

MARYOLY YOURS

by MARY ODOM



Three insurance bills were a special order of business last week. I had more than a passing interest in them since I signed a minority report to get two of them out of the insurance committee. All three are related and were rightly considered for second reading on the same day.

House Bills 82 and 83, introduced by Representative John Ingram of Randolph County, stated quite simply that automobile liability insurance rates shall not be based on age of the driver. As you can imagine, insurance companies are horrified at the very thought of such non-discrimination.

To me our present automobile liability rates violate a basic premise of our American system of justice. . . . a man is innocent UNTIL he is proven guilty. The rebuttal to this statement is always . . . yes, but statistics prove.

Statistics prove also that the poor and the uneducated commit more crimes than do the affluent. Which of us would suggest that all people with incomes under \$3000 with third grade educations should be fined in advance and placed on nine - year probation? yet we do exactly that in setting our rates for liability insurance. When a young man becomes 16 he pays a rather stiff fine for a crime he MIGHT commit and serves a probation of 9 years, or until he reaches his 25th birthday.

The irony of it is, his only escape is marriage.

While the insurance companies and the General Assembly are not likely to be impressed with the psychological aspects of the situation, I feel that our present system places a psychological burden on young people. We EXPECT him to have an accident. We reinforce this expectation by continually advertising accident statistics, exhorting him to drive carefully, and by holding aloft every example of teen age misbehavior we can clip from the morning paper.

We compound these errors by neglecting to note and train his superior physical ability. Young people as a rule have a much shorter reaction time than do those of us who are older. They can start, maneuver, and stop a car much easier than most adults. Somehow we should channel this ability toward responsible driving. The realization that he would not be penalized until he had an accident would seem more conducive to good driving than our present system.

Then to ice this up-side down cake we've baked, we instruct law enforcement officers to crack down on young drivers. Whether this is through direct order or inadvertently through our attitudes, I don't know. The result is the same. The "Wolf Patrol," as the young people call it, stops and questions young drivers. While I encourage and fully support law enforcement officers in doing their duty, I sometimes wonder if we don't dare young people to outwit officers instead of respecting them.

We hand the young driver a dangerous weapon, set him something less than a perfect example of its use, tell him how likely he is to have an accident, fine him in advance, put him on nine - year probation, use scare tactics to keep him in line, and stand in line with hand out to profit from his accident, just in case he has one.

Something is wrong. Now in quick defense of insurance companies, they, too, have been abused. We force them to insure people who have no business on the highway at all. In my book,

driving is not an inalienable right, but a privilege bestowed by the State.

Insurance companies are further abused by our inclination to think of them as an inexhaustible money machine. Instant wealth.

Lay people, doctors, lawyers, automotive repair folks, all of us, have contributed in part to high rates by our inclination to make mountains out of molehills. Claim after claim has been made that was not exactly fraudulent, but at the same time may not have been completely and wholly valid.

What I am trying to say is that this present automobile liability monster we have COLLECTIVELY created cannot be placed at the feet of either young people or the insurance company. It is important that insurance companies remain financially sound. At the same time I personally don't think it is fair to discriminate against young or old drivers on the basis of age.

It would be my hope that a reasonable rate could be established for all drivers and that surcharges could be added for traffic offenses and/or accidents. I am told that such a plan would increase all rates. It is my conviction that people would prefer a fair rate, though higher, to one that discriminates against the young and the aged who are responsible drivers.

To give you an example: a 16 - year old male, as principal driver, may be charged \$203.12, as opposed to \$59 for a 50 - year old male. If the 50 - year old is convicted of drunk driving, his rate goes up to \$164.60. Should the 16 - year old be convicted of drunk driving, his rate would go up the same percentage, but it would amount to the staggering sum of \$533.34.

No wonder our young people are rebellious.

The rate plan that was adopted is known as the 260 plan. It is a marked improvement over our present system, but leaves much to be desired, in my opinion. A base rate will be set by the Commissioner of Insurance. Every age group then has a factor determined by actuarial records which is multiplied by the base rate. About all that the plan does is to separate 16 - 24 year olds into different rate categories.

Penalties are imposed for either traffic infraction or accidents.

The plan is the foundation for other bills coming from the Governor's Study Commission.

This will have to be the last letter until after the General Assembly adjourns. If the editors will allow me space, I will try to write a few summary reports.



PAGE - Harold Lee Gillis, Jr. is serving as a Senate page this week. He is the son of Mr. and Mrs. Harold L. Gillis of 217 W. Central Ave.

Through 3,000 local chapters, March of Dimes volunteers in the battle to prevent birth defects are mobilized to initiate programs of prenatal care, public health information, professional education and community service.

Aberdeen Expects Crowd

Thousands of people are expected for Aberdeen's Seventh annual Independence Day celebration to be held Monday, July 5 with Attorney General Robert Morgan, John A. Lang, Jr., Carthage native and Administrative Assistant to the Secretary of the U.S. Navy and Carthage attorney H.F. (Chub) Seawell, Jr., as the noon - day speakers.

The Independence Day festivities in Aberdeen will get underway at 10:30 a.m. with a parade led by the Virginia National Guard Band and also the Pinecrest High School Band. Several floats and dozens of other entries will make up the parade.

A fly - over salute by military planes will take place at 11:45 followed by sky - divers from Fort Bragg hitting the silk.

The formal program will get underway at 12 noon with H. Clifton Blue serving as master of ceremonies.

Joseph N. Caputo of Aberdeen will sing the national anthem, accompanied by J.F. Mashburn of Pinecrest High School. The welcome will be made by Mayor J.M. Taylor of Aberdeen, followed by talks by Lang, Seawell and Morgan.

The afternoon program will get underway with the sky - divers again hitting the silk at 2 p.m., followed by the Hollerin' Contest at 2:15 p.m.

Spivey's Corner hollerin' champions will be on hand, including Leonard Immanuel who won the hollerin' crown on June 19 as well as Dewey Jackson of Roseboro who won the title when the first hollerin' contest was held a few years ago.

Entries in the hollerin' contest are invited with two prizes to be given - \$10 for the first place winner and \$5 for the runner - up. Immanuel and Jackson will holler but they will not do so in competition for the Aberdeen prizes.

Other events scheduled for the afternoon include the cubmobile derby by Moore County Boy Scouts at 2:30 climbing the greasy pole with \$10 on top of it and the tennis tournament.

Miss Patsy Gail Wood - the new "Miss North Carolina" will be presented at Shamburger Park at 2:45 in the afternoon. The finals of the Jaycee sponsored Beauty Pageant will get underway at the Aberdeen Middle School auditorium at 8 p.m.

An Ole Time Fiddlers convention headed by Brady Jones will get underway at 3 p.m., with H.F. (Chub) Seawell acting as master of ceremonies.

Other events during the afternoon will include sack races, cracker eating contest; Order of the Arrow Indian dance at 5 p.m.; and a water barrel fight between fire departments at 5:30.

The sky divers will jump four times during the day - at 11:50 a.m.; 2 p.m.; 4 p.m.; and 9:55 p.m. just before the fireworks go off at 10 p.m.

Fort Bragg sky - divers participating will include: Steve Scott with 1400 jumps; Tom Wolfe, 450 jumps; Nolan Bowling, 500 jumps; Phil Siena, 300 jumps; Rocky McCulloch, 200 jumps; Jim Thompson, 150 jumps; and likely others.

Co - chairmen of the Celebration Committee are H. Clifton Blue and Frank A. McNeill.

Laurinburg Team Wins

The visitors took home the honors at the invitational softball tournament held at Army park last weekend.

Chavis Plumbing Company of Laurinburg won the double - elimination tourney and Sonny Guinn, of the Chavis team, took the most valuable player award.

Guinn had 11 hits for 14 times at bat. This included four home runs and 11 runs batted in.

Carter's Tire won their first game, beating Fayetteville Glass 15 to 2, but were then defeated twice, losing 18 to 10 to the Moose Club of Lumberton and 7 to 2 to Chavis Plumbing.

Fayetteville Glass was the first team eliminated, losing 15 to 2 to Carters and 8 to 2 to the Moose Club.

Chavis Plumbing and the Moose Club met in the last two games, with the Moose winning the first match 11 to 10 and Chavis taking the championship game 16 to 6. Chavis defeated the Moose Club in the opening game 6 to 5.

Thousands of young people in the Teen Action Program (TAP) of the March of Dimes across the country urge in the fight to prevent birth defects.

Raeferd Native Recovers From 33,000 Volt Shock

Henry McInnis, born and raised in Raeferd, is recovering in Miami from serious injuries he received when his arm touched a high voltage transmission line.

McInnis was working last December 10 at a sub - station at an oil field in the Libyan desert, about 621 miles from Tripoli when he got the 33,000 volt shock.

Now in Miami, where he lives with his sister, Mrs. Margaret Clanton, McInnis is undergoing rehabilitation at the Crippled Children's Society center for children and adults. His story appeared recently in a Miami newspaper.

McInnis was critically injured and for weeks was near death. His neck and shoulders were fractured in eight places from a 22 - foot fall from the transmission tower following the shock. At the first aid station 25 miles away at the oil terminal, he had zero blood pressure and no pulse. The

electricity had burned across his chest and down both arms, destroying nerves in his right arm, leaving the hand limp and useless. He has since had several skin grafting operations and there may be more for the muscles.

From Libya, he was transferred to Foch Hospital in Paris. There his relatives were summoned to wait out the crisis. Mrs. Clanton stayed six weeks while her brother fought kidney failure, blood poisoning and respiratory failure.

On March 3, his 44th birthday, McInnis arrived in Miami in a wheelchair, his right arm useless and a hole still burned in his foot where the electric charge left his body.

Since then he has gone daily for physical therapy at the Crippled Children's Society center. He has strengthened his left arm, less damaged than the right, and has learned to write with his left hand. Some feeling is returning to the

fingers on the right hand. Recently McInnis was granted a Florida driver's license with a restriction that the steering wheel have a knob with which to steer with his good hand.

McInnis is looking forward to going into the communications antenna construction with his brother and brother - in - law, an electrical engineer. He left his money in Libya and can't get it out, but he says he doesn't plan to return for it.



The accident was caused by carelessness, he says. But he remembers the six men he has helped take down through the years from the towers after they were burned with 13,000 or less volts. They were all dead.

The March of Dimes has initiated a nationwide volunteer program in prenatal care, emphasizing its value in minimizing risks and increasing the number of healthy babies.

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WE WILL BE CLOSED MONDAY, JULY 5th




Independence Day


July 4, 1971
Pledge of Allegiance to the Flag

I pledge allegiance to the flag of the United States of America and to the Republic for which it stands, one Nation *under God*, indivisible, with liberty and justice for all.


History of the Pledge

THE original author of the pledge was Francis Bellamy, who was born at Mount Morris, New York, May 18, 1855, and died August 28, 1931. He was ordained in 1879 at the Baptist Church in Little Falls, New York. The pledge he wrote was first used at the dedication of the World's Fair Grounds in Chicago on October 21, 1892, the four hundredth anniversary of the discovery of America, and has been recited from that day to this, with some changes, by school children throughout our land. Reverend Bellamy's original wording was altered slightly by the First and Second National Flag Conferences in 1923 and 1924 and his work was officially designated as the Pledge of Allegiance to the Flag by Public Law 287, Seventy-ninth Congress, approved December 28, 1945. On June 14, 1954, Flag Day, President Dwight D. Eisenhower signed into law House Joint Resolution 243, introduced by Representative Louis C. Rabaut of Michigan, which added to the Pledge of Allegiance the compelling and meaningful words "under God".

The song "Pledge of Allegiance to the Flag", composed by Irving Caesar, ASCAP, at the request of Representative Louis C. Rabaut, was sung for the first time on the floor of the House of Representatives on Flag Day, June 14, 1955, by the official Air Force choral group, the "Singing Sergeants", under the direction of Captain Robert L. Landers, AFRES, in special Flag Day ceremonies.

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