

# Library Times

from J.D. Archibald

In our day and age, life insurance is a virtual necessity. So, when people purchase life insurance, they go to the nearest company in the belief that all life insurance companies are the same. Max Fogiel, in his latest book HOW TO PAY LESS FOR LIFE INSURANCE... AND BE COVERED FOR AS MUCH AND AS LONG AS YOU WANT points out that not all insurance companies charge the same rates, and not all agents will provide the same service. Dr. Fogiel states that many people are "under the impression that insurance companies are essentially regulated by the government to give them an adequate protection. Some people even believe that competition among the life insurance companies in the industry, forces the rates charged for policies to be uniform. In any case, people are generally under the impression that they need not look very deeply into the matter, and that the policy offered to them is generally the best that may be obtainable. This general impression and belief is, however, in error." The author points out that the government's sole concern in the life insurance business is to make certain that the company has enough funds available to meet the claims of policy holders. The government does not provide help in obtaining the best available policy. Furthermore, Dr. Fogiel has found that often life insurance policies are sold to the public with a wide range in prices for identical policies. And understandably, companies will not issue policies which are not financially beneficial to themselves. The author also explains that one cannot depend on an insurance salesman or agent to recommend the lower-cost policies because his commissions are considerably reduced when he sells the policies that cost less. Unless a person knows what type of policy to ask for, he may be sold a policy that omits special clauses which could be of great benefit and wouldn't cost anything additionally.

The book seeks to inform the public of the various alternatives that are available in life insurance. It is written in simple, non-technical language and does not require the reader to have any previous knowledge of life insurance. The chapters of the book are organized so that when they are read in sequence, they develop the material necessary to avoid needless expenditures. The viewpoint of the individual consumer is maintained throughout the work rather than persons in the life insurance industry. Some of the subjects dealt with are: when & when not to buy insurance; how to estimate your insurance needs; educational funds; lifetime income for your wife; mortgage payments; how to double your estate after age 65; the taxes on your estate; how to avoid taxes on your insurance; paid up policies; extended term insurance; automatic premium loan; the cost of insurance; dividends; mutual & stock companies; how to obtain low premium rates and many others.

Nathaniel Benchley's latest novel, WELCOME TO XANADU is an in-depth study of the lives and minds of two totally different people, who find they have one thing in common: the ability to think. Doris Mae Winter, an intelligent, reckless farmer's daughter accepts a stranger's ride because her pick-up truck broke down on the highway. The stranger, Leonard Hatch, whose name she never learns and who turns out to be a madman, an escapee from a mental institution, kidnaps her and takes her to "Xanadu." He coined the name of the pleasant retreat in the Colorado mountains from Samuel Taylor Coleridge's poem "In Xanadu did Kubla Khan a stately pleasure dome decree...where Alph, the sacred river ran through caverns measureless to man, down to a sunless sea...a savage place] as holy and enchanted as e'er beneath a waning moon was haunted by woman wailing for her demon-lover." Hatch is well educated in the classics and his love of poetry, symbolism and imagery becomes his downfall. He opens up the beauties of literature and teaches Doris to think. They both live contentedly in their mountain retreat until Doris Mae devises a means of capturing her captor. Despite his unusual thinking abilities, he falls for Doris' trap and is caught by the authorities—but not before committing suicide.

WARSAW

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TURKEYS 49¢

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**BATHROOM TISSUE** 4-Roll Pkg. 39¢

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