

OVER 40 PER CENT OF NATION'S WORK FORCE COVERED BY GROUP INSURANCE

Group life insurance forged ahead to a new record ownership in the U. S. at the start of this year, according to the Institute of Life Insurance.

Total group life insurance in force in the United States is estimated to have reached \$66,600,000,000 in nearly 36,000,000 individual policy certificates on January 1. This was \$8,500,000,000 more than a year ago.

Of the aggregate group life insurance, that owned by employer-employee groups now amounts to nearly \$63,000,000,000 and covers some 26,000,000 workers. This is an average of about \$2,40 per policyholder. It is nearly three times the amount in force at the end of 1945; twice the number covered. In the past seven years, American families have added \$40,000,000,000 to their life insurance protection through these employer-employee units.

"Over 40 per cent of the nation's work force is now covered by group life insurance," the Institute said. "This has become a valuable bridge for the worker's family in the event of his death. It should be viewed by policyholders as a valuable supplement to basic life insurance protection, but not as the main insurance."

The worker group life insurance policyholders represent about 60 per cent of total U. S. employment other than agricultural, government and self-employed workers.

Credit Groups Also Gain

Group life insurance has recently developed along two lines, both growing rapidly. Not only has the group protection of employer-employee units increased rapidly, but also group credit life insurance, covering borrowers for unpaid balances owed at death, has pyramided in the past few years.

The group credit life insurance now covers nearly 10,000,000 borrowers for an aggregate of more than \$4,000,000,000 of loan balances. At the end of 1945, the borrowers covered by this type of protection numbered 1,644,000 and their insurance aggregate was then less than a third of a billion. This is only part of the credit life insurance written, as an even larger volume of it is written currently under ordinary life insurance policies.

Purchases of new group life insurance increased materially in 1952 after the "unfreeze" of fringe benefits under the wage stabilization program. The year's new group buying totaled \$6,000,000,000, an amount exceeded only once before, in 1950. Of this, more than \$1,000,000,000 was group credit life insurance and the balance was on employer-employee groups. The average group certificate bought by employee groups was much larger than in previous years being some \$4,000.

WRITERS IN BASEBALL FORECAST FOR 1953

Which teams will win pennants this year? Twenty-three of the nation's top sports writers predict results of major league baseball races. Look for this timely sports article by Dan Parker in the April 12th issue of

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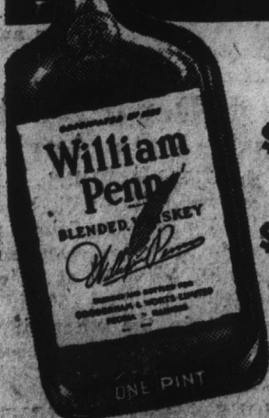
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DAYTIME DENIM



The coat dress is back again this season, more popular than ever. Here, a neat afternoon dress in cotton denim is designed with coat lines. A white pique collar and big round buttons accent the coat dress, one of a fashionable group of summer denims designed by Stephanie Koret of California.



State College HINTS TO HOME

To make that laundering job easier try these suggestions from Mamie N. Whisman, extension home management specialist at State College, Raleigh.

Give each piece a good flip before hanging to remove wrinkles and short-drying time.

Hang like articles together and sort by drying time before ironing.

Hang garments straight from their strongest parts.

Use hangers for drying dresses, blouses and shirts to save ironing time.

Fold and roll each piece carefully as you sprinkle, so that when it is unrolled, it will be in position for ironing and not full of wrinkles. Don't roll tightly—it makes extra wrinkles; dampness penetrates better when rolling.

Historic Garden Week in Virginia

Annual Event Opens April 25, Lasting Through May 2

Historic Garden Week opens in Virginia April 25th and runs through May 2nd.

Approximately three hundred homes, gardens, old churches and churchyards throughout the State will be open for the pleasure of the public.

It is estimated that between 25,000 and 30,000 visitors come to Virginia during Garden Week, resulting in having from \$10,000 to \$20,000 to spend on restorations in Virginia.

The Garden Club of Virginia has been sponsoring Historic Garden Week since 1929, and through the cooperation of the owners of these beautiful old homes and gardens there have been some sixteen or seventeen gardens completely restored. Most recently completed are the gardens at Gunston Hall, the grounds of the Barter Theatre Players' home in Abingdon, and the gardens at the University of Virginia, as designed by Thomas Jefferson.

Visitors will find a well planned day's trip through several homes and gardens which includes, Eastover, Plantation, Brandon Church, at Burrowsville, Brandon House and Garden, Upper Brandon Home and Garden and Smith's Fort Plantation (Rolf House).

BABY DIES AT BIRTH

A daughter was born to Mr. and Mrs. F. D. Bulls of Jacksonville, Fla., on Thursday, March 12. The infant died at birth and was buried in the Greenlawn Cemetery in Jacksonville. Mrs. Bulls is the former Miss Janet Faye Jernigan.

COTTON QUIZ

WHO PRODUCES THE MOST COTTON TEXTILES PER INHABITANT—THE UNITED STATES OR RUSSIA?



ANSWER: THE U.S. BY MORE THAN 5 TIMES. AMERICA PRODUCES 69 YARDS OF COTTON TEXTILES ANNUALLY PER INHABITANT, WHILE RUSSIA TURNS OUT ONLY 21 YARDS PER INHABITANT.

State's Roads Draw National Attention

The largest periodical of the American Automobile Association, "Motor News" of Detroit, praised North Carolina's road-building record in the lead editorial of its March issue and suggested that "Some other states could profitably send delegations down to see how this is being done."

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Age Doesn't Bother Civil War Cotton Bale

Old age doesn't bother cotton. A bale of cotton picked with slave labor in 1862 stored in a compress at West Point, Miss., is still in excellent condition, its fiber as strong as it was during the Civil War.

The bale at West Point is said to be one of the oldest in America and possibly in the world.

The cotton is owned by the First National Bank of West Point. It was grown in Oktibbeha County, Mississippi.

Vets Question Box

Q—I am the widow of a World War school under the Korean GI Bill and study carpentry. Most of my course will be shop practice. What is considered full-time in such a course?

A—Full-time in your course would be at least 30 hours a week for at least five days a week, with no more than 2 1/2 hours of rest periods each week.

Q—I am the widow of a World War I veteran who died as a result of a service-connected disability. Must I prove dependency in order to be eli-

gible for death compensation payments?
A—No. Dependency is not a factor in determining your eligibility for death compensation.

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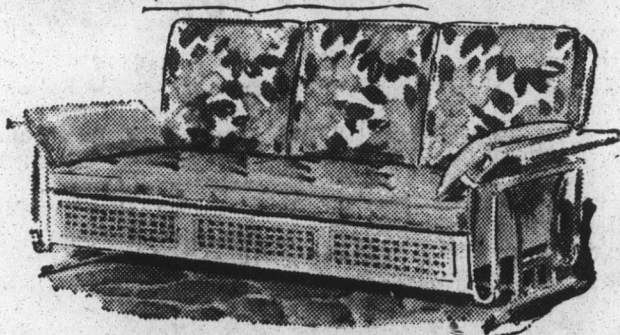
TELEPHONE SERVICE IS STILL A BIG BARGAIN!

Next time you go shopping, compare prices to a few years ago. How they've increased! Then study your telephone bill. Service still costs little more than it did. But think how many more people you can reach by telephone today. And how much faster too, thanks to new equipment. Yes, compare. You'll see that telephone service is still your biggest bargain.

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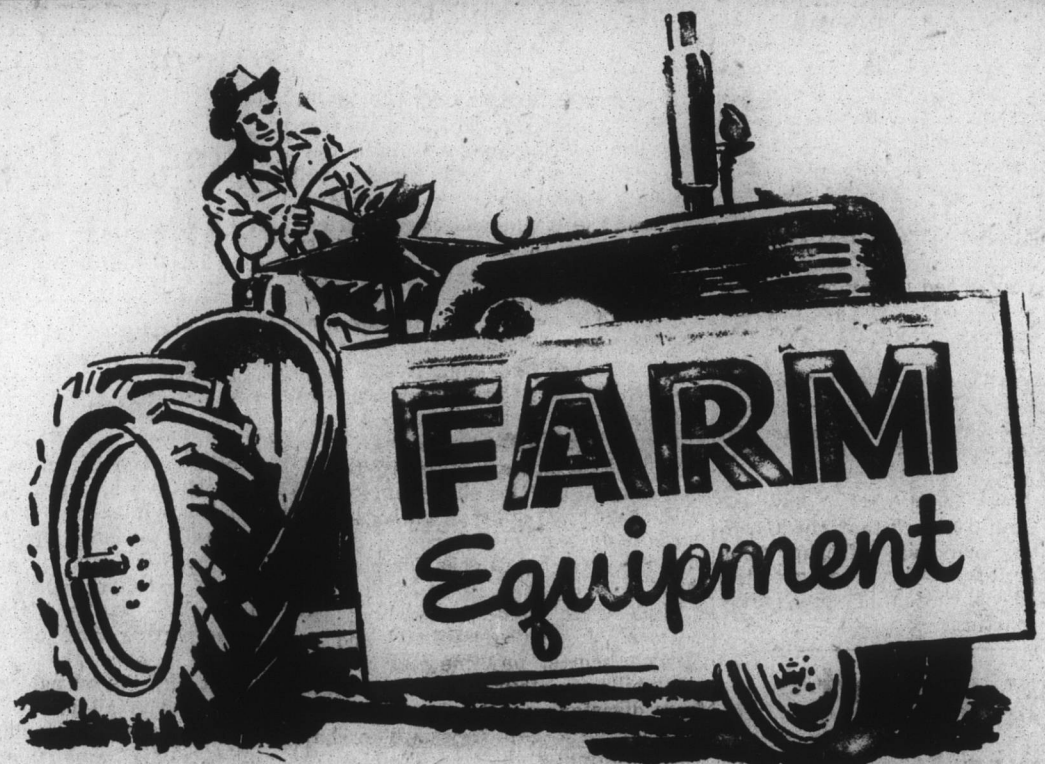
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