

## NEW STUDEBAKER CARS ANNOUNCED

### Dictator Eight Brougham and Dictator Six Brougham Added to Models

SOUTH BEND, Ind., Oct. 11—A new Dictator Eight Brougham and a Dictator Six Brougham are announced by the Studebaker Corporation of America. Introduction of the Dictator with the fashionable brougham bodies is the result of the popularity which has greeted the President Eight and Commander Brougham announced earlier in the year.

These new cars add a smart, low priced body model to the Dictator series presented in June, and round out Studebaker's complete line of eight cylinder cars which are priced lower than many others. In appearance the new Dictator Broughams resemble the broughams on the President Eight and Commander Brougham. They are close coupled and built low on a double drop frame of compound flange design, with wheelbases of 115 inches.

Six wire wheels carrying large chromium plated hub caps, with two squares mounted in front fender wells; a roomy trunk at the rear, and a smart wireless French front distinguish the new Dictator Broughams.

The first glance indicates that careful discrimination has been accorded in the choice of colors. The Dictator Eight brougham is finished in cyprus green with black running gear. Wheels are in mahogany green. The Dictator Six brougham is finished in cyprus green with black running gear. The color combination of the Dictator Six brougham is equally attractive. It has a body of deep chocolate brown with ivory striping and wheels of monarch maroon.

Interiors of the new broughams follow the same theme characterizing other Dictator models. Seats are upholstered in fine mohair. They are wide, identically shaped for maximum comfort and ample proportioned for five passengers. Upholstered arm rests flank the rear seat. The eight also carries convenient toggle grips.

Riding ease is enhanced by silent spring suspension, and powerful hydraulic shock absorbers. Power-braking of both front and rear wheels is standard. The Dictator Six brougham has a steering stabilizer and eliminates wheel tramp and shimmying at high speeds.

Other notable features include adjustable driving seat; adjustable steering wheel with safety steel rim and spider; and powerful four wheel brakes, proven twice as effective as required by standard safety codes. The hand-brake acts on all four wheels. The eight carries in addition shatter proof windshield glass, and double windshield wipers assuring perfect visibility.

Both the six and the eight cylinder motors which power the Dictator broughams are the same as announced at the introduction of the Dictator line in June. The eight possesses remarkable power and flexibility without sacrifice of operating economy. Tests conducted in various parts of the country show it capable of from 15 to 18 miles per gallon of gasoline. The six is an improved edition of the Dictator which established itself as champion of cars selling under \$1400 by traveling 5,000 miles in 4731 consecutive minutes.

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## Insurance Case Decision Given By Motor Club

An insurance company is liable for damages in excess of the insured amount providing it refuses to settle the claim out of court for less than the insured amount, states the Oregon State Motor association on authority of a recent decision handed down by the supreme court of Texas.

This court has recently rendered a decision to the effect that an insurance company which had a chance to settle a case for less than its own liability may be responsible for the difference between what it would have been settled for and the subsequent verdict, if there is a verdict.

This was the case of insurance held by the Shewers Furniture Co. with the American Indemnity Co. against damage caused by the Shewers' truck. The indemnity was \$5,000. One day the truck struck a child and severely injured it. Suit was brought against Shewers, who notified the American Indemnity Co. to defend the suit. Before the case was tried, the child's representative offered to settle for \$4,000, which was \$1,000 less than the company's \$5,000 liability under its policy. The company refused to settle, despite the protest of Shewers, who argued that the refusal might let him in for a loss. Still the company refused and the trial resulted in a verdict against Shewers for \$14,767.80.

This means that the insurance company would pay \$5,000 and Shewers would pay \$9,767.80. Had the company accepted the \$4,000 settlement it would have saved \$1,000 and Shewers would have saved \$9,767.80.

**ADVANCE WARNING**  
The neighbors were coming home from the funeral.  
"The sorry old Kate," sympathized one. "I'll tell you it's a tough thing to be left a widow with two children."  
"It is," agreed a second. "But then, what could she expect? She knew he was a peddler when she married him."

**LOWLY**  
Mrs. Bishop: Does your car have a sweet spirit?  
Mrs. Bishop: Yes, but I'll tell you it's in the driver's seat.

## Survey Reveals Gain in Traffic; More Travel Over Oregon Highways

The annual survey of motor vehicle traffic in Oregon over the tourist season of June, July and August shows a very satisfactory gain over preceding years. This survey of summer traffic is undertaken annually by the Oregon State Motor association with the idea that analysis of the findings would allow for a more intelligent solution of the many perplexing tourist problems which Oregon faces.

New that Oregon has brought to near completion her splendid highway system, chief of these problems is the immediate question as to how the tourist may be attracted to Oregon in increased numbers. During the vacation season of 1929 reports from various sections of the state led the

motor association to believe that instead of increasing, car tourist business that the year 1929 might actually see a decrease in the number of persons who saw fit to visit Oregon in order to view her scenery and partake of her recreational advantages.

A study of the following statistics shows conclusively that Oregon has just experienced the best touring season in her history and that out-of-state cars showed a very definite increase both by number of non-resident permits issued and by actual traffic count on the highways.

An average day's traffic survey over the whole state taken at 200 stations from 6:00 a. m. to 10:00 p. m. shows the following:

| Columbia River Highway |      |       |       |
|------------------------|------|-------|-------|
|                        | 1927 | 1928  | 1929  |
| June                   | 528  | 628   | 744   |
| July                   | 776  | 863   | 912   |
| August                 | 817  | 1,136 | 1,098 |
|                        |      | 2,642 | 2,667 |
|                        |      |       | 3%    |

The above table shows that the total traffic of the state, taking in both residents and non-residents, increased 14% from June, 5% in July and 7% in August, 1929, over the same period in 1928. The increase of over 12% for the touring months of 1929.

Breaking these figures up as follows:

| Traffic Count Out-of-State Cars |         |         |         |
|---------------------------------|---------|---------|---------|
|                                 | 1927    | 1928    | 1929    |
| June                            | 344,856 | 344,541 | 358,649 |
| July                            | 387,649 | 371,494 | 387,981 |
| August                          | 344,824 | 382,782 | 398,487 |
|                                 |         | 498,828 | 548,154 |
|                                 |         |         | 10%     |

Thus it can clearly be seen that non-resident use of the highways increased 22% in June, 5% in July and 19% in August, 1929, over the same period in 1928—an increase of over 12% for the touring months.

While the above tables, coupled with the non-resident permits which had been issued, showed conclusively that there had been a material gain in the number of out-of-state cars on the highways of Oregon, the question arose as to the highways on which these cars were operating, as many complaints had been heard from individuals over the state as to the increased number of tourists in 1929 over 1928.

The following table shows the daily average of cars on the Columbia River highway.

| Traffic Count, Out-of-State Cars |        |         |         |
|----------------------------------|--------|---------|---------|
|                                  | 1927   | 1928    | 1929    |
| June                             | 20,304 | 22,810  | 24,169  |
| July                             | 41,551 | 48,357  | 52,111  |
| August                           | 41,828 | 46,512  | 50,982  |
|                                  |        | 127,679 | 142,262 |
|                                  |        |         | 10%     |

Attention is also directed to the fact that the completion of the Hoodway highway in California and the opening of the Houches bridge over the Smith river early in the spring of 1929 almost doubled the traffic on the Hoodway highway in Oregon, while sufficient numbers found their way north from Crescent City to cause a 25% increase in traffic on the Hoodway.

While the above tables show that the highways of Oregon are being used to an increased extent by out-of-state motor cars, they do not necessarily mean that these motor cars are stopping in Oregon. Ernest Smith, executive vice president of the A. A. A., recently made the statement that the Oregon tourist problem consisted in selling to the tourist Oregon as an objective point rather than a corridor leading to California or recreational areas to the north and east.

With this in mind, the motor association prepared a questionnaire and sent it to hotels in various sections of the state with the idea of ascertaining whether their business had increased or decreased in 1929 and whether that increase or decrease had been caused by an increase or decrease in out-of-state travel. The three questions on these questionnaires were as follows:

Question No. 1: Has your 1929 business shown a gain or loss over 1928?

Question No. 2: Has your 1929 out-of-state business shown a gain or loss over 1928?

Question No. 3: Has your 1929 California registration shown a gain or loss over 1928?

The greatest gain in percentage of through traffic has been on the

California highway, which has shown a gain of 15% in June, 1929, over a similar period of 1928.

These losses average 5% for June, 4% for July and 6% for August.

The Hoodway highway reported a loss in California patronage during the 3 months of 1929 over a similar period of 1928.

A small number of hotels along the Hoodway highway reported the gross business of the 3 months of 1929 to be approximately the same as the same months in 1928.

Question No. 1: Out-of-state registrations averaged an increase along the Hoodway highway of 24% in June, 1929, over 1928.

Question No. 2: California registration increased on the average of 15.5% in June, 1929, over 1928.

Question No. 3: Oregon as a whole has shown a decided increase both in total traffic and in tourist traffic for the vacation months of June, July and August. The increase of total traffic has been 19% for these three months while out-of-state traffic increased 12% over a similar period for 1928.

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## Aleutian Native

Redwood, \* Roosevelt and The Indian-California highway but two of these—the Redwood and Roosevelt—which carry only a small fraction of the traffic carried by the Pacific highway, actually show a greater increase in the number of vehicles carrying tourist traffic than does the Pacific highway.

With the completion of the Roosevelt highway and the connecting link between the Indian-California and Pacific highway by way of Morris and Wood, further developments in the trend of tourist travel will be accentuated.

Question No. 1: All hotels, except one, along the Pacific highway, showed a gain in business in June, 1929, averaging 15%, the exception showed a loss of 8%.

Question No. 2: All hotels on the Pacific highway reported an increase in out-of-state business during June, July and August, average increase being 9% for June, 16% for July and 12% for August. One hotel reported increased out-of-state business amounting to 52% during the month of July over July, 1928.

Question No. 3: All hotels along the Pacific highway reported an increased California business for all three months in August, however, the average of this increase fell to only 2%.

Question No. 1: Hotels along the Roosevelt highway reported an increase in business this year over the same period in 1928 without exception. The average increase on the lower Roosevelt highway was approximately 15%.

Question No. 2: All hotels on the Roosevelt highway showed an increased out-of-state business.

Question No. 3: All hotels on the Roosevelt highway showed an increase in California business.

Question No. 1: Hotels on the Old Oregon Trail showed an increase in business with the exception of two, although the percentage of increase was small, along the Old Oregon Trail than it was on other highways in the state.

Question No. 2: Registration in hotels on the Old Oregon Trail from out-of-state showed a greater increase than did the registration of Oregonians. Statistics show that out-of-state registrations in 1929 increased approximately 12% over 1928.

Question No. 3: Two hotels on the Old Oregon Trail reported a loss in California patronage during the 3 months of 1929 over a similar period of 1928.

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## Hudson Sales Pass Record Of 1928 Is Report

DETROIT, Mich., Oct. 11—With September production complete, Hudson Motor Car company has produced and sold more cars in the first nine months of 1929 than in the entire year of 1928. It is announced. Total for the nine months to October 1st is 244,542 Hudson, Essex and Over cars, as against 241,197 in all of 1928.

This nine-month total is in excess of the company's largest previous annual production, so that all Hudson, Essex and Over cars manufactured from October 1st will add to a record-breaking Hudson year.

George Bernard Shaw says he is not a gentleman. He fails to name his success, however.

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## DE SOTO HAS REMARKABLE DEALER GAIN

What is considered to be one of the most amazing dealer developments in automobile history, is set forth in the record of new dealers recently added to the De Soto sales and service organization.

"With no change in policy or product, nearly 300 new dealers in various parts of the country have been attracted to the De Soto dealer organization during the last six weeks," according to L. G. Peed, general sales manager of the De Soto Motor corporation, division of Chrysler corporation.

"Since the De Soto Six was first introduced slightly over a year ago," he continued, "the addition of new dealers and the increase in sales has been remarkable. Starting from scratch in August, 1928, with no dealers, a new product, and the job of building an entirely new organization, the De Soto Six broke all existing records for sales of a first-year car when \$1,040 of the new cars were built and sold during its first twelve months. The record is all the more impressive when it is considered that at the same time, the dealer organization in the field was being developed and the cars were being sold by a much smaller sales organization than now exists."

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## When It's All Said and Done You Buy

—unless you consider it as an investment to protect your other investments... and that is exactly what Auto Insurance does for you. Consider the number of cars being driven today... the number of accidents resulting in damage and in too many cases injuries and death.

When ever and where ever you drive you are continually running a risk of having an accident due to your own carelessness, the carelessness of someone else or to some unavoidable circumstance.

Let us tell you about our easy payment plan of selling auto insurance—Come in today—tomorrow may be too late.

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