

How would you react to this news?

How would you react if you suddenly discovered your ex-wife had taken out a life insurance policy on you naming herself as beneficiary?

Would you break out in a cold sweat? Would it worry you enough to injure your health?

Would it incense you enough to want to seek legal action?

As strange as it sounds this is a series of questions posed to yours truly this week by a citizen who discovered his ex had had his life insured.

I won't go into names in this space because as of this moment neither myself nor the attorney of record are sure where this case will lead.

The story is, however, interesting enough to report.

In the late 1950's a local citizen and his wife went their separate ways. He said he moved to another state, lost contact

At sometime during the past 20 years the man's ex remarried.

Recently, the man received notification that the last name of the beneficiary had been changed on his life insurance policy.

What life insurance policy?

A \$500 policy sold by a well-known insurance company way back in 1963. The man's name is signed to the contract and premiums have been paid.

Our man claims he never signed any contract nor has he made any premium payments.

Would you ask yourself why this was done?

Would you next concern yourself with how much the policy was for in terms of cash value?

And in this day when people have been bumped off for pocket change, would

TOM McINTYRE



you begin looking over your shoulder everytime you went out?

Has there been an illegal act performed?

After chatting with the citizen about the situation, I dialed the N. C. Com-

missioner of Insurance's office in Raleigh to pose questions there.

Leonard Wood, an assistant to John Ingram, said several interesting things.

First of all the citizen could conceivably cash in the insurance policy for whatever cash value it holds if he is the declared owner. It doesn't matter who has made the payments or who actually holds the policy. The declared owner can cash it in and no one has any recourse actions available legally.

Secondly, the declared policy owner can enter a lawsuit naming his ex-wife and the insurance agent who sold the policy, which in essence would be suing the insurance company.

There are hazards to the latter, however. Because of the small amount

of money involved, \$500, the courts may decide it isn't worth the time and trouble and refuse to hear it. And the person instituting the lawsuit could, in turn, be sued by the second and third parties.

What would you do? At this point I don't know what our local citizen plans to do, but if and when he decides to sue, then we will publish some names to go along with this story.

But, we must bear in mind that I have only reported one side of this story because that's the only side I know at this point.

And as the attorney pointed out when we discussed the situation, this story could cause a lot of ex-husbands and wives to begin looking more closely into what business transactions have transpired since one or the other left the nest.

Who is responsible? ... We are

By DR. JOSEPH ROBERTS

(EDITOR'S NOTE Dr. Roberts is chairman of the board of directors, Cleveland County Voters registration Association. He is a resident of the Ebenezer Community.)

When I came home from my work at the University of North Carolina at Charlotte late one evening, I visited my aged mother in her mobile home and talked with her about her day. She told me about the good program for the Aged in the renovated railroad station in Kings Mountain, North Carolina, which she had recently seen on a television news program. "I wish I had transportation to go to those programs," she said.

The Program for the Aged provides transportation within the corporate limits of Kings Mountain but fails to provide transportation outside of the corporate limits of Kings Mountain, for the Aged who can vote in the Kings Mountain district of Cleveland County in North Carolina. Who is responsible for this situation?

A neighbor's son once came to my home and tried to read my five-year-old daughter's "Beginning Reading Books," without success. He attends a seventh grade class in our Kings Mountain schools and can't read on the first grade level. Who is responsible for this situation?

My neighbors and I who live in the Ebenezer Village area outside of the corporate limits of Kings Mountain often talk about the many unpaved streets in our neighborhood, the lack of recreational facilities for our children, and the lack of election registrars who are both accessible and receptive to our neighbors. Who is responsible for this situation?

Certainly, all of us share in the responsibility for correcting unfair conditions in our community, for being a drum major for justice, and for being a champion of human rights and human dignity, for many reasons.

One historical reason is that some of our fellow American citizens have not considered the interest of other citizens from different racial, social, and occupational groups and have neither acted in the letter nor in the spirit of justice as due process, and that's not right. "Each person should sail his own ship," some of them say.

However, most of our Black American citizens, came up from slavery, were unduly discriminated against in educational and in job opportunities, and were discriminated against in our American churches. Some of our Black American citizens are like the prisoner who is locked in jail. In the beginning the prisoner would try to rebel, to break out of jail, to be free. Over time, the prisoner would get conditioned to realize he could neither fight nor flee.

The prisoner and some of the other outcasts would give up trying to be free. After a long, long, long time, unknowingly to them, someone would unlock the door but would leave it closed. However, the outcasts would see the door of the jail as still being closed and would assume that it was still locked. They would see themselves as still being outcasts, powerless, rejected, despised, and humiliated. That perception not only produces bad citizens, but it also carries the seed of social disorder, if hard times come to our society. We are all citizens of our American government, regardless of our racial, social, and occupational status and regardless of the feelings, agreements, expectations, motives, and relationships of our social groups and

regardless of the so-called need to win at the expense of others.

Another historical reason is that of Article 15 of the Virginia Declaration of Rights of 1776. The Article states a tradition which many of my neighbors and I feel, identify with, and consider absolutely necessary for maintaining social order, for preserving justice as due process, and for being guided by such self-chosen ethical principles as the equality of human rights and respect for the human beings as individual persons.

"That no free government, or the blessing of liberty, can be preserved to any people, but by a firm adherence to justice, moderation, temperance, frugality, and virtue, and by a frequent recurrence to fundamental principles."

From my perspective, each American citizen has both a legal right and a moral right to have a say in our democratic government. And each American citizen also ought to have a sense of moral duty in participating in our government. One of many ways of

doing so is through civic programs, such as The Cleveland County Voters' Registration Association, which was incorporated in The State of North Carolina in December of 1975. The Voters' Registration Association encourages each citizen to register, to vote, and to bring to the attention of both our elected officials and our civic leaders the problems we see in our local county, state, federal, and world communities and the equivalent opportunities for practicing our belief in liberty and justice as due process for all rather than the few.

Some of us have already tried to become involved in the process of making educational and political policy decisions, as individuals, without success. Now, we need to try to become involved in the process of making civic policy decisions as groups, not only with our own social, church, racial, special interest, and political groups, but with other groups in Cleveland County, for the greatest good for all concerned.

The other historical reason is that a few American citizens have traditionally transcended their status and the status of others with respect to "The I of being an outcast," and have had dreams, visions, and insights into moral justice as being prior to and at times as different from and another times as at odds with legal justice.

I, therefore, speak as a citizen within a tradition of moral justice and call fellow American citizens to join in encouraging self and others to:

1. Register to vote
2. Vote
3. Take part in our democratic government
4. Actively rather than passively support justice as due process with equity across age, economic, racial, sex role and other groups and communities within our society for the greatest good of all concerned, and
5. Trust in God that justice and love prevail for all.

High treason from a hero?

In late July of 1788, Governor Samuel Johnston issued a warrant for the arrest of Colonel John Sevier, charging him with "high treason against the State of North Carolina."

Only seven years earlier, the state legislature had presented Sevier with a gold sword, honoring him as a hero in the Battle of Kings Mountain — in defense of North Carolina.

The far-western portions of the state had long been a source of trouble for the state's government, being virtually unmanageable at such a great distance from Raleigh. At the same time, the settlers of that area complained bitterly of "neglect" by the eastern-dominated legislature. In 1784 North Carolina ceded the troublesome territory to the Federal government. The area quickly organized itself as the Independent State of Franklin, elected Sevier Governor, and sought admission to the Union.

Then North Carolina changed its mind, saying it wanted the territory



back. Congress refused to recognize the new state's independent status, and Sevier found himself in the embarrassing position of leading a "rebellion" against North Carolina!

Sevier was arrested and taken to Morganton to stand trial. In one of the most colorful incidents in state history, he escaped from the courtroom by leaping from a window while supporters held off the bailiffs, and rode back across the mountains with the militia in hot pursuit! Soon afterwards, all charges against him were dropped.

Within a few years the area was again ceded to the Federal government, as a part of The Territory of the United States South of the River Ohio, with former Tar Heel William Blount serving as Governor. In 1796 Blount presided over a convention which voted to enter the Union as the State of Tennessee. Sevier was again elected Governor, and Blount became a U. S. Senator.

On July 26, 1863 Union forces trying to reach the strategic Richmond and Weldon Railway fought a skirmish with N. C. Troops at Potocasi Creek, near Murfreesboro in Hertford County.

On the 28th, at Boone's Mill in Northampton County, Southern forces repulsed Federal troops trying to cut the Wilmington and Weldon Railroad.

On May 26, 1874, John Charles McNeill, the state's most famous poet, was born on a farm near Wagram in Scotland County.

McNeill was considered the state's first — though unofficial — poet laureate. Educated at Wake Forest, he practiced law for several years, then gave it up for his first love — writing. He took a job with the "Charlotte Observer" in 1904, and remained there until his death at 88 in 1907.

Most of McNeill's verses dealt with rural life in this state, and today, some seventy years after his death, his books are still published and sold by the University of North Carolina Press.

On July 25, 1729, seven of the eight Lords Proprietors of North Carolina sold their holdings back to the Crown, making North Carolina a Royal Colony. The eighth Proprietor, Lord Granville, chose to retain possession of his lands, roughly a one-eighth portion of the colony, running westward from the Outer Banks along the Virginia Line. The purchase price paid by the Crown was roughly 17,500 Pounds Sterling.

More than 70 separate engagements between Union and Confederate forces took place on North Carolina soil during the Civil War. Three of these occurred during this week in history. On July 24, 1864, a four-day expedition began when Union troops marched out of New Bern to attack Confederate positions near Trenton and Pollocksville.

READER DIALOGUE

Open letter to mayor, board

TO: Mayor and City Council
As the plant operator and laboratory technician for the Pilot Creek Wastewater Treatment Plant, I have been deeply insulted and humiliated by the 2.5 percent pay increase I received last Friday. The increase falls short of the minimum five percent cost of living raise I anticipated. I had expected a 25 percent increase which would have brought my salary into line with similar positions across the nation. To make matters worse, information concerning the pay plan was shrouded in secrecy until it had been in effect for one week. In my opinion, as well as others who have expressed disappointment with the pay increase, I feel you have shown the City of Kings Mountain a great deal of deceit and a lack of intelligence. Your lack of intelligence is expressed by your evident total disregard for the importance of my position. I have been

given the responsibility of guarding the purity of the natural waterway in which the treated wastewater is discharged. My duties require constant study, reviews of operational methods and equipment available in a constant effort to stay ahead of ever increasing problems in treating industrial and domestic sewage.

I have been deeply insulted because you seem to regard my responsibilities as less valuable to the community than those of a garbage hauler. I therefore announce my resignation, effective August 19, 1977. Hopefully, in the future you will learn to appreciate the responsibilities of those in my capacity and will reciprocate with a more realistic salary.

TERRY J. WIMBERLEY
Grade II Wastewater Treatment Plant Operator
Certificate No. 8322



YOUR TOUCH

You make my days
In every way
You send my nights
With joy and delight
With every touch
I begin to melt
And if even so much
As a whisper I fall
Willingly in your hands
And oh, the love that we share
It seems to always expand
Just like an ocean
Never to end

MRS. SANDRA V. WILLIAMS

KINGS MOUNTAIN MIRROR-HERALD

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