

Over The County News

The Kerlin hatchery at Centre Hall is increasing its production of day-old chicks each week, expecting to bring it up to the maximum of production within a few weeks.

The new barn being built by Clarence Blaser, on the former Beamer farm south of Old Fort, is assuming proportions. The frame-work is up, weatherboarding is on, and soon the rafters and roof will be on. The dimensions of the barn are 62x45 ft.

William Davidson of Milroy has rented the small shop on Church street, Centre Hall, recently occupied by Squire C. W. Slack, and the place is being put in condition to serve as a jewelry store. It is understood Mr. Davidson will open for business in the near future.

C. M. Bierly, executor of the W. W. Hackman estate, sold the Hackman farm at Rockyville, Miles township, to Walter Hackman, a son of the deceased, for three thousand dollars. The sale includes fifty or more acres of farm land and several tracts of mountain land. Mr. Hackman has been remnant on the farm for several years.

Harry Acker, Aaronburg carpenter is minus the first joint of his left thumb, since last Saturday. On that day, he was cutting wood at home with a double bitted axe. Handling the axe with one hand, the handle caught in his coat which was not buttoned, threw him off balance and the axe severed practically all of the first joint of the thumb. The small wedge of flesh which was left was trimmed off together with the bone by a local physician, and he will not do any work of any kind for a while.

The frame work of the private residence being erected on Allison street, Centre Hall, by Joseph Hartley, is about completed and is being roofed. The structure is 24x24 feet in dimensions and two stories in height. The builder expects to have the house advanced to the point by April 1st so it may be fitted for warm weather living. The Hartley family now lives in the property purchased some months ago by Daniel Bohm, who will occupy it when returning from the Brockerhoff farm near Old Fort.

Some young chap—or maybe one not so young—is in for some trouble if he does not stop the practice of shooting about town with an extra-powered air rifle or 22 calibre target. The Milheim Journal reports. The members of Milheim Lodge No. 955, I. O. O. F. are waiting for some evidence on who shot holes in the windows of their meeting hall on East Main street—and since others in that neighborhood have complained about the practice of shooting at houses, it is likely that the guilty ones will be brought to justice by an investigation.

Following a heart attack, Dr. Hugh Morrow died in the Miners Hospital, near Spangler, on Monday night of last week. He was aged 63 years. Interment was made Thursday afternoon at Patton, Clearfield county. Dr. Morrow practiced his profession for thirty years at Spruce Creek, Williamsburg, Saltsburg, Centre Hall, Logansport, and Patton. He was located in Centre Hall for a number of years prior to April, 1936. He is survived by his wife, formerly Marjory Stuart Vickers of Overbrook and eight children: Hugh Jr., Philadelphia; Christopher, Baltimore, Md.; Rowland, William, Hilton, Marjorie, Sarah Ann, and Virginia, at home. A brother, Albert P. Morrow, of Germantown, also survives him.

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Every Tuesday Night
AT 8 O'CLOCK
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ASTHMA MUCUS
Dissolved Easy Way
You can now curb those terrible attacks of choking, gasping, coughing and wheezing of asthma by dissolving the mucus or phlegm. No doses, no smoke, no injection. Just inhale and feel the quick, delightful action. The prescription BalsamEze works through the blood quickly, helps nature remove the strangling mucus, restores easy breathing and refreshing sleep, and stimulates energy. Send for it and pay when benefited.

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When You Want
Anything In Lumber,
Millwork, Doors,
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W. R. SHOPS
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SATISFACTION GUARANTEED
IN EVERY DEAL
IN EVERY PARTICULAR

State College borough council ordered a lien against the property of Burgess Leitner for payment of a WPA curb at his home in the borough. The transaction is being taken in care of by the borough solicitor.

Joseph, the 23 months-old-son of pumper, Director Von Johnston, of Snow Shoe, suffered a broken collar bone last Monday afternoon when he fell down the cellar steps at his home. Joseph is resting comfortably after having it reset by Doctor Harris.

Paul Stoner, of Pleasant Gap, who is employed as a stone leader at Whiterock Quarries, was painfully injured Wednesday afternoon when a heavy stone rolled from the side of the quarry and plumed his left leg against another large rock. It took several men to pry the rocks apart to free Stoner, who was taken to the office of a physician there for examination. It was found that no bones were broken but that he sustained a puncture wound of the leg.

At a meeting of the Hollidaysburg Production Credit Association, held at the Morrison Cove vocational school on Tuesday evening, Harry A. Corman, of Spring Mills, Centre county auditor and a director in the Association, presented the report for 1938 to the stockholders. Mr. Corman is an established farmer and is familiar with the agricultural conditions in this section. He announced that the Hollidaysburg Production Credit Association had made 344 loans, amounting to \$225,025 during the past year.

Prof. K. L. Heidrich, of the department of architecture at the Pennsylvania State College, has been named the winner of a \$1,000 first prize in a recent contest by a woodwork company, of Cincinnati, Ohio. Prizes of \$1,000 and \$500 were offered for the first and second best designs and photographs of a home in which some of the material of the company was used. The professor built a house, entirely designed by himself, which contains a living room, dining room, kitchen, two bedrooms, two baths, a studio, an attached laundry and garage. His plans and photographs won first prize.

A Philadelphia woman, Mrs. Ruth B. Mull, is a plaintiff in two suits now before the State Supreme Court charging John Barnes, late Philadelphia clubman, with defrauding his father's estate of approximately \$900,000 profits from an illegal coal contract. Suit to recover the profits was brought by the Barnes and Tucker Coal Company of Barnesboro, now owned by Mrs. Mull and her three sisters as residuary legatees of the estate of their father who organized the company in 1900. The four sisters charged that their brother, John, organized his own company and diverted a large coal contract. The court reserved judgment.

At an enthusiastic meeting of members of Progress Grange, one of the most active Subordinate Granges in Centre County, held in its well-appointed hall at Centre Hall last Saturday evening, the following officers were installed for the current year: Master Earl C. White; overseer, Ray Shearer; lecturer, Mrs. J. B. Wert, Sr.; Steward, J. W. Delaney; assistant steward, J. B. Wert, Jr.; chaplain, Mrs. G. W. Ralston; treasurer, J. B. Wert, Sr.; secretary, Lila Burkhead; gate-keeper, M. A. Burkholder; ceras, Mrs. Eliza Dunn; Pomona, Mrs. J. W. Delaney; flora, Mrs. J. Ernest Wagner; lady assistant steward, Mrs. Ray Shearer; juvenile master, Mrs. Earl C. White. The installing officer was G. W. Ralston, assisted by Mrs. Melvin Watson as marshal. Grange meetings are held regularly the first and third Saturday of each month.

REAL ESTATE TRANSFERS.
Mark W. Williams, Trustee, to F. Glenn Rogers, et ux, of Howard, R. D. 2, tract in Walker Twp.; \$4,900.
Benjamin C. Jones, et al, to Charles R. Wehr, et ux, of Bellefonte, tract in Bellefonte, north ward; \$1.
Frank Michaels, to Mabel Durkee, of Avis, tract in Philipsburg; \$1.
First National Bank of State College, to R. J. Kennard, et ux, of State College, tract in Harris Twp.; \$1.
R. G. Bressler, et ux, to Joseph K. Thornton, et ux, of College Twp., tract in College Twp.; \$7,229.
Elizabeth J. Krebs, et al, to Ruth Krebs, et bar, of State College, tract in State College; \$1.
William H. Thompson, to Kline R. Wolf, et ux, of Howard, tract in Howard; \$1.
Wilbur R. Dunkle, et ux, to Harry F. Bailey, et ux, of Howard, R. D. 2, tract in Walker Twp.; \$1,500.
Ira Auman, et al, to George E. Auman, et ux, of Spring Mills, R. D. 2, tract in Potter Twp.; \$1.
David M. Brown, to Anna G. Brown, of Spring Twp., tract in Spring Twp.; \$1.
Joseph K. Magers' executors, to W. W. Hackman, of Miles Twp., tract in Miles Twp.; \$31.
Lloyd A. Stover, et ux, to John Ramish, et ux, of Spring Twp., tract in Spring Twp.; \$1.
Joseph A. Swires, et al, to Joseph A. Swires, et al, of Philipsburg, tract in Philipsburg; \$1.
Mary A. Wrye, et al, Adm. to Roy H. Ghaner, of Warriors Mark, R. D. 1, tract in Half Moon Twp.; \$400.
Roy H. Ghaner, et ux, to Harold R. Ghaner, of Warriors Mark, R. D. 1, tract in Half Moon Twp.; \$1.
Mark W. Williams, Trustee, to Nellie L. Peck, of Howard, R. D. 2, tract in Walker Twp.; \$2,430.
William H. Ziegler, et ux, to Harry J. Shaffer, of Barnesboro, tract in Miles Twp.; \$105.
J. Orvis Keller, et ux, to Katy M. Reese, of Worth Twp., tract in State College; \$1.
Katy M. Reese, to J. Orvis Keller, et ux, of State College, tract in State College; \$1.

Fell After Operation
Mrs. Curtis Walker, of Monument, who recently underwent an operation at a Lock Haven hospital, was seized with convulsions while washing dishes at her home and fell, breaking her glasses and a dish she had in her hands and lacerating her face and left leg.

Snakes Differ in Attack
The manner in which a cobra strikes is very different from the method of the long-fanged snakes, such as the rattler. The latter opens his mouth wide, and stabs the victim, while the former grasps the victim, and chews it momentarily.

CHURCHES

Coleville Pilgrim Holiness
Friday night Prayer Meeting at the home of Mr. and Mrs. Hillard; Sunday School 9:30; Y. P. S. 7:00 p. m. Sunday; Sunday Evangelistic 7:30 Tuesday Bible Study.

St. John's Episcopal, Bellefonte
The Rev. Samuel H. Sayre, Rector, Sunday, January 22, the third Sunday after Epiphany. Holy Eucharist, 8:00 a. m.; Church school, 9:45 a. m. Morning prayer with music and sermon, 11 a. m.

Evangelical-Reformed, Bellefonte
Rev. C. Nevin Stamm, pastor, Church School 9:30; Preparatory services 10:45; Preparatory services 7:30; Young People 6:30; Junior Catechetical class will meet Saturday 2 p. m.; Senior Catechetical class will meet Friday at 4 p. m.

St. John's Lutheran, Bellefonte
Third Sunday after Epiphany, January 22, 9:30 a. m. Sunday School; 10:45 a. m. The School; 7:30 p. m. Sermon: "Christ Awaking a Soul to Salvation." 6:30 p. m. The Catechetical Class; 7:30 p. m. Vespers and Sermon: "A Tragic Life with a Happy Ending." Clarence E. Arnold, pastor.

Hubbardsburg Evangelical-Reformed
Rev. James B. Musser, minister, Sunday Jan. 22nd, Trinity, Hubbardsburg—9:15 a. m. Sunday Church School; 10:30 a. m. morning worship with sermon. Zion—9:30 a. m. Union Sunday Church School; 10:30 a. m. preaching service. Joint Communion on Friday evening in the Zion church with the annual consistorial dinner served by the families of the Zion consistory.

Bellefonte Evangelical
John B. Mays, pastor. Evangelistic services will be continued this week and including Sunday; Sunday evening at 7:30 the congregation of the A. M. E. church will be our guests. The sermon will be preached by the Rev. Evans David Brown, and members of his congregation will render several musical selections. An offering will be received for the support of their work. The Sunday School will meet at 9:30 in charge of Mr. E. J. Teaman, supt. The Christian Endeavor will meet at 6:30 in charge of Mrs. W. H. Geisinger, president.

Clergymen To Join Campaign

will consider it a privilege on Saturday and Sunday, January 21st and 22nd, to call to the attention of their congregants the plans for a nationwide observance of the President's Birthday as proposed by the National Foundation for Infantile Paralysis.

You may confidently rely on the full cooperation of the synagogues to make the call of Infantile Paralysis Saturday and Sunday enter into the religious consciousness of the nation.

In a message to the members of The International Christian Endeavor Union, Dr. Daniel A. Poling, president, said: "I earnestly recommend to the members of the Christian Endeavor movement the fight now being waged on infantile paralysis and hope that they will join with the churches of the country in observing Sunday, January 22nd, as a day to call attention to the splendid work being done by the National Foundation for Infantile Paralysis. The religious press of the country has given editorial approval to the designation of Church Sunday. In 'America,' a review of Catholic opinion, Father Francis Talbot, editor, wrote: "It is with great earnestness that I commend the movement organized by the National Foundation for Infantile Paralysis, and especially that part of the campaign which culminates on Sunday, January 22. I am confident that the members of other religious bodies will do their utmost to forward on the day specified this great charitable and humanitarian work."

From The War Cry, publication of the Salvation Army. "The Salvation Army is joining other great Christian organizations, in enlisting in the 'Eight Infantile Paralysis Sunday' the active support and contributions of all who are proud to be identified with our organization and who have been benefited by the Salvation Army."

Other expressions of approval were published in "Monday Morning" of the Presbyterian church, "The Living Church" publication of the Protestant Episcopal church in America and many other church bulletins.

Enrolled in the Church Council of the Committee for the Celebration of the President's Birthday are such outstanding religious leaders as: James Cardinal O'Connell of Boston; Rabbi Louis J. Newman of New York; Frederick M. Eliot of the American Unitarian Association; Edwin C. Hughes, Senior Bishop of the Methodist Episcopal church; Rt. Rev. St. Joseph Tucker, Presiding Bishop of the Protestant Episcopal church; Rt. Rev. James E. Freeman, Bishop of Washington, D. C.; Robert P. Goldman, Union of American Hebrew Congregations and many others.

Coroner Figures in Accident
Sheriff J. J. Sharkey and the district attorney's office of Clearfield, were called upon to investigate a fatality at Curwensville instead of the coroner, because the last named was involved in the accident. Michael Chesnoke died in the Clearfield Hospital 24 hours after he was struck by a car driven by Dr. Elmo E. Erhard, county coroner. He was rolled about 20 feet as he was struck when he stepped directly in the path of the car, it is stated.

Snakes Differ in Attack
The manner in which a cobra strikes is very different from the method of the long-fanged snakes, such as the rattler. The latter opens his mouth wide, and stabs the victim, while the former grasps the victim, and chews it momentarily.

Modern Etiquette

- When an invitation has been extended over the phone, is it all right for a wife to say, "May I ask John if he has any other plans for Tuesday evening, and then call you back?"
- Would it be all right, when introducing two persons, to say, "Mr. Smith, let me make you acquainted with Mr. Brown?"
- Is it proper when eating to stack two or three dishes, in order to make more room on the table?
- When dining in a friend's home, should a guest take a helping to each dish, the first time it is offered?
- What are the hours for formal calling?
- Is it good usage to say in a letter, "Thanking you in advance for this, etc.?"
- Is it necessary to write anything on the card that accompanies a wedding gift?
- Is it all right for a man to rest his arm on the back of a woman's chair in the theatre, or in a public conveyance?
- What should a woman wear to a dinner when she does not possess a dinner gown?
- When going to a weekend party must a guest go by the train or bus that is mentioned in the invitation?
- When you are having luncheon with several friends in a public dining room, and an acquaintance stops at your table for a few words, should you introduce him to each of your friends?
- What is the correct phrasing to be used on an engraved card announcing an engagement?
- When introducing a person to a group of friends, is it necessary to repeat this person's name with each introduction?
- Should a girl place her purse and gloves on the restaurant table while she is eating?
- When thanking someone for a favor or courtesy, is it proper to say "Thanks" or "Much obliged"?
- When a young man in a public dining room persists in laughing and chatting with the waitress, what does it indicate?
- Which should precede, the man or the woman, when entering a public dining room?
- Should a girl wear an evening dress to a dance, when she knows her escort is going to wear a business suit?
- How should wedding cake be given to the guests?
- What is the meaning of entire, and how is it pronounced?
- What would be an appropriate costume for a woman who is going to travel quite a distance?
- What is the maximum length of time before a person should acknowledge any kind of invitation?
- When a man is dining in some public place with a girl, and a woman friend of this girl stops at the table to talk, what should the man do?
- Where should the date be written in a social letter?

Answers at bottom of column.

Centre County Hospital Notes

Monday of Last Week

Admitted: Joseph Pierce, Fleming; Miss Betty A. Stonebreaker, Julian, R. D. 1. Discharged: Mrs. Antonio Quaranta, Bellefonte; Mrs. Charles W. Stambaugh, Fleming; Mrs. James Petters and infant daughter, Bellefonte, R. D.; James A. McGarry, Pleasant Gap; Admitted Monday, discharged Tuesday, Mrs. L. B. Hartman, Millheim; Admitted Monday, discharged Thursday, Mrs. J. Irvin Shuey, State College; Admitted Monday, discharged Sunday, Mrs. Walter Mastalaki, State College, R. D. 1. Births: A daughter was born to Mr. and Mrs. Arthur R. F. Foreman, Bellefonte; a son was born to Mr. and Mrs. Ralph R. Cleland, State College.

Tuesday of Last Week

Admitted: Mrs. Fred Irvine, Bellefonte, R. D. 1. Discharged: Miss Isabelle Graham, Boalsburg.

Wednesday of Last Week

Alice Mae Dearth, Mingo, Mrs. Curtis R. Clawson, State College; Walter Y. Ruhl, Bellefonte; Joseph E. Burns, Bellefonte, R. D. 3; Betty Jean Stever, Coburn.

Discharged: Mrs. Harold Spicher, Bellefonte, R. D. 3; Mrs. Allen S. Schilling and infant son, State College; George W. Boyer and infant son, State College; Mrs. Edward K. Taylor, Bellefonte; Mrs. LeRoy T. Brooks and infant son, Bellefonte, R. D. 3; Births: A son was born to Mr. and Mrs. Harry Hoekenberry, Bellefonte, R. D. 3.

Thursday of Last Week

Admitted: Nair J. DePapa, Rutherford, N. J.; Discharged: Mrs. Merrill R. Fisher and infant daughter, Milesburg. Births: A daughter was born to Mr. and Mrs. George E. Wallace, Julian, R. D. 1; a son was born to Mr. and Mrs. Walter C. Lingle, State College. Expired: William B. Fiedler, Centre Hall.

Friday

Admitted: Mrs. Charles B. Houser, State College; John A. Baker, Pennsylvania Furnace, R. D.; Mrs. Mary Rinkelly, Dribling; Mica Mildred Herr, Philipsburg. Discharged: Lester L. Auman, Centre Hall, R. D. 1; Mrs. James Kane, Bellefonte.

Births: A son was born to Mr. and Mrs. Earl G. Flick, State College, a son was born to Mr. and Mrs. Wilbur Miller, Bellefonte, R. D.

Sunday

Admitted: Mrs. Margaret Jackson, State College. Births: A son was born to Mr. and Mrs. John Nichols, Pleasant Gap, a son was born to Mr. and Mrs. Ralph J. Wasson, Bellefonte.

Total damage estimated at \$40 resulted Friday afternoon when cars driven by R. B. Frizell and Ward Hayes, both of State College, collided at the intersection of East College avenue and the East Drive, State College. The accident happened after the Hayes car skidded. No one was injured.

Answers to Modern Etiquette

- Yes; this is really the only thing she can do to avoid embarrassment, in case John cannot accept the invitation.
- One should avoid the phrase, "let me make you acquainted with." Merely say, "Mr. Smith, this is Mr. Brown."
- No; one should not do this.
- It is the most gracious thing to do, even if one is not partial to some particular dish.
- Between three-thirty and four-thirty, except when calling on a woman who announces a day at home during other hours.
- No. This phrase implies one's effort to force compliance.
- No; the card is sufficient, as good wishes and congratulations are offered at the reception.
- No; the hands should be kept in the lap.
- An evening dress would be the next best thing to wear.
- Yes; one should always do so, unless some unusual circumstance prevents. Then one should write his hostess, stating when he will arrive.
- It is not at all necessary to do so.
- It is not proper to use this type of card.
- No. In this case one may say, "Mr. Moore, this is Mr. Adams, Mr.

James Names Centre County Man To Head

(Continued from page one)

Commissioner of Motor Police—Lynn G. Adams.

Secretary of Forests and Waters—Albert Stewart, publisher, Clearfield Progress.

Secretary of Welfare—E. Arthur Sweeney, Greensburg newspaper publisher.

Secretary of Public Assistance—Howard L. Russell, of Upper Darby.

Secretary of Revenue—Wm. J. Hamilton, Jr., former Philadelphia city clerk.

Secretary of Highways—I. Lamont Hughes, Pittsburgh.

Secretary of Labor and Industry—Lewis G. Hines, Philadelphia, executive secretary to William Green, president of the American Federation of Labor.

Budget Secretary—Dr. Edward B. Logan, Philadelphia.

Secretary to the Governor—J. Paul Pedigo, former city editor of the Philadelphia Public Ledger.

Simple Task to Test GERMINATION OF SEED

Checking germination will insure planting garden seeds that will produce a good stand of plants. Testing is particularly important with home grown seeds and those purchased in bulk. If the percentage of germination is given, another test usually is unnecessary. County Agent R. C. Blaney believes that the best way to test germination is in soil. This can be done by placing 100 seeds in a shallow box not quite filled with soil. Cover such seeds as lettuce, cabbage and tomatoes with one-fourth inch of soil. Larger seeds, as those of beans, corn and peas, require a covering of about one inch. Use loose soil, preferably sand. Another method, but not quite so accurate, is the use of blotters. Place 100 seeds between two blotters, dampen, and lay between two plates or saucers, the top one inverted to prevent drying. Keep at ordinary room temperature with the blotters moist, but not too wet. The seeds will sprout in a week to 10 days after which they may be counted to determine the percentage that germinate. Seeds showing weak germination should not be counted since they may sprout under ideal conditions but may not prove satisfactory under natural conditions. Germination tests in soil are usually more accurate than those where blotters are used. Not all seeds that sprout will produce mature plants. Vigor is an important factor.

Cars Crash at College

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PROGRAM OF GUIDANCE FEATURED AT COLLEGE

Freshmen women at the Pennsylvania State College are deriving the benefits of a new guidance clinic conducted as a series of after-dinner group meetings at which they are being instructed in ways to meet various problems which confront women students at the College.

Several members of the College faculty and administrative staff are cooperating in giving lectures and serving as discussion leaders at the sessions, each of which is devoted to some problem which new women students might find perplexing. Miss Betty Bell, assistant to the dean of women, Miss Charlotte E. Ray, is in charge of the new guidance program and is making arrangements for the freshmen women to use the service clinics on the campus—the speech clinic, the psycho-educational clinic and the reading clinic—to correct difficulties which are uncovered at the informal after-dinner sessions.

Most every subject which might prove puzzling to freshmen women is covered in the series of lectures and discussions arranged by Miss Bell. They include proper use of cosmetics, styles of coiffures, etiquette, and proper carriage and posture. A clothing clinic and a posture clinic have been arranged, while the College Health Service is advising on special skin and diet problems, along with other matters of personal health.

There are 346 freshmen women at Penn State. The total number of undergraduate women students is 1191.

3,000,000 POSTCARDS TO BOOST STATE SCENERY

Three million postcards, some natural photo-prints and some in color, depicting Pennsylvania scenic attractions and historic shrines, will be placed on sale throughout the State between now and early spring. This is the result of a plan of cooperation between the State Publicity Commission and a publisher of cards.

Orders for 300,000 of these cards were placed by a chain of five-and-ten-cent stores and one of the large news agencies. Each card will bear the slogan "Pennsylvania Has Everything" and will contain a fifty-word legend. The State Publicity Commission has had many requests during the past two years for high quality postcards. The State Publicity Commission cannot enter the field of producing printed matter for sale, but in connection with this new postcard sales campaign, the Commission merely "sold" the idea to the publisher by pointing out the prospects of large sales.

If you want to be interesting, try to do what everybody expects you to do.

The new '39 Studebaker is out in front in COLD WEATHER COMFORT!



Healthful warmth for all passengers! Clear-headed safety for the driver! Studebaker's New Climatizer keeps the entire interior of the car as cozy as a living room even in the coldest weather—assures foot warmth and body warmth for rear seat as well as front seat passengers—and provides filtered fresh air besides, winter or summer! Nobody is exposed to drafts, dust, rain, hail or snow. The windows and windshield do not fog or frost. The Climatizer costs only about as much extra as a good quality old fashioned heater would. Get a demonstration today!

NEW CENTRAL CLIMATIZER HEATING AND VENTILATING SYSTEM

Built into the car, under the seat, out of the way. LOW DOWN PAYMENT—C. I. TERMS. GEO. A. BEEZER GARAGE. NORTH WATER STREET. BELLEFONTE, PA.

\$100 monthly for sixty months

AN INVALUABLE AID TO YOUR FAMILY IF DEATH SHOULD STOP YOUR INCOME

Provide this permanent life insurance protection through our easy-start plan. For the first five years your premiums are JUST HALF the subsequent rate.

ANNUAL PREMIUM FOR SIXTY \$100 CHECKS

Age at Issue	First 5 Years	After 5th Year	Age at Issue	First 5 Years	After 5th Year	Age at Issue	First 5 Years	After 5th Year
20	\$51.30	\$102.60	31	\$69.10	\$138.20	42	\$105.00	\$206.00
21	52.50	105.00	32	71.80	142.60	43	107.80	214.60
22	53.90	107.80	33	73.70	147.40	44	111.90	225.80
23	55.20	110.40	34	76.30	152.60	45	116.80	238.00
24	56.70	113.40	35	78.90	157.80	46	121.90	248.80
25	58.10	116.20	36	81.80	163.60	47	127.30	258.00
26	59.80	119.60	37	84.80	169.60	48	133.00	266.80
27	61.40	122.80	38	88.00	176.00	49	139.00	279.20
28	63.20	126.40	39	91.40	182.80	50	146.30	292.60
29	65.10	130.20	40	95.00	190.00			
30	67.00	134.00	41	98.80	197.60			

Also issued at ages 51 to 60

Policies issued at these rates contain Premium Waiver Disability Benefit and Dividend Provisions

SIZE AND NUMBER OF CHECKS CAN BE FITTED TO YOUR MEANS. Example: Sixty \$200 checks for double the rate above, or 120 checks of \$100 each for less than double. Many other helpful combinations available.

MONTH-TO-MONTH INCOME FOR DAY-TO-DAY NEEDS

Consult Agent, phone local office, or write to the Company

The Prudential Insurance Company of America
Home Office: NEWARK, NEW JERSEY