

# Federal Trade Commission Accuses Health Insurance Companies of Fraud

## Ford's Bond Set At \$100 on Auto Larceny Charge

Washington (AP)—The government accused 17 of the nation's health, hospital and accident insurance companies Tuesday of misrepresenting benefits they offer millions of customers.

Chairman Edward F. Howrey of the Federal Trade Commission announced the complaints, charging "false and misleading advertising."

He said that in a 10-month inquiry of nearly 900 other health and accident insurance companies, the FTC has found hundreds of similar practices and will file additional complaints.

Tuesday's FTC action involved companies in Texas, Missouri, Illinois, Utah, New York, Indiana, Delaware, Nebraska and Arkansas. In some cases, the commission said, misleading statements were made about the extent of coverage of policies; in others there was alleged misrepresentation about maximum benefits or other matters.

**\$300 Million in Premiums**

"In the aggregate," the FTC said, "the 17 companies named in the proceedings account for annual premiums of 300 million dollars, representing about one-third of the total accident and health coverage on an individual policy basis in the United States."

"The four largest companies in this field—Mutual Benefit Health & Accident Assn. of Omaha, Neb. (Mutual of Omaha); Bankers Life and Casualty Co. of Chicago (The White Cross Plan); Reserve Life Insurance Co. of Dallas, Tex.; and United Insurance Co. of Chicago—are among the 17 companies cited for alleged misrepresentation of their policies."

The commission listed a variety of alleged misrepresentation (no one company was charged with committing all), including:

1. Policy termination provisions. It said a typical claim of "no automatic termination age" conflicted with the fact that most policies "are renewable solely at the option of the company."
2. Extent of coverage. A typical claim is "it pays you up to \$15 a day for 100 hospital days—for each sickness or accident." As a matter of fact, the FTC said, there are "many cases of accident or sickness for which policies so represent—do not provide payment."
3. Maximum dollar limits. Citing such claims as, "We pay up to \$525 for each surgical operation," the FTC said, "Actually, many policies provide that the full amount is payable only for one or two comparatively rare operations."
4. Beginning time of coverage. "Certain companies represent that the coverage is effective at the date of issuance when actually, coverage for many sicknesses is delayed until the policy has been in effect for a specified period of time—for example, six months in the case of tuberculosis or heart disease."
5. Health status of applicant. "Certain companies' advertisements 'do not disclose that the policy does not cover any loss traceable to a condition in existence at the time of the policy was issued.'"

That's What You Call A Quick Fade-Out!

A couple of patients at Morehead City Hospital got so concerned about the hurricane Friday and what might happen to their homes that they left their sick beds—simply up and walked out of the hospital.

The hospital authorities have no idea what happened to them. On the patients' admission cards is written simply, "Disappeared."

**128 Persons Apply for Work**

The Morehead City branch of the Employment Security Commission of North Carolina had 128 new applications for employment during the month of September, according to Mrs. Julia P. Tenney, manager.

The number of continued claims for unemployment insurance during September almost doubled that of last year. There were 376 claims for insurance in September of last year and 647 this September.

Mrs. Tenney said that the Morehead City office now has an active file of 383. Of these 17 are females and 86 are veterans.

During September, the office placed 102 persons plus another 267 placed in agricultural openings.

Mrs. Tenney said she now has openings for laborers, clerk-typists, stenographers, credit clerks, cement finishers and maintenance mechanics.

**Defendant to Appear On Assault, Theft Count**

Grant Willoughby, Morehead City, has been cited to appear in Morehead City Recorder's Court on a charge of assaulting Henry Baker and stealing his wallet.

Mr. Baker signed the warrant Monday.

Morehead City Patrolman William J. Condie cited Robert Raymond Nibbs, Cherry Point, Tuesday for driving under the influence.

A citation was issued to Johnnie Logue, Morehead City, Tuesday for public drunkenness. Capt. Herbert Griffin gave the citation.

Sgt. Carl Bunch issued a citation to Carl Andrew Mills, Newport, Wednesday on a charge of running a red light.

Winners Announced

Winners of the essay contest on fire prevention, which was sponsored by the Morehead City Jaycees, are Barbara Adams, Morehead City High School, Janice Lee Lovick, Morehead City grammar school, Faye Adams, Camp Lejeune school and James William James, W. S. King school.

Date Changed

4-H Achievement Day will be held on Thursday night, Oct. 28, instead of Friday night, Oct. 29, as previously announced in 4-H Club meetings. This is being done so club members may attend the Beaufort-Pamlico football game.

**DANIEL WEBSTER**  
BOTTLED IN BOND  
100 PROOF  
6 YEARS OLD  
STRAIGHT BOURBON WHISKEY  
\$2.40 PINT

**ATTENTION ALL POLICYHOLDERS**  
of  
**JOHN L. CRUMP, AGENT**  
Morehead City, N. C.

We are doing all in our power to handle all claims as rapidly as possible.

• If You Have a Claim Report It At Once

Thank You

# Mayors Meet With County Board Yesterday

Officials Discuss Damage Incurred Here as Result Of Hurricane

Carteret County's board of commissioners held an emergency meeting yesterday morning and started gathering data on the damage which Hurricane Hazel wreaked on the county.

Mayor A. B. Cooper, Atlantic Beach, and Mayor Clifford Lewis, Beaufort, attended the meeting and told of the damage which was done in and around their town.

Dr. K. P. B. Bonner, chairman of the county commissioners, told the mayors that the purpose of the meeting was to get a complete picture of the damage done over the county, both inside town limits and outside the limits.

Mayor Cooper told the commissioners that the entire loss at Atlantic Beach, excluding the beach itself, has been estimated at \$1,863,000. He explained that the loss of the beach was perhaps the most serious loss to the town and will be an expensive one.

Mayor Cooper's estimate included municipal property, private businesses and homes.

He also pointed out to the board that the county should do something about the beach if there was any way possible.

He said, "You should show the people over there that you're trying to help them."

Mayor Lewis said that Beaufort's damage was harder to estimate because many of the buildings are only partially damaged.

In the absence of Newport Mayor Edgar Hibbs, commissioner Moses Howard stated that the town had suffered some damage but nothing like that of Beaufort or Atlantic Beach. He said that no estimates have been made.

Judge Lambert Morris, Atlantic, reported that Atlantic had little material damage but had lost a few shingles and boats.

Judge Morris believed that the greatest damage to the area was to the farm crops around North River.

Dan Walker, town clerk of Beaufort, told the group that the Marines left yesterday. The board voted to reimburse the Marines the money which they spent on room and board while on duty in the county.

Mr. Howard made a motion that the board go on record as thanking the organizations which came to the aid of the county during the disaster. Included in the motion were the Marines, the state highway department, the telephone and telegraph men, the Beaufort National Guard unit, the town officials of all the towns in the county, the Red Cross and others who helped the county.

The importance of the road across the open grounds was discussed and the board moved to ask the state highway department to take over the road.

Judge Morris pointed out that the road is needed in a case of emergency such as this.

Mayor Cooper asked the board to wire the Governor and tell him of the county's plight and to tell him that the county's main industries suffered severe damage as a result of the hurricane. Mayor Cooper listed the tourist trade, the fishing industry and farming as the main basis of industries in the county.

Clayton Fulcher, Atlantic, requested that the board wire Congressman Graham Barden, about the situation and also send a wire to Col. Hill of the engineering department.

Alvah Hamilton reminded the board that Superior Court was put off because of the hurricane and A. H. James, county solicitor, told them that the cases are piling up and a special term is needed.

The board passed a motion to ask for two weeks of criminal court at the earliest possible date.

Another problem before the county board was the distribution of the food given to the county by the A&P store in Beaufort. County Health Inspector Fulford reminded the group that the food has to be disposed of within the next few days or it will spoil.

He said that the store had given the county four and a half tons of staple goods which were not damaged in the hurricane. He reported that the food had been placed in a freezer plant.

Miss Georgia Hughes, head of the county welfare department, was instructed to handle the distribution of the food and she asked for an estimate of the amount of food on hand.

The board decided to get two prominent merchants to make the estimate and report to Miss Hughes.

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**HOSPITAL NOTES**  
Morehead City Hospital

Admitted:

Mr. Garth Field, Morehead City, Saturday; Mrs. Bennie Lewis, Broad Creek, Sunday; Mrs. Frank Marino, Morehead City, Sunday; Mrs. Raymond Samuel, Beaufort, Monday.

Mr. Harold P. Scripture, Morehead City, Monday; Gene Thomas, Morehead City, Tuesday; Mrs. Lawrence Ballance, Ocracoke, Tuesday; Mrs. Sam Meadows, Swansboro, Tuesday.

Sgt. Charles R. Dowdy, Camp Lejeune, Tuesday; Miss Josephine Erickson, Havelock, Tuesday.

Discharged:

Capt. W. R. Cox, Morehead-Beaufort Causeway, Saturday; Mrs. McDonald Daniels and son, Beaufort, Saturday; Mrs. Don Eubanks and son, route 1 Beaufort, Saturday; Mr. Gilbert Jones, Havelock, Saturday.

Mrs. Fred Graham, Beaufort, Saturday; Mrs. Georgia Guthrie, Salter Path, Saturday; Jimmy Guthrie, Morehead City, Saturday; Mrs. Tom Carraway, Merrimon, Sunday; Mr. Howard Fulcher, Sea Level, Sunday.

Mrs. Robert Gilpin, route 2 Newport, Sunday; Mrs. Robert Thompson and daughter, Beaufort, Sunday; Mrs. D. B. Turner Jr., and son, route 1 Newport, Sunday; Morehead City, Monday; Mrs. John York, Havelock, Monday.

Mrs. Fred Hughes and daughter, Morehead-Beaufort Causeway, Monday; Mrs. George Smith, Salter Path, Monday; Mrs. Alexander Pittman and daughter, Morehead City, Monday; Mrs. Euclid Wade and son, Williston, Monday.

Mr. Jim Campen, Camp Glenn, Monday; Mrs. Wilbur Finch and daughter, Morehead City, Monday; Miss Bessie Burrough, Havelock, Wednesday; Mrs. Johnny Waddell and son, Beaufort, Wednesday.

Mr. J. Monroe Whitehurst, Gloucester, Wednesday; Mrs. Laurie Wooten and son, Beaufort, Wednesday; Mrs. Carl Edwards and son, Merrimon, Wednesday; Lillian Ann Taylor, Havelock, Wednesday; Mr. Curtis C. Holt, Morehead City, Wednesday.

**Negro News**

Morehead City Hospital

Discharged: Mrs. Alonzo Becton and daughter, Beaufort, Saturday; Miss Grace Henderson, route 1 Newport, Monday.

Births at Morehead City Hospital:

To Mr. and Mrs. Louis Collins, Beaufort, a daughter, Debbie Eyvette, Saturday, Oct. 16.

# Chamber Manager Speaks To Emeritus Club Monday

Ted Davis, manager of the Morehead City Chamber of Commerce, spoke on the merits of amateur radio operators at the Monday night meeting of the Emeritus Club at Captain Bill's Restaurant.

Mr. Davis told the group of the work done by the "ham" operators during the recent hurricane and pointed out that he cleared more than 150 messages through the amateurs after the storm. He said that the operators stayed on duty as much as 60 hours during the disaster.

He said, "So long as American youths accept the challenges on all fronts, and work to meet them with constructive thought and action, America and the United States will continue to be the greatest bulwark of freedom in the world."

In the business meeting, which was presided over by W. S. Kidd, president, a new project relative to building a better beach area in this section was presented in report form by George Huntley, Beaufort.

Mr. Huntley suggested a system for building breakwaters along the present beach as protection against future storms.

The meeting had been scheduled for Sea Level Inn but was changed to Morehead City when the North River bridge was washed out in the hurricane. The next meeting is scheduled for Nov. 15.

**Mrs. W. J. Cherry Elected President Monday Night**

The general meeting of the Women of the Presbyterian Church was held Monday night. Mrs. W. J. Cherry was elected president for the year.

The present president, Mrs. R. B. Howard, presided over the meeting. The meeting was opened by the singing of a hymn and Mrs. Cherry read the minutes of the September meeting.

Three official delegates were elected to attend the Presbyterian that is being held today at Wallace. Delegates selected were Mrs. R. W. Wells, Mrs. Priestly Conyers, Mrs. J. W. Kellogg, and Mrs. Cherry.

Other officers elected for the year were vice-president, Mrs. Jasper Phillips; secretary, Mrs. J. D. Holt; treasurer, Mrs. S. W. Thompson, and historian, Mrs. H. L. Joslyn.

Chairman of committees were appointed and are as follows: spiritual growth, Mrs. Kellogg; world missions, Mrs. Malcolm Goodman; church extension, Mrs. A. F. Chestnut; stewardship, Mrs. Howard; general fund, Mrs. George Springs; annuities and relief, Mrs. Frank Pigford, and Christian education, Mrs. Carroll Morgan.

The theme of the program was "I saw the Church in Latin America," presented by Mrs. Chestnut and assisted by Mrs. Paul Cordova, Mrs. Springs, Mrs. Conyers and Mrs. Joslyn.

The meeting was closed with a devotional by Mrs. Chestnut, a prayer by Mrs. Conyers and the singing of a hymn.

**M. C. Chamber Mails Tax Book**

A booklet entitled "How the New Tax Code Affects You" is being mailed to all Morehead City Chamber of Commerce members this week along with the regular issue of the chamber bulletin.

The booklet, published by the Chamber of Commerce of the United States, gives all the details on the new tax code.

Ted Davis, manager of the Morehead City chamber, said that one copy is being mailed to every member but more copies will be available if they are needed.

**Miss Janice Lewis Lists Bridal Attendants' Names**

Miss Janice Ray Lewis who will be married tonight at 7:30 p.m. in the Franklin Memorial Methodist Church to Cpl. Harry J. Kornprobst, will have as maid of honor Miss Stephanie Kornprobst, of Miami, Fla. The matron of honor will be Mrs. Charles R. Austin, of Beaufort.

Bridesmaids will be Miss Hattie Lee Davis, Miss Carolyn Oglesby, and Miss Velma Conway, all of Morehead City.

The brother of the bride, Raymond J. Lewis II, will be the ring bearer and Hannah Gay Merrill will be the flower girl.

Corporal Kornprobst has chosen as his best man Sgt. George Biguchi, and ushers will be Cpl. Timothy McCarthy, Pfc. Allen Wernick, Pfc. Al Barlowe, Cpl. Jimmy Hart, S/Sgt. Bob Poucher and Cpl. Larry Martinson.

The honorary bridesmaids will be Miss Myrna Hedgecock, Miss Jerry Hedgecock, Miss Janine Roberts, Miss Jeanette Merrill, all of Morehead City and Miss Carolyn Guthrie of Harkers Island.

**Missionary Society Meets With Mrs. Manley Horne**

The Women's Missionary Society of the Park View Baptist Mission elected Mrs. J. W. Sykes, Mansfield Park, president Monday night at a meeting at the home of Mrs. Manley Horne, Mansfield Park.

"Make Straight the Highway for Our God" was the theme of the program presented by Mrs. Thomas Fish, Mrs. Jerry Kilgore, Mrs. G. T. Cockman and Mrs. W. T. Cockman.

The devotional was conducted by Mrs. Horne. Mrs. Sykes presided at the business session. She was the only officer elected.

Eleven women attended. The co-hostess was Mrs. Lloyd Crowe. The next meeting will take place Nov. 15. The place will be announced later.

**Thrift Shop Re-Opens**

The Thrift Shop was closed yesterday because of the District Convocation in St. Andrew's Episcopal Church. The shop will open today.

Cedar Island Tuesday; Mr. William Gaskill, Sea Level, Tuesday; Mr. Alvah Taylor, Sea Level, Tuesday.

Discharged:

Mr. Luther Guthrie, Harkers Island, Thursday, Oct. 14; Miss Monica Robinson, Beaufort, Friday, Oct. 15; Mr. Thomas Wyhadum, Georgetown, S. C., Saturday; Mr. Algernon Gillikin, Beaufort, RFD, Saturday; Mr. Lionel Gilge, Atlantic, Saturday.

Mrs. Joe Willis and daughter, Atlantic, Sunday; Mrs. Margaret Jones, Morehead City, Sunday; Mrs. Eugene Styron and son, Cedar Island, Monday; Mr. Allen Lawrence and son, Beaufort, Monday.

Mrs. James Daniel Lewis and son, Harkers Island, Tuesday; Mr. Henry Lawrence, Williston, Tuesday; Mrs. Clarence Willis, Harkers Island, Wednesday; Mrs. Earl Lawrence and son, Beaufort, RFD, Wednesday; Miss Elizabeth Ann Willis, Atlantic, Wednesday; Mr. Tom Styron, Sea Level, Wednesday; Mrs. Billy Nelson and son, Harkers Island, Wednesday.

**Sea Level Hospital**

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# Morehead City Social News

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**Sea Level Hospital**

Admitted:

Mrs. Ann Berner, Marshallberg, Monday; Mrs. Charlotte Lupton,

News from  
**LENOXVILLE**

Oct. 21 — Mrs. Taft Pilcher and baby have moved here near Beaufort from Norfolk. Mr. Pilcher will be stationed at Morehead.

Mr. Bill Tickle was home for the weekend from Norfolk.

Mrs. Frank Lewis and daughter, Winifred, and mother, Mrs. Martin, and Mrs. Maggie Mason visited Mrs. Julia Pake Monday.

Mrs. Hazel Simpson and son, Rodney, visited at the home of Mrs. More Simpson Monday.

Mrs. June Fulcher and two children of Morehead City spent a while with Mrs. Dallas Willis Sunday.

Mrs. Reta Goodwin and son Vernon of Morehead City called to see Mrs. Sophia Lupton Sunday.

Miss Betty Jean Daniels returned Saturday from Elton where she visited her sister, Mrs. Earl Danely.

Mr. and Mrs. Ray Musgrave and son of Lexington visited Mrs. Sophia Lupton Sunday.

Mr. Ray Goodwin who works in New Jersey spent the weekend with his family.

Mr. and Mrs. Will Boyd of Riverdale and Mr. and Mrs. Harvey Daniels and children of Madam Moore's Lane visited here Sunday.

Mrs. Garland Humphries and son Harrison of Lexington were the guests of Mrs. James Willis Monday night.

Mr. Jim Mitchell and son of Kinston called on Mr. and Mrs. Harry Willis Sunday.

Mr. Richard Garvin and Mr. Arthur Winkle of Ohio spent a few days here. They left Saturday to return home taking Mrs. Garvin and two children who had been here with her mother, Mrs. Julia Pake, for a few weeks.

**Talented Wynema Presents Program**

The Literary and Art Club were entertained Tuesday night at their first meeting of the year by the talented and colorful Indian dancer Wynema, of New Bern.

Mrs. A. F. Chestnut, chairman, conducted a brief business session in preparation for ensuing meetings.

Mrs. Vivian Archanbault, mother of Wynema, explained and displayed various authentic Indian costumes and art made by different tribes. Wynema makes all of her costumes and was champion dancer of all Indian tribes for six years. She is 19 years old.

Her interpretation of the Eagle dance, the story of an eagle floating down on its prey, a kill dance, two warriors fighting to their death, and the championship dance (the dance for the best dancer.) were portrayed. The entertainment was well received by the audience.

**REVIVAL SERVICES**

Each Evening  
MONDAY, OCT. 25 THROUGH SUN. OCT. 31

REV. J. B. STARNES, Evangelist  
Will Conduct Services

SPECIAL MUSIC  
Under the Direction of  
AL McELMON  
AT 7:30 P.M.

FIRST FREE WILL BAPTIST CHURCH  
Morehead City

**FREE**

FRIDAY & SATURDAY ONLY

ALL CHANNEL  
TV ANTENNA  
INSTALLED  
FREE

With each Television Set Purchased  
FRIDAY AND SATURDAY

**ECONOMY**

AUTO & APPLIANCE STORE, INC.

905 ARENDELL ST. PHONE 6-3185 MOREHEAD CITY