

\$30 Billions A Year Now Going to People's Security Cushion; Voluntary Plans In Lead

The American people's annual investment in their personal and family security cushion, built up over the years to help protect their incomes and their economic value as workers and producers, has been showing an accelerated growth recently and is now at new high levels.

Figures compiled from Government and private sources show that approximately \$27 billions of the nation's income in 1952 was put into four basic mediums of individual and family protection. These are life insurance and annuities; pension and retirement funds including Social Security; additions to long-term individual savings in banks and savings and loan association and in U. S. Savings Bonds; and protection plans (predominantly privately-sponsored) for meeting the costs of medical care and loss of income resulting from sickness and accident.

Long-Range Objective

While providing large annual benefits, as in the case of life insurance or accident and health protection, these programs are primarily long-range in nature and are designed to help meet the economic losses of death and disability and to provide for retirement years.

The 1952 figure for personal security provisions, the most recent complete data available, represented an increase of over \$5 billions from the year before, the largest annual gain since the early Forties. Preliminary estimates for 1953 indicate that the aggregate sum going into the personal security cushion in the above mediums increased by several billions more to cross the \$30 billion mark.

This new gain puts the total well above the previous record of approximately \$28 billions set aside for individual and family protection in the wartime year of 1944. The latter record, in contrast with the present one, was established under abnormal conditions of widespread shortages of goods and services combined with patriotic incentive to divert money out of the spending stream into savings.

Tribute to Individual Initiative

More than \$4 out of every \$5 of the funds going for personal security are being allotted on a voluntary basis. In 1952, for example, this proportion was 86 per cent of the total in the above four mediums. This is a striking example of what individual initiative and decision can accomplish in providing for the contingencies and vicissitudes of life, and is the more significant in view of the emphasis on Government-sponsored security programs over the last two decades.

By far the greater part of the cost of personal security programs is borne by the individual and family purse in recognition of a person's traditional obligation to provide for himself and his dependents to the fullest extent of which he is capable. Employers, however, are making large and increasing contributions to insurance, retirement and other security plans set up for the benefit of their workers. Much of this is the result of bargaining and negotiation with employees, in contrast with the compulsory aspect and use of the taxing power in the Social Security System and other Government-sponsored welfare programs.

Life Insurance Leading Medium

The biggest single element in the people's security cushion is life insurance, a position it has occupied consistently over the years. It is likewise the only thrift medium that has grown steadily with all the ups and downs of the economy as far back as records are available. Life insurance and annuity premiums of the life insurance companies added up to some \$8 billions in 1952, and alone amounted to nearly a third of all the funds that went for personal protection in that year. Life insurance is now owned by 90 million policyholders and provides benefits of more than \$1 billion a year. The total protection in force now exceeds \$300 billions. These figures are exclusive of Government life insurance and savings bank life insurance.

Pension and retirement plans and accident and sickness protection have grown spectacularly over recent years. More than \$7 billions was voluntarily paid into such plans in 1952 by employers, employees and individuals, exclusive is more than triple the comparable figure a decade ago. Life insurance companies have played a major role in the growth and public acceptance of these programs.

The Social Security System, which was established by Federal legislation in the middle Thirties, has likewise grown rapidly in both its receipts and in coverage. Employers and employees together paid \$3.8 billions into the Old Age and Survivors' Fund in 1952, and this amount has gone up further since.

News About Clubs In Chowan County

By MRS. IMOGENE COCHRANE
Home Demonstration Agent

Milk can make a difference in the way you look and feel. Did you get your quart of milk yesterday—or the day before? If you have gone without it too often, you may not be as well off as you think. Everybody—young and old—would do well to get a quart of milk every day. Adults can get along on a pint if they make sure not to skip on any of the other foods needed. In addition to milk, you need five servings of fruits and vegetables, two servings of protein food (meat, eggs, fish or poultry) bread and butter or some other Vitamin A fat.

Let's see what is in milk that makes it such an important food for everybody. It is a good protein food and contains many minerals and vitamins. But the two food values milk is richest in are the mineral, calcium and the B vitamin called riboflavin. Not only is milk rich in these two food values, but it is almost impossible to get enough each day unless you include some milk in your diet. Here are the amounts of some foods you would have to eat to get the same amount of calcium as you get from one quart of milk: 6 3/4 pounds cabbage, 27 pounds potatoes, 28 oranges, 39 eggs, or 7 3/4 pounds of carrots. These foods are the richest fruit,

OUR DEMOCRACY—by Mat

PRIDE in the HOME TOWN

WHAT WITH THE ADVANCES IN TRANSPORTATION, WE HAVE FAR GREATER OPPORTUNITY THAN OUR FATHERS EVER HAD TO KNOW THE SCOPE AND VARIETY OF OUR COUNTRY. BUT, WITH ALL OUR BROADENING PERSPECTIVE, CANVASS ANY GROUP OF CITIZENS AND YOU'LL FIND THAT LOYALTY TO THE HOME TOWN RUNS AS STRONG AS EVER.



PRIDE IN MAKING THE HOME TOWN A BETTER PLACE TO LIVE IN IS AN ESSENTIAL ATTRIBUTE OF GOOD CITIZENSHIP. THE WAY TO IMPLEMENT IT IS TO TAKE AN INTEREST IN LOCAL GOVERNMENT, AND TO SUPPORT SUCH LOCAL ENTERPRISES AS THE COMMUNITY CHEST, THE HOSPITAL, THE SCHOOLS, THE CHURCHES. THE STRENGTH OF ITS COMMUNITIES IS THE STRENGTH OF OUR DEMOCRACY.

vegetable and animal sources of calcium. It is important to remember that although these foods are not very rich in calcium, they are valuable in the diet for other reasons. They are rich in other food values in which milk is low. No one food will meet all of your needs. It takes variety.

Why is calcium so important? Because it builds strong bones, teeth and is needed by all cells of the body. You hear grown-ups say, "But my teeth and bones are already built—why do I need calcium?" The answer is, Your body uses calcium every day to regulate the heart beat, to make the blood clot when you cut your finger, to make the fluid which bathes food muscles and nerves to help you overcome fatigue, and to help rebuild cells in your hair, nails and other parts of the body that are wearing out every minute. If you don't eat enough calcium rich foods each day, your body takes from your bones enough calcium to carry on its work. If this happens too often, bones become demineralized and get soft or brittle and break or bend easily. Doctors say many of the easily broken bones, stooped shoulders and other signs of old age are due to not eating the right foods—and most often milk—for long periods of time.

The other food value milk is richest in is riboflavin—one quart of milk will more than meet your day's needs for this B vitamin. Let's see what quantity of other foods you would have to eat to give you the same amount of riboflavin as one quart of milk: 3 1/4 ounces of liver, 12 large eggs, 1 1/2 pounds dried beans, 2 1-3 pounds beef, 14 ounces cheese, or 11-13 pounds leafy greens. These foods also are valuable for other reasons, even though they may not contain as much riboflavin as milk. Riboflavin, or Vitamin B2 promotes health by helping body cells use oxygen. It is especially helpful in keeping the hair and skin healthy and prolonging the active span of life. This is called the keep young vitamin. Surely these are reasons enough why adults as well as children need milk.

"Milk" will be the subject at the Home Demonstration Club meetings for the month of February. These meetings will be held at night and will be joint meetings with the men and women of each community attending. The Home Agent and County Agent will bring information on milk and its importance in our daily diet. Check the schedule each week and plan to attend this meeting when it is held in your community.

Schedule

Thursday, February 4, 7 P. M.—Center Hill joint meeting. Covered dish supper at the Community Center.

Monday, February 8, 7:30 P. M.—Chowan joint meeting at Cross Roads Community Building.

Wednesday, February 10, 6:30 P. M.

Covered dish supper at the Gliden Community Building.

Thursday, February 11, 7 P. M.—Covered dish supper at Rocky Hook Central School.

CATHOLIC SERVICES

Every Sunday (except first Sunday of every month, when first Mass is in Palace Theatre, Windsor, at 8 A. M.), the Most Holy Sacrifice of the Mass is celebrated at 8 and 11 A. M., each including sermon, Holy Communion, followed by Rosary in honor of Mary, Help of Christians, and for the conversion of all non-Catholics, Sunday School, with Confessions for half hour before Services in St. Ann's Catholic Church, Edenton, stated Father Francis J. McCourt, pastor, who invites everybody to all services and to the Information Forum held in the rectory library every Wednesday 7:30 P. M. to 8:30, followed by choir practice to 9:15 in church. Week-days including every first Friday and first Saturday of the month at 7 A. M., Mass, Communion, Rosary.

COTTON QUIZ

HOW DOES COTTON HELP BANKS TAKE CARE OF MONEY?



COTTON DUCK IS USED TO MAKE THE BANKS' MONEY SACKS, BECAUSE THE MATERIAL IS STRONG AND DURABLE.

DON'T MISS EXCITING MYSTERY STORY

How a bottle of ink spoiled an almost-perfect crime is told in an exciting true mystery story by Alan Hynd, popular author. Look for this absorbing feature in the February 14 issue of

THE AMERICAN WEEKLY Magazine in Colorgraveure With The BALTIMORE SUNDAY AMERICAN

Order From Your Local Newsdealer

HAVE YOU THE ARTHRITIS MISERY?

HERE'S WONDERFUL NEWS! Hospital tests prove Musterole gives high-speed long-lasting relief from pains of arthritis misery. Also greater ease in moving. Highly medicated. Concentrated. You can FEEL it work to bring fast relief!

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Arrive Phila.	2:55 A. M.	7:15 A. M.
Arrive New York	5:30 A. M.	9:30 A. M.

TWO ADDITIONAL DEPARTURES DAILY WITH BUS CHANGE ONLY AT NORFOLK TERMINAL

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GRAPEFRUIT

Betty Crocker Devil Food Mix 33c

1/2 Can's Royal Dish Tuna Fish 25c

SPECIAL—Monday, February 8
Small Instant Coffee Jar
Maxwell House 55c
(Limit 3 To Customer)

SPECIAL—Tuesday, February 9
Toilet Tissue
Scott's, roll 10c
(Limit 12 Rolls)

SPECIAL—Wednesday, Feb. 10
Armour's Star
Franks, lb. 43c

1-lb. Strietmann CHOCOLATE DROP COOKIES pkg. 49c

TALL PET MILK 4 cans 55c

1-lb. SUNSHINE KISPY CRACKER lb. 27c

LIPTON'S ONION SOUP pkg. 16c

10c Coupon Kraft Cheese FREE