

## SENATOR SAM ERVIN SAYS

Washington — Next Tuesday, January 7, the Second Session of the 85th Congress will convene.

**New Session**  
A change in the atmosphere and emphasis has taken place in our government since adjournment last August 30. Congress will begin with a fresh start to tackle some of the problems that have recently caused great concern among the people. It is reasonable to expect that Congress will return to paying more attention to fundamentals rather than engaging in doubtful excursions by taking up so-called new civil rights bills.

**Civil Rights Let-up?**  
I told my hometown newspaper, the Morganton News-Herald, that recent statements out of Washington and the Administration led me to hope that we may have a change of intellectual diet at this session and that we can devote more of our attention to other problems, such as national defense and the ills that plague our economy.

Will the old civil rights battle be resumed? Of course, I do not know. What I say is merely the observation that those of us who fought last year's civil rights bill on the basis that it would rob all Americans of their civil rights believe we were right. The Administration has publicly stated, through the new Attorney General, that no new so-called civil rights legislation will be recommended to Congress, strengthening our view. This is encouraging. There were innumerable legal and constitutional questions involved in the bill last year, so many that some of those who supposed it did not know what was in the bill. It was such wrongful legislation that even twelve of the original sponsors of the bill finally voted against its most important provisions.

I feel that considerable progress has been made to a realization that civil rights legislation usually constitutes a perversion and prostitution of very basic constitutional and legal principles. My mind is somewhat re-



Yorktown, Va. (FHTNC)—James R. Barber, chief personnelman, USN, son of Mr. and Mrs. Harry Barber of Winfall, and husband of the former Miss Charline Hill of Fairfax, Va., is presented a Letter of Commendation by his Commanding Officer, Navy Capt. W. P. Chilton, for outstanding performance of his duties as Chief Personnelman.

He is to report to San Diego, Calif., for an 8-week course at Classification School, after which he will be made available to the Atlantic Fleet Service Force.

Let me voice a simple wish that another bill will not be sent up and that we may be permitted to concentrate on matters so vital to national survival and preservation of our economy.

**Political Bills**  
Civil rights bills are fundamentally political bills. As such, there is a glaring inherent weakness of supporting fact. The problem is not to discredit the bill but to get the attention of people to study it fully and honestly in the light of constitutional and legal principles.

### Applications For Crop Agreements To Be Taken Jan. 13

The County ASC Office will begin accepting applications for Acreage Reserve agreements on cotton and corn at 8 o'clock Monday morning, January 13, 1958, Helene W. Nixon, Perquimans County ASC Office Manager, announced today.

The Soil Bank Program, especially the Acreage Reserve phase, was designed to help farmers reduce surpluses of the various basic commodities. The sign-up date will begin on January 13 and end on the 7th of March. The Acreage Reserve agreements will be approved on a "first come, first

## Life Companies Have \$35 Billion In Mortgage Loans

For the first time in five years, there was a decrease in the amount of life insurance dollars newly invested in the mortgage market in 1957. Contrasted with a 1956 peak year total of \$6,700,000,000 in new mortgage loans to property owners, the aggregate acquisition for 1957 amounted to an estimated \$5,200,000,000, off about one-fifth from the previous year, according to the Institute of Life Insurance.

"A cutback in the number of new homes built and a decrease in the refinancing of properties were factors in the decline of new investments in the mortgage fields," said the Institute. "However, total mortgage holdings of the life companies rose to its highest level and are estimated at \$35,200,000,000, representing more than one-third of total assets."

**Largely Home Loans**  
Conventional urban mortgages, representing loans on single or multi-family dwellings and commercial properties, made up the largest share of mortgage acquisitions in 1957, with \$3,200,000,000 such loans accounting for more than one-half of the new acquisition total. Total life company holdings of conventional mortgages reaching a record year-end total of close to \$17,900,000,000.

Veterans' Administration guaranteed mortgage loans to former servicemen accounted for \$850,000,000 of the 1957 new mortgages about half the amount of 1956 acquisitions. Total holdings of this type of mortgage amounted to \$7,750,000,000 at the close of 1957, a new peak, up \$450,000,000 in the year.

Mortgage loans insured by the

Federal Housing Administration accounted for \$750,000,000 of new mortgages acquired by the life companies in 1957, with total holdings at year-end reaching an estimated \$6,950,000,000. The acquisitions were about one-sixth less than the 1956 figure, but the holdings were up about \$150,000,000 to a new high.

Farm mortgage loans for 1957 totaled \$400,000,000, bringing the total life companies' farm mortgage loans to about \$2,600,000,000. The acquisitions were about one-fifth less than in 1956, but the holdings were up \$100,000,000.

According to the Institute, the life companies will have slightly more capital funds available in 1958 for mortgage financing than in the past year, but the extent of their new investment will be measured in large part by the new construction in the year, especially home construction, which makes up the greater part of the insurance mortgage investment.

### ASC Rules Damaged Corn Now Eligible For Price Support

It has been announced by the U. S. Department of Agriculture that corn from the 1957 crop grading No. 4 and 5 because of damaged kernels, including heat damage, will be eligible for Commodity Credit Corporation price support at a discount, Helene W. Nixon, Perquimans County ASC office manager, said today. However, existing CCC maximum moisture requirements for corn accepted for price support will remain in effect.

Action was taken by USDA because of late harvest in most of the corn belt due to extremely unfavorable weather conditions and because much of

the corn already harvested contains excessive moisture—up to 35 and 40 per cent in some instances.

Officials said present indications are that except for today's change a substantial part of this year's corn crop would not qualify for price support because even though it dries naturally in the field or is mechanically dried, it will grade below No. 3 on total damage or heat damage factors.

Discounts on the grade No. 4 and 5 corn which will be accepted for price support are in line with those generally used by the trade. USDA officials said their use in the 1957 support program will have no significant effect on the national support average.

These discounts will be applied to the loan rate when loans are made. Producers

should understand, however, that settlement at delivery for farm-stored loans will be on the basis of the quality of the shelled corn delivered, which may vary from the quality indicated at the time the loan was made. The settlement rate will be computed by subtracting the difference between the market price of No. 3 corn and the market price of the quality delivered from the applicable loan rate for No. 3 corn.

CCC maximum moisture requirements are: For farm stored ear corn, 20.5 per cent if tested from time of harvest through February, 1958; 19 per cent through March; 17.5 per cent through April, and 15.5 per cent through May. For shelled corn, either for warehouse or farm storage, the requirement is 18.5 per cent moisture at any

time. For further information, please call at the county ASC office.

### S And M Enlarges Store Operations

Harry B. Umphlett, Jr., registered pharmacist, is now associated with Henry C. Sullivan, owner of the S and M Pharmacy and the store is now prepared to serve the people of this area in the filling of medical prescriptions, it was announced this week by Mr. Sullivan.

TRY A WEEKLY CLASSIFIED



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Would a friend from out of town be able to find you through a single "head of the household" listing? If you are not sure, get a personal listing. This service costs only a few cents monthly and it gives you the positive assurance that your number can be easily found. Call our business office today for full information on getting your own personal listing in the next telephone directory.

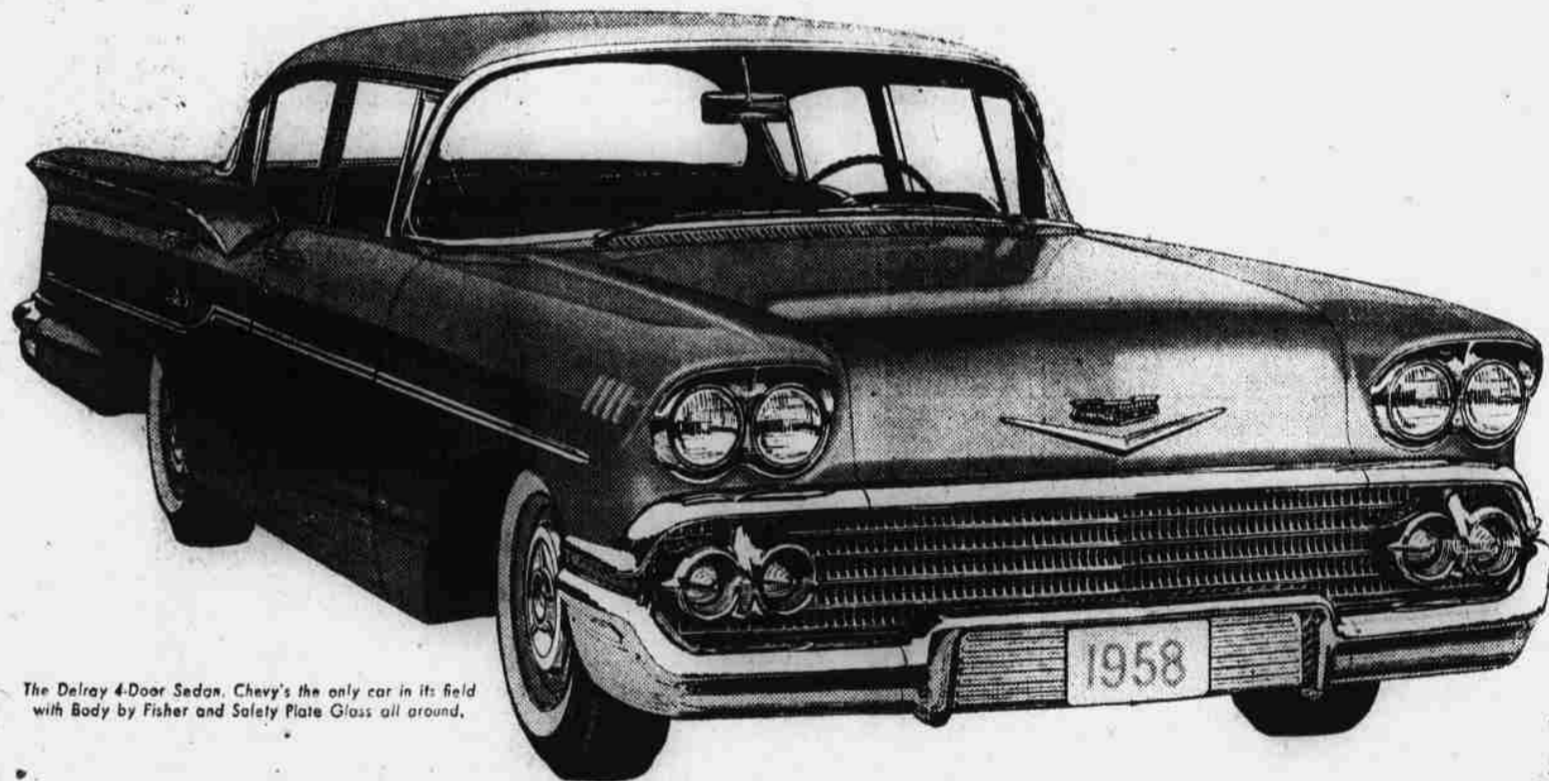
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- |                           |            |
|---------------------------|------------|
| TRAILER                   | RAIL CART  |
| FARM WAGON                | FIVE CARTS |
| CULTIVATORS               | PLOWS      |
| BOAT                      | SAWS       |
| PITCH FORKS               | HOES       |
| MIDDLEBUSTERS — LOG WAGON |            |
| AND LOGGING EQUIPMENT     |            |
- Also Many Other Items Too Numerous To Mention.

# NOTHING ELSE NEAR THE PRICE HAS WHAT'S IN THIS PACKAGE!



The Delray 4-Door Sedan, Chevy's the only car in its field with Body by Fisher and Safety Plate Glass all around.

## It's one of Chevrolet's dollar-stretching Delrays!

The handsome Delrays are the lowest priced of all the low-priced Chevrolets. And they're full-size Chevrolets—wider, lower and nine lively inches longer. In size, in style, in fine details and construction, no other car priced so low gives you so much!

When you're thinking about buying a car because of its extra-low price, there are two things it pays to watch for. First, be sure you get full measure when it comes to size. Don't settle for a cut-down bargain model. Second, be sure you get all the equipment and conveniences that you'd normally expect to be standard. Look for such everyday things as an instrument panel switch for the dome light, a booster for vacuum windshield wipers

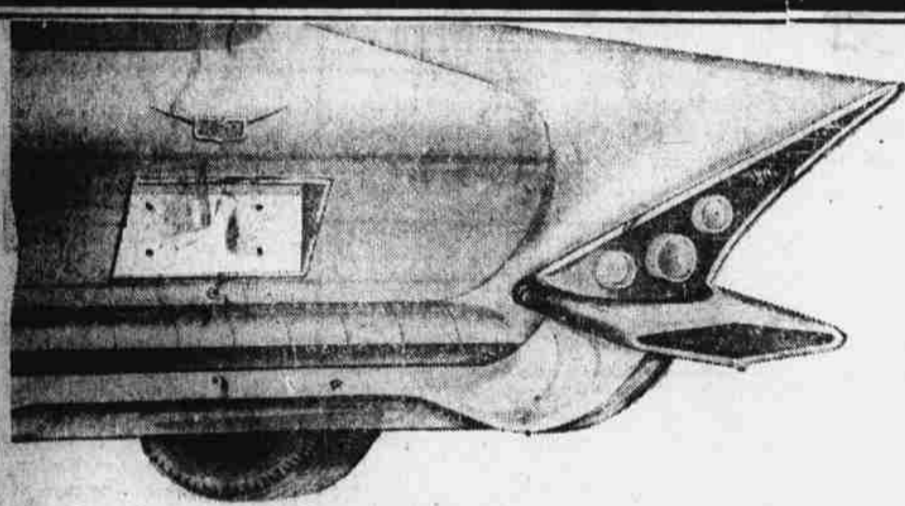
and crank-operated vent windows. Chevrolet's Delray models are the lowest priced in the line. But they're full-size Chevrolets—wonderfully lower and wider, with the same increased length as other models. They're all Chevrolet, with bold new sculptured styling and beautiful Body by Fisher. And they're equipped to do you proud. Nothing else near the price has what's in this package. See it soon at your Chevrolet dealer's!

Only franchised Chevrolet dealers



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See your local authorized Chevrolet dealer for quick appraisal—prompt delivery!



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