

## Homeowners urged to take inventory

Does having a homeowners or tenants insurance policy give you peace of mind? I hope so. But all that coverage may not be enough if you forget to make a household inventory.

Trying to figure out what was destroyed or stolen can be frustrating. Most of us have dozens of small, valuable articles in each room—articles that aren't as conspicuous as a chair, a television or home computer.

Insurance agents are familiar with policyholders who telephone in their losses for days and weeks after a

loss. Why? Because they're doing their inventory from memory.

So you'll do well to complete a household inventory before you need it. It's really a simple procedure. Simply walk through each room and list every article. Take photos and file them along with the written description. Or, if you have the capability make a video of your belongings.

Protect yourself even more by keeping the original receipts for all purchases. And be sure to have valuable jewelry and silverware and furs

appraised. And be sure to update your inventory, especially when you buy new items.

Finally, store your inventory, photos and receipts where they'll be safe and won't be destroyed by fire, flood or other hazards. A safety deposit box might be a good choice.

I hope you'll never need your household inventory to back up an insurance loss. But if you do, it's good to know it'll be there.

## Discovering the best food buys

Serious shoppers memorize the prices of the items they buy often. They can recognize changes in prices in food ads or on store shelves. Some people always buy the same products and same brands, regardless of cost. Other shoppers are more flexible and look for variety and savings when they shop.

Are you willing to try other brands? Will you experiment with different forms of food and try new foods? Do you think about how you're going to use a food product? How much storage space do you have available? Are you open to new ideas and willing to invest a little extra time in your food shopping decisions? If so, you can save money. You can figure which items represent the "best price." Then, use that information to determine the "best buys" for your family and you.

**DISCOVER THE BEST BUY**  
Item Price and Item Pricing: "Item price" means the cost of a particular food item—the amount you will be charged for it at the cash register. The item price might be printed on or attached to the food, and it should be included on the shelf label.

"Item pricing" refers to whether a store prints the item price or sticks a price tag on each item. You may have noticed that some stores no longer provide item pricing. This makes the shopper's task much more difficult. The item price should be on the shelf label, but the labels are not always in the correct position, or are not easy to read. You may be unsure of the product to which they refer. Sometimes the item price on the shelf label is not the same as the amount you get charged at the cash register. Because it is hard to remember the item price listed on the label while you are being checked out, you may want to write it down. If the shelf label is missing, you must ask for a price check to make an informed food purchasing decision.

**Unit Pricing:** Most stores voluntarily provide the "unit price" of a food on the shelf label. What is a unit price, and how do you use it? The unit price is simply a "common denominator"—a tool for making price comparisons among items of different sizes or forms of the food item.

Foods are measured in different ways. If you want to compare their prices, you must find out the usual way each food is measured. Some are measured by weight—such as pounds and ounces of flour, cereal, etc. Some are measured according to the volume or space which the food occupies—such as cups, pints and quarts of milk or juices, or "fluid ounces" of small amounts of liquids such as vanilla. Still other foods are sold as single items—one pineapple, bunch of celery—or in other common quantities, such as a dozen eggs.

The way a food is commonly measured is the "unit" in the term "unit price." Depending upon the form in which a food is sold, the unit could be pounds, cups, or any of the other examples given. To figure the "unit price," divide the item price (the cost of the specific food product) by the number of units it contains: item price divided by number of units equals unit price.

For example, you might want to compare the unit price of frozen orange juice in 6 fl. oz., 12 fl. oz., or 16 fl. oz. cans. You could use fluid ounces for your unit, or you could use the cups or quarts of juice you would have after it has been reconstituted. (The 6 fl. oz. can makes 3 cups or ¾ qt.; the 12 fl. oz. can makes 6 cups or 1½ qts.; and the 16 fl. oz. can makes 8 cups or 2 qts.) The unit price of each size of the same brand can be compared easily if the store provides that information or you can figure the unit prices yourself with a little mental arithmetic or with a calculator.

You could also compare the unit price between different brands of orange juice, or between bottled juice, canned juice, and frozen juice. If you are comparing prices among different forms of the product, be sure to choose the same unit for each.

In buying meat, compare the cost per serving rather than the cost per pound. To do this, first determine

your definition of a serving. This will vary among different meats or ways to use them.

Many people believe that the largest size container of a food is always the best buy. If you take the time to compare the unit price for the different sizes, you will find that prices change often. The lowest unit price is not always for the same size or same form of a product.

**Universal Product Code:** The Universal Product Code (UPC) is a printed group of black and white stripes or bars. They identify each of the thousands of different products on the market by type of product, manufacturer, and specific product identification number.

Many grocery stores have installed the special equipment necessary to use the UPC. Laser or electronic scanners read the bar code to identify the product being purchased. They tell the computer which product is being purchased. A computer which is updated regularly with the current prices for each product provides the cash register the correct item price, and the cash register prints the name and current price of each product.

The system has many advantages for the supermarkets. It permits rapid changes of prices, provides accurate inventory and re-order information, and reduces human error. Because these tasks require less employee time, store costs are reduced. Many stores have cut their costs further by eliminating item pricing. Each time the price of an item is changed and entered into the computer, the shelf price label should be changed so that the consumer information is accurate.

As a consumer you have a responsibility to keep track of prices and to report differences between the shelf

## Good News Department

### A Real Success Story

"Troops" and "peace" usually don't go too well together. Yet, the United Nations peacekeeping forces can look back at a real success story.

It all began in 1950 when the Security Council urged member States to put troops and supplies for South Korea at the disposition of an allied command under American leadership. Today, at various locations around the world, U.N. troops interpose themselves between warring armies or observe hotbeds of conflict. They operate only with the permission of the state on the territory of which they are deployed.

Among the countries contributing troops to the U.N. peacekeeping forces is Austria. Since 1964 our 20,000 Austrian soldiers have put themselves into the service of international peace and security.

Austria even increased its U.N.-contingent in Cyprus at a moment when the U.N. is able to reimburse

the costs of troop contributing countries only slowly and belatedly.

"Peacekeeping operations have proved to be an effective instrument for the stabilization of dangerous conflicts, a service to which Austria contributes in the interest of the international community as a whole," the Austrian Foreign Minister told the 42nd General Assembly.

"Troops" and "peace" may go together after all.



Recently six students in the Perquimans County Band were selected for the district band. The students are pictured left to right: front - Sean Vail, and Matt Matthews, rear: Renee' Turner, Machele Davis, Traci Brown, and Kacee Keyser.

## Students selected for district band

Six Perquimans County Band students have been selected for the North Carolina Bandmasters All-Eastern District Bands. Locally the district is made up of all Junior and Senior High Schools in Eastern North Carolina.

Selected for the Senior High School Concert Band were Machele Davis as first snare drum and Tracie Brown as first keyboard percussion. Machele is a senior and Tracie a junior at Perquimans High School.

Selected for the Junior High School Symphonic Band was Matt Matthews on the trombone. Matt is a freshman at Perquimans High School.

Selected for the Junior High School Concert Band was Renee' Turner on clarinet, Sean Vail on french horn, and Kacee Keyser on keyboard percussion. All of these students are also freshmen at Perquimans High.

All of these students will take part in a band clinic in Greenville at the East Carolina University School of Music on February 5th and 6th. A

### Ask USDA

The U.S. Department of Agriculture operates a Meat and Poultry Hotline to answer food safety questions. The number is 1-800-535-4555.

### QUALITY NEW & USED FURNITURE

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concert will be given on Saturday night before returning home. Matt Matthews placed third on his instrument in the District try out and will go on to try for the North Carolina Honors Band in March.

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Ask For Mrs. Wilson

## NOTICE

The deadline for candidates seeking Party Nomination in the First primary, Mary 3rd, 1988 Primary Election is February 1st, 1988, at 12:00 Noon. Anyone having questions, please call the Board of Election's Office, 426-5545.

William L. Tilley, Chairman  
Perquimans County Board of Elections

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