

SEVENTY-FIFTH YEAR

SALEM, OREGON, SUNDAY MORNING, JUNE 14, 1925

READ YOUR POLICY FOR INSURANCE, AAA SAYS

SOME POLICIES ARE NOT WORTH PAPER WRITTEN ON

Careful Examination of Insurance May Result in Showing Loopholes

WASHINGTON, D. C., June 13.—All motorists who carry liability insurance were urged by the American Automobile association today to lose no time in examining their liability policies in order to make sure that they are really insured and that the company undertakes to pay judgments against them in all cases in consideration of the premiums paid.

There are few motorists, according to the A.A.A. statement, who realize that when they buy liability insurance they do not necessarily buy protection against liability and that they may be buying only protection against loss, as some insurance companies refuse to pay judgments unless the policy holder first pays the judgment himself.

This warning to motorists was issued under the signature of Major Roy P. Britton of St. Louis, Missouri, chairman of the legislative board of the A.A.A. and president of the automobile club of Missouri, which recently made an exhaustive investigation of various types of automobile insurance contracts.

"It is obviously unfair for insurance companies to accept premiums from motorists unless they are prepared to pay in all cases," Major Britton said.

In view of the fact that millions of motorists pay substantial sums for protection in case accidents, Major Britton declared that it is high time that motorists were warned against the type of insurance that merely guarantees protection against "loss" and does not undertake to pay judgments in cases where the insured is insolvent or has not at his disposal the liquid assets with which to pay damages.

He pointed out that while many insurance companies pay and waive technicalities by inserting a clause in the policy which guarantees payment whether or not the insured is bankrupt or insolvent, other companies fail to provide this "insolvency" clause.

"In the case of the latter," said Major Britton, "it is fair to assume that the companies would fight payment in case judgment is obtained against the insured and he himself is unable to pay. In fact cases of this kind have frequently come up in the courts, the courts in these instances sustaining the rule of law that a policy providing for indemnity against loss does not become payable until the insured pays the judgment."

He continued: "An investigation has revealed that some insurance companies so word their policies that they are not legally forced to pay damages unless the policy holder is financially able to pay the damage himself. If he is unable to pay, the insurance company in some instances refuses to pay. The injured party does not collect and the insured is left with a judgment hanging over him.

"Practically every motorist is under the impression that his liability policy provides that if he injures someone and that person sues and gets a judgment, the insurance company will pay the amount of the judgment, provided that it does not exceed the policy limit.

"This, however, is far from being the case. In many instances policies held by motorists read like this: 'The company in consideration of the premium, agrees to indemnify the insured against loss sustained by the insured,

NEW GARAGE LEASED BY MacDONALD AUTO COMPANY



Marmon, Chandler and Cleveland dealer adds to floor space. General service will be increased largely.

arising from liability for damages.

"This simply means that a company offering this type of policy does not undertake to pay the person injured when he gets a judgment against you. The company will reimburse you when you sustain a loss, that is, when you yourself pay the judgment. But if you are unable to pay the insurance company will not pay—and is not bound to pay under this type of contract.

"Two classes of policy holders are affected when such a situation develops, namely, those who are actually insolvent and those who have the means but not immediately available for payment. In either case the insurance company is in a position to take advantage of the wording of the policy which agrees to give protection against 'loss' and not against 'liability.'

"It should be stated in fairness that many of the reputable insurance companies recognize a moral obligation to protect their patrons and even have waived the technicality in cases where the insured was unable to pay. In addition, many companies embody in their policies what is called an insolvency clause which provides that the insolvency or bankruptcy of the policy holder shall not release the company from the payment of damages."

"Every motorist is, of course, expected to exercise the utmost care that he does not hurt anyone and realized that liability insurance does not weigh in the scale against carelessness or recklessness. The responsible driver has a horror of causing injury but if he does, he intends to pay damages to the victim and pays a substantial sum each year for insurance. He cannot afford to be in ignorance of the kind of protection he buys."

NEW GARAGE IS LEASED

R. N. MacDONALD ANNOUNCES ADDITION OF BUILDING

R. N. MacDonald has leased the garage which he formerly occupied and will take possession after August first. This garage building is located at the corner of Ferry and Cottage streets and was erected about a year ago.

Mr. MacDonald announces that he will continue to handle the Marmon, Chandler and Cleveland automobiles here. He will have ample room for service and storage besides he will have plenty of room to store cars for those living in that neighborhood. The gasoline pump will be replaced and the same service as he has always been offered patrons will be given.

MOTOR TRIPS ABROAD

The Most Famous of All Highways
ONE OF A SERIES OF TRAVEL TALKS



Photo Courtesy Marmon and Chrysler Motor Corporations
Mountain Air and Lake Breeze

There are many famous highways throughout the world but few that compare with the Aemstrasse in Switzerland. This greatest of all motor roads, carved out of solid rock in steep places, extends from the town of Brunner to Fieslen, a distance of nine miles. The picture above was taken near Lucerne and at a point 1,000 feet above the Lake of the Four Cantons.

ONE-YEAR CAR IS PAST

WILLYS - KNIGHT COMPANY GIVE UNUSUAL FIGURES

Trend in motor car body and mechanical design throughout the industry in late years has been towards longevity. Motor experts state that the average life of cars now produced is eight years. Manufacturers feature the fact in their advertising and sales data that their cars will stand up for eight to ten years with reasonable care.

The day of the so-called "one-year car" has since passed. Your far-sighted manufacturer is working with the thought in mind of giving the public a car that will not only stand up satisfactorily as long as the gloss of newness is upon it, but will serve the owner for a good many seasons and a good many thousands of miles.

Our sales and service departments have innumerable records of cars which have been in use for this length of time. We have a Willys-Knight engine which has travelled more than 300,000 miles in police and fire service in Toledo and is now being used in a truck. Out in California there is a Willys-Knight coupe which has passed through the hands of three owners and has travelled more than 100,000 miles without once having the cylinder head removed. A taxicab operator in Chicago drove a Willys-Knight cab more than 50,000 to 75,000 miles to the complete satisfaction of their owners.

Only just the other day we received word from a driver of an Overland of the year 1908 who had just given his seventeen year old vehicle a fresh coat of paint. Last year this car carried him from Wichita, Kansas, to Pike's Peak and back again.

German Court Says Judges May Go to Sleep if Bored

BERLIN.—A judge who was found napping has given rise to a far-reaching controversy in Germany. In the course of events this question was referred to the German supreme court at Leipzig, which came to the strange decision that his honor may safely take his little snooze now and then, for in passing judgment it is his body, not his mind, which is the principal factor concerned.

As was to be expected, this decision has again evoked heated discussion among the best known jurists in the country. Prof. I. Goldschmidt, the legal authority at the Berlin university, expresses his opinion thus:

"One cannot expect a judge to give his undivided attention to the proceedings. He is obliged to sign documents, to receive messages, and to answer numerous questions during the trial. But if it is positively proved that he has been asleep, the case becomes prohibitive, for sleep signifies loss of consciousness, and also irresponsibility."

US Gold Is Resuming Pre-war Flow to Russia

MOSCOW.—Although no official relations exist between the United States and Soviet Russia, intimate contact by letter is maintained by Russians living in America with relatives in Russia. Tens of thousands of Russians in the homeland are supported entirely by remittances received from sons, daughters, fathers or brothers who emigrated to America.

Previous to the World war, an average of \$50,000,000 was sent annually to Russia from the United States by Russians settled in America. Although this sum has never been reached since, the remittance gradually are assuming their pre-war level. Last month, for example, a single institution here which makes a specialty of banking business with Americans, handled nearly \$1,000,000 in remittances from Rus-

HUDSON-ESSEX PRICES WILL BE REDUCED

FRED M. POWELL MOTOR CAR COMPANY AGENTS HERE

Large Volume of Production Said Responsible For Latest Reduction

"Essex reduces prices again," said Fred M. Powell, Hudson-Essex dealer, "and in doing so has established low price for six cylinder cars. Essex coaches have long been the lowest priced six cylinder closed cars on the market, and now they are offered at a price actually below that of any six cylinder open car.

"Especially with the easy purchasing terms which we now have in effect, almost anyone who has the purchase of any closed car in mind can buy an Essex coach.

"This reduction in price is a most striking example of what can be accomplished by a large volume of business. Hudson-Essex is now the largest builder of six cylinder motor cars in the world. This fact results in economies which would not be possible under any other condition. That is why the Essex can be offered at so very favorable a figure.

"The reduction in the Essex price comes just a month after the cut in the Hudson super-six. Both of these reduction were in line with the Hudson-Essex policy of giving the best possible value at all times.

"What are the distinguishing features of Hudson-Essex manufacturing economy? First, as we said, Hudson-Essex is the largest six manufacturer in number of cars made. Secondly, it is a specialist in enclosed cars—ninety per cent of its entire production being in the popular Hudson and Essex coaches. Thirdly, overhead expense is light and it is divided over the combined totals of Hudson and Essex. Fourth, Hudson-Essex originated the coach, has made over 250,000 of them, and naturally knows how to build them well and economically.

"Hudson and Essex sales leadership all over the United States are proof that motor car buyers know and appreciate these facts. Large as has been our business this spring, we look for it to grow further. The Hudson and Essex coaches are now at such reasonable prices that they tempt the desires of every man and woman who is looking for real motor car value. All this spring we could have done a much larger business if we only had had the cars. That indicates of course a great demand which is yet to be supplied."

Ancient Underground Galleries Are Revealed

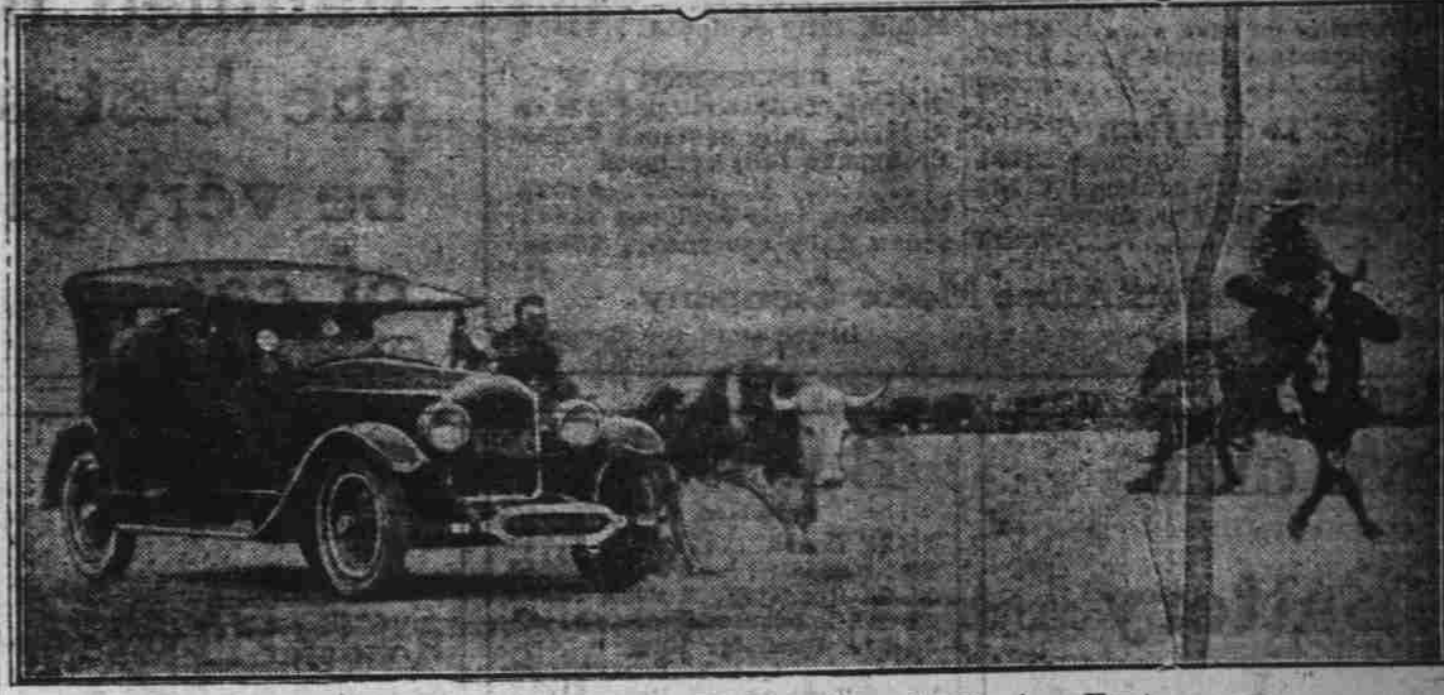
GAETA, Italy.—A series of subterranean galleries, believed to have formed part of the ancient defense works of this seaport—known as the Gibraltar of Italy—was revealed recently when the pavement caved in.

The extent of the discovery has not been determined, but judging from what experts were able to learn from the surface the ancient masonry uncovered dates back several centuries, because many of the houses now standing in the immediate vicinity are, themselves, 200 and 300 years old.

MAN SAID MURDERED

YAKIMA, Wash., June 12.—Danny L. Wynkoop, 74-year-old night watchman of a fruit ware house here, was murdered, according to findings of a coroner's jury here tonight. Wynkoop's body was recovered from the mill pond last night. Police were still without a theory to explain how Wynkoop met his death.

BULLDOGGING BY AUTO



Packard Six Used by Cowpunchers in Daring Feat

HARD LABOR AWAITS BREWERS OF ILLICIT LIQUORS IN RUSSIA

MOSCOW, June 12.—Bootlegging in Russia is as great an evil as it is in the United States. The illicit manufacture of vodka which is 96 per cent pure alcohol, is universal throughout the country. The prisons are crowded with men and women convicted of bootlegging. Every day the government confiscates hundreds of home-brewing stills, exiling the owners to Siberia or sentencing them from one to three years at hard labor.

Declaring it had found complete prohibition a failure, the government has recently permitted the manufacture and sale of 30 per cent vodka and by October 1 will allow 40 percent vodka. This it is hoped will stop the wide-spread illicit manufacture. The new order has been hailed with joy by inn-keepers, restaurants, and the Russian public generally.

Although punishment for violation of the vodka prohibition act in Russia is almost as severe as the penalty prescribed by the American government for violation of the Volstead dry law, vodka is found at every well-ordered meal in Russian homes. In many cases it is home-made from common potatoes, rye, raisins, sugar or even ordinary honey, while in other instances it is of the pure bootleg variety derived from grain alcohol. It is drunk not so much as a stimulant or thirst-quencher, as an incitement to the appetite.

Wine of good quality can be had all over Russia. The government has found it expedient to permit the manufacture and consumption of wine for purposes of revenue and to save the extensive Russian vineyards in the Caucasus, the Crimea and Armenia from economic ruin. The manufacture and sale of beer also is allowed. Breweries formerly owned by individuals have passed into the hands of the government, which operates the breweries through State trusts.

Trousers May Grow Fuller As Skirts Become Shorter

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By Experienced Men
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for an important announcement by Studebaker in this newspaper on Thursday next. It will interest everyone who owns or expects to own an automobile.

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