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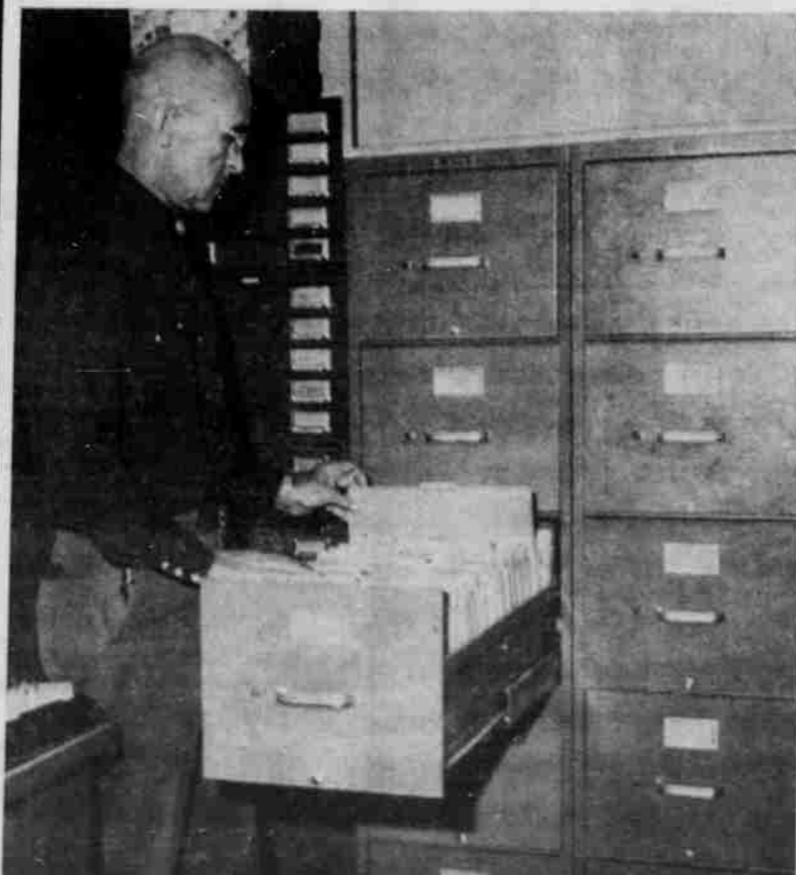
This Month Featuring **C. A. RUGGLES INSURANCE**



MR. AND MRS. CHARLES (HELEN) RUGGLES have been in the insurance business in Heppner for nearly 18 years, coming here from Moro on January 1, 1948. Their business is located at 149 Willow street. Their slogan, "For all your insurance needs," is a fitting one for they represent 12 companies and are trained and able to handle all insurance problems. The companies include six multiple line companies, Home Insurance Co., United Pacific Insurance Co., Commercial Union Insurance Group, Royal Indemnity Company, Oregon Mutual Insurance Co., and Balfour-Guthrie Insurance Co. Other companies they represent include Cascade Insurance Co. (automobile), Reliance Insurance Co., United Pacific Life Insurance Co., Guarantee Mutual Life Co., American Livestock Insurance Co., and National Hospital Association (health insurance).



WORKING AS A TEAM, Mr. and Mrs. Ruggles are always ready for consultation on insurance needs, either by telephone (Ph. 676-9625) or in person. Prior to coming here, Ruggles was in the insurance business in Moro and was Sherman county assessor. Mrs. Ruggles was first deputy in the assessor's office. Coupled with 23 years' total experience in the business, they keep pace with latest developments in the field by attending insurance workshops, seminars and conventions in the state. They invite special insurance problems and unusual cases. A recent example was handling the difficult job of covering a client's insurance on goods when the family moved to Africa. Claims are handled promptly.



THESE FILES ARE filled with hundreds of policies in force for clients of Ruggles Insurance, attesting to the fact that the firm is equipped to handle any type of risk. The company can even provide mortality insurance on livestock, and Ruggles is qualified to make his own inspection of the stock, saving the assured the expense of an inspection fee. Friendly and courteous service is stressed by Ruggles Insurance and regardless of what the insurance may be—fire, hail, trip insurance, liability, collision, or others—coverage in most cases starts immediately when the client asks for the insurance. The office is open from 8 a.m. to 6 p.m. daily, except Saturdays and Sundays, and since Mr. and Mrs. Ruggles live in an apartment adjoining the office, a phone call will reach them at other times of need. They like their work and this reflects in the attention and service they give, always considering the best interests of their policyholders.

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