

### ADVERTISERS GET LOWER INSURANCE

Rates Are Forced Down by National Body.

FIGURES TOO HIGH YET

Association Head Says Industry Is Most Ignorantly Written in American Business.

ST. LOUIS, Mo., Dec. 16.—After six months of the competition which usually insurance companies of the United States have been subjected by the insurance service department of the National Automobile Dealers' association, the insurance companies have revised the manual rates applying to automobile dealers and garages to a point virtually 20 per cent lower than the existing rates at the time the association began its struggle for lower rates for the industry. The rates are still 25 to 30 per cent higher than the rates available for members of the national association, through their organization.

**Rates Are Compared.**  
To show just what has been done in actual figures by the revision of the manual, the rates applying in the cities of New York, St. Louis and Chicago are compared by C. A. Vane, general manager of the dealers' association, in a pamphlet commenting upon the association's victory for the principle for which it contended.

In St. Louis and Chicago on a public liability policy of \$5000-\$10,000 limits and property damage of \$1000, the rates for automobile dealers were:

For first \$10,000 payroll, public liability \$2.50 per \$100; property damage 95 cents per \$100.

Next \$10,000 payroll, public liability \$1.50 per \$100; property damage 75 cents per \$100.

By this rate a dealer whose payroll was \$25,000 a year would be paying \$750 for public liability insurance of \$5000-\$10,000 limits with \$1000 property damage. This makes an average rate of \$2.84 per \$100 of payroll. Since the revision of the manual, the rate has been reduced to \$1.50 per \$100 and the next \$15,000 and have authorized a first charge of \$255 a hundred.

**Entire Country Affected.**  
The New York rates have been reduced from an average of \$4.40 per \$100 of payroll to \$4 per \$100 of payroll on the basis of a payroll of \$25,000 a year. The same distinctions and revisions have been made effective throughout the entire United States in about the same degree of reduction.

"The automobile industry has been the most ignorantly written insurance business in existence in commercial America today," said Vane. "and there is a great deal of work still to be done before the business is properly taken care of. For example, one of the grossest injustices to the dealer is the charges made by the carriers against a dealer's clerical help. A clerk for anyone else is written at about 10 per cent of the rate that is charged to the dealer's clerical help in the automobile dealer's business rates for clerks are just as high as for mechanics."

**L. G. PEED SUCCEEDS BARBER**  
Announcement of Change in Overland Made by John N. Willys.

TOLEDO, O., Dec. 16.—John N. Willys, president of the Willys-Overland company, announced Monday the appointment of L. G. Peed to the position of sales manager, to succeed A. C. Barber, who recently resigned to take the presidency and management of the Overland Motor company of Chicago.

In moving to Chicago Mr. Barber is fulfilling a long-expressed desire to take Chicago as his home.

Mr. Peed has come up through the Willys-Overland organization, joining the New York branch in 1917 as sales manager of the Broadway store. He was later made sales manager of the New York branch and in 1919 became assistant eastern division manager.

In 1921 Mr. Peed came to Toledo as manager of the local branch and held that position until last March, when he was appointed assistant to Mr. Barber, which position he held until his appointment as sales manager this week.

Starting in the automobile business in 1907 as a mechanic, Mr. Peed has been successively machinist, tester, traveling mechanic, experimental engineer, wholesale and retail salesman, branch manager, and sales manager.

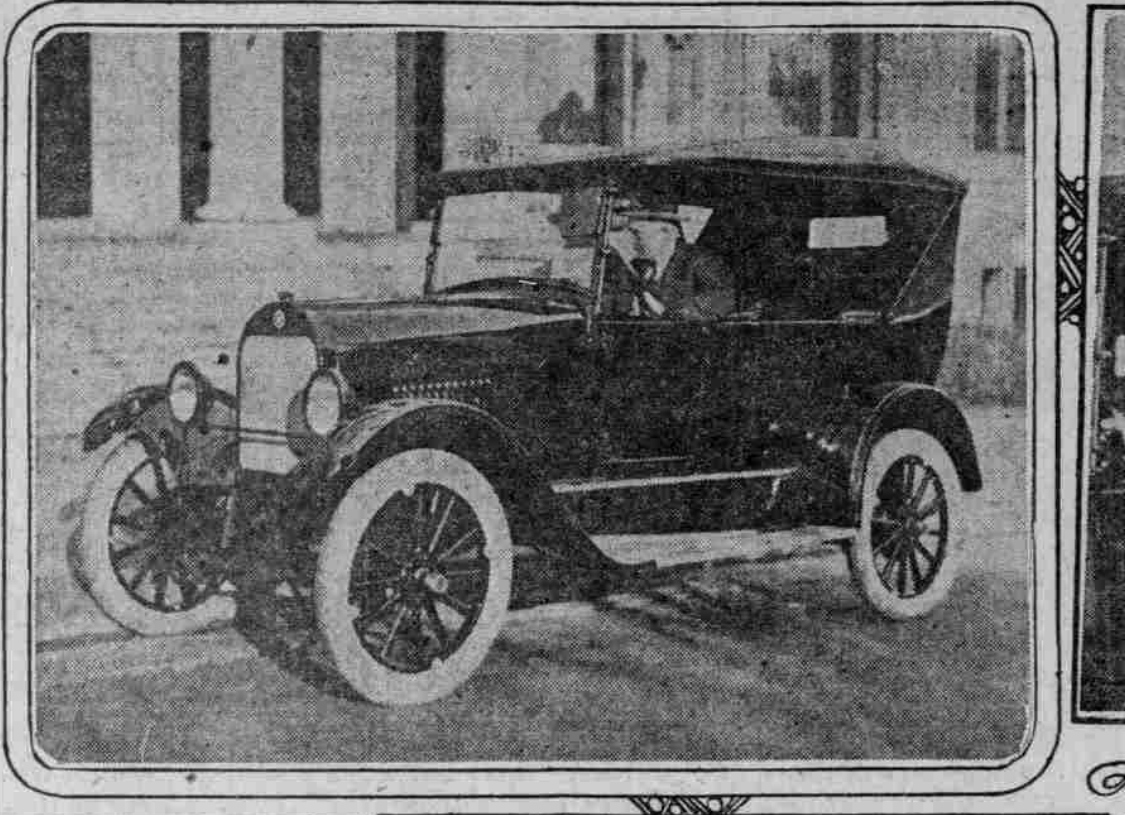
**SUDDEN BLOW HARD ON TIRE**  
Casing May Be Perfect on Outside but Broken on Inside.

When a tire suddenly blows out apparently for no reason at all it is hard for the motorist to realize that the cause of the break probably was a bump against a curb that the tire sustained two or three weeks before, says the United States Tire company. Because the tire showed no external evidence of damage at the time the bump occurred the owner is likely to blame the tire when the internal damage done by the blow finally makes itself felt.

A rubber tire will stand a great deal; it will deliver thousands of miles of service over rough roads and wear amazingly under conditions that are unfavorable. But one thing that is likely to cause serious damage is a sudden, heavy blow. The injuries done by such a blow are to the fabric that forms the carcass. The blow breaks some of the threads, and this breaking gradually spreads until the tire breaks down.

**Utah Plans Road Work.**  
SALT LAKE CITY, Dec. 16.—Utah counties have been called upon to cooperate with the state in the construction of a new road system in a letter recently dispatched to all county commissioners by Howard C. Means, state road engineer. The state of Utah has only a small fund available for the construction of roads, and despite the fact that the state is only required to pay 25 per cent of the cost of all federal aid highways, owing to the application of the graduated scale, this fund is insufficient to meet the federal aid allocations of the next three years, as provided in the federal highway act. The only source of funds for this construction work, therefore, is the various counties.

### INTRODUCING THE NEW STAR CAR TO PORTLAND MOTOR FANS.



### STAR CAR SHOWN HERE

HUNDREDS GET FIRST VIEW OF DURANT'S LATEST.

New Product on Display at Pacific Motor Co. Quarters and at Condit & Conser.

The showing of the new Star car, which arrived in the city on Wednesday, proved one of the sensations of the fall on Portland's automobile row. Literally hundreds of people gathered to see the car, and they were agreeably surprised despite the fact that they had high expectations, would be putting it mildly.

The car, which is the latest product of W. C. Durant, pioneer motor car builder of this country and former head of the General Motors corporation, is light and simple in construction, and designed to sell for about \$50 more than the Ford. Despite the fact that the car is to sell for such a low figure it is quite completely equipped, having among other things an oil gauge, ammeter, foot throttle, one-man top, demountable rims, Stewart vacuum feed gasoline system with tank in the rear, and tire carrier and rim carrier at the rear.

The first shipment of the cars reached Portland on Wednesday and the official showing occurred Thursday evening at both the Pacific Motor company quarters at Fifteenth and Burnside streets, and at the show rooms of Condit & Conser, at Grand avenue and East Oak streets. The former organization has the distribution of the car throughout Portland and vicinity and the latter organization has been named as an associate retail dealer for the east side.

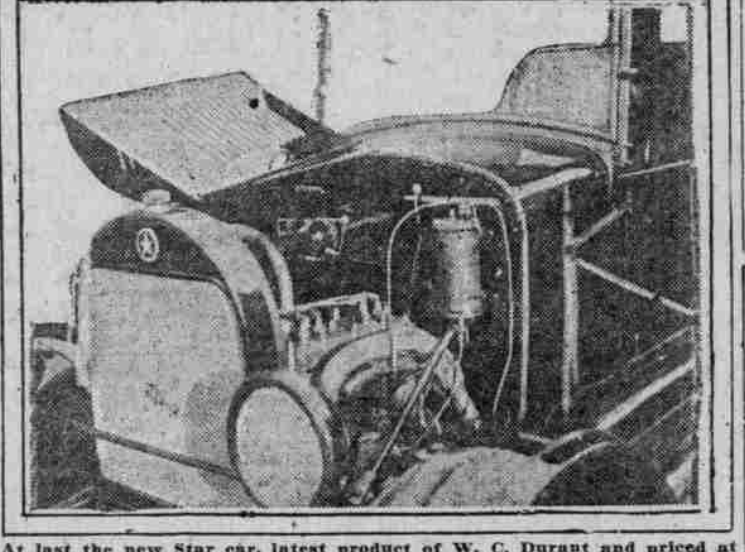
In the shipment received here were cars of all the different body styles put out by the Star organization, including touring car, roadster, coupe and sedan. Two stripped chassis were also included and these present a center of interest in the two show rooms.

**SWEDEN TO TAX MOTORISTS**  
Tourists From Other Countries, However, Will Be Exempt.

STOCKHOLM, Nov. 16.—(By Mail.)—Swedish motorists will begin to pay taxes on their vehicles and tires January 1, 1923. Tourists from foreign countries, however, may still bring their cars into the country and roam about at will for as much as 12 months without any charge whatever.

The new auto tax, which is to be applied to the repairing and improvement of roads in Sweden, is levied on cars and tires according to their weight. Each car using rubber tires is taxed 8 kronor for every 100 kilograms of friction thereon, which amounts to about \$1 a hundred pounds. The tires are taxed 1.50 krona for every kilogram of weight. Tires in use at the beginning of next year will be exempt, and in the case of pneumatic tires two extras will be exempt.

The Automobile club of America is insuring its 25,000 members for \$1500 each in case of accidental death or serious accident.



At least the new Star car, latest product of W. C. Durant and priced at about \$50 more than the Ford, has reached Portland and it is shown in the photographs above. The broadside view shows the general appearance of the car, which is built along stream lines and has a one-man top. The other view shows the radiator and a portion of the star motor, which is a Continental, built especially for this job. Note the Star design on the radiator and the Stewart vacuum-feed system. The gentlemen with the smile is Charles L. Duhamel, president and manager of the Pacific Motor company, Star distributors, who has succeeded in bringing the car to Portland, and expresses himself as mightily happy over its arrival. In the broadside view James A. Randall and P. S. Rife of the sales force of the Pacific Motors company are seated in the car.

### AUTOS LEAD PARK TRIPS

64,864 TOURISTS IN CARS VISIT YELLOWSTONE.  
Oregon Sightseers Total 2161 and Washington 3029 During Big Season Just Closed.

WASHINGTON, D. C., Dec. 16.—During the Yellowstone park season of 1922, now closed, 64,864 visitors reached the park by automobile, as against 33,348 by rail. No less than 13,379 incoming automobiles and motorcycles passed through the park gates.

This information, which is given in the annual national park service report of the United States department of the interior, throws an interesting light on the extensive use of the automobile for long tours.

Of the various makes of cars to enter the park this year Ford was first with 5529, Buick second with 2054 and Dodge third with 1861. All other cars registered under 1000.

Every state in the Union was represented by those who motored to the park the cars carrying a total of 64,864 tourists. Montana naturally led, 19,599 home folk making the park trip. The eastern states, the farthest from the scene, made the following passenger showing: Main 32, New Hampshire 12, Massachusetts 215, Vermont 2, Rhode Island 25, Connecticut 32, New York 641, New Jersey 223, Pennsylvania 586, Maryland 90, Delaware 2, District of Columbia 104.

Going farther west it is noted that Indiana sent 880 motorists, Michigan 1023, West Virginia 74, Illinois 1263, Missouri 1291, Wisconsin 1290, Minnesota 1689. From the middle western states 1541 went from Kansas, 2130 from Nebraska.

Use the hand signal.

### PORTLAND MAN INVENTS FOUR-WHEEL DRIVE DEVICE FOR TRUCKS.

MODEL OF PROPOSED SIX-WHEEL TRUCK, WITH TWO SETS OF DRIVE WHEELS IN THE REAR, AND ITS INVENTOR, F. C. SCHLACK.

An interesting device which may make practical the use of two sets of rear drive wheels for trucks with long wheel bases or trucks designed to carry heavy loads, has been invented by F. C. Schlack, 1924 Corbett street, and is shown in the photo above. Mr. Schlack is kneeling beside the model, demonstrating its ability in making short turns. Support for the rear of the truck body is provided by a pivot supported above the center of the two sets of rear wheels and riding on two springs, each connected with and terminating at the two rear axles. An automatic device enables the two sets of wheels to swing freely to the right or left, thus enabling much sharper curves backward or forward than are ordinarily possible with a truck of exceptionally long wheel-base. The truck, it is claimed by the inventor, would be easier on the road than the ordinary heavily loaded truck, as the rear portion of the load would be carried by four instead of two wheels. Easier riding qualities are also claimed, as the two sets of wheels would take the bumps more easily, small shocks being registered when each of the sets of wheels passed over a bump, rather than one heavy shock when the single set of wheels passed over it. This quality would fit the equipment for stage use, the inventor contends. Power from the engine is transmitted to the two sets of wheels through two drive shafts which would each be geared immediately behind the gear shift, or wherever was most convenient for each particular equipment. Each drive shaft would be equipped with universal joint to take care of change in direction, and each would terminate in a differential gear.

### STAGE CASES COMING UP

WASHINGTON STATE HEARINGS SET FOR COMING WEEK.

Department of Public Works Will Take Testimony Regarding Auto State Lines.

OLYMPIA, Wash., Dec. 16.—(Special.)—Several important automobile transportation cases have been set by the department of public works for hearing during the week between December 23 and 27. The hearings involve various stage routes in the northwestern parts of the state, and will be held at Seattle, Mount Vernon, Snohomish and Sequim. Following is the calendar:

December 20.—At Seattle, department against H. E. Knowles, for cancellation of Seattle-Benton certificate on ground of misrepresentation in obtaining it; Marysville Transfer company and others against Pacific Northwest Traction company, with relation to proposed decrease in express rates by traction company between Seattle and Bellingham and way points.

December 21.—At Mount Vernon, C. S. Davis and James Blackburn against A. W. Davison, relative to cancellation of Seattle-Benton certificate because obtained by misrepresentation; Everett-Arlington Stage company, application for extension of service from Big Lake to Clear Lake.

December 22.—At Snohomish, application of S. R. Ritchie to change route from Everett to Lake Roosevelt via Snohomish and Machias; application of Monroe-Snohomish-Everett Stage company for extension of service from Snohomish to Machias.

December 27.—At Sequim, Wolverton Auto Bus company's application to extend passenger and express service from Sequim to Brinnon; application of R. E. Ahmeyer for a certificate to furnish service between Port Townsend and Port Ludlow; application of J. S. Burrows for a certificate to furnish passenger and express service between Port Angeles and Seattle; application of Wolverton Auto Bus company for extension of certificate to furnish freight service between Port Angeles and Sequim; application of Anderson & Rosenstock for a certificate to furnish freight service between Port Angeles and Sequim; application of Burrows & Merrill for a certificate to furnish freight service between Port Angeles and Seattle.

December 23.—At Seattle, application of William Beilm for certificate to furnish passenger and express service between Kirkland and Rose Hill.

**GOOD ROADS MEETING DATED**  
Thirteenth Annual Congress to Be in Chicago in January.

CHICAGO, Dec. 16.—Discussions on design, construction, maintenance, traffic and finance in road building will feature the 13th annual meeting of the American Good Roads congress here January 18-19, according to the programme just made public. The annual exhibition of the American Road Builders' association will be held in connection with the congress. All types of road building machinery and miniature models of various types of highway construction will be shown.

Delegates from every state in the country are expected to attend the meeting and invitations to visit the exhibition and congress have been sent to the governors of the states, according to the programme.

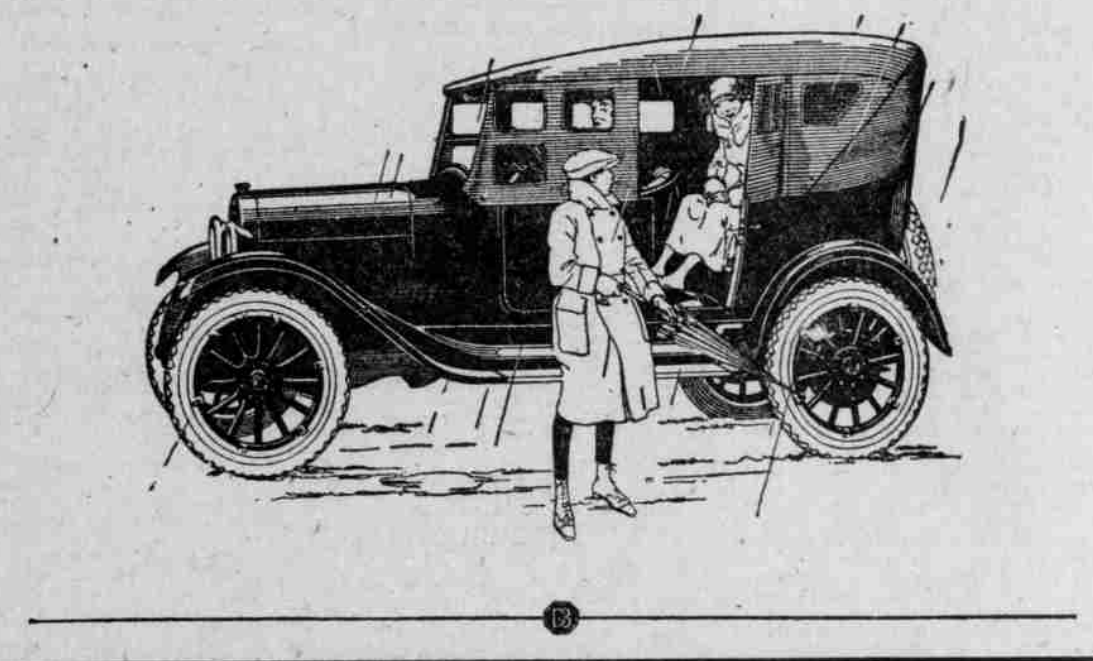
Speakers named on the programme include Thomas H. Macdonald, Washington; C. M. Upham, Raleigh, N. C.; Clifford Older, Springfield, N. C.; A. J. Parrish, Paris, Ill.; B. H. Felpmeier, Jefferson City, Mo.; A. R. Hirt, Madison, Wis.; J. N. Mackall, Baltimore, Md.; Leon C. Herrick, Columbus, O.; and T. J. Wassett, Trenton, N. J.

**Care of Terminals Advised.**  
Corroded terminals should be first scraped and then cleaned with a strong solution of washing soda.

## DODGE BROTHERS MOTOR CAR

Few days are too cold for comfortable driving in this sturdy car. Snug-fitting curtains, which open and close with the doors, afford complete protection from wind and snow. The carburetor and starter are famous for their prompt and dependable response on cold mornings. Cord tires, with safety treads, act as a safeguard against skidding, and greatly reduce the possibility of having to change tires in disagreeable weather.

The price is \$1065 delivered  
Braley, Graham & Child, Inc.  
Eleventh at Burnside—Broadway 3281



After the corrosion has been removed and the terminals dried, grease the parts well with cup grease or vaseline.

**Autos Saving Rural Schools.**  
Eighteen thousand rural schools are supplying transportation for pupils. By this the consolidated rural school is going forward at the rate of about 1000 per year. There are still 140,000 one-room schools which should be consolidated. It means a larger and better-equipped schoolhouse. In the one-room rural school, one teacher teaches all grades, from the kindergarten to the eighth grade, while in the consolidated school each teacher instructs but two or three grades. This means fewer and more highly qualified teachers and better teaching.

**Rotary Club Buys Trucks.**  
BIRMINGHAM, Ala., Dec. 16.—The Rotary club of Aberdeen, Miss., has started a movement in that section that it is believed will have a widespread effect on the school systems which use motor transport systems. The club has purchased two large school buses and donated them to the schools of Aberdeen and Monroe county, Mississippi. They will be used in transporting children to and from school. This is considered as only a starter, as there are 4000 school children in the Aberdeen district alone.

**Traffic Violators Sent to School.**  
A special school is held by the city police of Sioux City, Ia., for traffic violators. The offenders are fined and then placed in a class in which they spend two hours rehearsing a long list of published traffic rules.

Speeding on the highway is no longer "smart!" It's criminal.

**Sedan Special \$1675**  
Portland Delivery

## Give a Hupmobile for Christmas

Instead of waiting until a little later, get that Hupmobile Sedan for the family for Christmas.

You will have it just in time to get the full benefit of the 1923 license plate.

Think how such a gift will heighten the Christmas spirit! And remember that owners and automobile mechanics all join in praising the Hupmobile as a wonderfully economical car, and literally a fine car at a low price.

See us about trading in your present car. We urge immediate action so that your order may be filled by December 25.

Have you noticed that this is steadily becoming a Hupmobile Town?

## Manley Auto Co.

A. B. Manley, President. K. K. Burkhart, Sales Manager.  
11th and Oak at Burnside St. Broadway 0217

### ATTENTION REO OWNERS

It is to your interest to get service from those who know your car. We have skilled REO mechanics and will give you better satisfaction than can be obtained elsewhere.

No matter what make of car, we can repair it. Give us a trial.

## JOE DAWSON

CITY HALL GARAGE  
4th and Jefferson Sts.  
Phone Main 7979.