

Now you Know!

The answers to everyday insurance problems*
By William S. Reinhart



QUESTION: Some young friends of mine in another town are running a small new business rather successfully but they are heavily in debt both in the business and personally. I've mentioned Business Interruption insurance to them as a good buy but they think they should wait until they are in a little better financial position. What do you think?

ANSWER: Various Business Interruption policies provide gross income, net profit or fixed expense payments during a period when normal business is stopped by fire. A new business such as you describe is the very best type of prospect. Without the insurance how could the owners survive a long period with no income? How would they handle their personal and business obligations?

*If you'll address your own insurance questions to this office, we'll try to give you the correct answers and there will be no charge or obligation of any kind.

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Society and Clubs

Mon., Apr. 25, 1955—The News-Review, Roseburg, Ore. 5

ELKTON GROUPS HAVE ACTIVITIES

Elkton Home Extension Unit held its April meeting at the home of Frances Carnes. Members took sack lunches. The hostess served cake in honor of Dorothy Binder's birthday. Flower arrangements and sprays were demonstrated at the meeting by Aetha Suloff and Dorothy Binder. Thirteen ladies enjoyed the demonstration.

W.S.C.S. of Elkton Methodist Church met Tuesday at the home of Emma Monner. Following a potluck luncheon, the ladies did fancy work in preparation for their sale April 27. The sale will be held in downtown Elkton at the C. W. Flynn home.

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BIBLE ACADEMY HAS BANQUET IN GRANTS PASS

The Canyonville Bible Academy junior-senior banquet was held Friday night at the Redwood Hotel in Grants Pass. Juniors, seniors, faculty and their guests attended the affair.

James Allen, junior class president, was master of ceremonies. The invocation was pronounced by Mrs. Kenneth Tidd, after which the mixed trio sang one number.

David Lawson, senior class president, gave a short response to Allen's welcome and after a trombone solo by John Fenderson, the speaker of the evening, Wayne Adams of Brooks, state Christ's Ambassador's president, was introduced. The group sang the CBA alma mater song, followed by a benediction by the Rev. A. M. 'Ash' fier, director of the academy.

BOX SOCIAL HELD AT CURTIN GRANGE

The North Douglas Grange held a box social Saturday evening at the hall. Mr. and Mrs. Bill Cellars of Sunnydale Grange were present and Mr. Cellars called for the square dances. Square and folk dancing were enjoyed during the evening. The ladies and girls all brought boxes, which were auctioned off.

CURTIN GRANGE HALL SCENE OF BIRTHDAY PARTY

A birthday party was given Friday evening at the grange hall by Mrs. Max Ames and LaVona. The birthday girl, Jean Ames, celebrated her eighteenth birthday. The young people spent the evening in playing games and dancing. After refreshments were served of birthday cake and coolade the gifts were opened and inspected.

Social Calendar

Monday—April 25

Eta Beta Chapter rush party at home of Mrs. Maxine Cantwell in Brookway.

Central Junior High School PTA meeting. Election of officers. Meeting to be conducted by student leadership class. Delegates to state convention to be named.

Navy Mothers Club at home of Rachel Holbrook on South Main Street in evening. All members and those eligible are invited.

Women of Moose open meeting and formal initiation at 8 p.m. at lodge hall.

Winston - Dillard Home Extension Unit at 10:30 a.m. at Evergreen Grange Hall. Potluck luncheon at noon. Topic, "Broiled Meats."

Sutherland J.C.'s meet at 8 p.m. at Ralph Dyson home, 715 E. 4th Ave., Betty Gork to be hostess. All J.C. wives are cordially invited.

Oakland Garden Club at parish hall at 10:30 a.m. Potluck luncheon and hostesses will serve dessert. Roll call will be on "Garden Mistakes I Have Made." Mrs. Penner and Mrs. Hand to demonstrate tulip arrangements. Pictures to be shown by Mr. Hogan and Mrs. Harmon.

Neighbors of Woodcraft Thimble Club 12:30 noon potluck luncheon at home of Mrs. Martha Erskine. Members asked to bring their table service.

Glendale PTA at 7:30 p.m. at high school; a short scenic film and musical fairy tale play will be presented; officers will be elected.

Roseburg BPW at home of president, V. Vivian Lodgson 7:30 dessert - supper; hostesses will be Edyth Landis, Opal Perkins and Florence Snedaker.

Roseburg Town and Country Garden Club at 7:30 p.m. at home of Mrs. W. Frank Brown.

St. George Episcopal Altar Guild at home of Mrs. Rudolph Ritzman, 1703 Brown Ave. at 8 p.m.

Men Model Hats at Sutherland meet

Sutherland Grange met Wednesday night at the hall west of Sutherland with the master, Athley Cass, presiding, with 18 members present.

Icel Clark made a very interesting report on the visit of a group of Sutherland Grangers Tuesday night at the Fair Oaks Grange.

Mrs. Evelyn Frotcher made a report on the dinner given for the Lady Lions Tuesday night; and Helen Cass gave a report of the meeting of the Douglas County Timber Days committee, and stated that things were progressing very nicely.

Under the lecturers hour, Floyd Bringle gave a reading, "Cold Feet." Easter hats made by the ladies were modeled by Icel Clark, Floyd Bringle and Durwood Elliott.

A guessing game on dress materials was won by Dorothy Clark. Several members reported that they had visited Mrs. Stella French, who has been very ill.

The next Home Economic Club meeting will be held Monday, May 2, at the home of Mrs. Floyd Bringle.

At the close of the evening the hosts, Mr. and Mrs. Floyd Bringle, and Mrs. Fay Cornish, served doughnuts and coffee.

The next regular grange meeting will be held Wednesday night, April 27 at seven o'clock for the usual potluck supper and social night.

INTERESTING PROGRAM GIVEN AT DAYS CREEK PTA MEETING THURSDAY

Those in attendance at the Days Creek Parent Teacher meeting Thursday were privileged to hear an interesting talk on Guatemala by Mrs. Earl McMunn. Mrs. McMunn completed her talk with a motion picture showing the many places she had visited in that Central America country.

Business of the evening included the appointment of Mrs. Wade Worthington Sr. as chairman of the last day of school picnic committee by president Mrs. Burrell Babb.

The election of officers for the coming year placed Claud Howard in the presidency. He will be assisted by Mrs. Cleo Knighten as vice president; Mrs. Louis Morris, secretary; and Mrs. Bill Moore, as treasurer. There was a large attendance of parents and friends at the meeting.

The program for the evening was put on by the classes of Tom Bell and Mrs. Emma Smith. It included a safety skit by Mr. Bell's class, and dancing and singing by the third grade, including a singing and acting version of "The Sleeping Beauty." Mr. Bell's room won the room count. Refreshments of pie and coffee were served by the mothers of these same classes.

Tuesday—April 26

WCTU at 1:30 p.m. at home of Mrs. Walter Smith, 1011 Alameda Ave. Adults to have gold medal scripture contest. Mrs. Betty Fray will tell of her trip to the WCTU national workshop held in Evansville, Ill.

Alpha Iota, BSP at home of Mrs. Bud Cowin following Founder's Day banquet, with Mrs. Ronald Meyer as co-hostess.

Glendale OES get acquainted party in evening at lodge hall.

Glendale Presbyterian Church Women's Assn. to serve workingmen's dinner at church from 11 a.m. Everyone is welcome.

Fire Belles at Westside Fire Station at 7:30 p.m. Ladies of the rural fire department invited to attend.

Melrose HEU to have basket weaving at the grange hall.

Beta Gamma Chapter, ESA, at the home of Mrs. Don Rogan. Will complete projects for the dance.

Badoura Club, Daughters of the Nile, sewing meeting at 1:30 p.m. at home of Mrs. Robert Belows.

Hayloft Squares at Preschorn Barn with Hans Stelzenmueller in charge.

Inter-Se Study Club 1:15 luncheon at home of Mrs. Bruce Mellis; Mrs. J. Ulrich to present program.

Roseburg Art Association at 8 p.m. at home of Mrs. George Powers at Winston. Members and guests invited.

Duplicate Bridge Group play at 7:30 at Elks Temple. Monthly master point play planned.

Associated Volunteer's sponsored card party in recreation room at V.A. Hospital from 7:30 to 9:30 p.m.

Eagles Auxiliary at lodge hall at 8 p.m.

Women's volleyball practice at Central Junior High for all women at 7:45.

Roseburg Rebekah Lodge at 8 p.m. at lodge hall with Esther Burr, Lois Barclay, Doris Barclay, Faye Clark and Ada Hanna on refreshment committee.

Ollala-Tennille HEU at home of Mrs. Helen Norcraft at 10:30 a.m. Mrs. Chandler to give project on broiled meats; everyone welcome in community.

Beta Gamma, ESA, at 8 p.m. at home of Mrs. Don Rogan to work on dance project; all members urged to be present.

CHILDREN'S NIGHT DRAWS LARGE CROWD TO PTA MEETING

Children's Night at the Wilbur-Winchester PTA was attended by a large crowd Thursday evening at the Winchester School.

The meeting was opened with a flag salute led by Dennis Farnsworth. Business was conducted by the president, Mrs. Fred Broszio. The nomination committee, headed by Mrs. Eugene Pasch, presented an incomplete list of nominees. They included Mrs. William Johnson for vice-president; Mrs. R. A. Hink and Mrs. Sandy Elam for secretary; and Mrs. Art Crocker and Mrs. K. S. Forrest for treasurer. No nominations had been made for president, therefore no vote was taken. It was announced that the election and installation of officers would be held at the May meeting.

Mrs. Burton Holt, program chairman, announced that the May meeting would be in charge of the Boy Scouts and Cub Scouts.

Ben Smith announced the budget election to be held May 3. Jim Hennebeck reminded everyone of the forthcoming Wilbur-Winchester Reviews to be presented at the Wilbur School May 6.

The room count was awarded to Mr. Smith's fourth grade room.

Mrs. Holt then presented the following program: two piano numbers by Sharon Short; a musical game "Ency Weency Spider" by the Winchester first grade; a piano solo by Mike Tidwell; accordion numbers by David Clark; a rhythm exercises by the Winchester second grade; piano solo by Kristin Hoyt; a duet "Old Time Religion" by Wanda and Tommy Street, accompanied by Lucille Street; piano number by Kenny Denny; vocal solo by Lorinda Haynes; two numbers by the Wilbur School band, consisting of Shirley Harvey, Bonnie Moorhouse, Lynn McKay, Wall Edmonds, Don Austin and Laury Harvey; accordion number by Margarita Yraguen; and a piano solo by Donna Lane. The program concluded with two square dance numbers by two squares of the Buckaroo Juniors. The group consisted of youngsters from the second to the fifth grades. Curley Reynolds was caller for the dances.

Refreshments were served by the third and fourth grade mothers, following the entertainment.

GRAND OPENING LARGE AFFAIR AT COOPER'S GARDENS

A total of 220 visitors defied disagreeable weather Sunday to sign the guest book at Cooper's Gardens east of Canyonville during their grand opening celebration.

Guests came from Douglas, Coos and Josephine counties with the largest number of registrations coming from Canyonville and Myrtle Creek.

Mrs. Lois DeWald and Mrs. Margaret Fenn helped show guests around the nursery with Hugh Hishel directing traffic. Each guest who registered received a gift and

two \$10 gift certificates were awarded: one to Emil Briggs and one to H. E. Rishel, both of Canyonville.

Neighbors of the Coopers put the finishing touches to the day by serving a potluck dinner to the Coopers and family at the noon hour.

Roseburg guests included Mr. and Mrs. E. R. Fenn, Mr. and Mrs. Joel Fenn and family; Mrs. James Conn and son Jim; John Carrig and family of the Maywood Rose Nursery, and Jim Roaf.

Coos County guests included Mr. and Mrs. A. N. Gould of Coquille; Mrs. Metta Rosslow, Mrs. Florence Sumerlin and Mrs. Ed Barker of Myrtle Point.



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