

## Federal Consumer Credit Controls Loom In Senate Bill

Irresponsible business practices of a small number of unscrupulous business firms have been cited by some Senators as a reason for imposing stringent Federal controls over ALL consumer credit and lending transactions.

But, state laws already exist to regulate credit and loan practices, and there are other state statutes as well to assure protection of consumers against deceptive business activities.

If state credit laws and fraud statutes are not being enforced, concerned citizens and legislators should call on state enforcement agencies to properly administer existing laws, rather than call for the Federal Government to add further controls.

Certain Senators and Congressmen, however, have persistently sought a new role for Federal control of consumer credit. The most prominent of these efforts is reflected in S. 750, the so-called "truth-in-lending" sponsored by Senator Paul Douglas (D-Ill.), that recently was approved by a Senate Banking and Currency sub-committee and is now before the 15 man overall Committee of which Alabama Senator John Sparkman is a member.

If the Senate Banking and Currency Committee approves the bill, the measure likely will be enacted by Congress. Consequently every effort should be made to keep the bill from being approved by the committee.

Application of the bill is widespread. Directly affected would be all "creditors." This means any individual or business extending credit and who requires, "as an incident to the extension of credit, the payment of a finance charge." Included is anyone who regularly "makes loans or sells or rents property or services on a time, credit, or installment basis, either as principal or as agent."

More specifically, directly subject to the bill's control would be every retail store, bank, finance company and any other enterprise or institution that makes loans or sells credit—and imposes on a time, credit, or installment basis, either as principal or as agent.

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## Harvey Coleman Passes At Age 68

Harvey Coleman Sr., 68, of 806 Pasadena, Muscle Shoals, a member of the Muscle Shoals County Education, died at Colbert County Hospital last Thursday, July 2, at 2 p.m.

Funeral services were held Saturday at 2:30 p.m. at First Presbyterian Church, this city, with Rev. James Patterson officiating.

Burial was in Sheffield Oakwood Cemetery with Mrs. Brown Service Funeral directing.

Mr. Coleman was a member of First Presbyterian Church, Sheffield Elks Lodge, and operated an automobile dealership from 1945 until he retired 1962. He had been in the automobile business since 1924.

Survivors are his widow, Mrs. Ethel H. Coleman; a son, Harvey Coleman Jr. of Huntsville; two grandsons, Stephen Harvey Coleman of Huntsville, James Bruce Coleman of Hayward, Calif.

Pailbearers were Dr. V. B. Smith, John E. Foster, Ernest E. Penn, T. M. Jones, Richard Compton, Judge Clifford K. Delony, Otis D. Lane, J. F. Moore Jr.

Pork chops soaked in milk before frying or broiling will not become hard on the outside.

Liver will not lose any of its nutritional value in cooking if it's dropped in boiling water for one minute before preparing it for the recipe you have chosen.

All clothes hampers used for soiled clothes should be thoroughly washed and deodorized several times a year.

## Colbert Hospital Installs Liquid Oxygen System

National Cylinder Gas Division of Chemtron Corp., has just completed an installation of liquid oxygen system in Colbert County Hospital, the first of its kind in North Alabama.

Previously, the hospital was supplied oxygen through cylinder manifold installation.

The liquid oxygen converter, according to R. W. Press, National Cylinder Gas Manager, Birmingham, will provide the hospital with up to 3,000 cubic feet of gaseous oxygen per hour.

According to Charles W. Brown, administrator, this is the first liquid oxygen system installed of its kind in a hospital in North Alabama. "Further, the new equipment will provide a more efficient oxygen system and will allow the hospital to purchase oxygen at a lower cost," Brown said.

Oxygen within the hospital is utilized with the treatment of pneumonia, heart ailments, bronchitis, tuberculosis, asthma, and other respiratory conditions. Oxygen is also utilized in the administration of anesthesia and is vital to post operative care in the Recovery Room. This therapy oxygen is also available and is used in nursery for newborn and premature babies.

## Sin Town Of Phenix City Becomes A Port City

In August of this year, the waters of the Chattahoochee River which form the eastern border of the State of Alabama with Georgia, will be come navigable to barge traffic to the Gulf of Mexico.

At the headwaters of navigation, the highest point at which the barges can travel upstream, is the city of Phenix City.

Phenix City, on September 11, Governor Wallace will dedicate a new river terminal—wharf and warehouse, connecting rail and truck connections to the river, storage tanks and truck scales, and adjacent industrial sites for industries that want to use barge transportation.

The Alabama State Docks Department is creating a river city of Phenix City, once a sin city known for its vice all over the world.

"Anything for a price." That was Phenix City, Alabama, just a decade ago.

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The town's economy was based on B-girls, crap tables and whiskey. All waiting to separate the thousands of Fort Benning, Ga., soldiers from their pay.

Decent citizens were subject to beatings, dynamites, and kangaroo courts if they defied the town bosses.

The best motto was 'live and let live' (or more specifically 'keep your mouth shut'). This was the way things had been for years and were intended to stay.

But, by the summer of 1954 a hint of change was in the wind.

Promising to clean up Phenix City, Albert Patterson, a crippled, grey-haired attorney was well on his way to becoming the State Attorney General.

This was too big a chance for the men who controlled Phenix City's vice to take. He had to be silenced.

On June 18, Patterson was gunned down in an alley and died trying to name his assailant.

The slaying had other effects than the death of one man. It had killed Phenix City as the "Sin town of the South."

It stung the conscience of citizens of Phenix City and Alabama as well. A chain reaction had been started. The National Guard moved in to clean out the vice dens. Prostitute pimps, and con men left in a steady stream. Bawdy house doors which had never before worn padlocks, slot machines and roulette wheels which had never been silent became heaps of metal.

When the smoke cleared, the town began to rise, as that legendary bird, the Phoenix, rose from its own ashes, from the ashes of its vice.

New schools, new fire stations, new civic buildings, and along the river front, where the worse of the dens of iniquities were located a new shopping district rose in their place.

In a new town new town was being built, the new buildings were only a super-structure without a foundation. The town had no big industries. Previously, respectable citizens had

## EDITORIAL GRIST

### "IT WAS A NICE, HOT DAY AND SCHOOL WAS OUT"

That was the Chicago equivalent to "A funny thing happened to me on my way to the office!"

That was also a description given by a prominent police official to the boards of interrogators that ran rampant through the streets of Chicago one day last week, pillaging, attacking, knifing and killing. Had the same thing happened in Alabama or Mississippi it would not have been any "nice hot day and school was out," but a major race riot and President Johnson would have sent the Marines to augment the Navy. By the same token a battalion of southern integrationists could get lost in Chicago and it wouldn't even make the headlines of the local papers.

It is of course true in Chicago like in New York, Washington and other northern cities, gangsters, mobs, rapists, killers and muggers are the rule rather than exception, more in one week than in the southern states in a year's time. But these cities are north of the Mason-Dixon line and that today is a line of demarcation of right and wrong.

If President Johnson leaves any footprints on the nation's history, the heel prints will be Dixie.

### MISSISSIPPI TROUBLES AND LBJ

The situation in Mississippi is unfortunate in the extreme. We hope that the three missing civil rights workers will be found, safe and unharmed. We hope, also, that there will be no violence in our neighboring state during the Summer. For violence does not solve anything.

Yet, the whole civil rights movement and many in the Federal Government have been grinding for action this Summer in Mississippi — the most segregated state.

Meetings have been held at a college in Oxford, Ohio, to train young people to go into the state and promote mass Negro registration. Most of these young people are white — some are Negroes. And, while the Government did not sponsor this movement, it has done nothing to oppose it.

Newspapers and magazines have been filled with stories about what is going to happen in Mississippi this Summer. These civil rights groups are going into the state with a chip on their shoulder and waiting to strike at the people of Mississippi to knock it off. They shouldn't be surprised if that happens.

President Johnson bears some of this responsibility. At his press conference this week he said, "We are going to do everything we can — to appeal to the people to observe it (the civil rights bill) as the law of the land."

This is all well and good, but what about the other side of the coin? Will Mr. Johnson appeal also to civil rights leaders to end desegregation, sit-ins, kneel-ins, wade-ins and the like? These activities have done more to disrupt the country than any one thing. Yet, there has been no word of warning or criticism from the White House.

Why can't Mr. Johnson also warn civil rights organizations to go slowly in Mississippi, if he wants to keep the peace there? We can have peace and racial progress if a curb is placed on such demonstrative and disruptive groups. His organization, he said, will proceed slowly in testing provisos of the new civil rights bill. For that, the NAACP is due praise.

Other groups, such as that of Martin Luther King, seem intent on pressing forward with all speed possible. They need a cooling-off word from the White House.—Birmingham Post-Herald.

### THE MOON AND SIXPENCE

WALLACE, AGAINST WHOM Johnson and Goldwater are running, has now revealed what it would take to entice him out of the race.

1. A firm statement in behalf of local government and the rights of states.
2. Repeal of the civil rights bill.
3. A statement declaring that the "running of the schools has historically been a right of the states."
4. Support of a strong national defense.
5. A promise to crack down on the communists.
6. The preservation of law and order.

In short, Wallace has proposed the impossible to make certain that he will without fail have reason to remain in the race. Wallace hasn't any idea of liquidating his empire.

What is now and consequently is the statement that he may run in states outside the South and that, in some circumstances, he would not shrink from endorsing the Republican candidate with his electoral votes.

This we had not though Wallace would ever do as it might complicate his future quest of political office. It must be conceded that unlike the half-ray rebels of prior years, Wallace is willing to go all the way — war to the knife, the knife to the hilt.

The advertiser who candidate had a parliamentary majority, the Electoral College deadlock and a trade on the issues of particular concern to the South. It must be said in fairness, however, that the concept is less shocking when seen in terms of the formation of coalition governments in other countries.

Coalition governments are formed on the basis of trading and accommodating on the issues. Only in that way could a government be formed. Since no candidate has an angle, it is not uncommon in any state for a gubernatorial or senatorial candidate eliminated in a first primary to make a trade with one of the two candidates in the runoff.

These situations partake of the characteristics of electoral vote barter. They are disturbing more in their novelty than their commonplace operation.

Despite the concession of these points, the Advertiser regrets that Wallace is going through with his presidential campaign. The stability of our government is sustained by orderly, rather than eccentric, election processes.

We should choose between Johnson and Goldwater. In the presidential race, Wallace will simply be enjoying the crowds. The Montgomery Advertiser

### Tax Blanks For Estates, Trusts Available

A new tax-computation sheet for fiscal-year Estates and Trusts is now available at local offices of the Internal Revenue Service, it was announced by A. J. O'Donnell, Jr., District Director of Alabama.

Estates and Trusts whose taxable year began in 1963 and ends in 1964 should use the new Form 1041F (1963-64) and should attach it to Form 1041 (1963) when filed.

## Sheffield Will Host WW I Veterans Next Year

Officials of World War I Veterans, upon returning from their Mobile convention last week, advised that they had accepted an invitation from the Muscle Shoals Chamber of Commerce and named Sheffield for their 1965 convention.

Barrett S. Castle, Commander of Muscle Shoals Barracks No. 1676, advised that the Alabama Department convention, to be headquartered at the Muscle Shoals Hotel, will be held May 14, 15, 16, 1965.

Upon learning of this acceptance, officials of the Chamber related that they considered it an honor, but in turn stated that a credit should go to the leadership of the veterans of the Muscle Shoals Barracks and to those who have cooperated and supported the local efforts in staging successful conventions.

Chamber Manager Ed DeBter stated that he had worked with representatives of the Muscle Shoals Barracks since its inception and said they are to be commended for their active leadership and role as citizens locally. The manager said that "we want to publicly salute the Alabama Department officials and more especially those from the Muscle Shoals and Florence Barracks who were elected and installed at the Mobile convention which ended Sunday, June 27."

## Mussel Fishing Not So Good

The Tennessee River mussel shell harvest in 1963 was 5,800 tons, up slightly from the previous year's 4,700 tons, TVA said. Fishermen in declining areas moved to more promising locations in 1963.

Declining harvests, particularly in the north Alabama reservoirs, have caused serious concern in recent years. In the decade after World War II, the harvest of Tennessee River mussel shells had averaged 10,000 tons a year or more.

The shells are nearly all exported to Japan, where they provide the cores for cultured pearls. With prices high — about \$50 to \$400 a ton depending on quality — the relatively small harvest last year brought \$853,000 from dealers. That was one of the highest amounts ever, exceeded only in 1960 and 1961.

The mussel industry gave employment to about 750 persons. Several dealers all but one in the Valley handled all of the shells harvested last year. TVA began a 2 1/2-year study to seek the cause — and hopefully a cure — for the declining mussel production. Preliminary findings show generally the same pattern as the harvest breakdown for last year.

## A. B. Murpree Dies In Decatur

A. B. Murpree, 85, Tusculumia, died Sunday at 12:45 p.m. at Tennessee Valley Rest Home in Decatur after a long illness.

Services were held Tuesday at 3 p.m. at the Guffarth Funeral Home and Rev. Jerry Smith, officiating.

Burial was in Roselawn Cemetery, Tusculumia.

Survivors include one daughter, Mrs. John D. Roan, Maple Fla.; one son, John Geary, Decatur; J. D. Mitchell, Pailbearers included J. D. Mitchell, Gresham Henkel, J. H. Perry, W. E. Matthews, Herman Saffley, Jack McCullough, Ray McCullough, Fred Smith.

Mr. Murpree was a member of the First Baptist Church of Tusculumia and a member of the Masonic Order.

He was a native of Cullman County and served as Cullman County school superintendent. He taught in many counties in North Alabama including Morgan, Cullman, Colbert, Winston and Walker counties and worked at the summit school faculty at Tusculum State College.

After retirement, Mr. Murpree ran his own general insurance agency here. He was a graduate of the University of Alabama and had a master's degree from the University of Cincinnati.

A cookie cutter with a handle is quicker than a paring knife for cutting strawberries, nuts or vegetables. Use with a chopping motion.

## TVA Paid 30 Million To US Treasury

TVA paid \$30,103,216 to the U. S. Treasury this week, making a total of more than \$500 million paid from its electric power revenues in the fiscal year just ended.

This payment brought to \$447 million the total amount paid to the Treasury over the past twenty years from TVA power revenues, not including interest paid on bonds and notes. That amount is about as much as the cost of the TVA power system from its start in 1933 through 1947, the period when most of the major dams in the Tennessee River system were completed.

Federal appropriations were provided during that period to build the TVA power system, supplemented by revenues from power sales. Later, appropriations and revenues were used to expand the system's capacity to meet increasing power demands including large new power requirements of defense installations during and after the Korean War. In recent years, however, TVA power generation and transmission projects have been financed with power revenues and with proceeds from the sale of power bonds and other financing legislation.

The total paid by TVA to the Treasury under the revised schedule provided in the 1959 legislation is now \$197 million. Previously TVA had paid about \$250 million from power sales under earlier laws.

The 1959 legislation provides for TVA to repay, over a period not exceeding 54 years, \$1 billion of appropriations invested in power assets. This week's payment included the 1964 repayment of \$10 million under that schedule.

Also required is a return or dividend to the Treasury on the remaining appropriations investment, and this week's payment included the second half of the \$40,700,492 dividend from the TVA power program for the fiscal year which ended in December.

The amount of the dividend is based on the average interest rate which the Treasury was paying on its own marketable public obligations at the beginning of the fiscal year, which was 3.425 percent, applied to the appropriations investment in TVA power facilities on that date, which was \$1,173,911,000.

## Death Of Charlie Harris Brings Sorrow To Friends

In the death of Charlie Harris, well known Tuscumbian and a WW one veteran, which occurred in the veterans hospital in Memphis.

Mr. Harris spent two or three weeks in Colbert Hospital before being removed to Memphis.

For many years he was chief clerk in the office of Mrs. Lee Stanley, his sister who is the circuit clerk and made many friends for his courteous and happy manner. He is also survived by his wife, Mrs. Louise Davis Harris to whom we offer condolences.

He was a member of the Methodist Church and a native of Cherokee.

## Todd Still Is Top Publisher

Agriculture Commissioner A. W. Todd still ranks as one of the foremost publishers in Alabama.

State spending records show that the circulation of the Farmer's Bulletin, a tabloid newspaper published twice a month by the Department of Agriculture and Industries, has now reached 123,000.

When Todd took over the department in January, 1963, from R. Q. (Red) Bamberg, the Bulletin's circulation was about 25,000.

As the circulation has increased, so has the cost of printing it, a cost paid by the taxpayers.

For a four-page issue, the cost is \$5.80 per 1,000 copies or \$173.40 for 123,000 copies. An eight-page tabloid costs \$9.45 per 1,000 copies or \$1,162.35 for 123,000 copies.

This means the monthly cost of publishing the newspaper varies from \$1,426.80 to \$2,324.70 depending on the size.

Todd still runs his likeness on page one of most issues, proof positive that he still has the gubernatorial fever.

Pour a little vinegar in the glue bottle if contents are too thick or hard.