

your car as well as your driving habits. A safe vehicle and a good driving record will keep your insur-ance rates in line as well as protect

you and your family.

If you have an insurance question, send it to Esther Peterson, 400

Turkey Talk-line. Pictured clockwise are: a reasted **Consumer Watch** Vehicle Safety Affects Insurance Rates

By Esther Peterson

(NU) - Small utility vehicles, or 4x4's, are becoming increasingly popular on the road today. Many consumers, though, are not familiar with the dangers and higher insurance costs of these vehicles.

Before you purchase a utility vehicle or a small pick-up truck the second most dangerous type of vehicle — you may want to look at the facts. Larger cars offer better protection for you and your family, and can be insured at a lower cost. The cost of your auto insurance is

affected directly by how safe your vehicle is. The safer the vehicle, the lower the insurance rate.

The occupant death rate in single vehicle rollovers is about 25 times as high for small utility vehicles as for large cars, according to the Insurance Institute for Highway

The government is considering new safety standards, but utility

vehicles currently are exempt from:

—Regulations that specify the crush resistance of the roof and resistance to side impacts;

—Mandatory head restraints (although many models have them);

—Eye-level brake lights;

The minimal safety standards for these vehicles mean more accidents, expensive repair costs and higher

insurance rates. A car's ability to protect occupants in a crash depends on its size, weight and design. Passengers of small cars and utility vehicles are injured more

often and more severely than occupants of large cars. smaller vehicle transfers the crash impact to a greater degree to the occupants because it doesn't

have the mass to absorb the crash. The teath rate from accidents in small vehicles is double that of larg-er cars, regardless of the driver's

To keep your insurance rates in line, and to protect yourself and your family, consider safety first. This means:

Driving a car that's well designed and has a high crash-test

rating;
—Driving the speed limit and obeying all traffic laws; —Driving defensively;

—Driving defensively;
—Driving only when every passenger in your vehicle is wearing a seat belt. Your insurance rates are affected by the safety and repairability of

California Christmas



*FOR US, CHRISTMAS IS ALL ABOUT FRIENDS, FAMILY AND TOGETHERNESS," SAYS JACLYN SMITH, actress, mother-of-two and Max Factor spokesperson. "During the holiday season, we always find the time to make decorations and wrap gifts as a family." Jaclyn likes to give each gift a personal touch by using beautiful papers, ribbons and carda, and then scenting them with perfume. "This year, "Il be spritzing packages with California, my new signature fragrance." HG392251

SONG OF JOY We may believe there is not much to be happy about. A song of faith, a song of love, a song of life, a song of joy. This is the kind of song our heart

Jane B. Thurber

Unforgettable holiday gifts soothe, pamper

The holiday season is one of the most hectic times of the year. You can make it less frantic for family and friends if you choose gifts that are both useful and luxurious. Personal care items, cosmetics and skin and body care products that pamper and soothe after a stress-filled day will be appreciated and remembered day will be appreciated and remembered

Colognes and perfumes are popular items at holiday time. Those that are ele-gantly bottled and packaged always make

gantly bottled and packaged always make an impact on the lucky recipient.

One generous gift that will be used often (and which will bring hours of relaxation and pleasure to the whole family) is the EpiSsage™ Waterbrush Massager, which is easily installed and turns a home bathroom into a private beauty spa. It serves as a fixed or hand held shower and has three rotating brushes shower and has three rotating brushes that help to deep clean skin, massage aching muscles, minimize the appearance of cellulite, and remove flaky skin.

The deluxe version includes the shower unit, an extra set of soft brushes for sensitive areas, and three Epissentia™ body care products.

• Women of any age appreciate fine cosmetics and skin care items, particularly during the winter holiday season, when cold air, overheated rooms and long hours can drain skin of its vitality. Department store cosmetic counters carry a wide range of eye shadows and lipsticks in the new muted colors that are

so popular this season.

Get a pretty canvas tote in a woodsy color, line it with colored tissue paper, and fill it full of new makeup items. You can also add a compact facial sauna, such as the EpiSauna Ultra[™], which restores moisture to winter-parched skin, relaxes tense facial muscles, and prepares the Esther Peterson, a former White complexion for treatment products. It comes complete with three new skin care House Special Assistant on Conproducts that work with the gentle steam mist to cleanse, clarify and moisturize the skin. (Call 1-800-444-5347 for the of Professional Insurance Agents. store nearest you.) A wonderful combi-

. Washington St., Alexandria, VA

sumer Affairs, serves as a consumer advisor to the National Association



FORMER "DALLAS" STAR DEBORAH SHELTON enjoys showering with the EpiSsage" Ultra Waterbrush Massager, nation gift like this will be remembered packs also feel great on sore muscles, and

throughout the year.

· A fashionable new winter jacket or coat will make loved ones forget about grooming easier are always treasured. the cold weather. Anything from a sporty Consider a tiny pair of scissors and a Italian leather jacket to a fluffy down miniature comb to keep moustaches and coat in a wild color will warm a special beards neat, a pump of one of the new someone's heart. As a thoughtful surtooth whiteners such as EpiSmile™ and a

herever heat therapy is desired.) · Unusual little gifts that make good

prise, tuck an EpiHeat™ Instant Heat pack of mint-flavored dental floss, or a Pack in each pocket to keep her hands pearl-handled nail buffer with a small jar warm. (These versatile non-electric heat of buffing cream.

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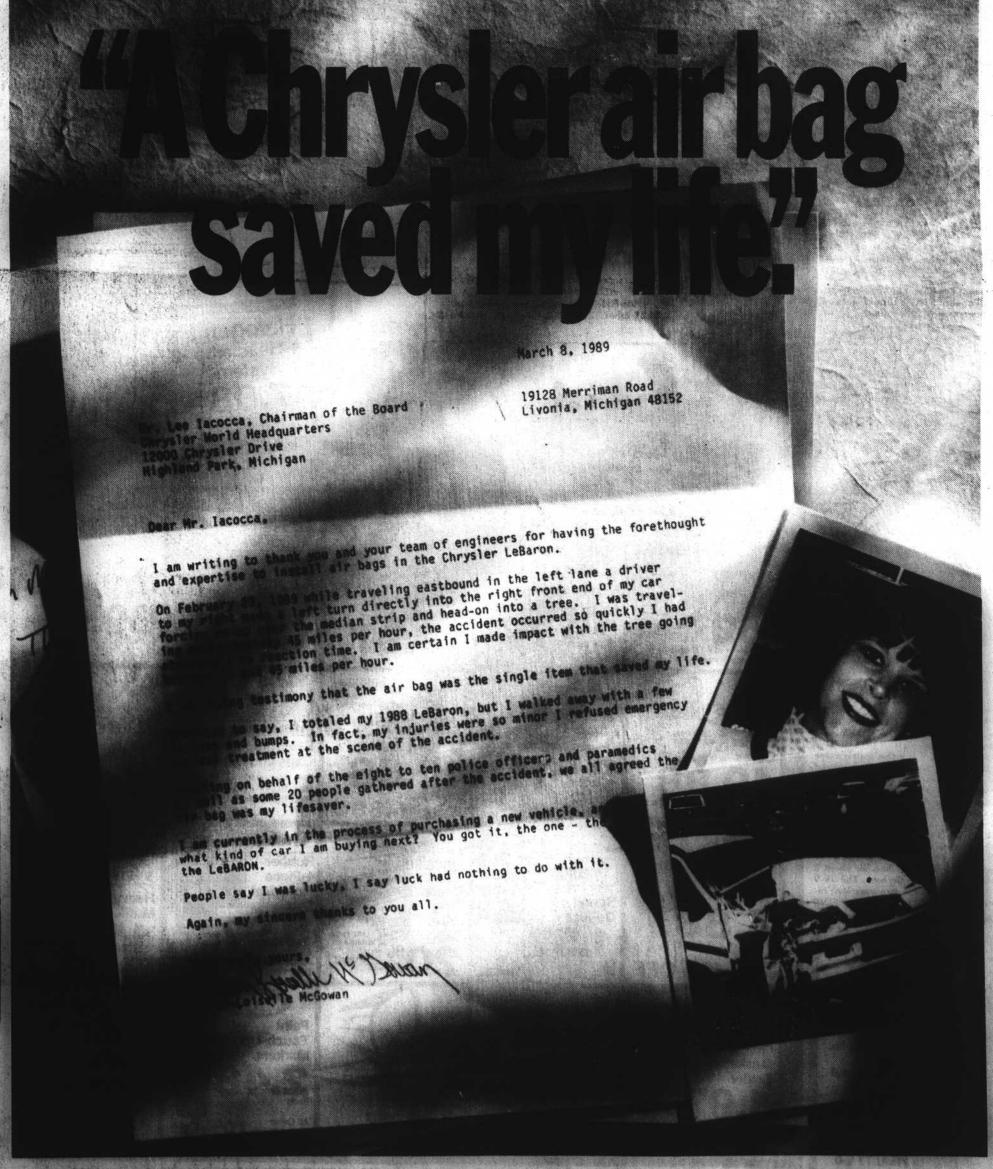


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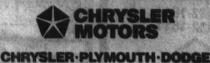
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Emma M. Goza Sales Associate



A reminder: Chrysler Motors Corporation is the only American carmaker to put driver-side air bags in every passenger car they build in the U.S., from the lowest to the highest priced models. Safety is your right.



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