

Schedule
Monday, August 23, 1982, 7:30 p.m. - Mildouson Extension Homemakers Club Meeting.
Tuesday, August 24, 1982, 9:30 a.m. - Rockfish Extension Homemakers Club Meeting.
Thursday, August 26, 1982, 5:00 p.m. - North Raeford Extension Homemakers Club Meeting.
Hint: Make salad dressing a day ahead to give flavors time to mingle.

INSURANCE TIPS

Most Americans use insurance to protect their financial security against major loss due to death, illness, accident, fire, and negligence. Insurance consumes a size-

able amount of one's income, and is probably the least understood purchase made. To get the best protection for the least cost each individual or family should check their total insurance coverage at least once a year (or when situation changes) to determine:

How much is being paid for insurance?
 What risks are covered?
 Is insurance protection adequate for needs?

Is money being wasted on insurance that is not needed or on the wrong choices for insurance?

Insurance is puzzling to most Americans. The only solution is a common sense approach to attaining and maintaining insurance.

This approach requires you to:

1. **Recognize insurance for what it is and can do for you.** It is a necessity for most. State law requires liability coverage for auto drivers. Few persons have adequate income on hand to cope with the expenses of major illnesses, property loss, injury to others, death, or loss of income. Insurance is a desire by many for providing income for retirement and for building an estate.

2. **Carefully determine needs for insurance.** Insure against the most likely large risks that would be too expensive to meet from regular income and savings. Provide for the basics first, then fill in the gaps. Consider:

health insurance for major medical expenses and income protection.

property insurance to cover economic loss from damage and liability for injury or property damage to others.

life insurance to cover expenses related to death such as final death and estate settlement expenses, debts, and income for regular living and special needs of dependents. A general rule for determining life insurance needs, according to the Institute of Insurance, is to provide insurance equivalent to four to five times your annual income. Persons with few obligations probably need less life insurance; whereas, persons with several dependents pro-

bably need more. A more exact measure of life insurance needs is to determine the difference between your needs for life insurance and your assets that could be used to meet those needs. Then obtain insurance for the difference.
 (Continued next week.)

SOCIALS - 875-2121

WAGON WHEEL RESTAURANT
 THURSDAY & FRIDAY
SHRIMP BASKET
 (about 20 shrimp)
 with FF, Slaw & Hushpuppies
\$3.99
 Take Out Orders Call 876-5762

HELPING PEOPLE TO LIVE WITH **change**
 by Ellen S. Willis
 Home Economics Extension Agent

Moore's

B. C. MOORE & SONS, INC.

EDENBOROUGH CENTER
 RAEFORD, N.C.
 OPEN DAILY 9-9 (CLOSED SUNDAY)

Timely Savings

for Back-To-School



ladies' Wrangler® separates

Verstaile seasonal separates in grey flannel. Sizes 5 to 15 and S-M-L.

- White ruffled blouse **18⁹⁹**
- Neat checked placket shirt **19⁹⁹**
- Traditional grey flannel skirt **21⁹⁹**
- Grey flannel fashion slacks **25⁹⁹**
- Single breasted grey blazer **36⁹⁹**



ladies' jogging suits by Wrangler®

Acrylic knit. Fleece-textured inner side. S-M-L-XL.

- Shirts **10⁹⁹**
- Pants **11⁹⁹**

Wrangler

JUST SAY CHARGE IT!



v-neck orlon sweaters by Heritage®

Augusta green, navy, white, red and Carolina blue.

17⁹⁹

Heritage Wintuck® orlon sweaters

Tiger emblem, v-neck in navy, red or white.

22⁹⁵



rugged Lee® jeans for the boys

Polyester and cotton prewashed denim. Rivets at stress points for longer wear. Sizes 8 to 14, regular and slim.

12⁹⁹



men's putter waist corduroy slacks

Elastic back with button front waist. Wood-chuck and olive. Sizes 29 to 42.

18⁹⁹



men's leather-look jackets

Sporty cadet collar. Waist length. Poly-urethane. Burgundy or black.

22⁹⁵



quilted ski-style jackets for boys

Dacron-filled nylon. Assorted colors in sizes 8 to 18.

19⁹⁹



DONMOOR® knit shirts for boys

Stripes and solids. Polyester and cotton. Sizes 8 to 14.

8⁹⁹



save! men's NIKE® all court oxfords

Canvas all court oxfords. White with blue sweep and white with black sweep. Sizes 7 to 13.

regular 23.95 **19⁸⁷**



ladies' & children's sweatsuit oxfords

Uppers feature contrasting terry cloth trim. Grey with royal trim.

children's sizes 5-12 & 12½-3 **6⁹⁹** ladies' sizes 5-10 **8⁹⁹**