

BANK NOTES by Malcolm

DID YOU KNOW...



IN 1789-90, THE FIRST MONEY EVER BORROWED BY THE U.S. GOVERNMENT-- \$200,000-- CAME FROM THE BANK OF NEW YORK WHEN SECRETARY OF THE TREASURY ALEXANDER HAMILTON SIGNED PROMISSORY NOTES FOR THE LOAN.



BANK LOSSES FROM FRAUDULENT CHECK TRANSACTIONS ARE ESTIMATED TO TOTAL AROUND \$6 MILLION ANNUALLY.

WHEN MONEY IS "TIGHT" IT'S NOT NECESSARILY BECAUSE THE SUPPLY HAS DWINDLED. THERE'S MORE MONEY THAN EVER IN CIRCULATION NOW--AND BANKS ARE LOANING MORE THAN EVER. BUT THE DEMAND FOR MONEY--AND LOANS--HAS OUTFRUIT THE SUPPLY.



WHAT IS THE ANSWER?

by Henry E. Garrett, Ph.D.

Professor Emeritus, Psychology, Columbia University
Past President, American Psychological Association

Q: Dr. Garrett, aren't you being a bit coy in denying the effects of environment or a person's development? Why do you do this?

A: Coy? I do not deny the significance of environment. To the contrary, environment does play a part in the development of people and things. If you take good care of your automobile, for instance, you will have a better car, a more efficient machine than otherwise. And if you supply a child with good nutrition, warm clothing, a happy home life, literate associates, etc., chances are you will have a better child than otherwise.

What I do contend — and what the environmentalists deny — is that heredity, too, plays a part in determining the ultimate person. Perhaps the major part. A Chevrolet is not the equal of a Cadillac and will never be, so long as the two are treated equally. Similarly, people are not born equal. Some are born with brilliant intellects and some are born stupid. That is the way of the world.

It follows, then, if you take a dull child and a brilliant child and equalize their environment, the dull child will never achieve the brilliance of the other any more than will a Chevrolet ever be the equal of a Cadillac.

For 50 years, now, The Armed Forces have been testing the intelligence of American youth, more than 20,000,000 American youngsters, as a matter of fact. These tests consistently demonstrate that but 12 per cent of Negroes are the intellectual equal of the average White person; two out of three Negro inductees (66%) are rejected for lack of mental competence, while less than one out of five White inductees (20%) are rejected for this reason.

Over these 50 years, billions of dollars have been spent on Negroes in the hope of improving them, intellectually. No doubt they have improved as their environment was enriched. But not relatively. Whites have improved, too, so that the gap remains. Indeed, a case could be made that the gap has widened:

During 1917-1918, results from The Armed Forces tests of that day showed the overlap to be 14 per cent, whereas, ever since then it has remained at the mentioned 12 per cent.

You have directed your question to the wrong person. I suggest you ask the environmentalists why they deny the significance of heredity.

LEGAL NOTICE

NOTICE TO CREDITORS

The undersigned, having qualified as Administrator of the estate of Mary B. Basden, deceased, late of Jones County, this is to notify all persons having claims against said estate to present them to the undersigned before the 19th day of January, 1967, otherwise this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate settlement.

This 19th day of January, 1967.

James Nelson Basden,
Administrator of the
Estate of Mary B. Basden, Deceased

Darris W. Koonce
Attorney at Law
Trenton, N. C.

J—Jan. 26, Feb. 2, 9, 16

NOTICE TO CREDITORS

The undersigned, having qualified as Executrix of the Estate of John C. Small, deceased, late of Jones County, this is to notify all persons having claims against said Estate to present them to the undersigned before the 4th day of July, 1967, otherwise, this notice will be pleaded in bar of their recovery.

All persons indebted to said Estate will please make immediate settlement.

This the 5th day of January, 1967.

Rosa Lee Westbrook
Small, Executrix of the
Estate of John C. Small

Donald P. Brock
Attorney at Law
Trenton, N. C. 28585

J—Jan. 12, 19, 26, Feb. 2

**SENATOR
SAM ERVIN
★ SAYS ★**



Most Americans would agree with the President's pronouncement in his State of the Union message that "this Nation must make an all out effort to combat crime."

Latest FBI statistics indicate that serious crime throughout the United States increased ten percent during the first nine months of 1966. In our great cities citizens are faced with increased odds that they may become the victims of muggings, vicious assaults, burglaries, and wanton destruction of property.

Crime rates are closely related to the effectiveness of law enforcement. Federal grants and national crime commissions are important, but these aids and agencies do not alter the fact that our police must have the opportunity to curb crime. When all is said, we find our law enforcement officers have been denied reasonable procedures in recent years which were once great bulwarks against crime.

Supreme Court rulings and particularly the recent Miranda v. Arizona case have moved so far to protect the rights of the accused that public safety has been relegated to the back row of the courtroom. Such decisions seem to be based upon the theory that society needs little protection from criminals, but criminals need much protection from law enforcement officers.

I agree with those who call this unwise philosophy the "fox hunt theory of law enforcement" because it tends toward viewing the criminal law as a game in

which the criminal, like the fox, should be given an even chance to escape.

There is no doubt that the Miranda case tilts the scales of justice in favor of those accused of crime and against the prosecution. The Court has lost sight of the fact that the accuser and society are just as much entitled to justice as the accused.

Last week, I introduced a constitutional amendment to restore effectiveness to our law enforcement procedures. My resolution would reestablish the very sensible and sound rule that the voluntary confession of an accused in a criminal case shall be admissible in evidence against him at his trial.

It provides in substance that the only test of the admissibility of the confession of guilt in a

criminal case is its voluntary character, and states that the decision of the trial judge that a particular confession is voluntary shall not be reversed if it is supported by any competent testimony in the case. The amendment would restore the rule which the Supreme Court itself recognized as valid until recently and which prevailed in all States whose legal systems are based upon the common law.

The effects of the Miranda case are being felt throughout the country. In New York, for example, the district attorney of Brooklyn has stated that there was a 40 percent increase in the number of suspects who refused to make confessions in criminal cases after Miranda.

This has placed mounting burdens on law enforcement officers, for the truth is that there is no stronger evidence against any suspect than his voluntary confession that he committed a crime which must be established by other testimony independent of his confession.

I expect to press for action on this measure, because I think it is evident that law-abiding citizens need this protection.

Local Folks Living Better Despite High Taxes, High Prices, Inflation

Is the average Lenoir County family better off today than it was ten years ago, before taxes and the cost of living started zooming skyward?

Have family incomes increased sufficiently to enable local residents to live better than they did a decade ago?

A study completed by the Tax Foundation shows just how much more income a family must have these days to stay even with where it was in 1956.

If its earning capacity was \$3,000 at that time, it needs \$3,655 now — 21.8 per cent more — to maintain its way of life.

The \$5,000-a-year family of other days must receive \$5,894, or 17.9 percent more, to equalize.

The \$10,000 family must have \$11,764, an increase of 17.6 percent, to be as well off as before.

In Lenoir County's regional area, according to the Standard Rate and Data Service, most families have more than made up for the inroads caused by higher prices and bigger taxes and are living in better style than they did previously.

The average net income local-

ly rose from \$4,780 per family ten years ago to \$6,971 in the past year.

It amounted to an increase of 45.8 percent, which is considerably more than the loss suffered through inflation.

Elsewhere in the United States there was a 40.1 percent gain in the period.

As for the current year, further gains in income will be needed, both for the working man and for his employer, if their purchasing power is to be maintained at its present level.

As 1967 got under way, they were faced with bigger social security taxes, further inflation and a possible increase in Federal income taxes.

Also under Tax Foundation scrutiny in the study were state and local taxes and the extent to which they have grown in recent years.

In the State of North Carolina, these taxes have climbed from \$115 per capita to \$188 per capita in a period of eight years, it finds. The rise was 63 percent.

In other states, the increases ranged from a low of 37 percent, in Oregon, to a high of 119 percent, in Delaware.



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