

1954

Will You Insure Your Future?

Jane Hammerly
Iowa State College

Follow this and additional works at: <http://lib.dr.iastate.edu/homemaker>



Part of the [Home Economics Commons](#)

Recommended Citation

Hammerly, Jane (1954) "Will You Insure Your Future?," *The Iowa Homemaker*: Vol. 34 : No. 2 , Article 10.
Available at: <http://lib.dr.iastate.edu/homemaker/vol34/iss2/10>

This Article is brought to you for free and open access by the Student Publications at Iowa State University Digital Repository. It has been accepted for inclusion in The Iowa Homemaker by an authorized editor of Iowa State University Digital Repository. For more information, please contact digirep@iastate.edu.

Are You Ready for the Wedding?

try
dry cleaning that leaves your clothes
brighter and looking like new
at

LINDQUIST CLEANERS

120 Hayward Phone 1700
Free Pickup and Delivery



Beauty— With Style

Look wonderful for that
"big moment." Have your
hair styled by our experts.
It will be easier to manage
and train.

MAX/HARRIMAN
hair stylist

Salon Suburban
619 MAIN
LAUNDERETTE BUILDING
Phone 978

Luxury Fabrics for the **BRIDE**

Nylon and rayon net - 72" wd. - \$.98 yd.
Nylon and rayon lace - 36" wd. - \$2.98-3.98 yd.
Rayon satin - 42" wd. - \$.98-1.98 yd.
Sheer and puckered nylon - 46" wd. -
\$1.39-1.49 yd.
Nylon and orlon combination
(checked pattern) - 46" wd. - \$1.39 yd.

*Wonderful fabrics to compli-
ment the bride — for her wed-
ding gown, lingerie, and other
pretty clothes.*

COMPLETE STOCK OF BUTTERICK PATTERNS

The Fair
AMES' FURMOST STORE

225 Main

Phone 100

Will you insure your future?



by Jane Hammerly

Technical Journalism junior

THE HOME-LAUNCHING couple confronts "musts, musts, musts" for long range home building—ideas of budgets, loans, savings and insurance.

How much to spend for insurance is a problem. Ideally, of course, the best solution would be for one to insure against all eventualities, but very few budgets can allow such a coverage.

So you may ask, what will be the consequences if there is no insurance and a loss occurs?

You will usually find even the most limited amount of insurance should care for life, health, and property and liability. It is you who will determine the percentage of each.

Term plan protection

Life insurance falls into two basic-purpose groups, term and endowment. If your purpose is protection only, the best buy in insurance is a term plan. There is no cash value on this type of policy and your payments are low. If the insured dies, his beneficiary receives the face value of the policy, but there can be no redemption of the money invested if he lives.

Term insurance is written for a stated period of time and is the least expensive way of obtaining protection for the family. It gives a larger amount of protection with less strain on the budget. There is a different kind of protection insurance for every age and occupation, so your insurance must be fitted specifically to you.

Savings and investments

Endowment policies, in contrast to term policies, are intended to provide an element of savings and investment as well as protection. In a sense, the endowment policy is the insured person's "bet" that he will outlive the contract and receive his money.

If at any time during the period stated on the contract the insured individual dies, his beneficiary will receive the face value of the policy. If not, the

insured receives it himself. One can also borrow a certain percentage of an endowment policy.

Endowment policies may be of questionable value to a young couple with limited funds because of economic disadvantages. Much more term insurance could be purchased for less money, and the difference could be invested in other savings plans which pay a higher rate of interest. A wise couple will carry all life insurance on the wage earner so that in case of his death, the wife and family are protected.

Health, property and liability

Since hospital costs can be a tremendous drain upon a family's resources, the family does well to provide itself with health insurance. This may be carried on the wage-earning power of the man and on general health. There is no conclusive evidence to show whether the family benefits more by carrying such health insurance or by saving regularly in its budgeting for medical and surgical expenses.

Property and liability insurance is concerned basically with automobile insurance and protection for home and personal belongings.

Automobile insurance, with a combination of protections to cover liability, has universal coverage to protect you from a law suit resulting from damage to another's car. Also you can carry protection for property damage, medical payment, collision, and comprehensive damage, such as wind and storm.

Your home and its contents need at least minimum insurance to cover fire losses. Policies for burglary and protection from law suits by other persons injured on your property may be obtained.

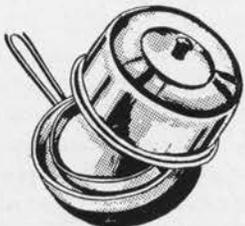
The answer to your insurance problem is in your evaluation of your family situation, but you should keep it in mind that if you can't afford a loss, you must insure yourself against it.

Useful Gifts Are Appreciated Most

FOR

*Weddings, Showers, Birthdays,
Mothers Day.*

You Can Find Just The Right
Gift In Our Stock Of More Than



SIXTEEN
THOUSAND
ITEMS

Including China
Crystal And Toys

CARR HARDWARE

306 Main

Phone 124

For those Spring picnic supplies

STOP AT

MALANDER'S GROCERY

GOOD VALUES

Weiners, Potato Chips,
Pop, Fruit, Candy,
and Cookies

Quick Delivery Service

2528 Lincolnway

Phone 266



JOSEPH'S

JEWELERS SINCE 1871
DES MOINES

Joseph's Bridal Consultant is always ready to help you in the choice of harmonizing patterns of Silver, China and Crystal and also to offer you the following

COMPLETE AUTHENTIC ADVICE



Consultations with our Bridal Consultant on wedding etiquette, customs, and procedure. Suggestions on how to make your wedding a social success.

CO-ORDINATED GIFT REGISTRY

We record your gift preferences for the convenience of your family and friends thus assuring the gifts you want and avoiding duplications.



CORRECT PAPER TROUSSEAU

Socially correct and complete paper service from invitations to thank you notes at a nominal cost.



Stop at your convenience. There's a special little gift for every bride-to-be

JOSEPH'S

Sixth at Locust

Des Moines