

Andrew Johnson



## Declaration wasn't signed on 4th....

Most people believe that the Declaration of Independence was signed on July 4, 1776.

It wasn't. The Declaration was adopted on July 4, but the original copy — on paper — bore only two signatures, those of John Hancock, as president of Congress, and Charles Thomson, as secretary.

The permanent copy, the one with which we are all familiar, engrossed with perfect lettering on parchment, took nearly a month to prepare. It was not until August 2 that William Hooper, John Penn and Joseph Hewes signed the Declaration as delegates from North Carolina, along with the other signers.

One day earlier, on August 1, 1776, the Declaration had been read aloud for the first time in eastern North Carolina, by Cornelius Harnett from the courthouse steps in Halifax. And at about that same time, in the Waxhaw settlement of Mecklenburg County, a skinny, teen-aged youth named Andrew Jackson received his first public notice when he was chosen to stand on a chair and perform the same task for the people of



ED SMITH

his area.

Most people today are equally unaware that the full roster of fifty-six names were not all affixed to the Declaration in one grand moment of ceremony — as is so often portrayed. Signatures were added for months after the August second signing, and the final name — that of Thomas McKean of Delaware — was not added until 1788! Congress was a highly revolving body, and some representatives who had

voted for independence in July were not members when the Declaration was signed, having been replaced. Several signatures were of men who had not actually voted for freedom. All risked their "lives, fortunes and sacred honor" equally, however, for hanging awaited them all if the rebellion failed.

Andrew Johnson, the North Carolina-born 17th President of the United States, remains the "Comeback Champion" of American politics.

He died at his home in Carter County, Tennessee, on July 31, 1875, seven years after he had escaped impeachment by a one-vote margin.

Regarded as a failure by most of the North for his struggles with a radical Congress over Reconstruction, yet hated by the South as a turncoat, Johnson had returned to his adopted State at the end of his one disastrous term in office.

Always a fighter, however, Johnson had refused to give up. Only a few months before his death he was reelected by Tennessee to his old seat in the U. S. Senate, the only ex-President in history to serve in that office.

No political career in our history has seen greater success or failure than Andrew Johnson's. Born in extreme poverty, illiterate until fully grown, once even a wanted man with a price on his head, he worked his way up through Tennessee politics to the U. S. Senate. His choice as Lincoln's Vice Presidential candidate — and subsequent accession to the Presidency — had been totally unexpected. His post-impeachment election to the Senate, and his triumphant, tearful readmission to that body remains one of the emotional highlights of American history.

Historians today regard Johnson's accomplishments in a much brighter light than did his contemporaries, and consider his impeachment trial to have been politically motivated.



A COOL THOUGHT

Wouldn't it be grand if we could can  
A frozen January day  
Seasoned with snowflakes for summer cakes  
Topped with an icy spray,  
Frozen spears of icicles that hang from the eaves  
Frozen beads from the clothes line wire,  
Add a taste of sentiment we derive  
From snow cream by the fire.

Preserve the satisfaction of looking upon  
The panorama of winters delight  
With mounds of snow growing higher  
While snowflakes dance all night,  
Wouldn't it be grand if we could can  
A frozen January day  
To partake of the feast in sultry July  
When a heat wave curls the bouquet.

VIVIAN STEWART BILTCLIFFE

## Good news, carpoolers

There's good news for carpoolers in the form of new money-saving insurance rates.

The new rates, based on lower exposure of the insured automobile, went into effect earlier this month and applies to carpoolers who use their car for the work trip not more than two days per week or not more than two weeks per five week period.

Normally insurance rates are based upon work trip distance (greater or lesser 10 miles) and vary by regions in the State. An automobile is classified 1A if it is not used for the work trip, 1B if used for a work trip less than 10 miles, and 1C if used for a work trip 10 miles or

more.

The new rates have the following effect: carpoolers classified 1C will be reclassified 1B, and those classified 1B reclassified 1A.

Carpoolers interested in receiving the reduced rates must contact their Insurance Office and complete a "Carpool Certification" form which certifies that the insured meets the auto usage requirements listed above. The new rate policy will result in an insurance cost savings to carpoolers. The amount of savings will vary across the State by territories.

In the case where one driver accepts total driving responsibility for the

carpool, that driver is not eligible for the rate reduction. However, the individual carpool riders are eligible for 1A classification because they are not using their cars for the work trip. Their savings could be passed along to the driver in the form of higher compensation for the insurance rates that the driver is paying.

Alice Garland, State Carpool Coordinator for the North Carolina Department of Transportation said, "This new possibility for saving money by carpooling, combined with the other cost-sharing features of carpooling, should persuade still more North Carolinians to 'Pool It'."

## READER DIALOGUE

### Political rhetoric misleads Tar Heel people

To the editor,

With reference to a letter from Insurance Commissioner John Ingram in your newspaper, I feel that political rhetoric is once again being used to mislead the citizens of North Carolina.

The law recently passed by the General Assembly on private passenger

automobile, homeowners and workers compensation insurance does not "allow rate hikes to go into effect before they are approved by your insurance commissioner . . ." It does, however, allow rate increases or decreases which are contested by the Commissioner to be implemented during judicial review, on appeal by the insurance companies or the Rating Bureau. This is a subtle, but distinct difference which the Commissioner chooses to ignore and one that will not penalize insurance companies or insurance consumers because of inaction or delays by the Department of Insurance.

The law requires the filing of rate changes with the Commissioner for his review and approval. This has not changed. However, under the new law, the Commissioner is required to act upon these filings within a 90 day period . . . something he has not chosen to do in the past. His unwillingness to act was one of the reasons used by the General Assembly and the courts in justifying changes in the law.

The Commissioner charges that territorial rating will mean higher rates for citizens in some areas. That is true. Territorial rating also means that citizens in the rural areas and smaller metropolitan areas will no longer be subsidizing drivers in the areas with higher elements of risk . . . usually the larger metropolitan areas.

It is a fact that the drivers in the Reinsurance Facility will pay separate rates under the new law. However, this is not unfair as the Commissioner charges. It simply means that the drivers who are not in the Facility — which is the majority of North Carolina drivers — will no longer be required to pay higher rates to subsidize those drivers who are not paying their fair share.

The constant charges that the insurance industry used "wall to wall" lobbyists to pass the new law in the

General Assembly are simply not true. In fact, the bill preferred by a majority of the insurance companies was not passed. The insurance industry is a complex system of different companies and agents writing insurance in a multitude of ways. For the commissioner of insurance or anyone else to portray the insurance business as a single entity, out to do harm to the public, is unfair and irresponsible and it should be recognized as such.

While the new law is not perfect, and is not, in the opinion of most insurance companies, the best law which could have been passed for the citizens of North Carolina . . . it is an improvement

and a compromise which should be given a fair chance to work. The insurance industry is already at work, implementing the law so that service to North Carolina policyholders will be uninterrupted.

It would certainly be in the best interests of the people if the Commissioner would lay aside his political rhetoric and join in the effort to make the new law work for the insurance consumers in North Carolina.

MICHAEL L. HERMAN  
Manager, Raleigh office  
North Carolina Insurance  
News Service

### Debunking untruths

To the editor,

An item on the new insurance law appeared in your newspaper and several others. In fairness to your readers, I would appreciate you printing a response.

The recent "item" on the new insurance law appears to be an editorial written by the Department of Insurance, but whatever its origin it put forth some untruths which need to be refuted.

The new insurance law does not change the procedure for appeals of decisions by the Commissioner of Insurance, including his orders rejecting rate increases. Under the new law, if the companies or bureaus wish to continue to collect increases after a rejection order, they must appeal the Commissioner's order to court. That's the same procedure as now. True, they can continue to collect it. However, if the companies or bureaus can not prove the appropriateness of the rate increase, they must refund the portion of the increase they can not justify. The appeals procedure is the same as now. The companies and bureaus must take the Commissioner to court, not the other way around as he has led people to believe. The only difference is that if they prove the need for increases, they got to keep the money involved. The refund protects the policyholders if the companies and bureaus can't prove the need for the rate increase. Rate reductions also can be put into effect immediately by the companies and bureaus. This will prevent the Commissioner of Insurance from blocking rate reductions, first by inaction and then improper action, as he did an extended coverage (primarily against windstorm damage) reduction which would have saved the policyholders \$17

million over a 4-year period. You never hear the Department of Insurance mention that blocked reduction, but you may want to ask the Court of Appeals and the Supreme Court for their decisions on this case.

The "item" as it appeared in some papers said: "Insurance companies will be allowed to charge proportionately higher rates than now allowed on drivers in urban areas such as Charlotte, Greensboro, Raleigh, Durham, Winston-Salem and other major cities on the theory that the risk of accidents is greater in more congested areas." The new law will not allow the use of theories, only facts. The statistics for every rate and every classification must justify the rate being charged. If territorial rating is used, that may mean non-urban rates will be lower than urban rates, but that will be only fair if the statistics indicate a lower rate.

Another untruth in the item mentioned that "the automobile insurance industry . . . were preparing to seek an immediate rate increase of 16 percent before the new law goes into effect." That's nonsense and even the Commissioner recognizes it as nonsense. Under the existing law he can block any request, no matter how justified. How was the industry going to get an increase by him if he didn't want it to get by him! The fact is that the industry made no request, but merely filed statistics with him as the new law requires it to do.

A copy of the new law will bear out the statements made above, if you want a copy you can obtain it from the Legislative Services Office of the General Assembly in Raleigh. LAMAR GUNTER, Manager  
N. C. Insurance News Service

### Morgan's head is in sand

To the editor,

Knowledge being the route to liberty (opportunity), my first inclination is to write about the principle which, when identified and applied, will produce the desired result.

Because each of us Americans volunteer for citizenship in our Republic by remaining in the United States after our 18th birthday, we thereby accept the inherent responsibilities.

Sustaining our Republic by standing eyeball to eyeball with those who would destroy us is the function of our Armed Forces and the responsibility of each of us Americans.

By voting to deny the citizenship of those of us so-called double-dippers who sustain our Republic by serving in our Armed Forces, Senator Robert Morgan has provided ample proof that his noodle-head is firmly embedded in the sand.

Thus each responsible citizen of North Carolina will avail themselves of this opportunity to deliver the swift kicks which Senator Morgan's posture demands . . . until his head is adequately adjusted, or, he removes himself from the state that was "first in freedom."  
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