

# Is Compulsory Insurance Complaint Billowing In NC?

North Carolina's reaction to the compulsory automobile liability insurance program has been fairly quiet, so far as we can judge, but a big stimulant to complaint may be billowing on the horizon.

A report in The Wall Street Journal says the cost of automobile liability insurance is rising all around the country, and for at least one very good reason: The soaring cost of automobile repairs.

Consider these comparative figures:

The left tail light assembly for a popular make of car sold for \$16.45 in 1953; the cost rose to \$24.35 in 1957; and this year, because it contains a back-up light and other fancy doodads, the cost is \$58.35.

Another 1958 automobile has a fancy decorated trunk, a series of ridges with points in them; any slight rear-end bump requires a jewelry metal worker to make repairs; consequently most repair shops simply order a new trunk at \$60.

An owner paid \$97.50 for a wrap-around windshield on a certain make of car last year; this year the price is \$190.

Overall, one Middle Western insurance executive says repairing accident damages to automobiles was up 7 per cent in 1957 over 1956.

So Tar Heels may reasonably expect these new styling difficulties will bring with them higher repair costs and higher insurance

rates. In a state just beginning an experiment with compulsory insurance that could be dangerous indeed.

Aside from the repair problems, many able insurance men anticipate that the compulsory insurance law in North Carolina will automatically lift insurance rates. Many previously uninsured owners will be involved in major wrecks on the highways. As the number of covered wrecks rise, the cost of insurance could rise with it.

As insurance companies become more selective in signing up poor risks, North Carolina may face the problem of what to do with a large group of motorists not considered insurable by private companies. In many states this problem is handled by the "assigned risk pool." Each insurance firm agrees to take a portion of the accepted poor risks but coverage is restricted in amount and rates are stiffer than other motorists pay.

A group of insurance companies suggested this plan to the North Carolina state insurance commissioner during the 1957 General Assembly, but the matter was not pushed.

A combination of circumstances—mainly higher insurance rates—may lead to extended debate about compulsory automobile insurance in the 1959 General Assembly. The answer appears to rest in how well the 1957-enacted law stands up under actual test. —Greensboro Daily News

## EDITORIAL COMMENT Students Need To Have Look At Other Side

John Gates, ex-editor of the 'Daily Worker' and a Communist convicted of conspiracy under the Smith Act, spoke in the John H. Finley Student Center at City College in New York under the auspices of the student newspaper, according to a recent article in the 'New York Times'.

A year ago, Gates had been banned from the six municipal colleges of New York by the college presidents acting in the capacity as the administrative council of the Board of Higher Education. At that time the council took action to prevent persons convicted of conspiring to teach the violent overthrow of the Government under the Smith Act from speaking on the campuses of the municipal colleges. Recently, the president of City College and president of the council, Dr. Buell G. Gallagher, said that it is now up to the individual college presidents to decide whether or not Gates is allowed to speak on their campuses. However, this ruling does not apply to other persons convicted under the Smith Act.

The reason for lifting the ban on Gates, according to the administrative council, is that since the date of the ruling a year ago "it appears clear that John Gates has changed the position which had led to his conviction under the Smith Act" and that the ruling need no longer to apply to him. Gates announced his resignation from the Communist party and from the 'Daily-Worker' on January 10.

About 250 students listened to Gates' speech (the enrollment of City College is about 9,000) in which he restated that for all practical purposes the Communist party had ceased to exist, for him. He also stated that he had no faith in capitalism and contended that a Socialist movement was needed in the United States. Gates said: "there is a base right now for a radical movement in this country."

The council, unanimous in its vote to let Gates speak, began to round out the obligation of a 'higher education.' The object of education is not to shield the student from both sides of the story, but to teach him both sides and provide him with an education that will allow him to make an intelligent choice on the facts that are presented before him on any problem.

Every student knows the basics of capitalism as it is 'preached' in nearly every institute of education in the nation, but very few get the socialist or other forms of government presented to them in the same detail.

Colleges and universities throughout the United States should begin to recognize that the students should have a 'good look' at the 'other side,' even if it serves no other purpose than to educate him on the meaning of the words communism or socialism. — Connecticut Daily Campus

## "You Know, Lewis, I Think I Do Detect Some Blasts"



HERBLOCK  
Crossed THE WASHINGTON POST CO.

## VIEW FROM THE HILL

# Lenoir, Student Aid Change Asked

By CURTIS GANS

A compromise last year seems to have made a dead issue this year. This should not be a dead issue.

Last year, G. W. Prillaman compromised with student help by paying them in tickets rather than in a certain daily quantity of food during a day.

The point is that paying help in tickets isn't right either, although it may correspond to the letter of the law.

The students working in Lenoir Hall are trying to pay their way through school. They are supposedly working at self-help jobs.

The trouble is that they have no real chance to help themselves, since if they really want to save money from the non-negotiable tickets, they would have to attend summer school to get any benefit from what they save by eating the 40¢ special instead of a higher priced meal.

What the job amounts to is a 'help Lenoir Hall job' rather than a help the student project.

It may be argued that the student does not have to work at Lenoir Hall, and indeed if they can get out of it they do. Yet,

jobs are scarce on this campus and students sometimes have no place else to go to get at least a little something towards defraying their expenses for college.

It is indeed a bad situation where the university cannot see fit to provide better payments for its students, who are filling a gap that it would cost the university much more to fill.

A step was made in the right direction last year, but it has not been followed up.

It is the responsibility of Mr. Prillaman, student government, and the administration to try to set the situation of paying Lenoir Hall workers right.

This pay can only be in the form of cash at the present rate of 75¢ an hour.

The entire problem of student aid might bear looking into.

At present if a man lives anywhere but a dormitory, he is not considered in real need of money, and hence is often refused a loan.

This should not be. It is actually cheaper to live in some fraternity houses, and in some apartment buildings than it is to live in the

dormitories. Yet, people are being refused because they cannot show the need.

The only one thing that is sure in this system is that the student who gets a loan will be turning a certain amount back of his investment to the university and thus the university can charge lower interest rates.

Yet, there should be a fund available for those students who have real need, and cannot currently get a loan. Even if the interest rates were higher, this would be a blessing to the students who currently are unable to help themselves enough to pay for four years of residence at the university. Now is the time to start looking into these problems, and now is the time for correction.

## RUMPUS

The John Bakers, of Bellflower, Calif., didn't have to lift a hand to arrange a rumpus with which to christen their fine new rumpus room. A passing automobile obliged by going out of control and crashing into the room for one of the darnedest rumpuses you ever heard.

# Paper Says S. C. Mishap Should Lessen Fear Tension

Relatively slight physical damage resulted from the accidental dropping of an unarmed atomic bomb near Florence, S. C., this week, but the incident's non-nuclear fallout quickly spanned the Atlantic Ocean.

In England, where there has been much to do about American planes flying overhead with hydrogen bombs, the story rated big, black type and blown-up pictures. There was a similar reaction in West Germany and, to a lesser extent, elsewhere in Western Europe.

The Soviet Union, which never

lets a good propaganda pitch go by, is now busy warning the world that a final, catastrophic war could be touched off by such an accidental bomb dropping.

In this country, several congressmen are demanding an investigation of the hazards in flying explosives about.

In short, everyone is excited about what happened—except, maybe, the people around Florence. They seem to be taking it all in their casual stride.

Any destructive accident is, of course, regrettable. Certainly this one, with its atomic bomb scare potential, is doubly so. But it does have its reassuring aspects, as Pentagon officials have nervously pointed out.

Over and over again, our defense leaders have declared that an unarmed nuclear device will not go off, even if it is dropped or a plane carrying it crashes. One specialist figured the odds against an accidental nuclear explosion at two billion-to-one.

Now, the point has been proved the hard way.

Even though the immediate reaction by the British—the chief fretters about the danger of a nuclear accident—was a shade on the hysterical side; sober reflection should rectify this.

Unfortunate as they are, a crater in a field, a wrecked frame house and six minor injuries hardly add up to the Hiroshima-like calamity some alarmists have feared.

There are some disturbing questions raised by the incident, to be sure. Within the bounds of security, we would like to know more about the mechanical failure, or combination of failures, that released the bomb, as well as about the circumstances under which nuclear devices are taken aloft.

Certainly, this mishap is good reason to redouble our safety precautions. If we can make those two billion-to-one odds even more favorable, fine.

Our net reaction, however, must be that this sort of thing is a hazard of the age in which we live. We can be grateful that no one was hurt, that damage was slight. —The Charlotte Observer.

## The Daily Tar Heel

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## PEANUTS



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## POGO



## by Charles Schulz

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# CUT TAXES, OR— How Help The Economy — Today's Big Question

By JAMES MARLOW  
Associated Press News Analyst

WASHINGTON (AP)—The economy may be saved or wrecked by the guessing game now going on: Is it better to start a huge federal spending program to fight the recession or wait in the hope it will go away?

The antirecession arguments focus on two main methods: A tax cut or big and new federal spending. This is a good time to ask:

'What's the difference—in principle—between big government spending or a big tax cut to overcome the depression? There's no basic difference. They'd both cost the government money. One might work faster than the other.

## CAUTIOUS ON TAX CUT

Both the Eisenhower administration and the Democratic leadership in Congress are cautious about a tax cut now. Eisenhower full of optimism the economy will take a natural upturn, is full of caution in all directions.

He shows no eagerness for a big, antirecession spending program, although he has urged speeding up of projects already approved by Congress.

The Democrats in Congress talk of a 10-point program to stimulate business and employment. It includes the kind of thing Eisenhower talks about—a speedup in programs already authorized, but also new construction and, if necessary, a modern version of the old WPA of depression days.

Not all members of Congress are as hesitant about a tax cut as Eisenhower and the Democratic leaders. For instance, Sen. Douglas (D-Ill) wants a tax cut now of around \$5,200,000,000.

The Eisenhower administration—despite the dim view the President previously took of it—is showing increasing signs of thinking of a tax cut. Vice President Nixon this week urged it—unless the economy improves soon.

## NO IMMEDIATE DECISION

This week, Eisenhower put off any immediate decision on the tax cut idea, but he's going to start discussing it with top Republicans.

On March 8 Eisenhower made this statement: "The proper relation of government to the growth and vigor of the American economy must necessarily be to stimulate private production and employment not to substitute public spending for private spending."

And he derided the Democrats' "pump-priming schemes." But most of the steps he's urged—in speedup of authorized programs or the spending of new money—are essentially pump-priming steps.

In one sense, at least, a tax cut also would amount to public spending.

Government spending programs hand out government dollars. But a tax cut would just as truly be handing out government money by letting people keep their dollars which otherwise would have gone to the government.

A five-billion-dollar spending program or a five-billion-dollar tax cut would cost the government exactly the same.

There is this difference in effect: A tax cut would put money faster into the hands of people to spend on things they want and thus create jobs for people to make the things they want. A big federal spending program wouldn't affect everybody and no doubt would take longer to boost the economy.

## IT MUST STOP

# Somewhere...

Somewhere, sometime, somehow, it's got to stop. Today the average citizen is ruled more and more not by law, but by regulation. And they aren't the same thing at all.

Law is enacted by the citizens' duly elected representatives; and if it's good law, it simply puts into the statutes the thinking and convictions of the majority. That is, it comes up from the people. A regulation, on the other hand, is an edict imposed from above.

Furthermore, if the citizens don't like the law their representative helps enact, they can fire him at the ballot box. But they can't fire the fellows who promulgate the regulations. They are appointees; often appointees of appointees of appointees. And when they aren't that, they are under U. S. Civil Service or the State Merit System, and so are beyond the citizens' control—even a change of administrations leaves them untouched.

We are not saying that there aren't a few areas where regulation may be necessary, and where the public servant should be removed from political pressure. What we are saying is that (a) the thing has got out of hand; and (b) there is a widespread tendency on the part of these people to forget they are the servants, not the masters, of the people.

The latest in a long series of instances is the National Park Service's announcement that it will charge tolls on the Blue Ridge Parkway, effective June 1.

It didn't say the matter was under consideration, and wait to get public reaction. It simply announced that that's the way it's going to be.

And it could not have said more plainly in words what its attitude said: "... and what are you going to do about it?"—The Franklin Press.