



# People



MR. AND MRS. CHRISTOPHER BRUCE

## Couple wed recently

Connie Jo Suder, daughter of Rev. and Mrs. Joseph E. Suder, formerly of Dallas, now residents of Confluence, Penna., was wed recently to Christopher Keith Bruce, son of Mr. and Mrs. Paul Keith Bruce of Gunterville, Ala., in Old Bethel Church of God, Markleton, Pa. Rev. Suder, assisted by the Rev. Dr. Douglas Baker, pastor of Old Bethel Church, performed the double-ring ceremony.

The bride was given in marriage by her parents. Maid of honor was Tamyra Boudreaux, Dallas. Bridesmaids were Mia and Tonya Bruce, sisters of the bridegroom.

The best man was Paul Keith Bruce, father of the bridegroom. Ushers were Brian Suder, father of the bridegroom. Ushers were Brian Suder, brother of the bride, and Brad Bruce, brother of the bridegroom.

Organist was Mrs. Margaret Carous and pianist was Lori McGinnis.

Lynn King was soloist.

Following the ceremony, a reception was held in the Church Fellowship Hall.

A rehearsal dinner, given by the bridegroom's parents, was held at the Oakhurst Tea Room, Somerset, Pa.

Mrs. Bruce is a graduate of Dallas Senior High School, 1982, and was graduated from Bauder Fashion College, Atlanta, GA in 1982. She is employed as a receptionist for the Attorney General's Office, Court-house, Titusville, FL.

The bridegroom is a graduate of Gunterville High School, 1980, and was graduated from DeVry Institute of Technology, Atlanta, GA 1982. He is a technical writer for McDonnell Douglas Technical Service Company at Cape Kennedy Space Center, FL.

Following a wedding trip to Gatlinburg, Tenn., the couple will reside in the Titusville area.

## People now live longer

"The average premium people pay today for a thousand dollars of life insurance is about a third of what it was in 1949," said Barry S. Halpern, associate actuary for Aetna Life Insurance and Annuity Company. "That's because people are living longer than ever before and buying more life insurance."

Halpern said that the average person born in 1950 had a life expectancy of about 68 years. Today that same person can expect to live past 74 — a six-year gain.

According to Halpern, today's more sophisticated buying public is a major factor in lowering life insurance costs. "There was a time when most people didn't know much about financial planning. They only bought life insurance to provide a death benefit," he said. "But the educated consumers of the seventies, looking for smarter ways to manage their money, created a demand for insurance that would provide protection and build cash values at competitive interest rates as well."

The insurance industry responded by developing "universal life," a policy designed to do just that. "If you can earn competitive new money rates on cash buildup, and defer taxes until you reap the benefits, insurance becomes a smart way to provide for future needs such as college tuition or retirement income," Halpern said.

"By 1983 the amount of life insurance in force was 20 times what it was in 1950. We found a way to meet a real need, and people bought it."

"In one way life insurance is like any other product — the more we sell, the more we can reduce production costs."

Because of the flexibility, the reduced cost of insurance could work in more than one way to benefit the insurance buyer, Halpern explained. "On average, the new rates could provide up to 20 percent more cash buildup for the same premium. Or the death benefit and cash buildup could remain the same but cost 10 percent less premium. The changes are greater for some ages and less for others."



## Check presented

A new hairdo makes any woman feel special and the ladies who are residents at the Meadows Nursing Center, Dallas, are no exception. One of the busiest places at the center is the attractively decorated beauty shop, and green smocked volunteers are often seen transporting residents to their hairdressing appointments. The Auxiliary of the Meadows Nursing Center wants to make sure that every resident has the opportunity to visit the beauty shop and has donated \$100.00 to establish a fund to pay for hairdressing for those who otherwise could not afford it. The Auxiliary's goal is to make life brighter for the residents and this is just one way to do it. Shown here at the check presentation are, from left, Myrle Coolbaugh, beauty shop volunteer; Ann Marie Niznik, beautician; Dianne Corby, Auxiliary President; Thomas Sweeney, Administrator, Meadows Nursing Center.

## Lt. Governor speaks to club

Lt. Gov. Ted Wiatrowski was the speaker at a recent Breakfast meeting of the Back Mountain Kiwanis Club at Irem Temple Country Club. His topic was "Service to Others" which is the overall theme of Kiwanis International. It embodies these objectives: Aid the Needy; Expand Kiwanis; Work with the K Family (Circle K and Key Clubs) and Serve Others by Developing Greater International Understanding.

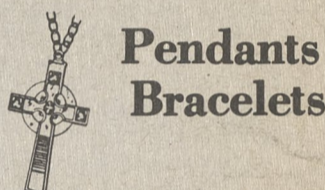
Among the current programs of the Back Mountain club are: Collection of food for the "Feed-a-Friend

Program; Solicitation at nearby shopping centers with members of Lake-Lehman Key Club on "Friendship Day" for the benefit of Special Olympics; and similar Solicitation for the Salvation Army Kettle Drive."

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