

Bible Thought Of The Week

"It is more blessed to give than to receive," said Jesus when on earth. This is not practical, the businessman may say. Well, he is thinking about materials things, and so he grasps and runs himself to death for security's sake. Jesus was talking about the

spirituality in man--doing things for people who need help--that can be an avenue for a happy life. Wealth is a contented mind, ability to sleep at night, and the practice of keeping healthy through moderation in drinking, eating, smoking and exercising.

Editorial Viewpoint

Credit Card Hysteria?

A few years ago it was as difficult to get a credit card as it was for a staunch Christian to get into the devil's hell. Now the mail brings you many opportunities for credit cards without your asking. This is not good for those people who cannot resist the temptation.

The latest example of the lack of good judgment by the masses is well demonstrated in the hysteria surrounding credit cards. The practice seems to have invaded the heretofore stable financial institutions. Matter of fact, the mass distribution of bank credit cards has undermined some people's faith in these institutions as the foundations of a stable economy so needed at this time.

What possible reasoning could the average individual employ to justify his need for the use of so-called universal credit cards in handling his everyday purchases? Is he naive to believe that the consumer will not pay dearly for the cost of this credit simply because he does not see any carrying charges on his monthly bill? Does he reason that the merchant will absorb the costs? If so, he is wrong.

The five per cent cost of his credit must result in a corresponding increase in the cost of the merchandise he buys, which unfortunately will also be paid by

the customer who pays cash.

Who will benefit? The sales personnel who convince the merchants, by use of high pressure techniques that I am personally aware of, will probably do well. We expect that a major portion of the \$25 entrance fee paid by the merchant is actually a commission paid to the salesman. The participating banks will reap large profits. As an example, the bank discounts the merchant's paper 5 per cent and then bills the customer. If the customer pays the bill in 30 days, this equivalent to 60 per cent simple interest.

To convince oneself that it is the customer who pays, consider the case of the chain food stores. These stores operate on a 1 to 2 per cent profit on sales, and if they participated in such plans, would lose 3 to 4 per cent of sales unless they marked up their prices, which they obviously cannot do and stay in business.

Credit cards can be a blessing if an individual has control of himself. Too often people will use every credit card they hold, and pretty soon they spread their salaries too thin. The bills begin to pour in, and the bill collectors get hot on their trails. This creates insomnia for the debtor and may give him stomach ulcers.

Space Or Vietnam War-Which

Many folks say the money spent on the space program could be put to better use in solving the social problems here in the United States. We would add to this: use the money being spent on the Vietnam War.

For the sake of argument which of the two--space or Vietnam--is more beneficial to mankind. First, thousands of American lives have been lost in Vietnam. The number is three for the space program. Also, achievements in space inspire men to greater goals on earth, and there is certainly no such inspiration in the Vietnam War.

If we, as a nation, desire more money for domestic problems, let us look at four suggestions: (1) disengage ourselves as much as possible from our Vietnam commitments; (2) re-evaluate the foreign

aid program, since millions of dollars are being wasted on nations which either do not desire our help or do not need it to the extent which we give it to them; (3) fewer congressional tours at the taxpayer's expense, since very few of the tours accomplish anything and frequently serve only to stir up anti-American feelings; and (4) abandon the ABM, CBM, and MIRV programs. These programs serve not only to incite the nuclear and chemical warfare race, but are also a great waste of money.

The amount of money saved by tightening or abandoning these policies will greatly exceed that of the space program. But we feel that the space program should not be projected at this time in view of our great national debt.

We Must Change Living Style

Man has for years been intrigued by the idea of eternal life. Nearer still, however, are those who hope that scientists will make a breakthrough (which will enable them to live even longer than the present average life span) are in for a disappointment. New ways to increase the life span of man don't seem likely.

Yet there is always hope, and this is expressed in a report to the United Nation's population experts. They suggest that man can do better if he will change his present ways of living.

A scientific discovery may be much easier, however, than getting people to change their way of life. But, nevertheless, the idea is worth and examination. The experts say we've done about all we can by

fighting contagious diseases, improvements in standards of living; utilizing simple health and medical measures have brought a decline in mortality from acute infectious diseases.

The things causing the most deaths these days include heart and lung diseases, automobile accidents and suicides. It is going to take a change in our basic patterns of living to do much about these.

A great many people, however, probably would not accept the kind of regimented living that would be necessary if those problems are to be licked. It isn't that we can't do it, but the discipline that would be involved might make living longer too miserable for the effort to be worthwhile.

We Are Missing Our Automobiles

The automobile is an invention of man, and it was designed to hasten and improve our modes of transportation, not to take human lives and cause thousands of accidents.

One reason given for this situation is that the present-day car is too powerful and fast for poor drivers.

Starting with 1935 it became an established fact that 36,000 human lives were lost in automobile accidents. This figure is very close to the amount of deaths we have suffered in the Vietnam War up to

the present time. The death toll has increased each year for the past three decades to the shocking figures of 49,000 or more annually.

We have many good drivers, but some of them get careless and cause hazards. Others take too many chances, or become intoxicated with the desire to speed and pass everything on the road. And many drivers pass on into eternity, too.

The automobile is the product of man's ingenuity or creativity. Why has he done such a poor job in the control of its use?

Only In America

BY HARRY GOLDEN

THE AMA AND POVERTY

The American Medical Association, like the rest of us, has at last realized poverty is a terrible fact in American life. It has appointed a commission to determine what responsibility the AMA has toward the health of the poor. These doctors, I hope are serious.

I believe there are two areas where the AMA can improve the health of the poverty-stricken. While I am no champion of the AMA, still I think the doctors might listen to my thoughts on the matter.

The AMA can supply a vast energy to ease hunger and malnutrition. That is the first area of concern for all of us. It is now a well-substantiated fact that 10 million people in our society do not get enough to eat. The reports of the U. S. Public Health Service describes an almost endemic malnutrition among the poor which afflicts children with irreversible physical, mental, organic and psychological damage. Only now is the Public Health Service beginning to measure accurately how malnutrition literally ruins lives.

It should not be hard for the AMA Commission to assimilate all this data and with urgency recommend a free Food Stamp Program, available to any person who demonstrates need. This is a direct way of solving an acute medical and social problem. The AMA Committee ought to recommend free school lunches for every child in every school in this land whether it be parochial, private or public school, a kindergarten or day-care center. Additionally school lunches are a prudent experiment in determining taste and effectiveness of fortified foods.

To administer this program, the Department of Health, Education and Welfare can easily recruit nutrition and health care extension workers and can recruit these workers from the poor themselves.

Without question, the AMA doctors ought to insist that medical, graduate and nursing schools pay profound attention to the diagnosis and treatment of the causes and effects of malnutrition. Too little is understood about malnutrition now.

The other area where the AMA can provide inspirational leadership is in defining the acceptable levels of medical care for those who cannot now afford treatment. It is a controversial area but any commission which can't generate controversy hasn't done its work. It is often said the very rich and the very poor receive the best medical care. The bromide, like most bromides, is only half true. The rich receive the best medical care. The poor receive about as much medical care as they receive food.

The AMA owns considerable powers. These powers should be employed in desegregating all private and public health facilities throughout the country. These same powers should be employed in recruiting and training black medical personnel at all levels, from the faculties of medical schools to paramedical services. The training of this personnel should always be relevant to the needs of the poor.

These are my personal views. I would like to think they are helpful to concerned doctors on the AMA Commission. I offer them free of charge.

Jest For Fun

BY MARCUS H. BOULWARE

FOLKS WANT TO KNOW

If you want to get some idea of how Diogenes must have felt you should try discussing "sticker prices", trade-in allowances, and closing costs and automobile salesmen.

The timid souls who are afraid of fast drivers should wear protection gear in trying to cross the street and highway points. Driver "drones" their motors --ums--ums--ums umsssss, press the speedometer and relax the foot--rocking back and forth for about one foot. You'd better time yourself when crossing

the street, or else you will get caught at the halfway point of no return.

When caught, some motorists will pour down on you as if it is all over, and then snag their brakes--enough to give the pedestrian heart failure.

The Telephone. For whom the telephone rings if not for you? We can postpone writing a letter, clearing our desks, finishing a job, opening a telegram, but none of us can ignore a ringing telephone.

The nation says it cannot get through the day without a telephone, but wouldn't some of us like to try?

Other Editors Say . .

CONSTRUCTION JOBS

Racial discrimination in employment in the building trades and the construction industry has such deep roots and is so well established that many citizens have felt that nothing could be done about it.

This view is not shared by the Chicago coalition for United Community Action. Their recent demonstrations which have halted construction at a number of building sites represents a determined effort on the part of responsible citizens in the black community to open doors that have no right to be closed to blacks.

However regrettable some may find this course of action, the truth is that all other means to get the unions and the builders to change their historic discriminatory practices have failed.

The only solution to this dilemma is for those who control the jobs in the construction industry to change their ways. Blacks must have more job opportunities. Once this conviction is shared by all concerned we are certain that ways and means will be found to get it accomplished. WHOSE HAND IS OUT?

Many of the hard-nosed leaders of American business and industry love to sound off against those who accept what they call government "handouts." These rugged individualists regard them-

selves as selfmade men and, as one with remarked, they worship their creator.

When it comes to subsidies, the sophisticated name for "handouts," these free enterprisers sing another song. They hire lobbyists by the dozen in Washington to wine and dine and influence the legislators to keep those subsidies coming for their various enterprises.

Members of Congress, of course, do not need to much encouragement as they do very well when it comes to handouts for themselves. We are thinking, of course, of such cunning solons as Senator Eastland of Mississippi who takes a big bite out of the U. S. Treasury every year for keeping anything from growing on his big plantation.

We were reminded of these facts by a story last week in which eight black Congressmen forced the Department of Agriculture to suspend loan guarantees for the construction of the Lily-white Natchez Trace Golf Club, Inc., in Mississippi. It seems that federal programs have subsidized the building of about 500 golf courses around the country since 1962.

The Lily-white country clubs which are exclusive playgrounds for the tired businessmen and their playmates take great pride in their manicured golf course. Blacks, of course, are permanently barred from the courses. Yet the clubs use U. S. tax dollars to build them.

We congratulate the black members of Congress for catching up with this crowd. These arrogant rich racists would chisel a black mother with a house full of children out of her last welfare dollar. They want that tax dollar to help plant golf courses. How silly can you get. -THE CHICAGO DAILY DEPENDER.

PUT UP OR SHUT UP!

"Put up or shut up!" used to be a common expression in other years when people boasted or resolved or declared their capacity to carry out a certain performance. The Black people in the Tulsa Community are being challenged with just what statement.

For almost too many years

The Curse . . . Flight of Capital From Black Communities



Economic Highlights

Debate over development and deployment of the Safeguard anti-ballistic-missile system that has been proposed to guard the nation against surprise nuclear attack contains so many confusing elements that the average person can hardly be blamed if he is a bit bewildered. Experts on both sides present convincing arguments. A further confusing factor has been the shadow cast over the ABM by the politically-tainted, military-industrial complex issue.

An important contribution to a better understanding of the Safeguard ABM and the overall question of the military-industrial complex has come from former Secretary of State Dean Acheson, who after a lifetime of public service, much of it devoted to the practical side of negotiating with communist nations, has no illusions about the kind of world in which we live. On the matter of the so-called military-industrial complex, his views are most emphatic. To him, it is just another one of the witch-hunts that have periodically distracted the people of the U. S. In his opinion, talk about the menace of the military-industrial complex "... is surely the strangest witch-hunt of all."

He points out that in 1940, "... President Franklin Roosevelt referred proudly to our munitions industry as the 'arsenal of democracy,'" and observes, "I simply cannot imagine how anybody could take seriously the thought that the great soldiers who have so bravely and skillfully defended our country would be . . . in a conspiracy to waste the resources of the U. S. . . . Intensified rigor in congressional review of defense appropriations may well be appropriate now. What I wish to warn against--and I do so with all the emphasis at my command--is any effort to use the attendant issues as an excuse for tampering with defense and foreign policies which rise from external necessities and are vital to national existence."

On the question of deploying the Safeguard anti-ballistic-missile system, Dean Acheson's views are equally strong. He says, "We live in a far more dangerous world than did our fathers and grandfathers. When we were unprepared in 1917 and in 1941, we had very strong allies and the width of the Atlantic Ocean to shield us from the consequences of our folly. This no longer true. To build an ABM system is a course with a possibility of great gains and only small losses. To refrain could bring a relatively small saving at best, and catastrophe at worst."

Acheson's unequivocal views on what he feels to be the irrelevant witch-hunt for a military-industrial complex, as well as his equally strong support of an ABM defense, stems from a deep understanding of the communist concept of "negotiation." On this, he observes, "The Russians look upon negotiation as a variety of war. . . So the Russians don't engage in give and take at the bargaining table. . . A Russian diplomat, like a soldier already committed to battle, is only interested in the calculation of opposing forces." As to the effect of Safeguard on coming arms limitation talks with the Russians, Mr. Acheson says, "... if we go ahead with the ABM program, it won't make these negotiations any more difficult. They are just as difficult as they can be to start with. The Russians . . . will probe to see if they can find an American weakness, but we need not worry about that as long as we take care that there are no American weaknesses for them to exploit."

Mr. Acheson's observations on the so-called military-industrial complex issue, as well as his opinions on the ABM, based as they are on a clear understanding of communism derived from his years of "negotiating" with communists, reveal the life and death seriousness of current discussions.

World News Digest

BY NEGRO PRESS INTERNATIONAL

DON'T HOLD BREATH

PRETORIA--South Africa is trying to create a climate of hope among Black Africans by telling its crew of 200 senior Bantu Administration and Development officials that the "future of South Africa depends on your ability to lay the foundations now for the future peaceful coexistence of a constellation of autonomous but inter-dependent white and non-white nations." The idea supposedly propounded is that white South Africa wants to "coexist" not only with Black countries surrounding it, but also with the Blacks and other non-whites who reside in its midst.

UN PEACE CORPS

GENEVA--The UNESCO has petitioned Secretary General U Thant to make detailed plans for the establishment of a UN Peace Corps to help developing countries. The volunteers in such a program would be restricted to adding projects carried out by the UN and its related agencies.

MAJORITY HOLDING

LUSAKA--The white-copper interests in Zambia are being required to turn over a majority share, 51 per cent, of their holdings in the country. Much the same as the white rubber interests were required to do in Liberia

some years ago. Up to now, control of the copper mines has been exclusively white. Under the country's stress of Africanization, a major share of all resources are to be held by the black-run nation.

NEED OWN BASE

ABIDJAN, Ivory Coast--Black nations in Africa who decided to keep too close a tie with France, have now learned the fallacy of linking their financial structure with their erstwhile colonial master. With the recent devaluation of the franc, the 14 former French colonies in Africa are faced with the prospect of devaluating their own currency. Some have suggested that African nations start now to build their own, separate financial base, independent of foreign financial structures.

EXTINCTION-BOUND

TOKYO--While the Indian government is trying to get its female population to adopt the Gandhian technic of nonviolent non-cooperation, to stem the wave of overpopulation, Japan seems to be headed for eventual extinction. An official report by the Population Problem Council disclosed recently that Japan's birth rate has dropped to one of the lowest in the world, down to an average of two, 13-tenths of a per cent lower than necessary to keep the population level.

the cry has been, what "whitewash" wouldn't let us do. Now, we have the chance to begin to do. Now is the time when we as a people must either "put up or shut up."

On every hand we hear that the black community is not responding to the call to build and support Black enterprise, as might have been expected over against the clamor that has been raised among us; about the chance to grow in the economic world.

No the Tulsa Savins and Loan is not over run with Negro patrons.

Multifab, the new company engaged in manufacturing household items, has bonds for sale to finance the operation. Its management is predominantly black, the work force is majority black, (but would you believe it) the sale of the bonds to finance it is miserably slow.

And now we hear of the "Choice Plan" floating a \$25,000 Debutante Bond Program. Currently the Choice Workers are going from house to house with a most attractive brochure to acquaint the black community with the project. Two stores are already in operation and there are plans for expansion into the area of furniture and appliances.

The bonds available for purchase are one hundred \$25,00 bonds, one hundred \$50, fifty \$100 bonds, twenty \$250 and fifteen \$500 bonds.

Roughly there are over 13,000 people who already belong to the Tulsa Federation of Buying Clubs, Inc., and roughly there are some 30,000 people of black extraction in Tulsa and Tulsa County (and incidentally they are not all poor and not all children.)

Most of these people are receiving some kind of an income, even if its welfare or

pension, to say nothing of a fair percentage among us who are making fairly decent wages.

We said we wanted to walk like men; that we want to be a part of the economic growth and affluence of this nation on our own. We've clamored for the opportunity to man our own shops, head our own businesses, direct our own corporations, now the day has come to do just that.

There is no place here to declare ourselves out because we're too poor; or too involved in other things. This is what we asked for, even the least among us can do something. A dollar a month in North Tulsa Savings, a small bond on installments invested in Choice, a hundred shares in Multifab. We can manage to do our part if we will do so. We have no alternative but to "put up or shut up!"

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