



Letters to the Editor

Vol. 7, No. 3: Insurance

I want to thank you for the kind and generous article you did on me in your recent publication, but more importantly, I want to congratulate you on the outstanding job you did on the overwhelming topic of insurance.

As you probably know, we have used your publication in several ways in just the first few days, educating our lawmakers with your material as background, and even our own staff turns to *Insight* for a quick and detailed reference guide.

Much of the material is being used in speeches for some department spokespersons, and I have recommended to all members of this department to take time to read the material. I have had requests from as far away as Kansas for copies of this issue.

Thank you very much for all you are doing and continue to do to educate our citizens on their government.

James E. Long
Commissioner of Insurance
Raleigh

Your articles are unbalanced and misleading.

John Ingram
Former Commissioner of Insurance
Cary

Thank you very much for the copy of Volume 7, No. 3 of *North Carolina Insight*. I have purchased additional copies for people interested in the insurance industry and I know they will share my appreciation for the most informative presentation.

As a long-time member of the North Carolina Center for Public Policy Research, Inc., let me again commend you and your colleagues for the splendid contribution you make in so many areas. Your publications on many varied subjects have been of much benefit to me.

J. Melville Broughton, Jr.
Raleigh

Thanks for sending the copy of *Insight*. I particularly liked the article on regulating rates.

Finley Lee
Julian Price Professor
of Business Administration
University of North Carolina
Chapel Hill

Vol. 7, No. 4: Lotteries

In your April 1985 article on a lottery, I noted that the key argument against a lottery was missing: that it is not a generator of economic opportunity. In fact as a voluntary tax it carries a minus economic multiple per dollar wagered.

In contrast pari-mutuel wagering, but not bookmaking or off track betting, carries about the highest economic multiple—both secondary and tertiary—of any industry that you can name. This is because of the triple tier horse and farm development—breeding, training, and racing—as well as the tourism development for which racing serves as the incentive and catalyst.

The Carolina Sports Association has an economic program for the development of the horse industry in this state. Our consultants are Killingsworth and Associates, and other prominent men in this field. With in-depth research we have prepared a program that I feel is well worth studying. Too, for some it is a really viable economic alternative to a lottery.

Randall B. Terry, Jr.
Carolina Sports Association
High Point

Boards and Commissions

Thank you for providing us a copy of your report on boards and commissions. You and your staff have obviously devoted a great deal of time and effort to this project and the final product reflects an outstanding job.

From our perspective, your report will serve as a valuable reference in conducting our audits. From the point of view of concerned citizens, we hope those charged with the responsibility for taking corrective actions will follow through on your recommendations.

Edward Renfrow
State Auditor
Raleigh

My congratulations to the Center on a very thorough report on Boards, Commissions, and Councils. It has been and will continue to be a useful reference in our office regarding these groups and their functions. I expect many of your recommendations will be acted on by the Governor or the General Assembly.

The council has acted to respond to your suggestion and moved from the Department of Administration. We have also brought your recommendations regarding the seven secondary vocational education program area advisory committees to the attention of the Department of Public Instruction.

I look forward to the Center's continued examination of North Carolina government.

*E. Michael Latta
Executive Director
State Advisory Council
on Education
Raleigh*

Vol. 6, No. 4: Utility Regulation

We thought that the Center did a very good job reporting on the problems in regulating utility companies when they diversify. (*North Carolina Insight*, January 1984)

The improper subsidization of an unregulated propane gas subsidiary by a regulated natural gas utility is a problem we believe is far from a solution.

Another relevant issue I believe you will find interesting is the conflict of interests which exists when the men who determine where to run natural gas lines also offer the easiest substitute fuel, propane, through their unregulated subsidiary company. There are countless situations where someone has to decide between extending the natural gas line to a customer or referring him to another fuel supplier. Who makes this decision and what are his interests? We believe that in some cases, the representative from the gas utility simply says, "We'll take care of it," to the prospective customer.

*Bruce E. Byers
North State Gas Service
Forest City*

ARTICLE II

A Guide to the 1985-86 North Carolina Legislature ...

If you've seen any of the first four editions of *Article II*, you know what we're talking about. If you haven't, this is your opportunity to discover an interesting and informative publication designed for every concerned citizen who wants information about the members of the 1985-86 General Assembly ... for journalists, lobbyists, students, librarians, educators, politicians, attorneys, business and industry leaders, government workers, and legislators. \$8.00 (plus postage and handling), see insert card in this issue of *Insight* to order.

BOARDS, COMMISSIONS, and COUNCILS

In the Executive Branch of
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by Jim Bryan, Ran Coble, and Lacy Maddox

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