

**Taking
Time
Patricia
Powley**

**Living On A Reduced Income—
Meeting Your Insurance Needs**

When your income changes, review your insurance coverage. If your income decreases because of a layoff, illness, disability or premature death, your family may find it extremely difficult to pay insurance premiums. If you are not able to make a payment, determine your minimum needs for insurance. Then, call or write the company to check into a different payment plan that allows you to keep your coverage. Or, investigate plans with lower premiums.

Insurance is the primary way you protect yourself against financial loss caused by illness, accidents and other destructive or damaging events. Through insurance you pool your risk with others. You pay (or your employer pays for you) a premium to an insurance company that in return pays for the damaging effects of a large loss if it occurs.

For some risks, you may decide to accept or share the risk. Savings, instead of insurance or maintenance contracts, could be used to pay a variety of unexpected expenses such as burial expenses and repair of major equipment. Using deductibles (the amount of money you agree to pay per claim before the insurance company pays for a loss) is a way to share risk. If you are married, another way to share risk is to make sure both spouses are employable so

your family isn't dependent on only one income.

Consider minimizing your risks. Although you can't eliminate risk from your life, you can postpone, minimize or control some losses. For example, wear your seatbelt and don't drive during bad weather to reduce your chances for liability in an accident.

Health Insurance

Most people rely on employer group health insurance to ease the burden of medical costs. If you no longer have a job, some alternatives exist.

Group policies may allow you to continue coverage for a limited time following job termination. For example, you may be covered for an additional 30 days after your last working day. If you find a new job within 30 days, you could have continuous group coverage. Talk with the person responsible for employee benefits at your former place of employment about your coverage.

If your spouse is employed, check out the possibility of being covered on your spouse's group health insurance. See if and when your spouse could add you to coverage through his/her employer. Many employers or other groups have limited "open enrollment" periods.

Life Insurance

If you have life insurance, try not to let it lapse if others are de-

pendent on your income or wage-earning capacity. Your policy could be expensive to replace later. Life insurance protects your dependents against loss of income or expenses because of your untimely death. If you no longer have dependents, you may want to cash in your whole life policy when your income decreases.

You may have had group term life insurance through an employer. This is pure protection without a cash value or savings feature. If you are uninsurable elsewhere, you may want to convert your former employer's group plan into

an individual policy. Check with your employer about converting the policy.

Automobile Insurance

Most people can't assume the financial burden of a major automobile accident. Therefore, no one should drive without adequate insurance. Otherwise you are risking financial disaster and the loss of your license.

One way to reduce automobile insurance premiums if your car isn't new is to increase the deductibles for comprehensive and collision or drop these coverages.

Consider dropping collision coverage if the car's value is so low you could assume the loss yourself or if the repairs will cost more than the car is worth.

Homeowner's Insurance

Most homeowner's policies protect you from loss of property and legal liability. If you try to save money by lowering premium costs, beware of underinsuring. Check your policy to see that it will rebuild your house and replace your possessions at today's prices.

**Recent Health Findings
Enhance Milk Image**

TOWSON, Md. — With popular "got milk?" television commercials, "Where's your mustache?" magazine campaigns, and the regional "That Milk Thing" campaign, consumers continue to be reminded how important it is to include milk in their daily diets. However, over the past several months, three milk-friendly health industry advances have enabled the dairy industry to highlight milk's benefits even more in local and national media coverage. These three advances include the recent increase in recommended calcium intake levels, some positive findings in a recent lactose intolerance study, and the addition of the American Heart Association's (AHA) Heart-Healthy Seal on fat-free and lowfat milk.

Recently, the National Academy of Sciences released new Adequate Intake (AI) guidelines for calcium. According to these new AI recommendations, adults ages 19-50 need at least 1,000 mg of calcium daily, up from the old RDA of 800 mg per day. Teenagers and adults over 50 need even more — a recommended 1,300-mg and 1,200 mg per day respectively. Dairy industry com-

municators are actively pursuing national and local press to incorporate a "food first" message in any releases about the new guidelines, reminding consumers that milk and dairy products are the best natural source of calcium.

In addition to the increased need for calcium, consumers will also be reminded about milk's heart-healthy benefits because of the collaborative efforts of Milk-PEP (the Milk Processors Federation) and the American Heart Association (AHA). Thanks to their efforts, all fat free and 1/2 percent lowfat milks will now boast AHA's red Heart Healthy Symbol, signifying to consumers that both of these products meet AHA's nutrition guidelines for

fat, saturated fat, and cholesterol levels in a well-balanced diet.

Milk triumphed in a lactose intolerance study conducted earlier this year. The major finding of this study published in the May 1997 *American Journal of Clinical Nutrition* showed that most people who thought they were lactose intolerant were able to enjoy two cups of milk daily — one with breakfast and another several hours later with dinner — without experiencing any symptoms. This study followed up on earlier research that showed people thought to be extremely lactose intolerant could drink at least one cup of milk a day with little or no digestive discomfort.

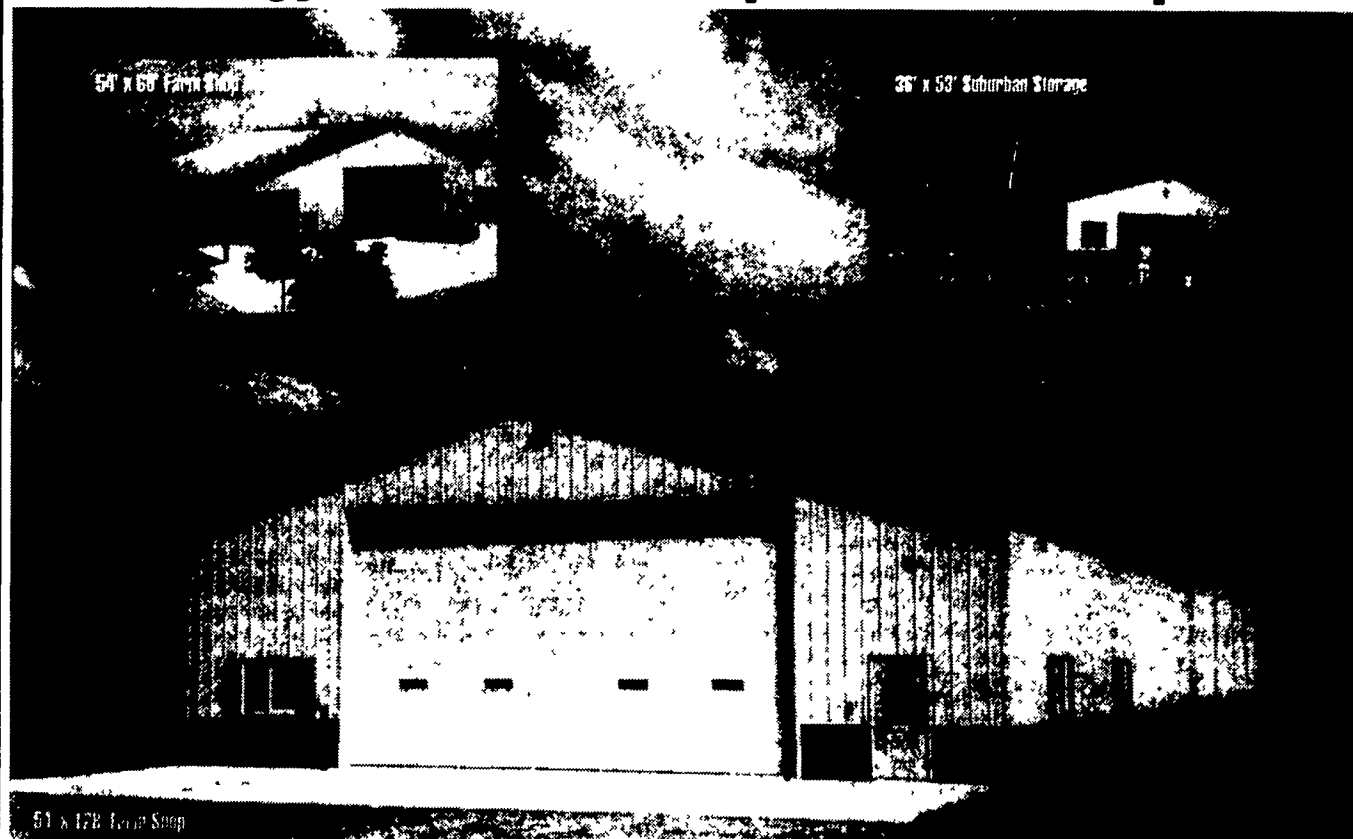
Family History Conference

LANCASTER (Lancaster Co.) — The Lancaster Mennonite Historical Society and the Lancaster County Historical Society will co-sponsor the 19th annual Family History Conference Thursday, Friday, and Saturday, October 30-November 1, at the Holiday Inn/Lancaster Host Hotel & Con-

ference Center, Lancaster, Pa. In addition to about 20 workshops on genealogical research, the event features guided bus tours for research to Washington, D.C., and Chester County.

A program and further registration details are available from Lola M. Lehman, Lancaster Mennonite Historical Society, 2215 Millstream Road, Lancaster, PA 17602-1499 (Include self-addressed, stamped envelope). Phone: (717) 393-9745; fax: (717) 393-8751. Registration deadline is October 15.

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