CANADIANS PROVE PRIDE OF BUYING

Vice-President of Marmon Company Suggests Ideas On Payment Plans

One reason why the Canadians seem to derive so much satisfaction from life despite their relatively smaller incomes is that they pay cash for what their American cousins are accustomed to purchase on the deferred payment plan.

The Canadian will save for months to buy a radio set, a piano or an automobile, and, once the merchandise is his, he feels a sense of ownership and a pride of possession which more than repays him for his sacrifice. There is a certain feeling of security in ownership and in cash payment that can be enjoyed under no other purchase plan.

These observations were suggested to G. M. Williams, president of the Marmon Motor Car Company, by a perusal of a recent bulletin issued by the Ohio Council of the National Automobile Dealers' Association, bearing on the repossession problem as the finance companies find it in that territory.

This bulletin, Mr. Williams found, furnishes an interesting commentary on human nature. It showed that in cars where the initial payment on a motor car represented one-third of its price, the percentage of repossessions was only 2.7.

This percentage increased, however, in almost geometrical proportion as the first payment grew smaller. Thus, if it represented only a quarter of the car's value, repossessions rose to 5.9 percent, and if less than a quarter of the selling price, repossessions reached 11 percent.

"Of course," said Mr. Williams, "the Canadians buy fewer cars than the Americans, and if the automobile manufacturers had to wait until everybody had saved enough money to buy a car outright, production would fall off and many of the factories would have to shut down. The American, assured of a comfortable income, likes to enjoy life as he goes, and is willing to mortgage his future earning capacity for present luxuries—if you can call a motor car a luxury.

"Even the 11 per cent of repossessions consequent to the small down payment indicates only a trace of dishonesty, and might easily be accounted for by unemployment, illness or other emergencies. Nor would such a percentage of bad sales necessarily demoralize the dealer, especially if he knew the equasion in advance. At the same time, the situation tends to produce a sense of false security among dealers and manufacturers, and if we can calculate with any degree of accuracy just what the reaction will be under certain circumstances, we can act accordingly.

The conservative dealer will insist on an initial payment substantial enough to establish a feeling of ownership on the part of the buyer and to eliminate any suggestion of rental. For if the purchaser making only a nominal payment is inclined to be dishonest or a bit smart, he can use the car for a certain length of time and then, defaulting on his contract, turn it back to the dealer greatly deteriorated in value. His own loss he can strike off as rental, and in the majority of cases, he would get the better of the bargain. But credit, of course, in its last analysis, is a matter of character. Only a small percentage of our customers are intentionally dishonest."

Spanish Combs Popular In Paris This Season

PARIS—(AP)—Spain inspires some of the freak styles that Paris is seeing for spring.

The latest arrival is a Spanish comb, meant to be worn on the hat, and not the head. It is an outgrowth of Spanish has and hairdressing which interest the fashion makers just now.

TRAFFIC TIE-UPS COST CONSIDERABLE

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large and small, are widening the pavement area, both b ythe removal of buildings and by the cutting back of sidewalks. For instance. Chicago is widening La Salle street to a width of 108 feet. This requires that the fronts of several buildings be sheered off.

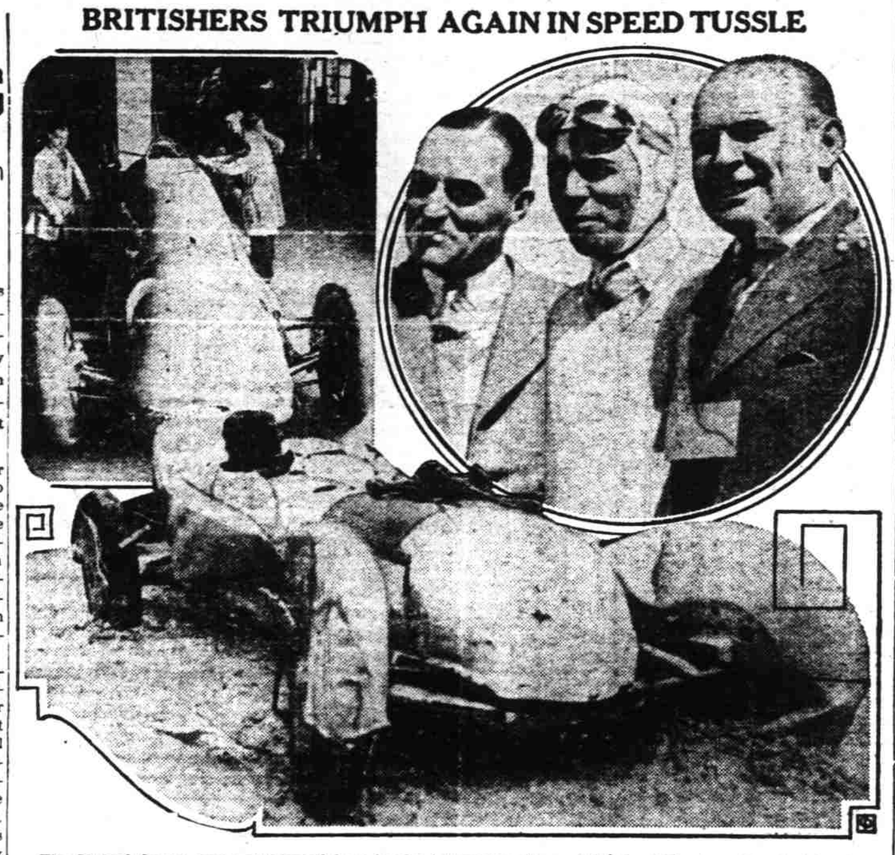
Elevated streets give every indication of being an essential part of the city's future street equipment. Wacker Drive, Chicago's double-decked thoroughfare, is three-quarters of a mile long. Both New York and St. Louis are planning even more extensive two-level streets. City authorities point out that such structures are necessary, for cities are daily building more skyscrapers, thereby increasing the need for additional street space by leaps and bounds.

Use Tunnels

Pedestrian tunnels, remindful of Chinatown passageways, are being constructed by many cities for the double purpose of speeding up traffic and for making street crossing more safe for foot travelers. Los Angeles has completed 33 of the 40 pedestrian tunnels planned. Highland Parx, Mich., has constructed two such underpasses, which have made the services of traffic policemen available for use elsewhere.

Visionary as they may appear, cities will soon be equipped with elevated street intersections. With heavy volumes of traffic meeting at street intersections, the time and money wasted is tremendous and the accident hazard is great. Chicago has several elevated street intersections in service with intersections in service with appropriations for more, and Pittsburgh has eight. Many others are planned.

BRITISHERS TRIUMPH AGAIN IN SPEED TUSSLE



The United States came off second best in the international speed trials at Daytona Beach, Fla., but the Americans are still planning to regain world speed laurels. Left is Capt. Malcoln Campbell, who set a new world's record, and his two American rivals, Frank Lockhart and Ray Keech. Left, Campbell's car and below, Lockhart's wrecked steed.

HOW TO HANDLE 35,000,000 CARS

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many agencies are busily engaged in teaching the motorist to drive carefully. But there is also a movement which encourages the pedestrian to walk carefully. Considerable impetus can be given this work if it is consistently pointed out that nearly all pedestrians are frequent motorists, and that nearly all motorists are frequently pedestrians.

To walk carefully means to cross streets at crossings. It means to observe traffic signals and traffic rules. A few cities have succeeded in keeping pedestrians on the curb until they are given the right of way. A city like Chicago, with its Loop district, may find pedestrian traffic too great to expect all pedestrians to keep on the sidewalk until given the signal to go. But most cities are finding that they can reduce the number of accidents by encouraging pedestrians to observe signals and to be guided by them.

A Chicago transportation executive recently made the impressive statement that anyone alert enough to be on the streets of Chicago was alert enough to get through lines of moving vehicles. They may apply to the Loop district, which has problems peculiar to itself, but it hardly applies to most cities.

Many pedestrians complain that they are obliged to cut through lines of vehicles because when they wait for the signal to cross they find their line of walk cut off by vehicles coming around the corner. The edestrian should be permitted to cross before vehicles are allowed to turn corners.

Police officers are going into the schools in many cities to instruct children how to cross streets, and when. In those same cities policemen are assigned to street corners children use frequently in going to and from school. Usually those police, in escorting children across streets, wait for signals before crossing. At least they should.

This type of education means that the years to come will bring us a generation of men and women schooled in the ways of careful walking.

Traffic problems are usually considered as police problems. As they increased the number of police was increased. Then came the introduction of the synchronized electric signal system control. This was accepted in many communities as a substitute for the traffic policeman. The truth is that there is no substitute for the traffic officer. At some intersections the signal light is all right. At others it isn't. Signals will work under certain traffic conditions, but not all.

Our larger cities will be connected by express highways. These will be enclosed like railroad rights-of-way. There will be separate lanes for slow moving vehicles and separate lanes for the faster moving ones. When grade crossings are encountered the highway will go overboard or underneath.

America today has a most ambitious road building program. There is every reason to believe that this program will be expanded until this country will have a great system of transcontinental highways and roads, extending from Canada to Mexico. Of course, as soon as we finish a two-way highway, traffic on it frequently increases to a point where a four-way highway is needed. This is bound to be true for eight or ten more years.

The United States will never complete its road building program. New highways will be needed constantly. Old highways must be kept in repair and many must be widened.

The elimination of grade crossings is a tremendous job. This work should continue until every dangerous crossing is eliminated, with an over-pass or under-pas built in its stead. There is also the job of eliminating curves from highways. Engineers today agree that highways must possess what might be called built-in safety. Signs can't be relied on to make highways safe.

The parking problem will probably be with us always. But it will be met in part by erecting tall ramp garages in areas where rents aren't so high.

In our most congested centers streets will be cleared of trucks loading and unloading during the day. Loading will be done at remote delivery systems. There will be underground loading platforms and it is not at all impossible that main levels will be used by department stores to park cars. Roofs may be used also.

More and more attention is being given the skyscraper and its relation to the traffic congestion problem. Throughout the country there is a growing appreciation that New York, built as it is on a narrow island, was compelled to go into the air to expand because it couldn't grow in any other direction.

Other cities are realizing that there must be some relationship between the height of a building and the capacity of the abutting streets to care for the additional traffic so created.

RACE TRACK DRIVER TRIES EXPERIMENTS

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ers as Bennie Hill, Pete Kreis, Bob McDonough and Jules Ellingboe.

Cooper's association with Marmon and his work in the development of Marmon straight-eight automobiles are direct evidence of the strong influence of automobile racing on the design and construction of passenger cars. It is interesting to note that beginning in 1924 every car that finished the famous Indianapolis race was of the straight-eight design. These cars, despite their small piston displacement, have attained the utmost efficiency and have resulted in a distinct trend toward the straight-eight motor in passenger cars. That cars powered by this type of motor are becoming extremely popular is demonstrated by the the record breaking sales of the New Marmon 68 and "78" which were introduced at this season's automobile show.

A glance at the race track record of Cooper, who now it using his years of experience toward the development of Marmon automobiles, reveals a consistent series of achievements and victories which date back to the earliest days of automobile racing. More than twenty years ago Cooper began his career on the race track and jumped into nation-wide prominence when he won the road race championship in 1913 by scoring seven consecutive first places in as many starts at an average speed of better than 70 miles an hour. Despite his retirement he is among the first four drivers on the Indianapolis speedway in point of the number of miles driven on the famous two-and-one-half mile brick track, covered a total distance of more than 2,500 miles. One of his outstanding achievements was in 1917 when he surprised the automobile world by winning the 250 mile War Derby on the Chicago speedway. Two years previous he was the victor in the 500 mile speed competition that opened a new speedway at Minneapolis.

AUTOMOBILE SAID VIVID EXPRESSIONS

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proceed in the selection and the harmonizing of colors for both the exterior and the interior of a motor car is emphasized by the work of Fisher and Fisher-Fleetwood in originating color designs for their latest creations. In one, the Bird of Paradise supplies the color motif. The body panels are in the Paradise red of its tail; the upperstructure, fenders, mouldings, and running gear in the brown of its breast and the interior is in harmony, being a golden tan.

"In still another, the butterfly known to lepidopterans as morpho menelaus supplies the key. The car which is color-toned to this shimmering, iridescent messenger from fairyland is a seven passenger sedan. The exterior is in butterfly wing blue with which the interior is in keeping. Butterflies are inlaid in walnut mouldings of the doors, the partition panels and the vanity cases, and even on the heavy robe which goes with the car there is a butterfly in needlepoint.

"Fisher and Fisher-Fleetwood, in creating color designs for General Motors cars, have gone directly to nature, because in her handling of colors nature never errs. Whether in the fragile splendor of the butterfly floating in the warmth of the afternoon sun, the gay plumage of some tropical bird, the gorgeous coloring of a deep-sea fish, the lavender shadows on January snows or the glowing gem brought up from the depths of the earth, nature reveals her perfect harmonizing of colors. To the great studio of nature, therefore, the artist-designers of Fisher have gone for their inspiration. The result is, more colorful and more beautiful cars than ever before.

"In one car is the tone of the blue of an oriental sky at midnight; in another is a modification of the gold and blue of the Bermuda Angel fish; in a third the deep green of the emerald; mounted, as it were, in a setting of platinum-toned fenders, radiator and lamps; in a fourth the bold, vivid, brilliant colorings of a recently discovered mineral known as curite; in a fifth, the cool, refreshing green of a forest in summer; in a sixth, the warm shades of golden brown and orange of the Grand Canyon; in a seventh, the living glow of that precious gem, the rose coral; in an eighth, the cerulean hues of Italian waters—and so on, with nature always supplying the color tone.

"The increased use of color in motor cars has been made economically possible by the use of Duco and other lacquers. The movement, however, did not set in full strength to color until about two years ago, when Fisher made plain to the entire world by way of actual accomplishment that color in far greater variety than previously thought feasible could be employed in the finishing of motor cars. Since then, the streets of the American city and town have take non a gala appearance as motor cars in virtually infinite variety of color combinations lend ever-changing interest to the scene."