## Individual Freedom

## A Must

In critical areas throughout the world, Vietnam, Korea, Dominican Republic, Germany (Berlin) and others, our military are "on the alert" to defend the rights of man to be free.
The Peace Corps is also working in renote corners of the earth to encourage selfdetermination and a true understanding and appreciation of freedom
Thus, thousands of young Americans a sacrificing to bring the fruits of freedom to the world about us. Yet at home the Administration is furthering the substitution of force and compulsion for freedom of the Taft-Hartley repeal of Section 14 (b) away the freedom of the individual in the nineteen states which have protective right-
to work laws.
In the military, strife is always around the conessary throughout the and contro mand. However, in business and industry absolute employee discipline by union leaders not only undermines freedom but also could induce industrial strife
Compulsion has no place in a republicevery American should have the right to work, whether he wants to join a union or not. Freedom of the individual demands the retention of Section 14 (b) on the statute books.

## Selling LBJ's Idea

has happened to Lester B. Dill of what Caverns on US Route 66 in Missouri who undertook awhile back to help out the President with his "See the USA" program to olve the balance of payments problem. Mr. Dill, whose fortunes depend upon he visitors to his caves, and being a pariot, went all-out, according to his own report, and "put up signs all over" to call attention to his "Lucky Seven Point Check-
Presented
Presented under the heading: "See the U.S. A. these are: 1. No passports, 2. No toms inspection, 5. No food or 4. No cus lem, 6. No confusing rate of exchange, 7 No limit to duty-free purchases.
And to give his message an official flavor, he included that quote of the Vicety the likes of which no you can see beauthe face of the earth can possibly give son" Next, Mr. Dill had undertaken to urge his seven-point billboards on the automobile and oil industries, hotels, motels, rent-a-car companies, resort operators, credit card firms, etc.
So we wonder which bothers the White matter on our highways.

## What Might Have Been

There is a somber irony in the fact that this year marks the 20th annivesrary of the founding of the United Nations and that serve what is called Internation cold to obtion whar isc. Co-opera tion Year 1965.
That brave phrase brings back the high the UN came into being in San Fran Once again, there was the Seeling thancisco. born in 1918 that the war to been fought. From now on the hation meeting together, would see that resen, justice truth and understanding reason,
We all know what hes heponet much of this may have been the fate the UN is a matter of opinion and inter pretation, and there is no profit in matin over tortured ground. But the world never more disordered and that, triciel ly , is true at a time when its and incredible scope of knowledge are more than sufficient to make poseible aivi lization brilliant almost beyond imecining. The UN medal is a tribute to what might have been-not what is.

What Ancien Needs
David Lawrence is one of theDavid lawrence is one of the-many thoughtful writers who are gravely concerned with the governments continved deficit spending: This, for a time, may help to create and maintain economic booms. But in the long run, it can be the source runaway inflation and fiscal disasier.
In a recent U. S. News \& World Report column, Mr. Lawrence said: "What America needs is a comprehensive program of expense cutting, along with a stimulus to business which will produce more tax receipts. Such a plan cannot be confined to a single year. There ought to be at least a five-year look ahead, with a program for a
balanced budget which mould be scoepted balanced budget which mould be sccepted trend in Government finance.
"The American people would welcome an end to the deficit era - total deficit of $\$ 40.8$ billion in the last 10 years, with $\$ 30$ billion of this pling up in the last five years. The official figure for the public debt now is close to $\$ \$ 17$ billion. It's the biggest debt that any nation has ever faced in the history of the world."

Babson's Point of View On Mortgaging A Home by boger w. baison
Babson Park, Mass., June 17-Young couples Ioday often feel that they are pouring money
down the drain if they rent an apartment or down the drain if they rent an apartment or a "when our monthlyport a landlord," they say, up an equity in a home of our own? ". There is, of course, logic in this attitude; hence millions
of our young people are now living in residences of our young people are now living in resid
that they have bought or built themselves.
LOOK BEFORE YOU LEAP,
IN HOME BUYING
Many young husba
Many young husbands and wives today find it
not- much more complicated to mortgage and arrange monthly payments than a mortgage and arrange monthly payments than it
is to move into a rented establishment and send regular checks to a landlord. However, they are often greenhorns in the matter of budgeting for a
family, and do not give enough time to figuring amily, and do not give enough time to figuring
out theome and deciding how it can be made to meet all their living requirements. That is why many counselors for young couples advise
rental of a small, reasonable apartment for the rental of a small, reasonable ap
In
In this of their lives togethr.
In this way the brice and groom can determine
just how much they make, after all taxes, and just how much they make, after all taxes, and
how much they will have left over, after the eshow much they will have left over, after the es-
sentials for living. It the girl works-as is often the case today-an apartment is easier to main-
tain, demanding a minimum of upkeep and housekeemanding a minimum of upkeep and
the early days of adjustbeilt. This period also should provide time for
bup a savings account, life insurance coverage, and hoosse furrnishings to be used when
the couple move into their own place. Equally
important, it will give the young counle time to importante move it will thive the youn place. Equaily
igure outt what they most want when the time to
in ifigure oot what they most want when they go out
to buy a home of their won. shop for home pinanceng
When the time comes to go house-hunting, the
young folk shouid also go shopping for the best young foik shouid also go shopping or the best
ppace to obtain a mortgage. Possible lenders
will include commercial banks, savings and loan will include commercial banks, savings and loan
associotions, life insurance companies, and mort-
zage bankers. In some areas, institutions motivn gage bankers. In some areas, institutions known as cooperative banks and homestead associa-
tions fall into the same category for mortgaging do savings nad loan associations.
interest rates currently range from $5 \%$ to bet-
er than $6 \%$. If an older house is under consid-
ration, the down payment may ter than $6 \%$. If an older house is under consid-
eration, the down payment may constitute as
much as $20 \%$ to $331 / 2 \%$ of the total cost. Under much as $20 \%$ to $33 \% \%$ of the total cost. Under over with a down payment of $5 \%$ or even less. Loans backed by the VA or the FHA carry $53 / \%$,
interest, and usually include longer-term mortinterest, and usually include longer-term mort-
down payments. It is wise for couples in the market for a home to discuss such matters with everal mortgage outhets before deciding on what
teps to take. Advice from olcer. more expe-
ienced family members or friends sold also be rienced
sought.
LONG-TERM FINANCING
OFIEN PREFERASLE
The longer the mortgage, the more money is paid out in interest. Sometimes this prompt,
young people to attempt the shortest-term financ ing possible. This, hovever, can be a heavy burden to a limited budget, and may soon become a bone of serious contention when the paymentsalong with the pressures of other purchases in
trude on regular living requirements. Most f rrude on regular living requirements: Most fl .
ancing specifies monthly payments for 20,25 ,
or 30 years. Under particular conditions. shorter or 30 years. Under particular or
or longer periods are possible.
Generally, for young families of restricter Generally, for young fanilies of retricted
means, a long-term mortgage is safect for the budge, despite the larger amount pald in inter-
est. Another factor to keep in mind: If money est. Another factor to heep in mind: II moneg
is likely to be needed for reparrs ion cilld edvee
tion, ain openend tion, an openend mortegge cann ordilinarily be ex tended or reneved after enouch equity has been
buik up over the year. As a genran rule, avold
econd mortgages; they usually entall heavy interest and service. primary mortgage.

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THE AMERICAN WAY


Making Second Class Citizens

## \section*{Stories} <br> Behind <br> Words <br> willizm s. Penfled \%. Penned

## Money

The Romans looked upon Juno as the queen of the oddesses because she was the wife of Jupiter, the Ro mans' chief god.
Juno was the special diety of women, and of mar riage. She also was known as the goddess of good counsel and in this capacity was referred to as Juno Moneta, "moneta" being derived from the Latin verb monere"-to advise.
The mint where the Romans made coins was located in the temple or shrine of Juno Moneta. The coins thus acquired the name "moneta."
The word passed into Old French as "moneie" and into Middle English as "moneye." The final "e" was dropped, resulting in the present-day word "money."


Gets Liòn of the Year Award
 at a meons din. The preannation (above) was made at air, reeting of president.

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Starts Wednesday, June 23
$\square$


Chinton, S. C., Thursday, June 17, 1965


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