



**He thought
any insurance
was
"Good Enough"**

He bought his home back in 1948. A friend said to him at the time, "Be sure and talk with an independent agent before you buy insurance." But he supposed that any insurance was good enough and he ignored his friend's advice.

Last month his house burned. That was when he discovered the shocking truth. His insurance covered only the 1948 value of his house! His friend's home is fully insured—for its present value. Why? Because a local independent agent has periodically pointed out that the value of property changes—that rebuilding a house today would cost twice as much as in 1948.

Your independent agent is a trained insurance specialist. He sees to it that you always have the right protection. He suggests that you increase or decrease your insurance as your property's value changes. And when you have a claim, he takes care of all bothersome details until it is settled.

Do as four out of five home owners do. Buy your insurance through a professional, independent agent.

Look for this seal



NATIONAL ASSOCIATION OF INSURANCE AGENTS, INC.

Galloping Ghosts!

Bill Ross

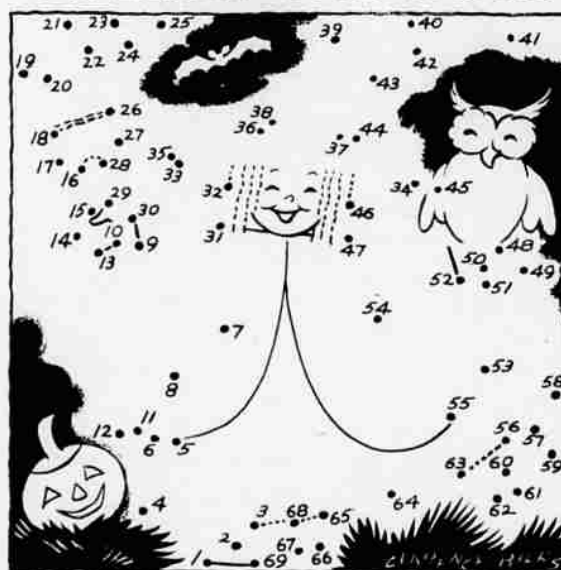
Here's a game that's just made for a Halloween party. Collect six empty pop bottles and six cone-shaped paper cups. With crayons draw smiley faces on three of the cups and scary ones on the others. Put a cup on top of each bottle and line them up as "ghosts." To play the game, line up your guests nine feet from your ghosts. Give three oranges to the first player. He must roll them one at a time toward the ghosts, upsetting as many as he can. Each player takes a turn. Keep score by counting five points for each scary-faced ghost knocked over and, since it is a night for spooks, only one point for each smiley!



Junior Treasure Chest

Edited by MARJORIE BARROWS, Editor of The Children's Hour

FOLLOW THE DOTS



The Wicked Witch Song

Lavonne Mathison

(To be sung to the tune of "Old King Cole.")

The old witch was a wicked old witch
And a wicked old witch was she,
She called for her hat,
And she called for her broom,
And she called for her black cats three!

Sing this song on Halloween, acting out some of the words. When you come to *wicked*, hold up your hands so they look gnarled and ready to claw. Instead of the word *witch* or *she*, make a horrible face. For the word *hat*, hold your hands in a point over your head; for *broom*, pretend to be riding one. Last of all, when you come to *black cats three*, howl! "Meow, meow, meow!" This game is fun!

For Hungry Halloweeners

Here are some Halloween table decorations that are fun. Make a large opening in the top of a good-sized pumpkin, hollow it out, saw-tooth the top edge, and place a tin of canned heat in the bottom to keep a pan of wieners warm. A

similar pumpkin can hold a deep bowl of cold cider. Simple candle holders can be made of crook-necked squash; hollow a place in each to fit the candle. Add baskets of doughnuts and apples, then line up the hungry Halloweeners!

