 000/\$500,000 would provide up to \$300,000 coverage for one injury in an accident with a \$500,000 per accident limit.

Medical payments is another important coverage. If written with limits of \$1,000, each person in the car can receive up to \$1,000 for medical expenses incurred within one year of an accident regardless of who is at fault. The Institute emphasizes that because the dollar limits applies to each passenger separately, there is no need to increase the limits in order to

cover additional passengers.

Property damage liability coverage, which protects the motorist against claims resulting from damage to other people's property, is not likely to be affected by involvement in a car pool since the number of passengers would not ordinarily contribute to the amount of property damage done by the car in an accident.

Architects say that many modern buildings waste energy. We have always felt that mankind's first mistake was moving ou of the cave.

## Life Begins At 621/2

By George Russ

Miss Madie and Cora Mae stood quietly in a huddle, gazing awe struck at the closed door to "Mister Ben's" bedroom.

"Will you tell me what's going on 'round here?" Miss Madie

"Beats me," Cora Mae answered flatly. She was scared stiff because she had been the only person with "Mister Ben" when he

passed.
"Talking 'bout foul-play in th' death of her daddy." Miss Madie muttered supercilously, "How can she run in here outah the street'n accuse somebody of anything."

"He passed quietly, Miss Madie, he didn't struggle one bit. He had been talking kindah like his mind was elsewhere. I had to ask him to repeat some things. One thing he asked me to tell you don't make much sense, but he wants you to keep your pepper'n vinegar and stay single." Cora Mae was over come by tears and covered her face with her hands; her slendor body shook convulsively as weppt into her trembling hands.

Miss Madie was at a lost as what to do, therefore she did nothing. Perhaps she was too angry to weep; angry with herself because she had been lured away from his bedside to go shopping for a winter coat, "That beats bobtail," she said aloud, in an effort to abort drowning herself in the woes of self-incrimination,

Cora Mae's weeping had steadily grown louder and more moanful, "There's a puke of misery if I evah seed one." Miss Madle said under her breath. However, she made no effort to comfort the wailing woman; A good cry, she decided, might do Cora Mae more good than a dose of medicine.

An hour later, the apartment was full of people; women and children sat about talking in whispers. They had heard Cora Mae crying and guessed that "Mister Ben had passed. Miss Madie was grateful to her neighbors for stopping in to "comfort her in her hour of distress," Strangely enough, "misery courts misery," she told hereself as she greeted each new comer. Too, she felt awfully foolish thanking folk for their "heartfelt sympathy" when she had no confirmation that Ben Prattt was actually dead. Doctor Stanford had come out to remove his brown leather bag from the divan; he had taken off his coat, and his shirt sleeves were rolled above his knobby elbows; she had tried to question him about the goings on inside of "Mister Ben's room, but he had shaken his head sadly and left all of her questions unanswered. There was no time to stand around with her mouth open, and wearing the expression on her face of one who isn't sure one has not

swallowed a fly. The neighbors were beginning to bring in covered dishes; so, she had to shake a leg putting the food away. While she was absored in the task of putting the food in the refigdaire, the gloom in the living room suddenly took on the aspect of a Sunday School Convention adjourning for the noonday lunch hour. Craning her neck, she listened to "sarn" what was causing the mumble-jumble. And to her surprise, she discovered that Emma Lou was the culprit. She was saying, "you people go home. There is not going to be a sitting up around here. My dear, departed father wouldn't want you sitting around grieving over

Miss Madie left off what she was doing and rushed to the doorway of the living room. She stood watching the women rise reluctantly from their chairs, giving supercilious side glances to their neighbors, however, they filed quietly out of the room.

Emma Lou, looking very foolish, was left standing in the middle of the room, wringing her hands, huffing and puffing blowing like an angy bull. After awhile she spotted Miss Madie standing inside the doorway and her ire was rekindled. She stood; she said, "get your things together-I am locking this house up-." "Whatcha mean, get my things together?"

"Just what I said. "This joint has been a pest house for too long. My daddy would probably be alive if you had spent more time with him; instead, you left him in the care of God only knows who '

Miss Madie suddenly snapped out of her indolence; she was ready to defend her character from the teeth and claws of this wind-bag of a she-wolf. Using her index finger to point, with she pointed out the discrepancies in Emma Lou's accusation; "your daddy died from natural causes long time ago-why God kept breath in his body is beyond me-but! Mister Ben, while in mah care was never mistreated-God was on his Ps an Qs the day he led me to believe I should go to Mister Ben's bedside. If I hadn't he would've made his peace with the devil or somebody long ago, These Bayboro neighbors may be as foolishe as they looks, but they ain't crazy. The only fool in the crowd is Madie Perkins, the big hearted clown. If I had ah-grain of sense, I would've taken my pension and gone somewheres 'n sat down no mah haunches--and make no mistake-my haunches need sitting on. No, feebleminded me-all heart 'n no sense-I had to come here to nuss a stack of bones that nobody in this world card-ah-hoot aobut."

Emma Lou was unprepared for the avalanche of pity verbose. therefore, she turned and walked swiftly away from the prattling, old woman. However, in a caustic tone of voice she hurled over her broad shoulders: "get your junk and get out-your services are no longer needed ... '



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