

Three P's PERSONAL AND PRIVATE PROBLEMS

This column will attempt to answer personal and private problems of individuals who submit their questions to this column. These inquiries to include family and social problems and will cover questions that come up in adjusting oneself to society, economic conditions to include adjustment to business life and careers. All inquiries correspondence and names will be held in the strictest confidence. All inquiries and questions should be addressed to "Three P's", care of The Chowan Herald, Edenton, N. C.

Dear Three P's:
The other day I received a threatening letter from a lawyer in which he said he would start suit if I did not send a check in payment for certain goods received by me on a trial basis. The lawyer pointed out in his letter that the goods were sent to me on a five-day trial basis and if not satisfactory they were to be returned at sender's expense, otherwise I would be liable for the cost of the goods. About a month ago my wife received a package by parcel post. I opened it up and it was not anything I wanted and put it aside, where I do not know. I did not order the goods, did not want them and I do not see

where I am liable in any way. What should I do?

—George D. T.

Dear George:

As P. T. Barnum said once a long time ago, there is a sucker born every minute. There are a great many suckers abroad in the land and there are a great many sharp operators who take advantage of this act to prey on the suckers and make a great deal of easy money. It is done on the basis of an implied contract where an offer is made to you under certain terms and conditions, and if you do not comply with the terms as to a refusal, then it is an implied acceptance of the offer. These operators are very sharp and they see to it that they operate just within the law. Some time ago a great many people received packages of pencils on a trial basis; if not returned within five days then the recipient was to send two dollars. A great many people did not want the pencils, did not do anything about it and were beset with letters for payment. Being easy marks and becoming somewhat concerned about the threats, made payment. Then there is the magazine racket. One day you receive a letter stating that some one has paid for a three month

trial subscription to a sleazy magazine. In small print this announcement tells you that if you do not cancel the subscription after three months the magazine will be sent to you as a regular subscriber and you will be liable for a full subscription for one year at the regular rates. You receive the magazine, glance at it and if it is not interesting to you it is thrown in the waste basket. This goes on for some time, past the original three month trial subscription. Then one day you receive a letter that you are liable for six or ten dollars for the continued subscription. There is some real correspondence back and forth but in the end as a sucker you pay for it, as the expense of going to a lawyer about it is more than the subscription rate. You become another sucker, but you do not want anybody to say anything about it, so you keep quiet about it. Then there is a certain type of magazine that carries a great many sucker ads. They offer you everything at very low prices and will be sent to you on a trial basis. So you send in your first payment of a dollar expecting to receive something worthwhile at a low price. If after you receive the goods and follow instructions you can return the goods at your expense and you are out only the original dollar and the expense of returning the goods. If you keep the goods after the trial period then you become liable for the



DON'T TOUCH—Secondo Nerucci, a cardiac patient in Italy, ponders the apparatus in his lap, but he doesn't fiddle with the dials. The transistor unit makes electrical impulses keeping his heart beating.

balance. And you become another sucker; for you do not want to be involved in any controversy and you do not want your friends to learn that you swallowed the bait and became a sucker. The most recent interesting case was the enterprising young man who inserted ads in certain types of magazines suggesting that if you want to make easy money and to become rich all you had to do was to send him a dollar. A great many people sent the dollar and by return mail they received a postcard telling the people to do just as he did. Some people refused to be suckers and wrote to the U. S. Post Office Department. An investigation was made. At the time of the investigation this man had received over one hundred thousand and replies with one hundred thousand dollars. The Post Office Department on investigation found that there was no fraud, no laws were violated and they could not do anything about it. No doubt the operator is still taking in the suckers. In your case, if the amount involved is not too much, you had better pay it and chalk the expense up to experience. If the amount involved is of any sizeable amount you had better see your lawyer and perhaps a letter from him will shut off the correspondence. Otherwise just mark yourself up as one of P. T. Barnum's suckers.

Dear Three P's
I am a widow in my early fifties. My husband in his will arranged for me to receive a monthly income which is more than sufficient for my needs. Then I have a pleasant position which keeps me busy and where I meet interesting people. Recently I met a fairly attractive man who has taken me out to dinner several times. He has suggested that we become married and that both of us give up our positions and take a trip around the world together on my money. I do not like to discount his motives, for he is attractive and a good talker and mixes with people very well. Do you think it advisable?
—Abigail.

Dear Abigail:
From your letter it would seem that you are a sensible woman and as such you have really answered your own problem. You describe your gentleman friend as attractive, a good talker and a good mixer. In other words he is a good salesman for himself. Taking a trip around the world on your money presents to him a great opportunity to sell himself to some other rich widow, for it is well known that lonely women and widows with money take these trips in the hopes that they will meet some one interesting enough to marry them. If you have only known this gentleman for a short time and know nothing of his background, I would recommend a little caution. You might be lonely and want male companionship but you should be sure the kind of companionship you are getting is the kind you want. A man proposing to take a trip around the world on your money does not seem to fall in that category.

A man without decision can never be said to belong to himself; he is as a wave of the sea, or a feather in the air which every breeze blows about as it lists.
—John Foster.

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KNOW YOUR SOCIAL SECURITY

P. E. Bettendorf, representative of the Social Security Administration, is in Edenton every Thursday at the North Carolina Employment Security Commission in Citizens Bank Building.

Recently a farmer in this county contacted me to see if he could become eligible for social security benefits. He had never obtained a social security account number and had not filed federal income tax returns and paid social security tax on his farm earnings. He had operated his farm in 1955, 1956 and 1957 raising crops and livestock himself, and had cleared over \$400 each year. In 1958 and again in 1959, he had rented his farm for cash rent with no agreement with the renter for him to participate in the farming operation.

Based on his date of birth, he could have been eligible for payment if he had reported his earnings in 1955, 1956 and 1957. Since the 1955 income tax return was not filed by April 15, 1959, he cannot be given social security credits for his 1955 earnings. The cash rent received in 1958 and 1959 is not covered by the Social Security Act and no credits can be given for those two years. I explained to him that he was required by law to pay social security tax on his earnings in 1956 and 1957 but that these two years alone would not give him sufficient credits for an insured status. Consequently, no benefits can be paid to him and his family at this time.

Other farmers in this area may find themselves in this same situation when they reach age 65 or their survivors may not be eligible for payments in case of their death before 65 unless they file income tax returns each year when they are due and report their earnings for social security purposes. The Social Security Administration cannot grant credit for earnings from self-employment if the report of earnings is not filed with Internal Revenue Service within 3 years of the due date of the return. For more information contact your Internal Revenue Office or your Social Security Administration.

TRY A HERALD CLASSIFIED

Decision is a sharp knife that cuts clean and straight; indecision, a dull one that hacks and tears and leaves ragged edges behind it.
—Gordon Graham.

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