



Mrs. Longstreet To Attend Conference In Morristown Tenn

Mrs. Jerry Longstreet of 1304 South Parkway East will attend the Tennessee-Kentucky Conference of the Methodist Women's Society of Christian Service, July 15-22, at Morristown College in Morristown, Tenn.

Beauty Culturists League To Meet In Oklahoma City

OKLAHOMA CITY -- Some of the nation's leading cosmetologists and beauty stylists will serve as guest instructors when the National Institute of Cosmetology holds sessions August 1 through August 5 in Oklahoma City.

Son Of Publisher Killed In Accident

NANTUCKET, Mass. — (UPI) — Robert Worth Bingham, 34, son of Barry Bingham, publisher of the Louisville Ky. Courier-Journal and Times, was killed Tuesday in a freak highway accident on this resort island off Cape Cod.

Bias Besmirches Author's Memory, Charges Educator

ATLANTA — (UPI) — Operating the home of Joel Chandler Harris, creator of Uncle Remus, as a segregated tourist attraction here has "besmirched" the memory of the well-known Georgia author, a Negro educator charged Tuesday.

Three Boys Returned To Detention Home

JACKSONVILLE, Fla. —UPI— Three boys were to be returned to a detention home in August, Ga. Thursday following their arrest at Jacksonville Beach.

Christian-Science Lesson-Sermon

"Life" is the subject for this week's Sunday services in all Christian Science churches. The Bible Lesson - Sermon includes the account of Jesus raising Jairus' daughter from the dead (Mark 5).

WANTED STOCK MAN for Chain Grocery Store

CALL 526-4030

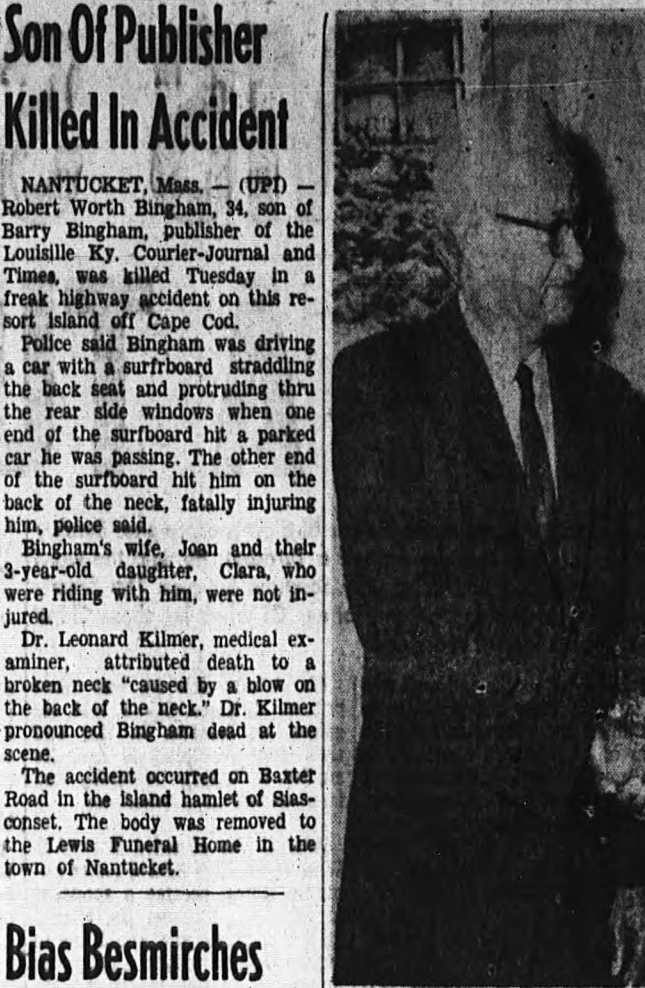
ALCY AGRES COUNTRY CLUB

1979 ALCY ROAD MEMPHIS, TENN. announces the opening of its BEAUTIFUL SWIMMING POOL

ENTER MY SUBSCRIPTION TO MEMPHIS WORLD

For One Year (52 Issues) I enclose \$4.00 remittance

Advertisement for Gordon's Gin featuring a portrait of Elmer C. Stoner and a bottle of gin.



CONGRATULATIONS IN ORDER, AT TSU — Dr. S. M. Nabrit, right, gives a congratulatory handshake to Dr. Joseph A. Pierce, left, following confirmation by the Texas Southern Univ. Board of Directors of the later's position as acting president of the university during Dr. Nabrit's absence.

Police Beat, Jail SCLC Workers

GRENADA, Miss. — (UPI) — Dr. Martin Luther King Jr. charged Grenada officials Friday with renegeing on promises they made to the Mississippi "freedom" marchers.

King Accuses Mississippi Officials Not Keeping Word

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MARCH HALTED

About 100 Negro demonstrators attempted a march on the county courthouse Thursday night, but were halted by police. Nearly half of them were taken into custody on charges of obstructing traffic when they dropped to the street and ignored police orders to disperse.

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Advertisement for Hammond Organ Studios with contact information for Memphis, Tenn.

Carter Tells Georgians To Meet Change

FITZGERALD, Ga. — Candidate for governor Jimmy Carter called on Georgians to "start now in building an educational system to prepare their children for a changed way of life in the next century."

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575 MISSISSIPPI BLVD.

Vote for Honesty in Government

I WILL work for a fair split of County Tax Dollars

Advertisement for Jack Ramsay, County Commissioner, with a portrait and campaign promises.

Segregation To Cost More Schools Help

Secretary of Health, Education, and Welfare John W. Gardner announced recently that he has approved termination of Federal financial assistance to 5 more southern school districts for failure to comply with the non-discrimination provisions of the 1964 Civil Rights Act.

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Advertisement for Frank Clement, U.S. Senate, with a portrait and campaign promises.



ELECT EDMUND ORGILL COUNTY COURT His Experience Is Needed Now!

Advertisement for Littlejohn Taxi Service with contact information.

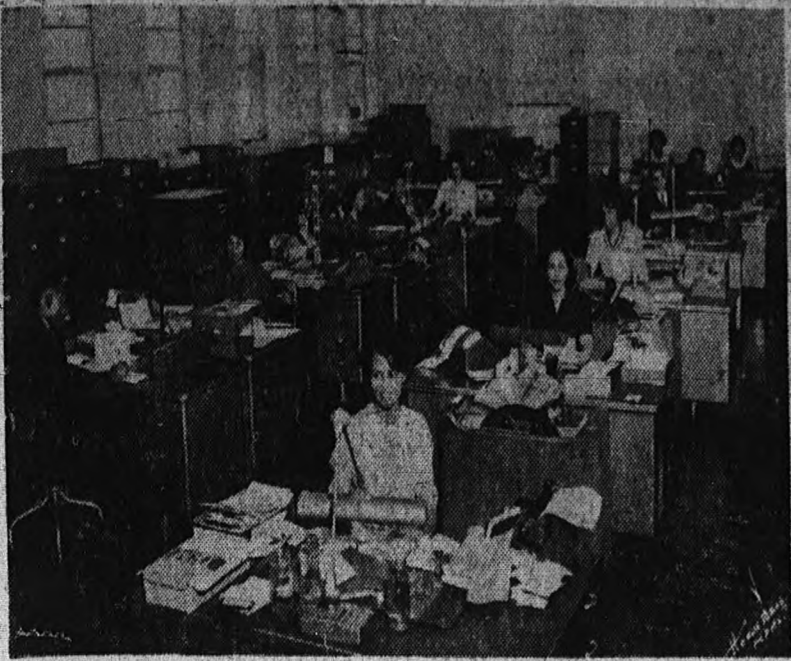
VOTE FRANK CLEMENT, U. S. SENATE



Our Country needs his sound leadership in the U.S. Senate. He Appointed the First Negro Judge in Shelby County (First in the South), Judge Ben L. Hooks



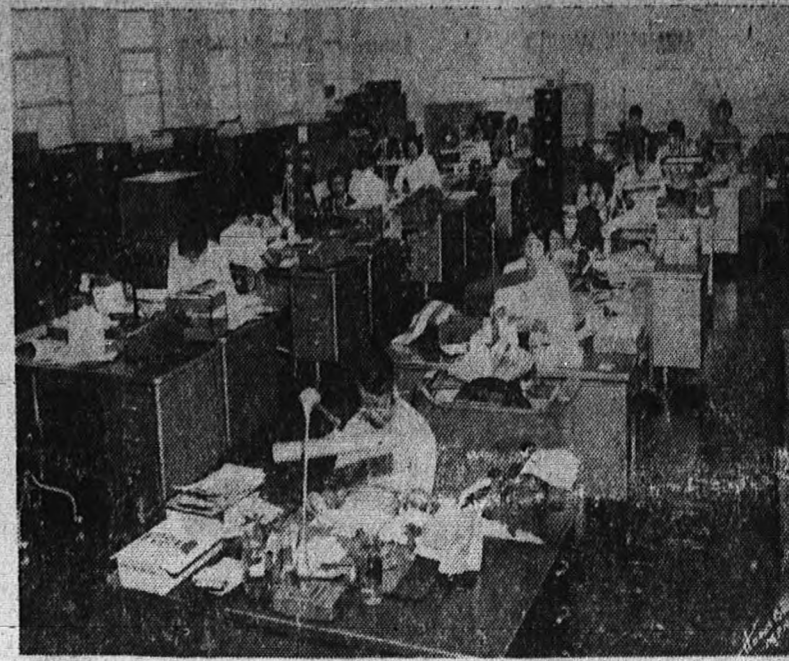




**GENERAL CLERICAL OFFICE** — This is a view of Universal Life Insurance Company's general clerical office, housing the Ordinary, Industrial Accounting and Claims Departments. These departments employ 45 persons full time.



Life Insurance Company's general clerical office, housing the Ordinary, Industrial Accounting and Claims Departments.



the Ordinary, Industrial Accounting and Claims Departments.

# Universal Life Makes Significant Contribution To Memphis Growth

## Service To Area Spans Barriers

It may be something less than original to say that an insurance company "is insuring" the welfare and future of such a number of people that its role in the growth and well-being of Memphis deserves better than casual consideration.

But such is the case as regards the Universal Life Insurance Company, with home offices in the imposing Egyptian structure on Wellington at Linden.

Here is an institution which has become a tower of economic strength in Memphis. This is a company with a monthly payroll approximating \$285,000, much of it for local employees. It is a company that spent around \$222,656 with local business and professional men last year and contributed \$11,231 to civic, educational and charitable projects.

In addition to giving employment to hundreds who in turn use their salaries to help give Memphis its healthy retail business, thousands of Universal Life and mortgage dollars find their way into the economy's blood stream. Fifty per cent of the company's \$11,139,179 in mortgage loans is invested in Memphis mortgages. These are primarily mortgages on homes, not some on churches and businesses.

Universal Life was organized in 1923 as a stock life insurance company. Its founder, Dr. J. E. Walker, was practicing physician who gave up his practice to become a businessman and philanthropist.

Organized only a few years prior to the great depression, the Universal Life's durability was established in the early years of its existence. Two years after its organization, at the end of 1925, the company's assets were \$130,000; its capital was \$100,000; and its surplus \$12,327. Fifteen years later, at the end of 1940 — following the economic crisis — the financial statement showed conclusively that the solvency and financial stability of this young company was being established. Its assets were now \$1,129,785; the capital and surplus account exceeded \$342,627, and insurance in force amounted to more than \$19,217,762.

The next fifteen years were productive years. With its corporate fences in good repair, the company was in admirable position to march with the war-boom years of the forties, and its growth has been steady in the intervening years.

At the end of 1955, Universal Life's assets were above \$13,700,000; its capital and surplus account totaled more than \$2,800,000, and business in force exceeded \$93,000,000. Ten years later, at the end of last year, Universal Life had increased its assets to \$29,431,037; its capital and surplus to \$3,816,269, and insurance in force to \$178,600,585.

Although Universal Life is one of the younger of the approximately 37 Negro-owned life insurance companies operating in the United States, it has grown to fourth place among those companies in admitted assets, and third place in premium income.

This company represents a tower of strength in the local economy and the areas it serves. Today, a little more than four decades after its organization, more than 150 employees in Memphis alone receive a monthly payroll of more than \$68,271 which contributes materially to the economy of the area.

In 1949, the building at 234 Wellington Street, which had been the home of Universal Life since 1926, was abandoned for the modern home office building it now occupies. With the completion of the new half-million dollar home office, dedicated on the eve of the company's 25th anniversary, a dream had indeed been realized. The officers of this young, but progressive company had dreamed of the day when one could look with pride at this institution of public service and have full confidence in future of this monument to social, economic, financial and interracial progress and good will.

The present home of Universal Life is located at 480 Linden Avenue at Wellington Street. This modern, fully equipped, physically comfortable edifice houses a work force of approximately 125 persons.

The company's economic contribution to the city is not only seen in its monetary output in the form of salaries, but in other tangible advantages as well. The more than \$1,000,000 in mortgage loans have been a contributing factor to better housing. The generous policy of the company in making and securing mortgage loans has not only made better housing available, but has actually encouraged home ownership. A major portion of the home office employees is now buying their homes.

**OTHER FIRMS BENEFIT**

There is also the funds that are paid direct to service rendering firms and individuals by the company itself.

Universal Life Officials estimate annual expenditures of: \$11,493 for furniture and equipment for the home office; \$83,883 in printing, stationery and supplies; \$18,947 in home office maintenance; \$12,456 in medical examination fees. More than \$170,310 have been paid local contractors for home office repairs and improvements since 1949 when the building was constructed.

**POLICYHOLDERS DEATH CLAIMS**

And in 1965, the company paid living policyholders over \$516,419 and beneficiaries of death claims more than \$971,406. Each year Universal Life takes its stand with those firms which annually donate to charitable and non-profit organizations. Since 1961, more than \$59,000 have been donated. Outstanding contributions during the past several years, to Collins Chapel Hospital — \$10,000; YMCA Building Fund — \$3,000; Southern Christian Leadership Conference — \$1,250; NAACP — \$2,500; Fisk University — \$7,500; Meharry Medical College — \$3,000, and many others bring the total given within the past ten years to above \$700,000. In addition, the officers and personnel personally give generous support to charitable and civic projects.

**OTHER ORGANIZATIONS BENEFIT**

Some of the other organizations which benefit through the Universal Life contributions include: Shelby United Neighbors; United Negro College Fund; Memphis Business League; Memphis Chamber of Commerce; the Junior Chamber of Commerce; Elks and Commercial Appeal Christmas charities; National Business League; Memphis Heart Association; Cancer Association; Le Bonheur Hospital; and many others too numerous to list. Universal Life has a record for educational programming which is quite impressive. Significant work has been given Tennessee scholars in the form of scholarships, working experience during summer vacations, and educational and athletic sponsorships, science fair sponsorship, to Tennessee State University's Farm & Home Insti-

tute, Owen College, Memphis Academy of Arts, Lane College, and several other educational projects. In addition, Universal Life gives \$1,500 annually to the United Negro College Fund.

The company is now in the process of screening young men for its college scholarship program to be launched this fall.

Still in its educational program, livestock is given to 4-H Clubs and New Farmer of America students on the state and local level to encourage participation in these organizations and to promote better farming practices. In cooperation with Tennessee State University, a landrace pig chain has helped improve the quality of hogs bred throughout Tennessee with several of these prize hogs awarded in Shelby County. The pig chain is now shifting to a registered herford chain which will further improve the quality of livestock raised by Tennessee farmers.

Adhering to its belief that the well rounded individual is healthy and happy, Universal Life makes contributions to different areas of endeavor. The company has given trophies in tournament golf; it has contributed trophies to the Shelby County typing and shorthand winner during the past few years, and has given numerous basketball trophies on the local, state and national levels.

The company has further contributed to good citizenship by sponsoring the Teen Town Singers on Radio Station WDIA; by contributing to the Orange Mound Day Nursery, the Good Neighbor Youth Foundation, the Memphis Round Table of Christians and Jews, the YMCA Development Fund, and in various other ways.

**PERSONAL TRAINING**

Universal Life has not in its efforts to promote an educational program within the community, overlooked the importance of similar programs within the company. Self improvement among the personnel is encouraged by company sponsored organized training courses. For the home office personnel, the course offered by the Life Office Management Association Institute was initiated in 1952, and to date, the participation and results have been outstanding. Two persons have earned the Fellowship designation, the highest designation to be earned under the Institute's program; 23 have earned certificates for partial fulfillment of requirements, and more than 50 others have passed one or more exams. For all examinations passed, the company pays the full examination cost.

The qualifications of the field representatives are kept up to par by continuous study of the company's training course, and by formal enrollment in the course of study offered by the Life Underwriters Training Council. A full time educational director, well trained himself with more than 25 years of insurance experience, heads the company training program. His major responsibility is to keep a well-staffed field personnel capable of rendering efficient, personal insurance service to policy holders and prospective policyholders.

The company takes this interest in the personnel because its management realizes the values of a trained personnel to the insuring public.

Universal Life has always used modern equipment and methods. Today, Universal Life is keeping pace with other industries that have installed electronic computers. In late 1964, this company installed an IBM 1440 Data Processing System. The IBM 1440 is an electronic computer capable of functioning as an accounting system and a business information system. The installation of the new electronic system is simply another effort by the company's management to keep pace with the speed and growth of the economic, technological, and competitive changes facing business management. It is a valuable management tool which improves the overall operation of the business and enables the company to render better and increased services to all of its publics. This, alone, is an asset to the people who help the company to grow because what helps the business

helps the people who benefit by its progress — policyholders, employees, stockholders, mortgagees, and recipients of its services and benevolence.

### EMPLOYEE BENEFITS

The more than 700 employees of Universal Life's 10 - State branch office system and its home office are covered by group life, and accident and health insurance. Also, a group retirement annuity plan provides retirement income for eligible employees.

Fifty per cent of the group insurance cost is paid by the company; it pays the greater portion of the annuity cost. Also, salaried employees have liberal vacations and extended illness benefits.

Vacations graduate from a minimum of 10 working days to a maximum of 15 working days. Extended illness pay covers a maximum of six months illness during a calendar year. In addition, generous allowance is made for brief illnesses and other temporary absences from duty.

### CAPABLE OFFICERS

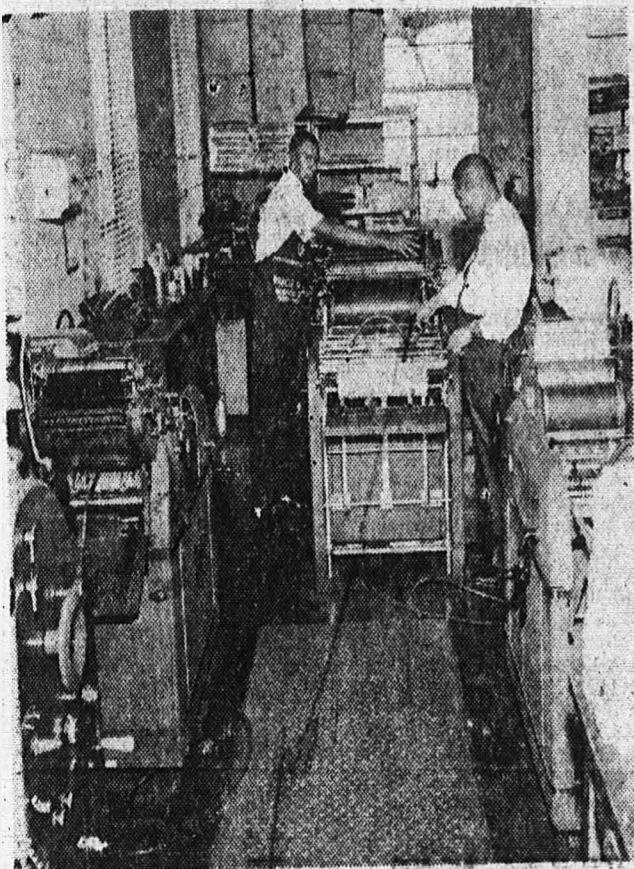
The officers of Universal Life Insurance Company are men of high integrity, well trained in the art of business management. Their insurance experience dates back to the years when wise planning, courage, and foresight were mandatory for success.

These offices recognize the importance of job security. It's policy

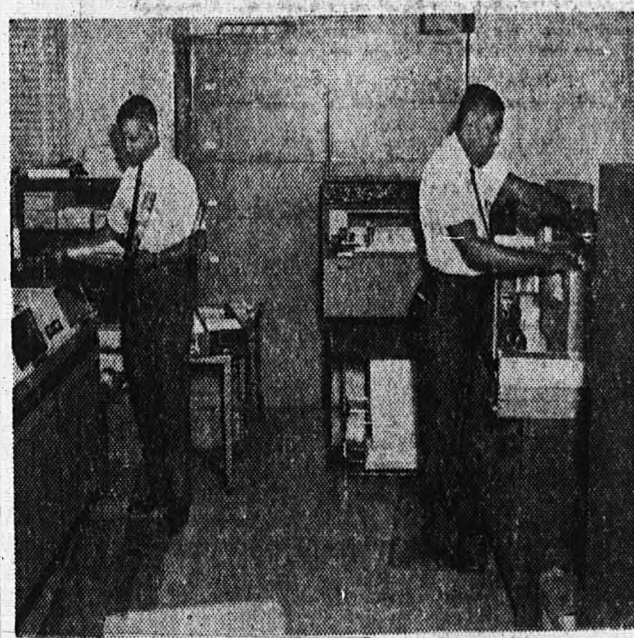
of upgrading qualified personnel is a well known and recognized principle. In addition to its official staff, 18 young men and women assist in supervisory and administrative policies. The present officers are:

- A. M. Walker, Sr., Chairman of the Board — President;
- B. G. Olive, Jr., First Vice President — Secretary;
- H. A. Gilliam, Second Vice President — Agency Director;
- T. J. Willis, Vice President — Assistant Secretary;
- J. A. Olive, Vice President — Assistant Secretary;
- L. H. Boyce, Vice President — Assistant Secretary.

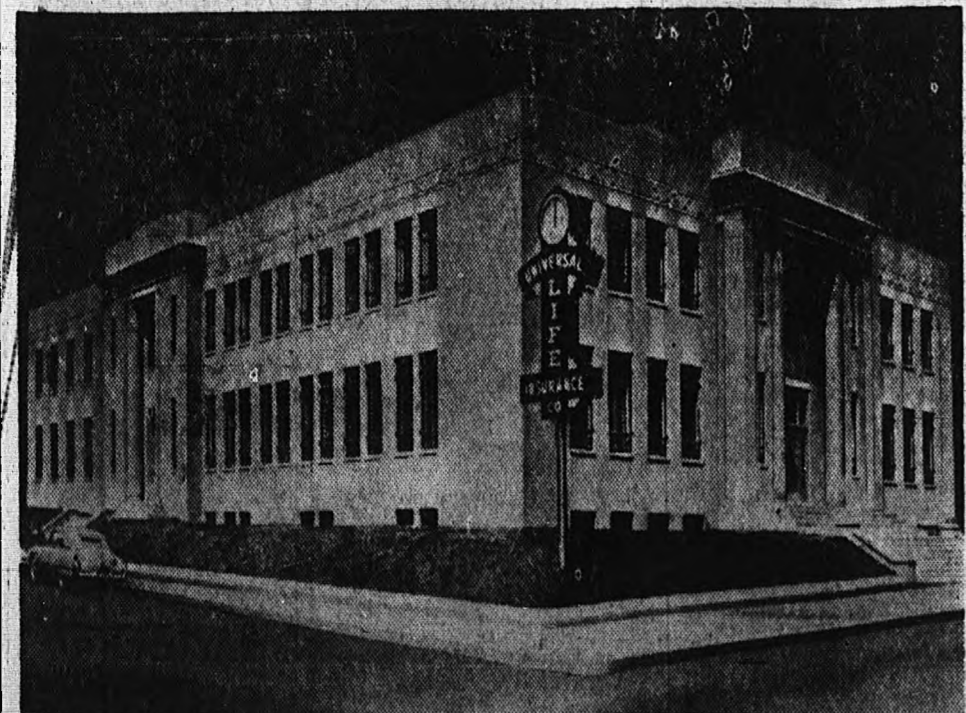
(Continued on Page Four)



**THE MAJOR PORTION** of the printing for Universal Life's large operations is done in the Printing-Supply Department. This picture shows a portion of the plant's printing equipment.



**ELECTRONIC COMPUTER SYSTEM** — The IBM 1440 computer is an electronic computer capable of functioning as an accounting system and a business information system. The Universal Life uses modern equipment and methods in its operations.



**UNIVERSAL LIFE'S HOME OFFICE** building at 480 Linden Avenue at Wellington Street.



**KEY PUNCH SECTION** — As a part of its modernized Data Processing Department, Universal Life uses IBM electronic key punches and verifies. The Data Processing Department also includes several other pieces of electronic equipment.



**MORTGAGE LOAN DEPARTMENT** — Where the Life's large mortgage loan accounts are handled and transactions pertaining to Universal Life.



**RECREATION LOUNGE** — This lunch-time scene is typical of the relaxation employees enjoy in the beautiful, well-equipped lounge.



MARION JACKSON Views Sports of The World

Minority coaches from small colleges throughout the South played a pivotal role in the fanfare surrounding the All-America Coaches Game in Atlanta.

It was good to see coaches from the Atlanta SIAC college as prominently in talks. L. B. Epps, Clark College, Major J. Powell, Morris Brown College and Duke Foster, Jr., sought the advice of the top coaches.

Atlanta - area high school coaches were also all over the practice areas at Georgia Tech's Rose Bowl Field as well as at clinic headquarters at the Hotel Biltmore.

It was quite pleasant to notice the coaches witnessing practice fundamentals as stressed by Tommy Prothro of UCLA, Duffy Daugherty of Michigan State, Frank Broyles of the University of Arkansas, Earle Edwards of North Carolina State.

THE MOST SIGNAL SALUTE went to the magnificent Morris Brown College Marching 115 which put on a tremendous show. Wolverine alumni ought to be proud of what the Purple and White band displayed before a nationwide audience and thereby earning a standing ovation.

Similarly, there was a projection of Morris Brown College, an African Methodist Episcopal institution in the program and the signboard at Atlanta Stadium saluted the band as the ABC-TV cameras grinded out its accolade as the "Greatest Private College Marching Band in the Land."

AS THE ABC-TV CAMERAS were picking up the last procession after the game, the Wolverine band players were high-stepping with seemingly no regards to the pressure cooker which had everybody beat.

"ATLANTA'S SIAC as well as prep coaches deserved the fanfare they are receiving for having turned out to talk and discuss the game with the peers of platoon competition who have contributed



121 CHESS PLAYERS COMPETE IN 45TH ANNUAL SOUTHERN CHAMPIONSHIPS—The left photo shows amateur winner, E. Johnson (7-9) of New York City on the left and R. Stillman (St. Augustine, Fla.) on the right. Just to Johnson's left is John Conway also of New York City. Seaborn Brown of Atlanta finished 7th in the Booster section—5 wins and 2 defeats) can be seen just behind

4,000 American Hi School Students Study In Europe

SALT LAKE CITY, Utah — Final preparations are underway for more than 4,000 American high school students to spend six weeks apiece studying in Europe this summer.

Organized as a nonprofit, non-denominational, private school, the Foreign Language League is the world's largest international school system. Headquarters are in Salt Lake City, Utah.

All students spend four hours each weekday in classroom study. Afternoons are devoted to less formal educational activities, excursions and student activities.

Most students go as part of a home town group comprised of from eight to 10 students from the same city, and often from the same high school.

He Took Off 293 Pounds In 392 Days

DUNDEE, Scotland — UPI — On June 13, 1966, Angus Barberi walked down a meal of fish, French fried potatoes, peas, bread and tea.

When he entered the hospital the six-foot Barberi weighed 473 pounds. On the scales Monday he was a trim 179.

Reporting early to get a cranky leg into shape was Rudy Johnson, a halfback obtained in the NFL expansion pool from San Francisco.

Several fine Negroes were due in Saturday when NFL expansion vets reported. Among them were Roger Anderson of the Giants, Lee Culp and the Vikings, Junior Coffey of the Packers, Dan Lewis of the Redskins, Neal Peltz of the Colts and Ron Smith of the Bears.

BUY BONDS

Secretary of Defense Robert S. McNamara has announced a new building to 235,000 men, in American combat strength in South Vietnam.

American League Bows 2-1

Maury Wills Singles Home Tim McCarver For Victory

ST LOUIS — (UPI) — Everyone talks about the weather, but Maury Wills did something about it Tuesday with a 10th inning single that gave the National League All-Stars a 2-1 victory over the American in nearly unbearable 100-degree heat.

Wills' line shot to right field with one out in the 10th inning of loser Pete Richter drove home Tim McCarver from second base for the National League's fourth All-Star triumph in a row.

The victory, credited to Gaylord Perry of the Giants, also extended the NL's All-Star supremacy over the AL to 19 wins against 17 defeats, with one game having ended in a tie.

Ballimore's Brooks Robinson, who had three of the losers' six hits and broke an All-Star fielding record with eight chances, and Detroit's Denny McLain, easily the most impressive of all nine pitchers used in the game, tried to pull it out for the AL. But it was Wills, who supplied the crusher for the NL at the end.

McCarver of the Cardinals drew a roar of approval from the partisan fans with a lead-off single to right and after Ron Hunt of the Mets laid down a perfect sacrifice, sending McCarver to second. Wills hit a fast ball to right field.

Chief among the topics of conversation at the Biltmore suite was the ACFL's efforts to negotiate with college football graduates not yet signed to professional contracts. The ACFL also discussed possibilities of additional working agreements with the two major leagues.

Mele was reported leaning toward Mel Stottlemyre of the Yankees as his second pitcher and possibly would follow him with either Jim Catfish Hunter of the Athletics or

Stillman. The photo on the right shows International Grandmaster William Lombardy (New York City) in his opening game against C. Long of Merritt Island, Fla. (Cope Kennedy area). USCF master Jude F. Acers (Baton Rouge, La. - L.S.U.) is shown observing just behind Lombardy.

Talented Negro Rookies Impress Atlanta Falcons Coaching Staff

BLACK MOUNTAIN, N. C. — A talented crop of Negro rookies is continuing to impress coaches at the Atlanta Falcons training camp high in the mountains of North Carolina.

Fullback Willie Ashbury, a rock-hard youngster out of Kent State, is shaping into the kind of runner who may give veterans Ernie Wheelwright and Junior Coffey a battle royal for their position.

On defense, look for Ken Reeves of Norfolk State to push many veterans for a place in the secondary. He went just before Ashbury in the draft, impressing Atlanta scouts with his sure hands on interceptions and his fierce tackling.

College all-star football game, Chicago — Ernie Ladd, Buck Buchanan, and Al Dotsen.

National Basketball Association all-star game — Willis Reed, New York Knickerbockers, 1965 and 1966. Reed was also NBA rookie-of-the-year in 1965.

American Football League all-star game, Houston — Ernie Ladd, San Diego; Buck Buchanan, Kansas City Chiefs; and Willie Brown, Denver Broncos.

Pro bowl game, Los Angeles — Paul "Tank" Younger, Los Angeles Rams; Willie Davis, Green Bay Packers; and Roosevelt Taylor, Chicago Bears.

National Football League Championship games — Willie Davis, Paul Younger, Cliff McNeal, Cleveland Browns; Mike Howell, Cleveland Browns; Line Howell, New York Giants; and Roosevelt Taylor.

World's Basketball Tournament, Sao Paulo, Brazil — Willis Reed, Gray Cup game, Canadian championship — Jamie Cateh, Hamilton Tiger-Cats.

Olympics (track) late Stone Johnson, former world record holder in 200-yard dash, 23.5, in 1960 games, and Dick Stebbins, a gold medal winner on the 1961 400-meter relay team.

US-USA track and field meet Don Owens and Richard Stebbins, National Basketball Association Championship — Bob Hopkins, Syracuse Nationals vs. Boston Celtics. Hopkins scored 3,759 points in four seasons at Grambling, an all-time NCAA and NAIA individual record.

Royal Laborer LONDON — (UPI) — Prince Richard, 21-year-old cousin of Queen Elizabeth, started work Monday at the Ministry of Public Building and Works as part of his six-year course in architecture and fine arts.

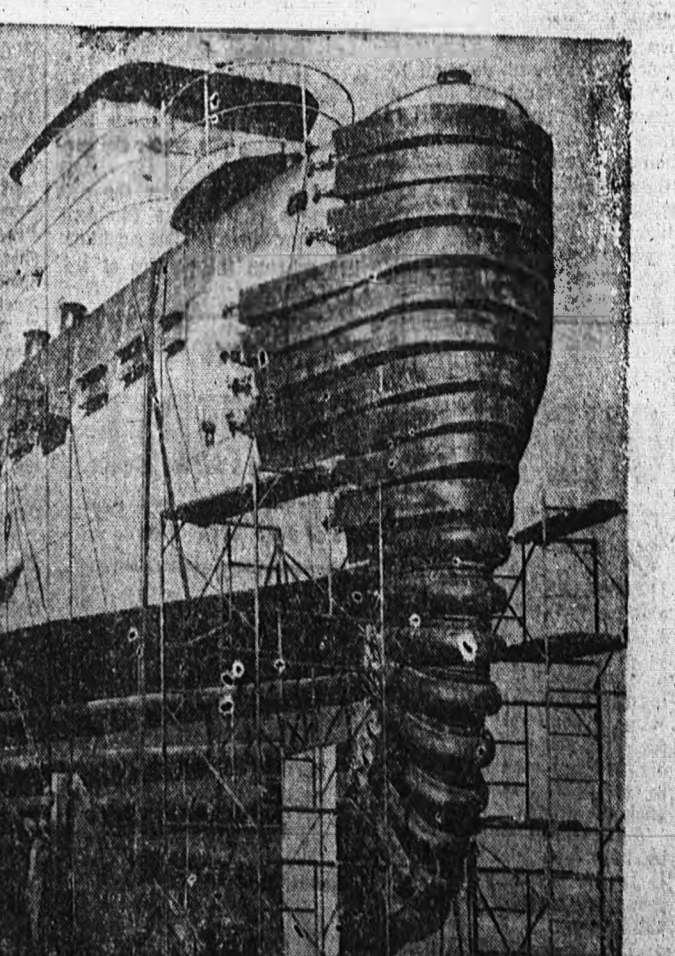


READY FOR FAIRBURN—Shown above are the Johnson Bros. as they are getting a new engine ready for Joe's B-Gas Ford. Joe, on the left, tightens crank shaft, while Roosevelt on the right checks new pistons.

WHO'S SECOND CATCHER — "Actually I did not expect to play at all," McCarver said. "I thought Tom Haller San Francisco would be the second catcher."

Gary Bell of Cleveland. They are the only four right handers on the A League.

Alston chose two relief specialists Raymond and McCool - on his staff while Mele went only for starting pitchers. The A. L. left handed pitchers are Steve Barber of the Orioles, Sam McDowell of the Indians, Jim Kaat of the Twins and Pete Richter of the Senators.



BUMPERS — Bumpers, 14 tons of synthetic rubber, are a new feature for tugs as this one gets the finishing touches at Marinette, Wis. They go clear down under the water line to protect atomic submarines. Each foot of bumper can absorb 32,000 pounds of shock.

