

Stretching Your Dollar

By Philip J. Goldberg
Institute for Financial Planning, Inc.

Somewhere, there's a widow without a shoulder to cry on. Somewhere, there is a husband whose wife will soon be a widow. It might be you! As a silent expression of concern for your wife and family, you should read the following paragraphs.

Examine your life insurance policy to see if it is up to date and if it has kept pace with the modern life insurance improvements. If it is ten years old or over, the following clauses will probably not be in it—but they can be added. Such options can mean the difference between

comfort and hardship for your family:

WAIVER OF PREMIUM
This feature prevents the policy from being cancelled, in case you, the policyholder, become disabled and cannot pay the premiums. Today, many life insurance companies provide this benefit as part of the basic coverage. With a waiver of premium, the company takes care of the payments for the duration of the disability.

DOUBLE INDEMNITY
If you, the policyholder, die accidentally, the company will

pay twice the amount of insurance to which the beneficiary is entitled. For example, if a man has a \$10,000 whole life policy, and dies as a result of an automobile accident, his wife would receive \$20,000 if a double indemnity clause was part of his policy. There are some life insurance companies offering triple indemnity at a slightly higher cost.

GUARANTEED INSURABILITY
Recently introduced, this is an option with young life insurance buyers. Now, you can be guaranteed the right to add additional amounts of insurance on your policy at certain intervals, regardless of your state of health or occupation. In one case, a 23-year-old man who purchased a \$10,000 policy with guaranteed insurability could add on as much as \$60,000 more to his policy without any need to submit a medical statement. For the

young man this is generally well worth the small price.

Each of these options will cost anywhere from \$1.00 to \$1.50 per thousand dollars, annually. In many new life insurance policies, some or all are included at no cost to the buyer.

There are many other essentials which you should check in your life insurance policy. Following, are three of the most common points—see next column for more:

1. Your life insurance should be arranged so that the proceeds will be exempt from the claims of creditors.
2. Can you get the largest possible income from the cash values when you want them?
3. Have you definitely established with your life insurance companies the true dates of birth of yourself, your wife and your children?

Christmas Decorations A Plenty Are Practically At Fingertips

RALEIGH—Christmas decorations—and plenty of them, too—are practically at your fingertips.

Extra hangers from the closet can be transformed into a kissing ball.

Your yarn basket holds potential angels and birds to hang on the Christmas tree.

And burlap, heavy muslin or felt are possible Christmas wall hangings.

How so? The extension house. Your life insurance agent is the man to check your policies to see if they conform to your needs. Discussing these points with him will benefit you and your whole family.

ing furnishings specialists at North Carolina State give this information:

For the kissing ball, use 12 wire coat hangers. Bend the handle to form a spike. You may want to bend sides of the frame into an arc.

Place the 12 straight wires together and lash tightly with string or picture wire.

Decorate with greenery, balls, bows and mistletoe.

Hang Christmas balls on spikes or remove the ball hangers and slip ball over end of spike for interest.

a 5-inch cardboard square. Tie one end and slip from cardboard. Tie again about one inch from first tying for head.

Separate three loops on each side for arms.

The all except arm yarns together again about three-fourths inch from neck and cut loops to form skirt.

The arm strands at desired length and cut off excess.

Use sequins and beads for face and skirt decorations.

Make wings of foil or metallic fringe and a halo from gold ribbon.

yarn or cotton.
Sew sequins around neck and outline wing. Sew sequins for eyes. Use a piece of pipe cleaner for bill and feet and wind with yellow yarn or embroidery floss. Attach a hook and suspend from tree.

To make a well hanging, cut a heavy fabric such as burlap, felt or heavy muslin to an appropriate size.

Let Christmas cards suggest ideas for the picture on the hanging. Then pattern the design with yarn, other pieces of material and miscellaneous findings.

"Take it easy," the North Carolina Department of Motor Vehicles urges, "or you'll take it hard when you travel on snow-packed or icy highways. Smart drivers, experienced in the ways of winter, start gradually, stop slowly, and make turns gingerly."

CHRISTMAS-LAND

FOR THE WHOLE FAMILY!

Gifts For Her

Famous, Most-Wanted Cosmetics

By Yardley Revlon Old Spice Tussy Helena Rubenstein Evening in Paris

Exotic Fragrances

My Sin and Arpege from Lanvin Chanel No. 5 Faberge Prince Matchabelli

Leather by Buxton Cameras by Kodak Shaeffer, Parker Pen-and-Pencil Sets Lady Electric Razors

Gifts For Him

Smoking Goods

Pipes by Kaywoodie, his favorite tobaccos All Popular Brands Cigars and Cigarettes

Men's Toiletries

Yardley Revlon Old Spice Mennen Gillette Citation Russian Leather Stag

Shaving Sets by Amity and Champ Leather

Remington, Norelco, Sunbeam Electric Razors

Kodak Cameras, Movie Cameras and Projectors

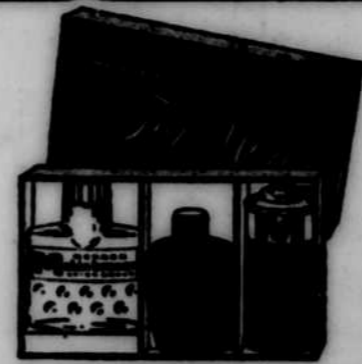
Our Biggest Selections

Wraps, Cards, Lights

Choicest Christmas Candies

By

- Hollingsworth
- Pangburn



at Christmas, give mennen \$1.10

All Film Needs

- Flash Bulbs
- Film
- Polaroid Camera



\$3

Sensational Gift Idea!

KODAK INSTAMATIC 100 CAMERA OUTFIT

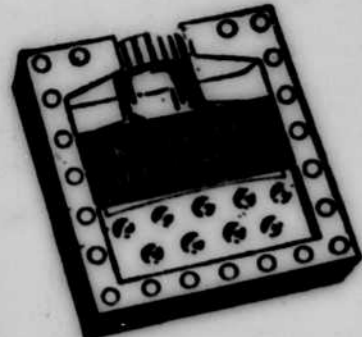
Instant loading... no threading of film, no reaming. Just lift out the cartridge. Outfit includes 1 cartridge of Kodak Verichrome Pan Film 126, 4 AG-1 flash bulbs, 2 AAA size batteries, flashguard and instruction booklet.

17.95 complete

CHRISTMAS TREE STAND

- Metal stand holds a tree up to 7 ft. tall
- Bowl for water
- Red & green enamel finish

98¢



at Christmas, give mennen \$2.65



#4041
Say it with orchids...AND...
"On The Wind"! Matchless "On The Wind" Cologne, Perfume and Perfumed Bath Oil in a festive orchid presentation.
only \$1.50

STAG TOILETRIES GIFT SETS for MEN



ROYAL STAG GIFT SET
The ultimate in masculine luxury—Cologne and After Shave Lotion. **4.50**

STAG TRAVELERS SET
Cologne and After Shave, travel-light plastic bottles. Clean crisp fragrance. **3.00**



STAG "CHANGE OF PACE" SET
3 brisk, refreshing After Shave Lotions—"Original, Spice and Sage". **2.25**

A Gift of Time WESTCLOX ALARMS

- DROWSE ELECTRIC—sleep selector re-awakens you at 5 or 10 minute intervals. Beige. **4.98**
- HUSTLER DROWSE—wakes you, lets you drowse for 7 minutes then reawakens you. Keywound, luminous dial ivory or pink. **4.49**



give a gift as fresh as all outdoors ROYAL STAG GIFT SET

A manly fragrance he'll like... Cologne and After-Shave Lotion in a rich, black and goldtone gift box. **4.50 set**

Carve expertly without effort!



DOMINION ELECTRIC KNIFE
Slices cleanly every time...with two self-sharpening, 9" stainless steel blades, 7-foot cord, safety trigger switch. Guaranteed. **18.88**

TV's famed shock-resistant TIMEX WATCHES

- Anti-magnetic
- Unbreakable mainspring
- Men's Marlin: gold-tone, sweep second hand, expansion band. **12.95**
- Ladies' Cavatina: gold-tone, bangle bracelet, guard chain. **15.00**
- Other Timex watches also available.



FREE DELIVERY

Mondays - Saturdays

9 a.m. to 9 p.m.

KINGS MOUNTAIN

THE **REXALL** STORE DRUG COMPANY

PHONE 73-2571 THE CITY'S MODERN STORE

Shop Your Rexall Store

For Christmas Gifts

For The Whole Family