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THURSDAY, NOVEMBER 6, 1975

Ford's Hard Line

President Ford is playing good politics when he refuses to help New York City avert a financial default. His bankruptcy plan will find many supporters in Congress and across the nation, especially in nonurban areas, who like the idea of teaching New York a lesson.

The President, it must be said in his favor, is being true to his convictions. No doubt he is genuinely concerned about fiscal integrity in government. But is his plan the most constructive course?

There is certainly no justification for the profligacy and fiscal mismanagement practiced by New York down through the years. Nor is it the responsibility of the federal government to relieve the city of all the anguish and pain it must endure to put its financial dealings on a sound basis. But punishment for punishment's sake is not a constructive approach to the problem.

A matter of risk is involved here. Why take a chance on a bankruptcy by the nation's largest city at the very time that the national economy is registering some encouraging signs of growth? It is possible of course that a bankruptcy would have nowhere near the calamitous impact, nationally or internationally, that many forecast. Undoubtedly some of the dire prognostications are scare talk. Since New York's troubles came to a head a number of communities and states have managed to sell low-interest bond issues, although communities with marginal credit worthiness are having a harder time.

In any event, President Ford's comment that New Yorkers would suffer only "temporary inconveniences" from a default seems a failure to define the magnitude of the problem honestly.

A sounder and more humane approach, in our view, is being taken by the Senate Banking Committee under the chairmanship of William Proxmire. The committee is not trying to "bail out" New York or give away money to poor fiscal managers. It would simply provide a \$4 billion loan guarantee to enable the city to borrow money.

In return - and this is the important point - New York would be placed under the fiscal control of the federal government. A three-member federal board would have power to lay off city workers, end rent control, and take any other steps deemed necessary. Pension reforms and a restructuring of the city debt would also be required.

Such a program appears to answer Mr. Ford's charges that a federal loan guarantee would reduce rather than increase the prospects of the city putting its fiscal affairs in order. The Senate committee's proposals are so stern, in fact, that many New Yorkers are criticizing them. Although there now appears to be little expectation that the Congress could override a presidential veto of the loan-guarantee bill, it is to be hoped the committee presses ahead with the legislation.

At the same time, the Congress will now have to tackle the Ford proposal for changes in the federal bankruptcy laws as possibly the only feasible alternative. Such reform would give federal courts the authority to preside over a reorganization of New York's fiscal affairs.

Meanwhile, another plan is under discussion that may hold some promise. According to the New York Times, it involves the use of municipal union pension funds to guarantee \$4 billion in loans. This plan, however, raises certain legal questions.

One thing remains clear: Whichever way is chosen to ease New York's difficulties, the city will have no choice but to make further cuts in spending and exercise greater financial responsibility. - *The Christian Science Monitor*

Browsing in the files of The News-Journal

25 years ago

Thursday, November 2, 1950

Speaking to a meeting of the precinct chairman of Hoke county at a meeting at the K & M restaurant Tuesday, Congressman Charles B. Deane urged each chairman to return to his precinct and do all that he could to get the people to take their part in their government and going to the polls and voting in the general election Tuesday.

John Cameron of Raeford, Route 3, farmer and landowner, died Sunday night at his home as a result of a heart attack.

Major Lee M. Kirby, Regular Army instructor for the 130th National Guard battalion for almost three years, left last week for Japan.

From Poole's Medley:
Yea, - ago I went to a small town to teach in the public school. I

asked how many people lived in this town and a merchant reported four hundred - and "we all speak."

Younger Snead and Lewis Upchurch, chairmen of the Boy Scout fund drive, said yesterday that the response, while good, was far short of the goal of \$1,000 which had been set.

The Hoke High Bucks played their best and hardest game in losing to Massey Hill High school here last Friday night, 7-6.

15 years ago

Thursday, November 3, 1960

Neill L. McFadyen has announced his resignation from the Hoke County Board of Education after eleven years of service.

William Lamont, Jr. United Fund Chairman, was pleased to report today that Hoke County had more than surpassed its 1960 goal for worthy charities.

'We haven't got a rope, but here's a life jacket'



by Marty Vega

Latest Farm News

The answer to last week's Question of the Week was barrow. Two persons had the correct winning answer, so in that event, we could not award the grand prize of \$500 cash. Actually, we couldn't award it anyway, because the winning answers were provided by Frank Jeter, Jr., of Raleigh, who has a good job with the state and probably doesn't need the money, and Wendell Young, Hoke County extension agent, who probably is the one who started all this trouble by sending the man into the office to talk about swine and try and catch me ignorant.

It didn't work, though, because if the cost of raising February pigs is getting so high, I told them straight, you may have to consider growing them in April and save two months on feed. Farming and livestock is just

like anything else, if you use your head, you have to cut your overhead, if prices are declining.

You take your average crops here. Rice, artichokes, pineapples. You might take a loss on your rice, but pineapples might go high that year and you're out ahead.

(Incidentally, pineapples are PLANTS, not trees.)

Too often we read of gloomy reports on the small grain situation. Don't let anyone discourage you. Grow big grains, if you're losing money on the small grains.

Don't fail to have adequate hail insurance, even if you have to borrow, which will protect you from huge losses on the artichoke acreage and your pineapple poundage.

You have to be resourceful. If the Cablevision should suddenly go off, you don't sit and curse the darkness, do you? You get to work with two coat hangers and a FM antenna, right?

So it's the same with anything else. Refuse to give up, preserve your dignity and self-respect always.

Puppy Creek

Philosopher

Dear editor:

According to an article I read in a newspaper last Monday night in between plays to keep from having to listen to Howard Cosell, most people now get their news from television.

This was stated as a confirmed truth and I got to thinking about it. Possibly it's true, considering how uninformed most of us are about what's going on in the world, although that's no test; most of us were in that shape even before television was invented.

Now I'm not berating television news. For example, the other evening during the TV news I marveled at the fact that man has put a satellite into orbit to bring a live picture from Japan to Raeford to tell us that Nancy Kissenger has bought a shaving brush for Dr. Kissenger, when all along I'd thought television commercials had persuaded everybody to use shaving cream from a squirt can, unless of course they'd tuned in another network and were persuaded to use an electric shaver. It's clear the Kissengers don't watch much television, but that doesn't explain why he has to keep flying back and forth between those mid-east countries to make sure what he found out yesterday is still true today, which most of the time it isn't.

But back to the notion that most people get their misinformation, I mean their news, from television. It's true they get the big news there first, like when Patty Hearst is captured or when the President is fired at by a woman, whom TV first reported was a man. But to say people get most of their national and international news from television 30 minutes a day, take away 5 minutes for commercials, and most of their local news from television another 30 minutes a day, take away 10 minutes for commercials and 5 more for car wrecks, is to be uninformed on how human nature operates.

Newspapers, which now have more circulation in the U.S. than ever before in history, furnish I'd say 50 times more news than television, and word-of-mouth beats both, if you're on speaking terms with your neighbors.

When the country was young it sometimes took two months for a speech by some Congressman in Washington to reach the outer parts of the nation, and sometimes you get the feeling those were bound to have been the good old days.

Yours faithfully,
J.A.

CLIFF BLUE ...

People & Issues



SANFORD -- When Terry Sanford criticizes President Ford for the president's stand on busing and when he criticizes the president for his stand on the New York City financial crisis the former North Carolina governor is hardly adding to his popularity in North Carolina and in the nation as a whole. Ford's stand on both issues appear to be popular with people in North Carolina and maybe in the nation.

UTILITY OFFICES -- The costly manner in which the offices of the two new public utility commissioners have been out-fitted and refurbished may remind many of the manner in which former Postmaster Klassen spent taxpayers money for his office in the nation's capital.

The two new commissioners are Barbara A. Simpson and W. Lester Teal. In addition to their salaries and secretaries it is reported that the commission also ordered \$11,233 worth of new office furniture and equipment for the new commissioners. That included \$1,433 to install new carpeting in the two small offices and reception area. According to the Raleigh News and Observer the offices, previously used by commission attorneys, were already carpeted, but that carpeting was replaced. The new desks for commissioners Teal and Simpson cost \$760 each. Book cases were ordered totaling \$3,160. Five lamps for them cost a total of \$255. The commission spent a total of \$35,67 for ashtrays for the two new commissioners.

Just who is responsible for this spending, we are not sure. The General Assembly appropriated the funds. The Governor is the director of the budget. Anyway, we doubt any elected official will be rushing out to share the responsibility for this most generous use of taxpayers money when it appears that the governor will have a hard time meeting current expenditures authorized by the General Assembly.

Under the State Executive Budget Act adopted under the administration of the late Governor Angus Wilton McLean, if authorized expenditures amount to more than the revenue it is mandatory for the governor who is the director of the budget to cut salaries across the board to bring the budget into balance.

CAMPBELL COLLEGE -- Last week in this column we gave space to the outstanding stewardship being done by Pfeiffer College -- a Methodist institution located in the heart of the piedmont. Misenerheimer in Stanley County. This week we want to mention another college that is doing an outstanding job in the eastern part of the state, Campbell College, a Baptist institution of higher learning located at Buies Creek in Harnett County.

The occasion of our visit to this up and coming senior four-year college was a press dinner given Thursday night of last week.

Campbell, a fully accredited liberal arts senior college that meanders over 850 acres of hill and forest in the peaceful community of Buies Creek, a little east of the center of North Carolina with the vigor of a rebirth given it under the able and energetic leadership of its president, Dr. Norman A. Wiggins, who in 1967 became the third president of the college now serving more than 2,000 students.

Established in 1887 in a one room building under the name of Buies Creek Academy by J.A. Campbell who was its first president, the institution was transferred by its founder from private ownership to the Baptists of North Carolina in 1925 and in 1926 the State Baptist Convention authorized the advancement of the institution to the rank of junior college. With this the Convention changed the name to Campbell College in honor of its first president who died in 1934, and was succeeded by his son, Leslie Campbell who served until 1967. In 1958 the college was converted to a senior co-educational Baptist college.

Dr. Wiggins, prominent lawyer and Baptist layman is leading the college onward and upward as the institution readies itself to add law to its majors. At the press dinner Dr. Wiggins told of the need for country lawyers in small towns like Coats in Harnett County. The academic program at Campbell is backed by an endowment of over \$4,000,000. With a faculty-student ratio of 1 to 18, the more than 2,000 students get personal attention as they pursue their studies at Campbell College.

Report To The People

by Senator Robert Morgan



New York City and its problems remain the principal topic of debate and discussion in Washington.

Officials from both the city and the State of New York have visited Washington and lobbied vigorously for federal funds to aid the nation's largest city, which may be forced to default on bond payments within the next few days. The Governor of

New York paid a personal call at my office to plead the case for assistance. But the weight of the evidence, in my opinion, is against them and I believe that the majority in Congress feel this way.

Nobody wants to kick New York City while she is down. No matter what she is today, she has been a proud part of our history -- the gateway where millions of immigrants, later citizens, entered

this country to start new lives.

But the hard facts are that she has mismanaged, overspent, and wasted her resources and now she must pay the price.

If she does default, there certainly must be provisions made to continue the services that will insure the social structure doesn't break down. Functions such as those of the police and fire departments must continue, and probably the best way to do this will be to place the city under control of the courts.

Some changes in the bankruptcy laws could allow a federal judge or a court appointed trustee to pay the salaries of policemen, firemen and sanitation workers before meeting obligations to creditors, in this case the bond holders. Unless these services are continued on a day-to-day basis the result would be crime, large losses by fire and possible serious health problems.

And if the city goes into bankruptcy, it won't be the end of the world for the people living there or for the city itself. Other cities have defaulted, among them our own City of Asheville which could not meet its debts during the depression, but which has since come back and is on a sound financial footing.

New York City can come back, also, but she will have to make some sweeping changes. She will have to start living on what she takes in and start eliminating some of the waste that has been going on.

Some of the best advice I have seen on the New York subject was contained in a letter I received from a man who resides in that city.

"Don't come to the city's rescue with federal money," he said, "because if that happens then nothing will change. The people who are running New York will get the idea that they can go on just as they have done and there will be no end to the problem."

This has been my feeling and no one yet has come forward with any facts to cause me to change it.

This Is The Law

What is the legal responsibility of an owner or occupant of real property owes to a social guest in respect to the safety of the premises?

The owner or occupant of real property is under no legal duty to maintain the premises in a safe condition for his guest. The guest must, in general, assume the risk of whatever he may encounter, and look out for himself.

The guest is legally nothing more than a mere licensee, to whom the possessor owes no duty of inspection and affirmative care to make the premises safe for his visit.

As stated by Professor William L. Prosser in his treatise on the Law of Torts: "The reason usually given is that the guest understands when he comes that he is to be placed on the same footing as one of the family, and must take the premises as the occupier himself uses them, without any inspection or preparation for his safety; and that he also understands that he must take his chances as to any defective conditions unknown to the occupier, and is entitled at most to a warning of dangers that are known."

The occupier is under an obligation to disclose to the guest any concealed dangerous conditions of the premises of which he has knowledge.

A social guest, no matter how cordially he may have been invited and urged to come, is technically a

"licensee". A "licensee" is to be distinguished from a "business invitee", a legal term to be discussed in this column next week.

The term "licensee", as distinguished from "invitee", is used to describe persons who enter upon property with nothing more than the consent of the possessor.

The fact that a social guest in the course of his visit gratuitously performs incidental services, such as picking fruit or washing dishes does not thereby improve his legal status.

Stories Behind Words

by William S. Penfield
Last-Ditch Effort

The old castles were more than places to live. They were built in such a manner that they provided protection from marauding bands of armies.

A castle built on the plains was enclosed by a wall. The wall was encircled by a moat - a broad ditch filled with water. Attackers had to get across the moat before they could attack the wall.

Some castles also had an inner moat and wall, a further obstacle to attackers. The inner moat, or ditch, was the last line of defense. If the attackers got past it and the wall, they were in the courtyard. Hence, the expression "last-ditch effort" means a final one.