

N. C. MUTUAL SHOWS CONTINUED GROWTH

DURHAM — The 46th Annual Statement of North Carolina Mutual Life Insurance Company of Durham, North Carolina appearing elsewhere in this issue indicates the company continues to maintain its record of growth and unquestioned financial stability.

During the year 1944, insurance in force increased by \$13,637,955 to a new record high of \$89,695,841. Admitted assets now total \$116,640,476 and added security is provided by surplus funds amounting to \$1,296,309.96 in addition to a satisfactory reserve on the amount of \$9,653,890.04.

DIVIDENDS TO POLICYHOLDERS

As announced at the annual policyholders' meeting, the company is declaring the same rate of annual dividends for 1945 as for 1944. This means that an additional \$190,125.00 has been set aside out of the year's earnings for the payment of dividends to policyholders to be paid on the anniversary of their policies as provided therein.

RECORD OF SERVICE

Millions of dollars — over TWENTY MILLION OF THEM — have been paid to policyholders and beneficiaries during the life of the company. Of this amount, \$1,186,425 represents matured endowment payments to living policyholders; other millions have been loaned on improved real estate. All such loans are made with care and in accordance with the rigid insurance laws governing life insurance companies, and while materially aiding some ownership and the acquisition and development of business, are listed among the prime securities of the company.

WHAT OTHERS SAY

In commenting on the company's progress and dependability, Dunne's Insurance Report, rated as the largest policyholders' reporting service in the world, has this to say: "An examination, as well as analysis of the operations of this company brings convincing evidence of its continued progress and sound management. The liquidity of the company is self-evident — its ability to meet all obligations assured — and its prompt and efficient service to policyholders thus made possible. This is a very favorable position for a company to attain."

INVESTMENTS FOR SECURITY

During the three War Loan Drives of 1944, North Carolina Mutual invested \$1,600,000 in United States government bonds, increasing the total holdings of such securities to \$3,412,450. In recognition of its contribution to the Government, a substantial portion of the company's funds will continue to be invested in United States government securities, thereby supplying direct financing aid in the National War effort.

WORTHY OF HIGHEST PUBLIC CONFIDENCE

In concluding its appraisal, Dunne's Insurance Report made this statement: "From our analysis of North Carolina Mutual Life Insurance Company, we conclude that it is entirely worthy of the highest public confidence, and so recommend it."

Simply "MUTUAL" in character, it is entirely worthy of the highest public confidence, and so recommend it.

Simply "MUTUAL" in character and practice, North Carolina Mutual is operated solely for the benefit of

its policyholders. The assets of the company are wisely invested, that thousands of policyholders may have the assurance that the future for them and their dependents will remain financially secure.

JOHNSON COUNTY 4-H CLUB

Washington, D. C. — The need for cooperation to win the war is being stressed by the 424 Johnson County Negro 4-H Club members during the 1945 National 4-H Club Week, being held March 2 to 11, 1945 with the theme "HEADS, HEARTS, HANDS, AND HEALTH FOR VICTORY."

The 4-H Club members will be given suggestions for carrying their projects to completion with the best results by the Agents during this week with special emphasis on the need for the projects introduced because of a hot war. Each club member has been asked to get one other member to join during the week and to get this member to get a war-bond project.

It is through the able supervision of the 77 neighborhood leaders, 16 teacher leaders, and Agents that the program has made the progress during the past year. The 4-H Club council, assisted by the leaders, the Agricultural Advisory Board, the Home to be presented to the group during the 1945 National 4-H Club Week. The teacher leaders are as follows: Mrs. Cora A. Boyd, Mrs. J. F. Sanders, William M. Cooper School, Mrs. Bettaine Wilson, Mrs. Frances C. Jones, Four Oaks School, Mrs. Selma Smith, Miss Evelyn McNeil, Johnson County Training School, Mrs. Thelma Hatfield, Mrs. L. M. Sibley, Kennedy School, Mrs. Rosa B. Murphy, Mrs. M. J. Bryant, Princeton School, Mrs. Elsie Sherrod, Mrs. A. Richardson, Richard B. Harrison School, and Mrs. Dolie M. Sanders, Mrs. Bertha B. Gilling, Misses, Helen E. Brown, Dorothy McAllister, Short Journey School.

PRIVATE JIM HOME ON SICK LEAVE

RALPH B. Private Joe Sellars of Raleigh, home on sick leave, had plenty time on last Saturday to talk about his wounds received in France. You see, Private "Jim" is called, carried the cheerful cup of coffee to his lips and was placed in the city jail to sober up.

Private Sellars was wounded in both arms during his three years of battle in Germany. The shrapnel wounds in his left arm healed satisfactorily while he was still overseas, but the right arm was so badly shattered that he was forced to return home. He doesn't know how that arm was hit, either. He remembers driving a truck loaded with supplies at the time of the accident, and thinks, perhaps, it may have been caused by hi-jackers, who are "pretty bad in France."

Private Sellars is a very brave soldier, and during a three weeks' stay with supplies at the time of the accident, and thinks, perhaps, it may have been caused by hi-jackers, who are "pretty bad in France."

By the way, no charges were lodged against the Private.



Left to right, (standing) G. T. Channell, Mrs. J. C. Price, and Prof. William L. Peay. Members of the committee not appearing in the photograph are: Mrs. F. A. Hargett, Perry J. Brown, Mrs. N. E. McLean, Prof. J. A. Tarpley, Dr. Virgil Clift, Mrs. J. A. Hunt, Dr. W. H. Hampton, A. A. Morrissy, and Dr. Charlotte Hawkins Brown.

8 Red Cross Workers Arrive In New Guinea

Washington, D. C. — Arrival in New Guinea of eight Negro Red Cross workers, to augment the staff already on duty in the Southwest Pacific was announced this week by American Red Cross National Headquarters. They are: Ernest L. Brown, Jr., assistant field director, 1043 Paseo St., Kansas City, Mo.; Harold B. Chandler, assistant field director, 1115 Columbia Rd., N. W., Washington, D. C.; Samuel H. Cooper, assistant field director, 1180 Fox St., New York City; Marguerite N. Davis, assistant program director, 2617 Cedar St., Louisville, Ky.; Irene C. Hooper, staff assistant, 5307 Kenwood Rd., Cincinnati, Ohio; Mathilde R. Holland, staff assistant, 426 N. 60th St., Philadelphia, Pa.; Robert H. Weaver, assistant field director, 1526 Lincoln Ave., Cincinnati, Ohio; and Andrew C. Whisenand, assistant field director, 601 Price St., Durham, N. C.

ing the Red Cross staff. He is a graduate of Claflin University, Orangeburg, S. C., B. S. 1930, and attended New York University and the University of Nebraska. Miss Davis was an Army Air Base hostess at Bowman Field, Ky., before her Red Cross appointment. She is a graduate of Booker T. Washington High School and Morehouse College, both in Atlanta.

Mr. Weaver was employed by Wright Aeronautical Corporation, Lockland, Ohio, before joining the Red Cross staff. He is a graduate of Booker T. Washington High School and Morehouse College, both in Atlanta.

Before his Red Cross appointment, Mr. Whisenand was employed by the Ford Motor Company, Detroit, Mich. He is a graduate of Tuskegee Institute, B. S. 1928.

Mrs. Holland was employed by the Department of Public Assistance, Philadelphia, until her Red Cross appointment. She is a graduate of Haddonfield, N. J., High School, and Douglass Hospital School for Nurses, Philadelphia.

Mr. Cooper was employed by the U. S. Army Air Forces Technical Training Command, Lincoln Air Base, Lincoln, Neb., before joining the Red Cross staff.

Boy Scout News

RALEIGH-WAKE COUNTY DIVISIONAL COMMITTEE

The Raleigh-Wake County Divisional Committee will hold its regular monthly meeting on Tuesday, March 13th at the Richardson B. Harrison Library at 8:00 P. M. All operations, including: Health and Safety, Organization and Extension, Leadership Training, Camping and Activities, Advancement and Finance and the troop chairmen of each of the troops and Cub Packs in Raleigh and Wake County are requested to be present at this meeting and some very important decisions will be made at this meeting. Father J. H. Thompson is chairman of the Raleigh-Wake County Division and Dean F. P. Jayne is the Vice Chairman.

NEW SCOUT TROOP ORGANIZED

Under the direction of Neighborhood Commissioner L. H. Roberts the eighth Scout unit was organized the past week with the Crosby-Garfield School as the sponsoring institution. L. Haywood is the Scoutmaster. Eight new Scouts and five committeemen were registered with this new unit.

DURHAM-DURHAM COUNTY COURT OF HONOR

The Durham Court of Honor will be held on Thursday, March 15th, at the Union Baptist Church with troop 111 of this church as the host troop. R. Kelley Bryant is the Chairman of the Durham-Durham County Advancement Committee. Advancement in rank, Merit Badges, and Civic Service awards will be given at the Court.

THE DUTIES OF THE PACK COMMITTEE, TROOP COMMITTEE OR SENIOR UNIT COMMITTEE

The committee is responsible for: 1. The selection of a capable leader and one or more assistants and helping them secure adequate training. 2. Advising with the unit leader from time to time on the question of policy and interpretation of the program and the requirements of the institution with which the Unit is connected. 3. The observance of the rules and regulations of the Boy Scouts of America. 4. Providing proper facilities for meetings. 5. The operation of the unit in

REVERSE TO INITIATE TROOP BILL

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Canning girls in the 4-H clubs will attempt to beat last year's record for the nation of 17 million quarts Violet Little of Wadesboro was the North Carolina champion canner.

such a way as to assure its permanency.

6. Assuring every Scout the opportunity for a year round outdoor program, totaling at least ten days and nights of hikes, overnight camp, Camporee and Summer Camp experience with adequate facilities and supervision. (This does not apply to assuming.)

7. Assuming active direction of the Unit in case of the inability of the leader to serve until his successor has been appointed.

SUGGESTED LITERATURE FOR SCOUTS AND SCOUTERS

Boy Scout Handbook, Scoutmasters Handbooks Volume one and two, How to Scout, How to Camp, How to Hike, How to Swim, How to Canoe, How to Fish, How to Hunt, How to Trap, How to Cook, How to Sew, How to Knit, How to Make, How to Mend, How to Repair, How to Clean, How to Wash, How to Iron, How to Dye, How to Stain, How to Bleach, How to Polish, How to Wax, How to Shine, How to Buff, How to Clean, How to Wash, How to Iron, How to Dye, How to Stain, How to Bleach, How to Polish, How to Wax, How to Shine, How to Buff.

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Art Scholarships Announced At Hampton Inst.

HAMPTON INSTITUTE, Va. — Dr. Viktor Lowenfeld, head of the art department at Hampton Institute, announced today (Wednesday) awards to the annual art scholarship competition of the college, entries for which must be mailed to the art department at Hampton not later than May 10.

Open to high school graduates and college students, three \$200 scholarships will be awarded for study in art at Hampton Institute during 1945-46. All winners must meet the general requirements for admission to the college.

Only applicants who are high school graduates or who will have graduated from high school by the summer of 1945, will be considered for the high school competition, while for the college competition the completion of at least two semesters of college work will be necessary.

All entries be entirely original and applicants may submit from one to three samples of their work in pencil-drawing, water color, oil painting, sculpture, or other art form. Because of possible damage in mailing, it is suggested that sculpture be photographed. The entries, accompanied by return postage and a statement as to whether they are being submitted in the high school or the college competition, must be mailed by May 10 to Dr. Lowenfeld at Hampton Institute, where they will be exhibited in the college art center from May 15 to 20.

Get-Paint

For more information, contact the nearest dealer in the following cities: Baltimore, Md.; Boston, Mass.; Chicago, Ill.; Cincinnati, Ohio; Cleveland, Ohio; Dallas, Tex.; Denver, Colo.; Detroit, Mich.; Houston, Tex.; Indianapolis, Ind.; Kansas City, Mo.; Louisville, Ky.; Memphis, Tenn.; Miami, Fla.; Milwaukee, Wis.; Minneapolis, Minn.; New York, N. Y.; Philadelphia, Pa.; Pittsburgh, Pa.; St. Louis, Mo.; St. Paul, Minn.; Washington, D. C.; Wichita, Kan.

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Gray, drab looking hair is an enemy of your charm and youth. It says to people — "She's losing her beauty... She's beginning to look old." Stop this unfair talk — take a new lease on youthful looks — by giving your hair rich, natural looking color and beauty with Lariouse.

LOOK YEARS YOUNGER Color Your Hair This Easy Way

To give your hair new, rich, natural-looking color (black, brown, blonde) start using Godfrey's Lariouse Hair Coloring NOW... Acts quickly — goes on evenly, easily — won't rub off or wash out — unaffected by heat — permits permanents and stylish hairdos... Known and used for 45 years. Your dealer will give you money back if you're not 100% satisfied.

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Boy! It's Spring! Sniff that air! Feel that sun! Look at that green coming! . . . That's the feeling you have, when you try on our new Sweaters and Skirts. We have quality and styles you'll appreciate. See our collection today!

SWEATERS \$2.98 to \$10.95

SKIRTS \$2.98 to \$10.95

Mail Orders please include 3% N. C. Sales Tax — plus postage

SPORT SHOPPE • SECOND FLOOR

Hudson-Belk

"Eastern Carolina's Largest"

North Carolina Mutual

Reports Another Outstanding Year Of Progress And Service

1898 1945

THE 46th ANNUAL STATEMENT of North Carolina Mutual Life Insurance Company reflects another successful year's operation. Gains have been registered in all phases of operation, thereby maintaining the institution's unbroken record of progress.

Life Insurance is more than a provision to meet the demands of death and the expense of burial. As a direct result of policy benefits, scores of North Carolina Mutual policyholders have purchased homes, educated children, set aside cash reserves for unexpected emergencies, and safeguarded the future against old age dependency.

Assets		Liabilities	
Cash (Including \$2,350.00 War Savings Stamps)	\$ 557,578.87	Policy Reserves Required by Law	\$ 8,553,890.84
Bonds and Stock	6,701,158.82	Other Policy Reserves	29,522.32
Loans to Policyholders (on this Company's Policies)	689,741.66	Policy Claims Incurred But Not Reported	151,854.48
Mortgage Loans (including \$1,001,587.06 — FEA)	2,776,133.77	Interest and Premiums Paid In Advance	106,776.55
Collateral Loans	5,655.21	Employee Retirement Fund	146,116.32
Real Estate (including Home Office Building)	642,864.72	Dividends to Policyholders	247,223.96
Interest and Rents Due and Accrued	337,592.28	Reserved for Real Estate Fund	206,000.90
Net Uncollected Premiums Due and Deferred	105,455.83	Reserved for Taxes and All Other Liabilities	166,927.93
TOTAL ADMITTED ASSETS	\$11,880,684.76	Surplus (including unassigned funds)	1,296,309.96
		TOTAL LIABILITIES, UNASSIGNED FUNDS, SURPLUS	\$11,880,684.76
		Insurance In Force	\$89,664,941.90

The ever increasing ability of North Carolina Mutual to protect and serve, as reflected in the above statement, is a source of satisfaction to the officials of the Company, who present the 46th ANNUAL STATEMENT with appreciation to policyholders and friends who have made this achievement possible.

NORTH CAROLINA MUTUAL Life Insurance Company

C. C. SPAULDING, President • DURHAM, NORTH CAROLINA

"NO HOME COMPLETE WITHOUT NORTH CAROLINA MUTUAL POLICIES"