

North Carolina Mutual Reports Gains In 1984 Operations

Policyholders of North Carolina Mutual Life Insurance Company were told Wednesday that the company had reversed the downward spiral in its profitability and that positive gains were recorded in 1984.

This was included in a report to the policyholders by William J. Kennedy III, NCM chairman, president and chief executive officer. Kennedy's report was made at the company's 86th annual policyholders meeting Wednesday in the company's home office auditorium.

"The downward trend in our profitability over the past three years has been reversed and the financial results of 1984 reflect positive gains in every aspect of our operations,"

Kennedy said.

"Our financial picture at the end of 1984 is encouraging," he said.

The company's assets rose to \$294.5 million, up from \$203.8 million in 1983; insurance in force increased to \$7.8 billion from \$7.4 billion in 1983; and net investment income was \$12 million, compared to \$11.8 million at the end of 1983.

Kennedy told the policyholders that the company's net gain from operations increased by more than \$4.7 million and that the unassigned surplus increased by \$2.4 million to stand at \$15.8 million at the end of the year.

The company paid \$1.6 million in dividends to policyholders last year, slightly down from the \$1.7 million

paid in 1983.

Kennedy said these gains were registered despite the continuing deterioration of the black American community, NCM's prime consumer base.

"Unemployment in the black community and the insensitivity of the national government contribute to the problems of the black community and have a negative impact on our operations," Kennedy said.

"Continuing the positive trend of our operations in 1985 will be challenging," he said.

Kennedy told the policyholders that North Carolina Mutual was introducing a series of new products that would enable the company to provide complete financial services

to its clients.

These new products, including one that has been approved by the Internal Revenue Service as an IRA, are as good as any in the marketplace, Kennedy said.

Kennedy said that this new marketing thrust and the company's move to continue upgrading its internal operations will allow North Carolina Mutual to provide better services to its customers.

In a related matter, Dr. Le Roy T. Walker, chancellor of North Carolina Central University, and I. Owen Funderburg, president of Citizen's Trust Bank of Atlanta, were elected to the NCM board of directors.

The new directors will replace William A. Clement and Noah H.



William Kennedy
.....NCM chairman
Bennett Jr. who retired as directors. Funderburg was formerly associated with Mechanics & Farmers Bank of Durham.

Clark Named Among National Award Winners In Math

Christopher L. Clark, a student at West Rowan Senior High School, has been named a 1985 United States Achievement Academy National Award winner in the area of mathematics.

Clark is the son of Mr. and Mrs. Preston Clark of Salisbury. His grandparents are Vivian Goodlett of East Spencer and Geneva Clark of Mocksville.

The high school junior was nominated for the award by his algebra II teacher, Tommy Wilhelm. Criteria for selection include academic performance, interest and aptitude, leadership qualities, responsibility, enthusiasm, motivation to learn and improve, citizenship, attitude and cooperative spirit, dependability, and recommendation from a teacher or other school sponsor.

The Academy recognizes fewer than 10 percent of all American high school students. Winners appear in the United States Achievement Academy Official Yearbook, published nationally.

Ms. Howard Promoted To Associate Dean Of Students

Mary Frances Howard has been promoted to associate dean of students at the University of North Carolina at Charlotte, effective June 1.

A native of Alton, Ill., Howard has been assistant dean of students at UNCC since August, 1984. In her new post she will be responsible for orientation, minority student support programs and commuter life programs.

Howard came to UNCC from Coe College in Cedar Rapids, Iowa, where she was director of special services and assistant dean of student life from 1978 to 1984.

She earned a bachelor's degree in speech and dramatic arts in 1976 and a master's in college student personnel administration in 1977, both from the University of Iowa.

At UNCC she is active with many campus committees. In 1984, she was named to "Outstanding Young Women of America" and to "Who's Who of American Women." She is active in numerous professional organizations, including the American Association of University Women, the American Association for Counseling and Development, the American College Personnel Association and the Association of Black Women in Higher Education.

Paul Voss

Paul Voss, son of Dr. & Mrs. Thomas G. Voss, 4320 Carmel Road, Charlotte, a senior at St. Joseph Preparatory Seminary in Vienna, W.V., has received the recognition of "Magna Cum Laude" on the school's Academic Achievement Honors List for the third quarter of the 1984-85 school year.

St. Joseph Preparatory Seminary is a four year boarding high school for young men who are considering the Roman Catholic priesthood as a possible life's vocation.

Beginner's Day

Long Creek Elementary School, in Huntersville, N.C., will hold its Beginners' Day on Friday, May 3, at 9 a.m. in the gymnasium.

Beginners' Day is expressly designed for students entering kindergarten this fall. Parents need to bring or send their child's birth certificates and immunization records to the school. Students entering kindergarten must be five years of age on or before October 16.

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