

ROADS IN EASTERN WASHINGTON GOOD

Inland Empire Tourist Travel Well Under Way.

DIRT HIGHWAYS SMOOTH

Summary of Conditions Shows Fast Time Can Be Made From Walla Walla in Any Direction.

WALLA WALLA, Wash., May 14.—(Special.)—Dirt road conditions are now at their best in the Inland Empire and between-district travel is now well under way, with the tourists' travel just starting.

Most of the counties in eastern Washington have been doing their spring work early this year with the result that the graders have put dirt roads in splendid condition. The work was done, for the most part, while the ground was still moist.

Whereas automobile insurance is still in its infancy when compared with other lines of insurance, the various coverages—risks insured—are defined and quite closely standardized.

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AUTOMOBILE INSURANCE NOW NECESSITY FOR ALL OWNERS

Scope and Coverage of Motor Vehicle Policies Defined in First of Series of Articles by Local Insurance Man.

BY CHARLES S. BARTON.

(Note—This is the first of a series of five articles on automobile insurance prepared for the automobile department of The Sunday Oregonian by Charles S. Barton, state insurance commissioner, and published in the Sunday Oregonian.)

SOME ideas regarding the scope and need of automobile insurance may be gathered from the rather astonishing fact that there is practically one automobile for every three families in the United States. In round numbers this means 3,000,000 automobiles. Quite plainly the permutations and combinations of the chances of fire, theft, collision or other accidents arising because of the turning of some 25,000,000 rubber-tired wheels, furnish "dope" for the actuary and plentiful prospects for the insurance agent.

Whereas automobile insurance is still in its infancy when compared with other lines of insurance, the various coverages—risks insured—are defined and quite closely standardized. These common lines of insurance are fire and theft, liability, property damage and collision.

As the charters of few companies provide for all the forms of insurance, usually two companies will work together to provide complete protection. In such cases, the company which ordinarily covers fire, transportation and theft, while a casualty company carries liability, property damage and collision.

To the layman insurance is an intricate problem requiring the combined gray matter of an actuary and lawyer to solve. Quite naturally, the issue of insurance calls for an actuarial analysis of the mathematical factors involved. It further needs careful formulation of the terms such that the intention of the policy can be exactly defined to the protection of company and assured alike.

But the man seeking to insure his automobile will find that the automobile insurance policy is plainly worded, affords no chance for misinterpretation and protects in the fullest sense of the word. Its provisions can be easily understood and appreciated by any man.

It is our intention here to define the present policy forms briefly and explain their scope. Fire and transportation coverage is the subject of this installment.

These two risks are commonly correlated. The insuring company agrees to reimburse the assured for loss on his car due to (1) fire, arising from any cause whatsoever, and lightning; and (2) while being transported in any conveyance by land or water, the steaming, sinking, collision, burning or dereliction of such conveyance, including general average.

ing any highway for repairs, etc., must be given by publication and posting notice on road.

THREE CARS TO SQUARE MILE Average of Autos in U. S. Now is One to Every 11.4 Persons.

For the entire United States there are an average of 3.1 automobiles to every 11.4 persons. The distribution of the more than 9,000,000 motor cars is the basis for a number of comparisons, according to figures presented by the Davis Motor Car company.

In the central states, Indiana, Ohio and Michigan, there are more cars per person than the national average. This may be due in part to the fact that a large percentage of all the automobiles manufactured are produced in this section of the country.

A little farther west Nebraska, South Dakota and Iowa are engaged in a three-cornered race for the greatest proportionate ownership of automobiles. At the latest count South Dakota was ahead, with one automobile for every 6.2 persons.

These three states are largely agricultural and 85 per cent of the motor cars are owned by farmers. This is a strong testimony of the necessity of the automobile to the farmer.

In the east, where the automobile is used more heavily than in the west, the larger population pulls the average down to 15.8 persons per car. It is shown that in this section of the country, it is interesting to know that the number of automobiles in New York and the population of South Dakota are almost identical.

Clogged Oil Pipe. It is possible to clear out a Ford oil pipe which has become clogged by taking off the front gear plate, which discloses the cam gear, and this is removed with a puller. Now the end of the pipe is exposed, and to this an air hose is connected, the air is blown on and the obstruction is blown out. Without this little trick it is necessary to tear down the engine to get at an obstruction of this kind.

As nearly as possible these new rules of the road follow the recommendations of a national conference of automobile dealers, clubs and highway organizations. The new rules give legal force to common sense and well-known road rules, doing away with confusing regulations in different sections that confuse drivers. Though there has been a tremendous increase in the number of automobiles in use, federal statistics show the percentage of fatal accidents per automobile from 1914 to 1919 decreased nearly 50 per cent. It is shown that 42 per cent of all fatalities occur to children playing in yards or streets, much of which is due to the laxness and enforcement of rules of the road.

Important rules which the department of efficiency will enforce under the new statutes are:

Pedestrians on public highways between a half-hour after sunset and a half-hour before sunrise shall travel on the left side of the road and step off traveled portion when meeting a vehicle.

Street and interurban cars and emergency vehicles have the right of way; owners of private machines cannot use gongs or sirens adopted for ambulances, police or fire department machines.

Drivers must obey all orders of traffic officers.

Motorists meeting with collision or accident must stop, render assistance when needed, give required information as to identity; and when injuring any person report same to nearest chief of police or mayor or sheriff of county.

Mufflers must not be cut out in city or county.

Speed limits unchanged, except for auto trucks, for which sliding rate is given, and auto buses carrying 10 or more passengers which must not exceed 25 miles an hour on unpaved highways; cities and towns forbidden to enforce ordinances conflicting with state speed laws; racing on public highway forbidden.

To pass another vehicle going in the same direction, give one short blast as first signal; if unheeded, you may pass without further signal at first convenient spot, but must not decrease speed immediately to throw dust in other driver's eyes.

"One way" signs may be posted and must be obeyed on narrow park drives, defiles or passes.

At least three days' notice of closing

Auto Reelite

The only Spotlight that can be reeled out—

to help "spot" and remedy motor and tire troubles as easily by night as by day. With it you can illuminate any part of your car.

No matter which AutoReelite model you may select it has every spotlight advantage and more. It is a Spotlight, Trouble Light, Portable light—3 lights in one for the price of one.

Anderson AutoReelite fits any windshield. Is self-contained—no troublesome connections to find nor loose parts to become mislaid. Reels and unreeles exactly like a window shade.

Go to your dealer and examine an AutoReelite—"the spotlight with a guarantee." There is a model which will exactly suit your car.

Model C, Single Shell Model C-6—6-in., black and nickel, without mirror, \$ 9.00 Model C-7—7-in., black and nickel, without mirror - - - 10.00 Mirrors for above \$1.00 extra Sterling Model—7-in., all nickel, with mirror - - - 11.00

Model B, Double Shell Model B-6—6-in., black and nickel, with mirror - \$ 9.00 Sport Model—7-in., black and nickel, with mirror - - - 10.00 De Luxe Model—7-in., all nickel, with mirror - - - 11.00

Write for Catalog No. 308

Anderson Electric & Equipment Co. 154-160 Whiting Street Chicago, Illinois

At the BEST GARAGES and AUTO ACCESSORY SUPPLY HOUSES

No Car Ever Offered Such Proof

The reason these records, made years ago, still stand unequalled is simple. The Super-Six is a patented motor developed and controlled by Hudson. The principle which gives it power and endurance over others would, if incorporated in any other six, make it equal to Hudson in that respect.

But you must choose a Hudson to get those qualities. There is no other way.

Hudson also leads in style. It has introduced models that are today standards with all fine cars.

The new lines of body design and finish are usually first seen in the Hudson models. The stream-line body, the beveled-edge tonneau and now the square lines that give to Hudson such distinction and simplicity, first appeared on the Super-Six.

More than 100,000 Super-Sixes are now in use. Before the present model was offered 60,000 earlier types had shown the way to its development. The things men had said would make the Super-Six the best car that is built are incorporated in this new model.

Others can not build a car like it, for Hudson alone controls the patents that make it the greatest speed and endurance stock car.

You will certainly want a Hudson, if not this year then next. Now is not too early to speak for it.

Also It Is the Most-Wanted Fine Car

That is proved by its sales record as the largest selling fine car. It is proved by the thousands who have waited their turn to get delivery. The demand during the active buying seasons has always been in excess of supply. For some models men have been waiting months.

Contract to Be Let for 10 Miles Between Pomeroy and County Line.

LEWISTON, Idaho, May 14.—(Special.)—On June 14 next, highway officials state, a contract will be let for the grading and surfacing of six miles of highway between Pomeroy and the Astoria county line. There is now under contract a 7 1/2-mile section connecting with the road just mentioned and beginning at a point about four miles east of Pomeroy, and within a few months it is expected that contracts will be let for the remainder of the road between Pomeroy and Clarkston. This will insure a splendid new highway of over 30 miles, a part of the Evergreen system, and will put Lewiston and Clarkston at the eastern terminus of a splendid east and west highway system through to Portland and coast points.

The section of road between Pomeroy and this city has been the poorest of the system, tourists state, but with the recent appropriation of \$300,000 by the Washington legislature to cover the project, the highway to the coast will be in excellent shape by the close of 1922.

CALIFORNIA TO HAVE SIGNS Auto Association to Augment Present Excellent System.

LOS ANGELES, Cal., May 14.—(Special.)—Extensive sign-posting improvements and extensions for highways of the west have been completed by the Automobile club of southern California, according to an official announcement just made.

One of the most important new departures will be the complete marking of all main routes in and out of cities in the southern part of California. This, it is main highways will not only be sign-posted up to the city limits, but will be carried on through the city itself. Motorists living in the city or visiting there will thus

be aided in finding their way out to near-by resorts.

According to the latest tabulation the Automobile club has erected and is now maintaining 72,394 metal enameled road signs; these comprise the most elaborate sign-posting system in the world.

Splicing Fuel Pipe. Cut the ends of the pipes to be joined on a bevel, being sure to bevel them alike so that they will make a tight junction. This can be accomplished with a hacksaw and a file. Clean the ends of the pipes with sandpaper and then place them together. Next wind No. 18 copper wire or door-bell wire, with insulation removed, over the splice, being sure to wind tight, and close together. Solder with flame or iron and sweat cold solder in between the wires and on end of winding. This makes a strong splice and one that will last.

For the Tool Box. A convenient addition to the tool box is a small packet of wire nails of different sizes. These nails may be used to replace lost corner pins and for many other purposes.

Chalmers Upkeep is Very Much Less

The Chalmers is a good motor car investment because its repair and replacement charges are very much less.

It remains out of the repair shop for long periods and yields consistent, reliable, economical transportation.

Truly Fine Motor Much of this is due to the fine motor performance. The fuel mixture—not the air alone—is pre-heated by the hot-spot.

This means better acceleration, smoother operation, and more power from less gasoline. Combustion is more complete. Cylinders are not likely to be scored, or bearings burned out, because of dilution of the oil in the crankcase.

Whole Car in Keeping The whole Chalmers car is in keeping with the motor. Chalmers engineers designed a chassis worthy of the wonderful engine.

And the car is comfortable and beautiful, as well as fine mechanically. Chalmers owners know these things and talk about them.

We will be glad to demonstrate the excellence of the Chalmers to those who are seeking the most for their money—first-cost and after-cost—in a motor car.

Chalmers Motor Car Co. 363 EAST OREGON Phone East 531

Typical of the ten Republic Trucks owned by the Baggage & Omnibus Co.

GOOD TRUCKS GOOD OWNERS

Roberts Motor Car Co., Inc. Largest Exclusive Truck Dealer in the Northwest Portland, Oregon

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There Is but One Super-Six—Hudson Controls It

Without Increase of Size or Weight, 72% Was Added to Power and Countless Records Proved Its Greater Endurance—That Is Why It Is Called the Super-Six

Don't forget this. Endurance must always be the most important automobile quality.

It is not appearance, speed, hill-climbing or acceleration, though the Super-Six leads in all these.

Look at the records. Hudson holds nearly all that are worth while. What car offers more proof?

But speed records are not nearly as important as are those which prove endurance. Many tests are required, to be considered final proof.

Look at these. A Hudson stock chassis was driven 1819 miles in 247 miles. The best previous record fell 34 miles short of that.

The greatest endurance test ever made was that of the Hudson double transcontinental run. The 7000 miles was covered in 10 days and 21 hours. It was the only round-trip test ever completed and the distance each way between San Francisco and New York was made in less time than any other car has ever done.

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Also It Is the Most-Wanted Fine Car

That is proved by its sales record as the largest selling fine car. It is proved by the thousands who have waited their turn to get delivery. The demand during the active buying seasons has always been in excess of supply. For some models men have been waiting months.

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