

# Bits & Pieces

## How To Look Your Best?

How to look your best: it's simple, look as natural as you can. At the same time bring out your flattering points, with make-up. Flori Roberts has a line just for the Black woman called the Coffee Colors, developed just for the natural, yet flattering look.

For the first time earthy shades of Mocha Coffee, Cinnamon Coffee, Cherry Coffee, and Espresso shades are being introduced. These colors are made to match lightly tanned to deep brown skin tones. You don't have to worry about buying a dark tone only to realize later that it's too light for your complexion. This make-up is coordinated with matching lipsticks, nail polish, lip polish, face polish, powdered blush, check pencils and eye pencils.

It may be possible to mix two shades of make-up to get your desired tone. Flori Roberts offers free "Coffee Recipes for Beauty," or you may want to experiment on your own.

Advice from Flori Roberts, one of the few industries catering to the needs of the Black woman intensively, include: 1) apply the matte tone of coffee colors on the eyes for day and the glitter ones for night; 2) discover the natural effect by contouring cheekbones with shades like cinnamon and espresso; and 3) the use of blusher on the forehead, browbone, and chin creates a more exciting look.

There is another new line of cosmetics coming in June and you're one of the first to know about it. It is called "Mid-summer Moods" by Lancome of Paris. Eight shades for the lips smooth on with extra-gleam and outstanding radiance.

For the eyes Lancome presents La Crayon Creme Eye-colour with four shades of fantasy. The new line also consists of nail polish, the 'Progress Throat Cream' designed to keep the throat area firm, Bienfait Du Mtin, a moisturizing day cream in four shades. The magnificent developments



Teresa

of Lancome in Paris will arrive soon - and you can be the more beautiful for it.

These may be the bargains you've been looking for. The Cardinal Court No. 5, Order of the Amaranth will sponsor an Attic Sale Saturday, April 12, at the Long Creek Masonic Lodge from 10 until 3 p.m.

Just take Long Creek, Exit 18 on I-77, go West to Mt. Holly-Huntersville Rd., turn left and the sale will be about one mile on the left.

With all the candies and hamburgers available today children can become problem eaters. If you are having this problem with your family, Cathleen S. Moffett, a Home Economist may have a solution. Her class will be held Monday, April 21, from 7:30-9:30 p.m. at the Park Rd. YWCA. Fee for members of the Y will be \$3.50, non-members, \$5. For more information call 525-5770.

Park Rd. YWCA will also offer the art of crepe cookery under the guidance of Home Economist Cathleen S. Moffett, Monday, April 28, from 7:30-9 p.m. The fee will be \$5.50 which includes food costs. Participants are asked to bring their own crepe maker.

Fayetteville State University observed its 103rd Founders Day March 30. It was founded in 1877 under the name of State Colored Normal School. It had an appropriation of only \$2,000 and was established by a legislative act of the North Carolina General Assembly. This particular bill was introduced in the Senate by Thomas Nicholson from Iredell County. The act was known as the "Act to establish normal schools."

# Historical Bonds Hold Black Family Together

Through more than three centuries of transplantation, slavery, separation and repression, America's Black families survived, held together by bonds forged from their varied African heritages and their American experience.

Today, most Black social scientists recognize five basic strengths that have fortified Black families, says Sharon Anderson, Co-operative Extension Service program leader in family living education at Michigan State University.

The five basic Black family strengths are: Strong kinship bonds among members of the nuclear family and members of the extended family, even when family members are not related by marriage or blood; and strong community bonds among families that have been geographically close for a long time. With increased mobility in the Black community, these bonds have begun to weaken.

The ability to absorb individuals - and even whole families - into Black homes until they are able to establish households of their own.

"This system has been operating in the Black community since slavery days and has such a long history that many Black families wouldn't go to an official agency today to adopt a child. It's just not part of our historical pattern," Anderson says.

A strong work orientation with both mother and father employed outside the home. Born of economic necessity, this work orientation has remained strong, even though the amount of work available has often been too little to satisfy the Blacks' need for work.

"Where there were two parents working, family members learned to be very flexible about roles within the family," Anderson points out. "Today men willingly care for young children and mothers provide strong role models for self-reliance and functional heads of households."

A fourth strength in Black families, a strong desire to achieve educationally and economically, cuts across even class

lines. "In poor families, educational and economic achievement is difficult

even with strong motivation," Anderson says. "Children are admonished to get an education as a

means to get out of the ghetto, but the poor family often lacks the experience and resources to show a

child the way to success." THIS IS YOUR PAPER USE IT

## STATEMENT OF CONDITION NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY

A MESSAGE FROM THE PRESIDENT  
North Carolina Mutual passed another noteworthy milestone during 1979, five billion dollars of insurance in force, ending the year with \$5,128,857,000. Summarized below are some significant operating statistics for 1979 compared to 1978:

	1979 (In Millions)	1978	Percent Increase
Assets at year-end	\$ 184.8	\$ 167.9	10.1
Total income during year	69.2	62.5	10.7
Payments to policyowners for year	36.6	34.7	5.5
Total payments to policyowners since organization	388.5	351.9	10.4
Insurance in force at year-end	\$ 5,128.9	\$ 4,232.9	21.2

We continued to strengthen North Carolina Mutual in all areas of operation in 1979, with assets, income and surplus funds all reaching record highs during the year.

We completed the reinsurance of the Mutual Benefit Society of Baltimore City and assumed control of their subsidiary company, American Citizens Life Insurance Company. We concluded the formation of NCM Communications, Inc. and two subsidiaries of that holding company in preparation for our entry into the broadcasting and telecasting fields.

We are confident that the decade of the eighties will be an outstanding growth period for North Carolina Mutual with the continued confidence and loyalty of our 929,606 policyholders and 1,302 employees.

*W. J. Kennedy III*  
PRESIDENT



W. J. Kennedy III  
President

### BOARD OF DIRECTORS

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### DECEMBER 31, 1979

Prepared from the Annual Statement filed with the NORTH CAROLINA State Insurance Department

ASSETS		LIABILITIES	
Cash	\$ 1,935,919	Statutory Policy Reserves	\$125,858,587
Bonds		Policy Claim Liabilities	19,598,416
U. S. Canadian and Other Government	\$18,228,399	Dividends to Policyowners	4,827,861
State and Municipal	8,540,957	Other Policy Liabilities	3,583
Railroad	2,809,830	Interest, Rents, and Premiums Paid in Advance	780,276
Public Utility, U. S. and Canada	39,874,923	Taxes and Accrued Expense	2,656,975
Industrial and Miscellaneous	37,245,298	Employee Benefit Reserves	632,423
	106,498,507	Mandatory Security Valuation Reserve	2,707,518
Stocks		Group Contingency Reserve	7,114,672
Preferred	\$ 1,219,873	Other Liabilities	224,600
Common	4,958,676	TOTAL LIABILITIES	\$184,482,911
	5,278,548		
Mortgage Loans			
Conventional	\$28,820,203		
Insured or Guaranteed	8,685,670		
	37,505,873		
Real Estate		CONTINGENCY RESERVE AND SURPLUS	
Properties for Company Use	\$ 5,956,872	Reserve for Contingency	\$ 7,880,204
Other Properties	1,210,598	Asset Fluctuation Reserve	2,500,000
	7,167,468	Unassigned Surplus	10,000,000
Policy Loans	3,996,417		20,380,204
Investment Income Due and Accrued	2,815,920	TOTAL LIABILITIES AND SURPLUS	\$184,783,115
Premiums in Course of Collection	17,656,321		
Cash Value - Policies on Officers	467,178		
Other Assets	1,481,284		
TOTAL ASSETS	\$184,783,115		

INSURANCE IN FORCE - \$5,128,857,000



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Robert "Bob" Curry

### LIFE

● Mutual Benefit Life Ins. Co. Since 1845; Fourth Oldest Life Ins. Co. in the United States.

### BALANCED FINANCIAL PLANNING

● Assist in Financial Objectives  
Financial Security For Ones Family

### ESTATE AND TAX PLANNING

● Business And Personal

### EMPLOYEE BENEFIT PLANS

● Group Coverage for Life, Health and Disability (2-35 Lives)

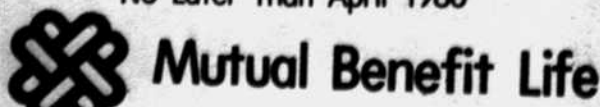
### DISABILITY INCOME

● Specialist in the Field Of Income Replacement.

### DEFERRED COMPENSATION - TAX SHELTER BENEFITS

Corporate Fringe Benefits  
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All Tax Shelter Benefits Should Be Done No Later Than April 1980



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If You Take Care Of Today,  
We'll Take Care Of Tomorrow