

Shop For Insurance; Cost Not Best Guide

Insurance for the home and auto are critical purchases. Consumers should select their insurance and their agent as carefully as they select their home or car.

Frequently, consumers believe they can shop for insurance on the basis of cost alone. They think they can

get a bargain with the lowest priced policy. This is a dangerous assumption and can be costly at the time of claim, according to the Consumers Insurance Information Bureau.

Consumers should be aware that the cost of insurance can reflect the scope of coverage offered by the policy. A rule of thumb that can be applied is that the wider the coverage the policy provides, the higher the price,

Sperry Honors Area Residents

Three area residents employed by Sperry New Holland will be honored for having completed twenty-five years of service with the company this month.

Guy Woodward, 63 Union Avenue, New Holland, Engineering Administration Director, Truman Coy, Box 131, New Holland, Staff Engineering for Safety and Health in Manufacturing and John Willwerth, 238 Ridge

Avenue, Ephrata, Processing Supervisor in Production Engineering will be receiving an inscribed watch or clock by the company to commemorate the anniversary.

Giving It Up
He said he has read so much about the harmful effects of smoking, that he has decided to give up reading.

but the wider coverage can be purchased often for just a few additional dollars. Comparison shopping for insurance should be done on the basis of coverage and service not price.

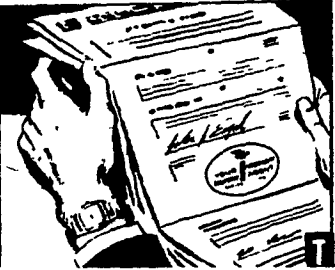
Probably the next most important consideration in buying insurance should be the agent himself and the service he can provide the consumer.

On selecting an agent, the following should be kept in

mind. The "independent" insurance agent is a local independent businessman who represents several strong, reliable companies. He is not employed by any of them. The "exclusive" agent or "direct writer" is employed by one company and represents that company only.

By representing several companies, the independent insurance agent has the flexibility to place insurance with the company whose policy is best suited to the client's needs. As a local businessman, he is aware of local conditions and is available to his clients at all times. He provides personal service, especially in expediting claims settlements.

It is at the time of a claim that insurance proves its worth.

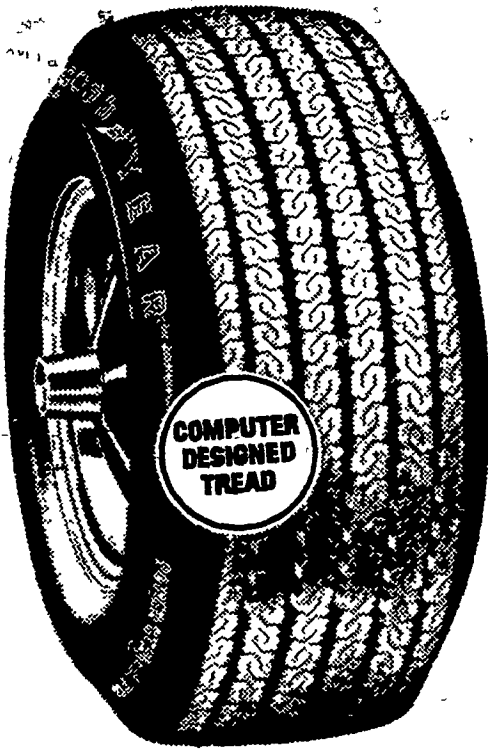


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