

A Case In Point

A LATIN "tag" to a letter from a settler nonplussed members at a meeting of the Whangamomona County Council, states the "Taranaki Daily News." None of the members could interpret it and business was interrupted until a translation was obtained. The letter asked that urgent repair work be done, concluding with the expression "Fiat justitia ruat coelum" ("Let justice be done though the heavens should fall").

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can speak and write and understand our own language must be very few. If educational change means that children will develop a greater knowledge and respect for our language and institutions—well, I hope I live to see the change."

SHOPKEEPER

"MY daughter isn't going to Secondary if I can help it," said a shopkeeper when questioned. "Changing the syllabus doesn't make any difference. It's just taking the youngsters away from the things that are going to matter to them later in life. If they are going to work, well then, the sooner they learn their



Are women good at maths?

jobs the better. If they are going to marry, they do better to stay home and learn how to keep a house properly. What does too much schooling do? Puts ideas into their heads that they are too good for this and too good for that. Next thing I'll hear is that my children are too good for me."

YOUNG MOTHER

"WELL, I learnt a bit of Latin and a bit of Geometry at school, and I hardly remember a thing about it now," said a young mother. "I suppose you might say it was all useless—but I don't think so. I mean, how can anyone say whether that grounding in Euclid may not have made me a bit less illogical than the average woman, or whether a smattering of Latin has not helped me with my spelling or given me a better appreciation of the books I read?"

TYPIST

"I THINK education for girls should be as general as possible; there could be more domestic science and cooking—but thank goodness I didn't do it, all the same!" said a typist in a Government office.

"I did French and I wish I'd done Latin as well; it would have been a help with the law subjects I'm doing now. Anyway I think it would have helped my general reading."

"What use have you made of the science you did?"

"Hardly any. I did learn how to make soap, I think, and Mother made some with a recipe I carted home. And we went over a soap factory; that was good; we could have done more of that sort of thing. It gave us an idea of how people worked, and the average child sees nothing of that until suddenly she has to do it all day.

THE GOVERNMENT LIFE INSURANCE DEPARTMENT

Annual Report

RECORD OF STEADY PROGRESS

The report of the Government Insurance Commissioner upon the transactions of his Department for the year ended 31st December, 1942, which has now been presented to Parliament, reveals that steady progress was made during the year.

Its main features are:—

- (1) New Business: The new business amounted to £2,218,367. Whilst this figure is less than that for the previous year, it must be regarded as highly satisfactory in view of the reduction of over 58 per cent in the Field Staff since the outbreak of the War.
- (2) Business in force: The Sum Assured at the end of the year totalled £33,388,155, to which reversionary bonuses amounting to £3,620,884 have been added.
- (3) Total Income: The total income, £1,386,181, exceeded that for the previous year by £26,125.
- (4) Death Claims: Claims in respect of policyholders who died on Active Service involved the payment of over £126,000, as against £50,000 in 1941 and £5,000 in 1940. Civilian death claims, which were particularly light in 1941, were above normal.
- (5) Surrenders decreased by over £76,000, as compared with the previous year, when the figures were over £60,000 less than for 1940.
- (6) The Assets now total £12,766,411.
- (7) The Reserves were further strengthened.
- (8) The Expense Ratios showed a substantial decrease, the ratio to total income being 7.62, as against 8.62 in 1941, and that to premium income being 12.21, as against 13.81 the previous year.
- (9) The Net Interest Rate earned upon the Department's Funds was £1 1s 0d, a reduction of only sixpence, as compared with the previous year, which must be considered a very satisfactory return in these days of low investment yields.

Actuarial investigation: The usual investigation disclosed a net surplus of £342,130.

Careful consideration has been given the question as to whether there should be any distribution of profits on this occasion. It is, however, felt that under existing conditions, the course followed last year was the right and proper one, and should again be adopted. There will, therefore, be no general allotment of surplus. In order, however, that the interests of policyholders shall be fully protected, interim bonuses at rates approximately two-thirds of the bonus last declared will be granted on all policies becoming claims during the current year for each annual premium which has fallen due since 31st December, 1940.

War Loan Investments: In continuation of its policy of rendering all possible support to the country in its prosecution of the War, the Department has made further substantial contributions to the various War Loans. The amount subscribed to date totals £1,352,180.

Mr. W. E. Arnold, who had been Commissioner of the Department for some 10 years, recently retired, and has been succeeded by Mr. J. W. MacDonald.

The new Commissioner, reviewing the future prospects of the Department at Mr. Arnold's farewell, said, "As to the future, well, we like to think of this as a live progressive business, not content with its past of sterling endeavour, but striving hard to advance still further the great principles of Life Assurance for the benefit of the community.

"Indisputably, our slogan is 'Forward!'"

"We have an invincible faith and confidence in the Department. We believe that if we follow our ideals of giving Good Value and Good Service, that if, in every way, we conform to the ideal of Comradeship, strength and prosperity will undoubtedly continue to attend the operations of this fine National Institution."

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