

### Stretching Your Dollar

By Philip J. Goldberg

Institute for Financial Planning, Inc.

You may not be surprised to learn that you can borrow up to half your yearly salary in merchandise by stretching payments out for a number of years. But how can these payments be guaranteed?

The answer is through decreasing term life insurance, which is exactly the same as mortgage insurance, loan insurance or credit life insurance. Decreasing term insures your life in the amount exactly equal to the unpaid balance on your loan. This means your wife and children are protected against the embarrassment and financial instability which can result when you are not around to meet your financial obligations. Remember, they must assume the legal responsibility for the repayment of loans, should you die. Without a guarantee of repayment, your beneficiaries are always held liable for the unpaid balance. If you take a loan to finance a car or a television set, these items can be repossessed. Of course, in the case of a mortgage, they must leave the house. Because of inability to repay a bank loan, or other unsecured loan, they can be sued and forced to pay the outstanding balance PLUS interest AND court costs.

Decreasing term life insurance is not expensive. If you are 35 years old, of average health and hold a steady job, a 25 year decreasing term policy on a 25 year mortgage with payments of \$150.00 a month would cost only about \$9.00 a month. This is cheap, considering that if you should die at any time during that 25 year period, the balance will immediately be paid up.

leaving your wife and children with the house, free and clear.

If you bought a car with a \$2,000 loan, it can be covered by decreasing term life insurance for about \$9.00 a year. In some states the law required certain types of loans to be insured. The cost may—or may not—be included in your payments, or may be paid in advance. In other states, the purchase of such insurance is optional. Regardless of the loan or financed project you have in mind, ALWAYS ASK IF THE LOAN IS INSURED! If it is, ask for a copy of the policy and have your agent look it over.

It would be highly unusual for an insurance company to give you a decreasing term policy for a period of a few years. Most likely, your agent will suggest a cheap term policy for a period such as 10 years. If you die before the loan is paid off, not only will your beneficiaries have enough to pay off the balance, but some left over. After the loan is paid off, you retain the option to cancel the coverage.

Always make sure that your loans are completely insured with decreasing term life insurance, for the protection of your loved ones who depend on you now, and who will survive you.

### Lovelace Member Of "Ocean Tug"

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The Mahopac completed a two month cruise in Seventh Fleet waters in the Western Pacific and rendered training and towing services to Seventh Fleet units operating out of Sasebo, Japan and Subic Bay, Philippines.

In addition rest and recreation visits were made to Manila, Hong Kong, and Minamata, Japan.

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## List of DEEDS

by Mairred Morris

News items this week from Hyde, Columbus, Jackson, Rockingham, Martin and Gaston Counties.

### PEACE TREE CEREMONY

A peace tree ceremony was held on the courthouse lawn in Hyde County sponsored by the Home Demonstration Council and International Project leader, reports Mrs. Iberia Tunnell, home economics agent.

Mrs. Leon Ballance made a report on the United Nations tours and announced that Miss Mildred Spencer, who is secretary for the Agricultural Extension Service staff, would be the delegate this year. As a special surprise, they presented Miss Spencer a miniature dove on an olive branch sprig (a symbol of peace), with a check rolled around its feet, in appreciation for her service to local residents.

INVENTORY CONTROL PLAN "I was so proud last week when I visited Mrs. Woodrow Walters and found she had a freezer inventory control plan," reported Mrs. Conley Hardee, food conservation leader in Columbus County.

Mrs. Elaine Blake, home economics agent, says Mrs. Hardee has encouraged the homemakers in the Union Valley club to keep an inventory and arrange the food in the freezer according to a certain pattern. "This will keep you from rearranging all your packages every time you want a certain food," added Mrs. Hardee.

### ROADSIDE IMPROVEMENT CONTEST

Norton Community Development Club will represent Jackson County in the area roadside improvement contest this month.

Miss Mary Hensley, home economics agent, says some of the main projects have included care of two cemeteries, general road clean-up, and additional signs

for all roads including the names of all the families.

### EXTENSION HOUSE PLAN USED

Extension house plan no. 67 with variations was used by the Stanley Cottrell family in Rockingham County. Miss Isabelle Buckley, home economics agent, says the house has more convenient storage space than any house built in the county.

Miss Buckley says that George Parker, Reidsville, the cabinet maker who struggled through the blue prints, is now sending new home builders to view the cabinets to get ideas for their cabinet storage features.

WOOL SUITS TAILORED Window displays in Martin County have featured wool suits made by local homemakers. Miss Edith Mallard, assistant home economics agent, says the displays have given local people an opportunity to see the work accomplished at the tailoring workshops.

The display has not only featured completed suits but some of the equipment used in the tailoring workshops. Miss Mallard says other classes in tailoring are being planned.

ACHIEVEMENT DISPLAYS Exhibits, covering many areas of home economics such as home furnishing, clothing, foods, crafts and home beautification, were on display at the annual achievement day of Home Demonstration Clubs in Gaston County. Miss Jane Gladden, assistant home economics agent, says featured attractions were the marbled tables and reupholstered chairs.

The total veteran population of the United States was 22,913,000 on June 30, 1964. It dropped from 22,166,000 on June 30, 1963, the Veterans Administration reported.

## Automotive Club Is Planned By 4-H'ers

More young drivers are sitting behind the wheel today than ever before, and they have been piling up an accident and death rate nearly double the average for the entire U. S. population, according to statistics supplied by the National Safety Council.

It is this grim picture that 4-H automotive clubs are trying to change. Even though boys and girls may not be old enough to drive, they can enroll in the 4-H automotive program. Thus they start early to learn fundamentals of car maintenance and to develop acceptable driving attitudes.

In an all out attempt to educate club members in safe and sane driving habits, interested groups are pooling knowledge and resources. The Firestone Tire & Rubber Company sponsors the program nationally. Others lending support are the National Safety Council, the Automotive Safety Foundation and the National Service Committee.

W. M. Garmon, assistant state 4-H leader, says the automotive project has proven to be a popular one in North Carolina. Three million young people reach driving age annually, and by 1970

the number will probably exceed four million. In the same period, the total number of drivers and motor vehicles on the road is expected to increase nearly 50 per cent.

More drivers, more cars and improved highways will put educational and 4-H automotive educational programs to the test as they work for "responsible citizenship in a nation on wheels."

Among the scores of individual and club projects under way are highway and vehicle safety surveys; community courtesy campaigns for pedestrians and drivers; displays and demonstrations; and distribution of automotive safety literature.

Local club leaders urge mem-

bers to complete automotive projects to the best of their ability. Not only will they be better drivers, but they can compete for a trip to National 4-H Club Congress in Chicago. Six \$500 college scholarships will be presented to the nation's highest ranking members during the congress.

Eleven grants totaling nearly \$22,000 have been awarded by the Southern Forest Disease and Insect Research Council to a group of universities in the South to aid in a 1964-65 program of studies aimed at developing new and better methods for combating enemies of the forest. The Council is supported by pulp and paper companies and related woods industries.

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**10 BIG DAYS THURS. OCT. 15 thru SAT. OCT. 24**

**SALE**

**REXALL**

**2 for the price of 1 PLUS A PENNY!**

**REXALL RUBBING ALCOHOL** 2 for 80¢

**REXALL SHAVE CREAM** 2 for 99¢

**REXALL ASPIRIN** 2 for 70¢

**REXALL STATIONERY** 2 for 20¢

**REXALL ANTISEPTIC MOUTH WASHES**

**REXALL MILK OF MAGNESIA** 2 for 70¢

**REXALL DEODORANTS**

**REXALL BABY DOLL** 2 for 1.99

**REXALL CASCADE CHRISTMAS CARDS** 2 for 1.01

**REXALL LAZY SUZAN** 2 for 2.99

**REXALL SITTING POODLE** 3.99

**REXALL BUTANE GAS Cigarette LIGHTER** 2.80

**REXALL TUBE RECORDER, 4 transistor** 13.95

**REXALL METABOLIC STIMULANT, 115 sheets, 55 envelopes** 1.50

**REXALL PLAYING CARDS, 100% Plastic, Single deck** 1.98

**REXALL SHUFGOLD FOUNTAIN SYRINGE, Reg. 3.98, colors** 2.50

**REXALL GOOSENECK MIRROR, 5" plain & magnifying** .99

**REXALL SHAGGY CUBBLE BEAR, almost 3 ft. tall, plush** 3.99

**REXALL REX WHIST WATCHES, Men's and Ladies'** 8.88

**REXALL PEPPE LE POOCH, Life-size, lifelike, plush** 2.99

**REXALL BABY DOLL, 20" tall, embroidered dress, gift boxed** 3.99

**REXALL TRANSISTOR BATTERY, 9-volt Reg. 30c** .29

**REXALL FACIAL TISSUES, Rexall 400's, four colors, 3 boxes** .79

**REXALL MIRROR, fits 'round the neck** .39

**REXALL MEASURING BOWLS, colors** 1.50

**REXALL WASTE BIN or HAMPER, 44-quart size** 1.98

**REXALL HAIR DRYER, Dominion, Portable** 9.98

**REXALL KITCHEN KNIVES, 7-piece, stainless steel** 1.99

**REXALL COLOR MOVIE FILM, Rex 8 mm, 25 ft.** 1.99

**REXALL COLOR FILM, Rex 35 mm, 20 exposure** 1.77

**REXALL SPRAY DE-ICER, Kingsway 16-oz aerosol** .39

**REXALL ELECTRIC BLANKET, Rex-Ray, 72" x 84"** 10.99

**REXALL MUSICAL JEWEL BOX, Black lacquer, mother-of-pearl inlay** 3.89

# Now! '65 Chevrolet



'65 Chevrolet Impala Sport Coupe—with new Sweep-line roof.

### If what you see moves you, wait'll you take the wheel

(V8's with—GRRRR!—up to 400 hp)

One look at those longer, wider lines tells you it's the kind of car you just couldn't buy before without getting into the higher price brackets. But one drive will tell you a lot more. You've got your kind of engine going for you. There's an even half dozen available this year—anything you name from a quieter 6 to a V8 with the authority of 400 hp. And the road feels like satin because our engineers came up with a new Full Coil suspension system, teamed it with a Wide-Stance design, and made our famous

Jet-smooth ride even smoother and more stable. On top of that, you've got the kind of space and comfort you'd expect to pay a lot more than a Chevrolet price for. And the kind of elegance, too. Like the look of fine walnut on the Impala's new instrument panel. The tailored wall panels under the frameless curved windows. And Body by Fisher craftsmanship. Beginning to feel like it's your kind of car? There'll be no doubt about it when you drive the real thing at your Chevrolet dealer's.

See beautiful shapes for '65—Chevrolet, Chevelle, Chevy II, Corvair & Corvette—at your dealer's

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