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**Dr. Dale Gramley Heard:**

**"Faith" Discussed At A&T College**

GREENSBORO—The importance of faith in God and a course to follow in developing it were discussed last Sunday at A&T College by a visiting college president. The speaker was Dr. Dale R. Gramley, a former newspaper editor and president of Salem College since 1941. He spoke at the regular semi-monthly morning worship service on Sunday, February 22. Using the subject, "Faith in Our Times," he told the audience that rapidly changing characteristics of the present day create the need for sound principles, a sound philosophy of life and a soundly grounded faith.

The speaker condemned the modern day trend toward having great convictions about little things, of making selfish ends justify any means. "Something for nothing" ambition and the dollar mark becoming the badge of American's ambition. He said that these indicate "that the organized without God in it is the situation which confronts any observer of our times."  
 "I would to suggest this morning," he said, "that we straighten ourselves out—with ourselves and with God—accept a stronger sense of responsibility in all our relationships. We will then be in a position to lift the level of life in America."  
 In outlining a course to follow in developing a higher faith in God, Dr. Gramley said, "God cannot be discovered. He cannot be defined. God can only be accepted."  
 The speaker was introduced by Dr. Warrmoth T. Gibbs, president of the college.



IT'S A FERRUGINOUS CUSTOM to pause for Coke... often. The tangy, bracing sparkle of Coca-Cola makes your work easier... and your play more fun! Whenever you're doing... whenever you are... enjoy a frosty bottle of ice-cold Coca-Cola... right now!



**BAND ECHOES**

The testing situation is over and the results are being recorded for future reference. It was not a very difficult undertaking as all of the principals and teachers involved were very helpful in arranging a schedule for us to visit their school and classes. Did I say so? I did. I was ably assisted by Mr. Doran Parrott, our student teacher from North Carolina College.  
 His presence here answers a good question that is sometimes asked of the instrumental department. Can I study and participate in the band and still be active in sports? The answer is apparent after examining the college and high school record of Mr. Parrott. He was a four letter man in high school and played four years of championship basketball and tennis for the North Carolina Eagles. That should prove that it can be done.  
 Applications are being prepared for the summer session in band music. They will be distributed after the test papers are corrected. From a casual glance at some of the scores there will be many children eligible for instrumental study next summer or next fall.  
 This week we will look in on the band situation at Washington Jr. High School. It boasts the most advanced of the elementary school classes. The advanced class is small but contains a nucleus for a concert and marching band.  
 Does music help to develop character? Robert Williams who plays the only alto clarinet in the system, just won Scouting's highest award. He was awarded the Eagle rank. Wilton Smith who has been the outstanding soloist at Washington has done quite a bit to inspire clarinet players at the school. It is hoped that he will compete in the Omega Talent Hunt this year.  
 At present he is preparing a solo for the contest. Cash prizes are being awarded. Ronald Reid is next in line with an above average rating in the clarinet area. Ronald and Wilton are members of the Ligon High School Band also having completed the requirements for entrance. The number one cornetist at the school is Robert White also a member of the Ligon High School Concert Band.  
 There are two other classes plus a tonette group. The tonette class is a project being developed by Mr. Parrott. The intermediate class members are: Crowell, Fredrick—Tenor Saxophone; Joseph English, Ronald Forbes, Douglas Freeman, Irene Grison and Gladys Howard—Saxophones; Caswell, Maryland, the only girl French Horn player in the group. Theresa Phillips is clarinet soloist.  
 Rogerline Robinson, bell lyre; Vernon Robinson, melophone and Plummer Vines the youngest Alto Horn player in the system. A great deal of music is expected from this group in the future.  
 The percussion section was complimented by Dr. John of North Carolina State College on his visit to the class last week. At present they are preparing a drum set which will be held in May. Parents and friends of the school are cordially invited to attend. The date will be announced.  
 The arrival of spring brings with it a chorus of all types of music. In many instances the class room teachers, hand in hand with the special teachers, work many weeks before and after school with the children trying to make the programs enjoyable for the public.  
 Won't you watch this more the arrival of some of these programs so that you can come out and bring your friends. Nothing is more heart warming than to see the sparkle in the eyes of a child when he or she knows parents and friends are in the audience.  
 Liberty becomes hollow when only man thinks he has a right to do as he pleases, regardless of how he would treat you.

**60th Annual Statement YEARS OF PROGRESS**

In presenting this 60th Annual Statement of the Financial Condition of the Company on behalf of the directors, officers, other employees and the policyowners, I do it with a deep sense of gratitude to our founders and early pioneers, and all others who have in any way contributed to the present achievement. Ours is a rich heritage.  
 It is a far cry from April 1, 1900 when North Carolina Mutual and Provident Association (as it was then named) began business in one room with one employee who was general manager, salesman, bookkeeper, and janitor with no insurance background, knowledge or experience, to its present status as reflected in the accompanying summarized statement. This statement tells only a small part of the story, however. The Company had no working capital or assets with which to start business and it was necessary to call a meeting of the Board of Directors to assemble sufficient funds to pay its first month claim of \$50. The Company now has 1,549 employees; paid to policyowners in 1959 — \$5,394,595.92; and share organization \$21,722,524.22.  
 "Out from the gloomy past, now we stand at last where the white gleam of our bright star is cast." With your continued loyal support and cooperation, and that of our employees and the public generally, we shall march on to even greater achievements.

Validity years. ASA T. SPANGLER, President

**FINANCIAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1959**

ASSETS		LIABILITIES	
Real Estate:		Statutory Policy Reserves	\$97,566,882.23
Home Office Properties	\$ 482,917.97	Policy Claims Not Reported and Incurred	680,956.42
Branch Offices	568,675.72	Dividends to Policyowners	1,423,807.20
Other Properties	325,977.60	Other Policy and Contract Liabilities	206,392.20
	1,377,571.29	Interest, Rent and Premiums	
Mortgages:		Paid in Advance	151,262.91
City Owned by F&M and VA		Taxes and Accrued Expenses	
Guaranteed	5,894,230.51	Payable in 1959	543,645.92
Other City Mortgages	7,729,813.71	Group Annuity-Employee Part Service Reserve	237,226.96
Other Private Mortgages	91,792.81	Mandatory Security Valuation Reserve	152,232.70
	13,715,837.03	Reserve for Workmen's Compensation and Fluctuation in Mortality and Morbidity	549,000.00
Policy Loans		All Other Liabilities	285,823.91
Unpaid	2,442,857.74		
State and Municipal, U.S. and Canada		<b>TOTAL LIABILITIES</b>	<b>102,076,255.21</b>
United States Government	2,394,537.30	CONTRINGENCY RESERVE AND SURPLUS	
Foreign Governments	236,419.65	Reserve for Contingencies	2,671,234.82
State and Municipal, U.S. and Canada	2,970,728.22	Asset Fluctuation Fund	489,000.00
Railroads, United States and Canada	3,300,837.65	Unassigned Surplus	4,709,000.00
Public Utilities, U.S. and Canada	18,528,893.71		8,879,234.82
Industrial and Miscellaneous, United States	9,599,101.15	<b>TOTAL LIABILITIES CONINGENCY RESERVE AND SURPLUS AND SURPLUS</b>	<b>\$11,955,490.03</b>
	36,524,498.63		
Unpaid and Contingency Reserves:			
Contingency—U.S. Insured by F&M&C	375,891.60		
Preferred, United States	158,753.25		
Common, U.S. including State Supervised Corporations	1,482,728.79		
	1,997,373.64		
Cash and Bank Deposits	1,127,120.22		
Interest and Other Investment Income Due and Accrued	391,813.98		
Premiums in Course of Collection and Deferred	1,154,584.29		
All Other Admitted Assets	259,394.79		
<b>TOTAL ADMITTED ASSET</b>	<b>\$11,955,490.03</b>		

—INSURANCE IN FORCE \$254,826,619

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