

Gilliam crowned Miss Zeta Princess '92

Fonta Gilliam, the daughter of Mr. and Mrs. Bo Gilliam, was crowned Miss Zeta Princess 1992 on Saturday, June 6, in the second annual Zeta Cotillion sponsored by the Nu Tau Zeta Chapter of Zeta Phi Beta Sorority, Inc. Nearly 150 people attended the Cotillion which was held in the auditorium of Dudley Cosmetology University.

Gilliam is a student at Courtney Elementary School in Yadkinville, and hopes to become a lawyer. For her talent presentation, she recited the dialectal poem, *Little Brown Baby with Sparkling Eyes*.

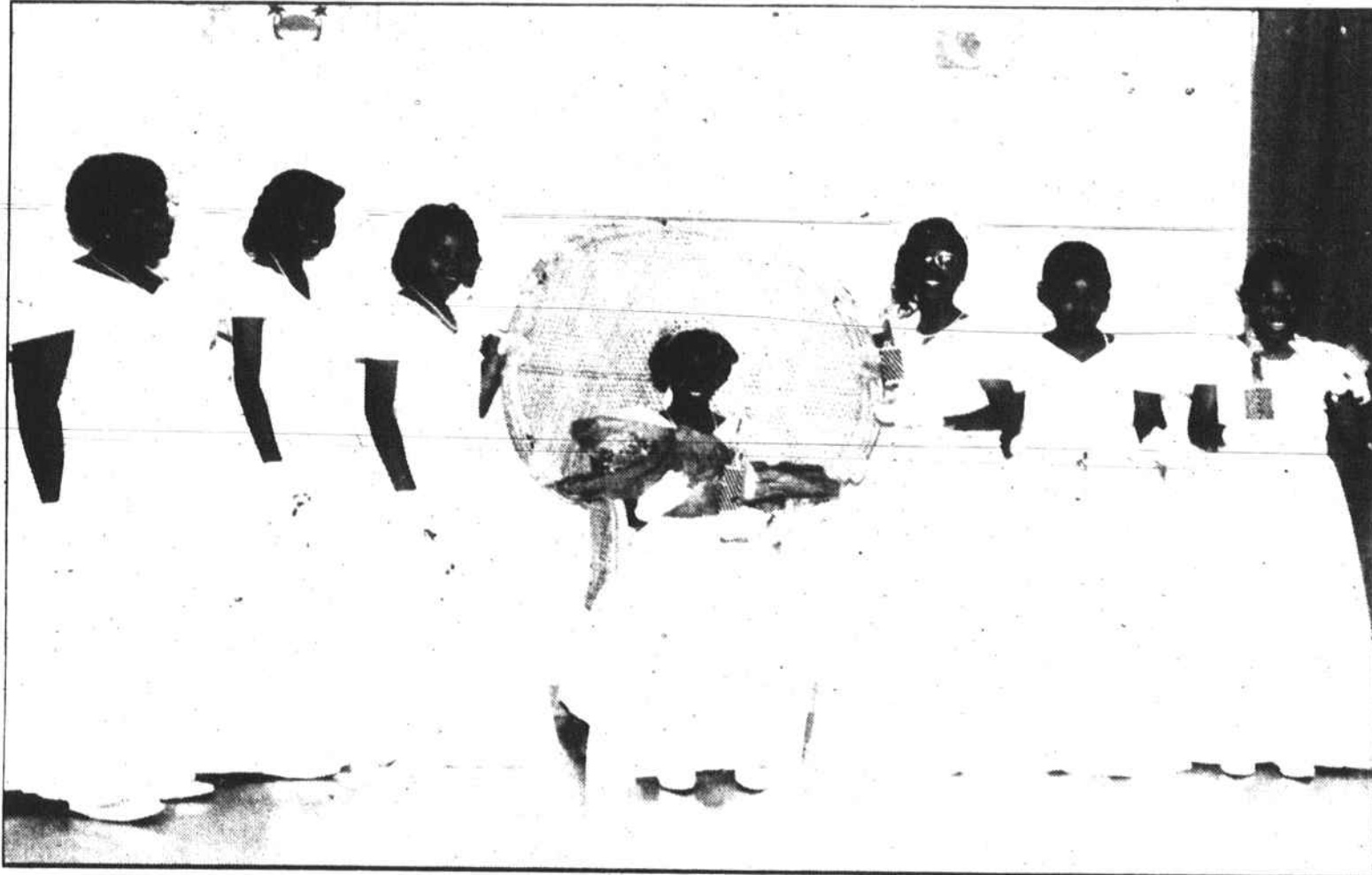
Meisha Brayboy, a student at Old Richmond Elementary School, was first runner-up in the Cotillion. She is the daughter of Mr. and Mrs. Dennis Brayboy. Lanicia Carter, daughter

of Cheryl Brown and granddaughter of Mr. and Mrs. Carroll Carter, was second runner-up. She is a student at Forest Park Elementary School. Other contestants were Angela Bonner, daughter of Mr. and Mrs. Horace Bonner and a student at Wesley B. Speas Elementary School; Chanda Gwyn, a student at South Fork Elementary School and the daughter of Mr. and Mrs. Charles E. Gwyn Sr.; Kelisha Lindsay, daughter of Mr. and Mrs. Kevin Lindsay and a student at Lewisville Elementary School; and Shanta Whitmore, a student at Northwest Middle School and the daughter of Angela Whitmire.

Each of the young ladies performed a talent presentation and participated in the Cotillion dance. The program also included entertainment by



Fonta Gilliam, Miss Zeta Princess 1992



Pictured (left to right) are Angela Bonner, Shanta Whitmire, Kelisha Lindsay, Fonta Gilliam, Lanicia Carter, Chanda Gwyn, and Meisha Brayboy.

Dancers Unlimited under the direction of Wyenia Matthews. Flonnie Anderson of the Flonnie Anderson Theatrical Association served as mistress of ceremonies, with Bryan Harvey and Keith Perry as royal marshals.

Proceeds from the Cotillion will be used to fund the Susie S. Hilliard Book Scholarship at Winston-Salem State University, gifts and personal supplies for residents of Kernersville's Brit-thaven Rest Home, and the Shepherd Center in Kernersville, among numerous other community service projects. The Cotillion is a formal affair for young ladies in grades four through six.

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Raymond received his BA. from West Virginia University and his J.D. from Wake Forest School of Law.

Raymond is a General Practice Lawyer with experience in but not limited to auto accidents, personal injury, workman's compensation, criminal, traffic, DWI, trial and appellate litigation.

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Inventory provides extra protection

Does having a homeowners or tenants insurance policy give you peace of mind? I hope so. But all that coverage may not be enough if you forget to make a household

keeping the original receipts for all purchases. And be sure to have valuable jewelry and silverware and furs appraised.

And be sure to update your

cover even one-half the replacement value of the home. In one suburban community, 45 homes were destroyed by fires and explosions resulting from faulty gas regulators. Every one of these homes was underinsured. One valued at \$28,000 was insured for only \$5,000; another worth \$29,000 was insured for \$4,000.

When a homeowner is underinsured, his insurance company is obligated to pay only a portion of the full cost of repair or replacement when property loss or damage occurs. If you are not sure of the replacement cost of your home, have your insurance agent or broker give you the name of someone who can appraise it and provide you with this important information. It is good practice to have such an appraisal made about every three years.

Once you take an inventory and determine the value of your household and property, make duplicates. Then store this information in several different places.

Finally, store your inventory, photos and receipts where they'll be safe and won't be destroyed by fire, flood or other hazards. A safety deposit box might be a good choice.

I hope you'll never need your household inventory to back up an insurance loss. But if you do, it's good to know it'll be there.

HOME ECONOMICS

By JoANNE J. FALLS
Home Economic Extension Agent



inventory.

Trying to figure out what was destroyed or stolen can be frustrating. Most of us have dozens of small, valuable articles in each room — articles that aren't as conspicuous as a chair, a television or home computer.

Insurance agents are familiar with policy holders who telephone in their losses in dribs and drabs for days and weeks after a loss. Why? Because they're doing their inventory from memory.

So you'll do well to complete a household inventory before you need it. It's really a simple procedure. Simply walk through each room and list every article. Take photos and file them along with the written description. Or, if you have the capability, make a video of your belongings.

Protect yourself even more by

inventory, especially when you buy new items.

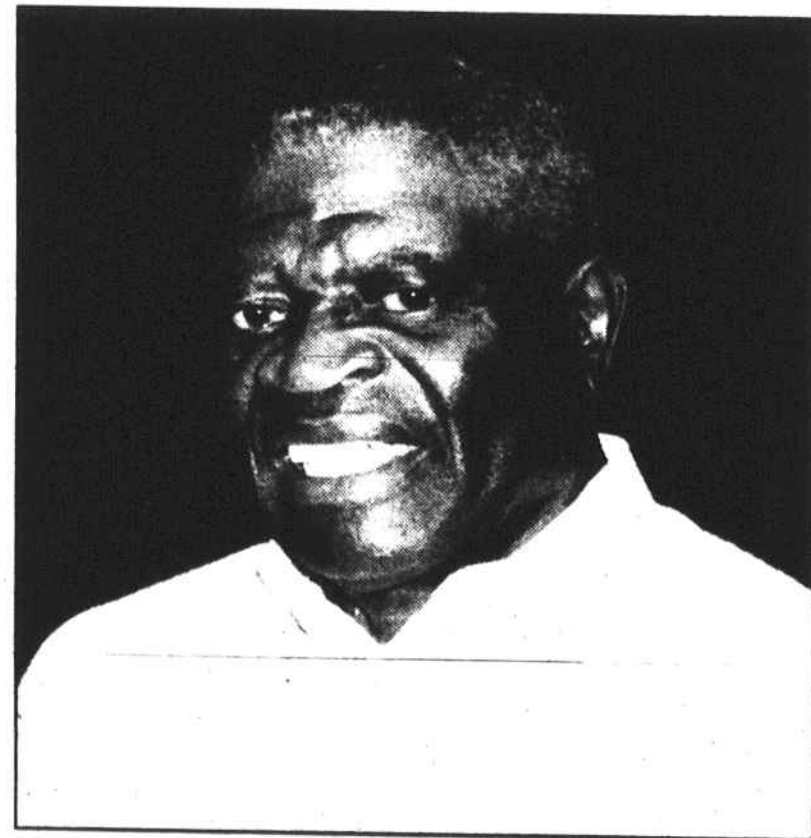
Mortgages and deeds tell the value of a house — but what about furnishings? If you were to estimate the cost of your furnishings, you'd probably find they were worth about a fourth of the value of your house.

In a \$100,000 home — that's \$25,000 in wall, window and floor coverings and on furniture.

This figure will vary — with the size and location of your home and with your family goals, size and age. Any art or antiques you own will raise this cost estimate.

Many homeowners do not realize that their insurance protection has not kept pace with the rising values of their property. An analysis of fire losses on homes in one sale revealed that only one homeowner in three carried enough insurance to

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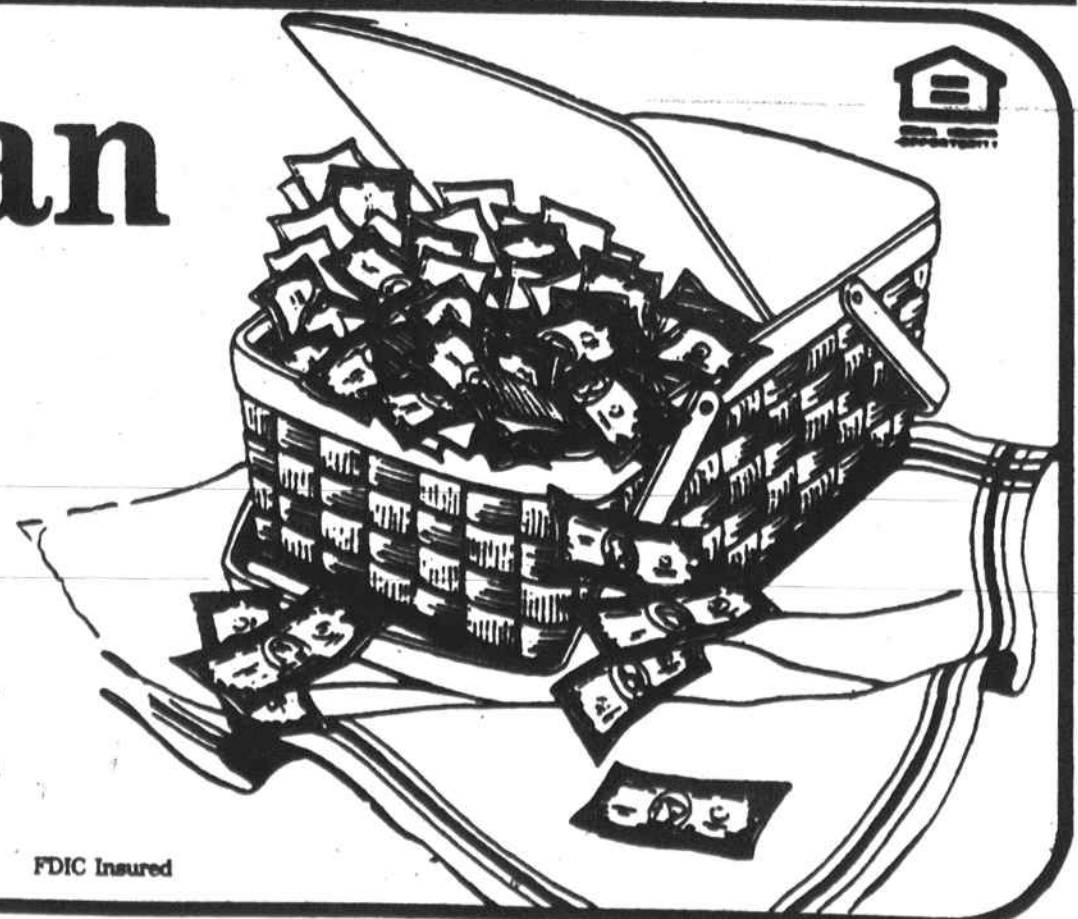


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