

# Types of Insurance

For many people, life insurance is a necessity because it means protection against financial need. Life insurance can provide support for a family in the event of a father's or a mother's death, funds to meet the cost of educating children, and added income for the retirement years. But because there are so many kinds of life insurance available, each with different protection, benefits, terms and conditions, many people find the sub-

sing. The Better Business Bureau recommends that with careful planning and the help of a qualified professional life insurance representative, prospective buyers can obtain the insurance they need at a cost they can afford.

## The Types of Insurance

Basically, every insurance program or individual policy is based on one or more of three kinds of insurance: **Term, Whole Life and Endowment.** Term insurance provides protection over a set number of years (usually five or ten year periods). At the end of this "term" the protection ends. There is no cash value for the premiums paid over the years, that is, no money is returned to the buyer. Premiums for a renewed term will be higher than originally. Keep in mind, however, that term insurance is the least expensive kind; many

## consumer tips

term policies can be converted to Whole Life or Endowment policies at any time during the term of the insurance. Term insurance may be the most economical way for a wage earner with a limited income to provide adequate protection for a family.

Whole Life insurance provides protection for the lifetime of the buyer; at the buyer's death the amount of the policy is paid to a beneficiary (the person named by the policy buyer).

There are two types of Whole Life policies and each offers specific advantages: Straight Life and Limited Payment Life. Straight Life insurance calls for fixed payments for the lifetime of the buyer. These policies build a cash value after a certain number of years and usually offer the buyer various options, such as adjusting the amount of protection, receiving cash payments and converting to extended term insurance. Because of its flexibility and low premium costs, Straight Life policies are among the most popular.

Limited Payment Life is the same as Straight Life except that the premiums are paid for a limited period of time, such as 20 or 30 years or until the buyer reaches a certain age. This limited payment period means that the buyer pays up the value of the insurance over a shorter period of time than for Straight Life and, therefore, the premiums are somewhat higher. A Limited Payment Life insurance policy builds a cash value faster than Straight Life allowing the buyer to take advantage of other protection options. In addition, these policies may be adjusted to provide retirement income over a period of years or cashed in for their paid up value when the term of payment ends.

**HARVEST FRESH**  
HARVEST FRESH FLORIDA  
**SWEET YELLOW CORN**  
10 \$1.39  
EARS

HARVEST FRESH GREEN ZUCCHINI  
SQUASH . . . . 3 LBS. 99¢  
HARVEST FRESH  
OKRA . . . . . LB. 69¢

**HARVEST FRESH**  
GREEN CABBAGE  
19¢  
LB.

HARVEST FRESH CALIFORNIA  
AVOCADOS . . 2 LARGE SIZES 89¢  
COUNTRY STAND FRESH  
MUSHROOMS . . 16 OZ. PK. \$1.39

**HARVEST FRESH**  
U.S. NO. 1  
WHITE POTATOES  
20 \$1.69  
LB. V.V. BAG

HARVEST FRESH  
STRAWBERRIES . . 3 PINTS \$1.79  
HARVEST FRESH FLORIDA VALENCIA  
ORANGES . . . . 8 LARGE SIZES 99¢

**JUMBO SIZE**  
HARVEST FRESH  
PINEAPPLE  
99¢  
EA.

HARVEST FRESH RED DELICIOUS  
APPLES . . . . 3 LB. BAG \$1.29  
HARVEST FRESH SWEET  
POTATOES . . . 4 LBS. 88¢

**HARVEST FRESH**  
GREEN ONIONS  
4 99¢  
LARGE SIZE

**DAIRY FRESH**  
5 OZ. CUPS  
SUPERBRAND SWISS STYLE  
YOGURT  
49¢  
ALL FLAVORS  
3 CT. PKG.

CRACKIN GOOD  
CINN. BUNS . . . 10 OZ. CAN 69¢  
CRACKIN GOOD ENGLISH  
MUFFINS . . . . 10 OZ. PKG. 59¢

**SUPERBRAND**  
SOUR CREAM  
59¢  
16 OZ. CUP

KRAFT  
ORANGE JUICE. HALF GAL. \$1.39  
SUPERBRAND CREAM  
CHEESE . . . . 8 OZ. PKG. 69¢  
SUPERBRAND OLD FASHION  
HOOP CHEESE. . LB. \$1.99  
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CHOC. DRINK . GAL JUG \$1.49



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THE BEEF PEOPLE

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\$2.58  
LB.

**U.S. CHOICE (UNTRIMMED) WHOLE BONELESS ROUND TIPS**  
(10¢ PER LB. CHARGE FOR CUBING)  
\$1.88  
LB.

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(10¢ PER LB. CHARGE FOR CUBING)  
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1 LB. PKG.

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15 LBS. BONELESS BEEF 5 LBS. ROUND  
★ TIP ROAST 5 LBS. ROUND  
★ TIP STEAK 5 LBS. GROUND  
★ ROUND TIP  
\$2.998 ONLY

HOLLY FARMS  
U.S. GRADE A FRYER  
**COMBINATION PACK**  
(ALL CHOICE PIECES)  
99¢  
LB.

FRESH PORK (FULL 1/4 LOIN)  
**ASST. CHOPS**  
\$1.48  
LB.

**W-D BRAND FRANKS**  
\$1.49  
ALL VARIETIES 1 LB. PKG.

W-D BRAND U.S. CHOICE BONELESS ROUND TIP STEAK . . . . . LB. \$2.68  
FRESH PORK SMALL LEAN SPARERIBS . . . . . LB. \$1.48  
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W-D BRAND ALL VARIETIES FRANKS . . . . . 12 OZ. PKG. \$1.19

TASTE-O-SEA FILLETS PERCH . . . . . 5 LB. BOX \$5.99  
TASTE-O-SEA PERCH FILLETS . . . . . LB. \$1.99  
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**THRIFTY MAID CALIFORNIA TOMATOES**  
4 \$1  
16 OZ. CANS

LIMIT 2 WITH \$7.50 OR MORE FOOD ORDER  
**THRIFTY MAID PINTO BEANS**  
25¢  
1 LB. BAG

LIMIT 1 OF CUSTOMERS CHOICE WITH \$7.50 OR MORE FOOD ORDER  
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**BABY FOOD**  
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WITH IRON OR REGULAR SIMILAC OR ENFAMIL BABY FORMULAS  
FULL CASE OF 6 ONLY \$5.94  
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**LIPTON TEA BAGS**  
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**RIUNITE WINES**  
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Monday-Saturday 8:00-10:00  
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