

# FORD FINANCES OWN CAR SALES

### Universal Credit Company to Handle Contracts at Low Cost

With the production of the new Ford car showing a steady increase each week, the most interesting recent development at Detroit was the announcement of the authorized Ford finance plans with the establishment of the principle of time payments on all Ford products.

The new Universal Credit company has been created to handle the specialized financial institution to provide a uniform and authorized time-payment plan throughout the United States. The Universal Credit company is Ford controlled and financed. Offices of the company have been established in the new Penobscot building in Detroit and two branches in Detroit and Kansas City, are open for business. As rapidly as possible a total of thirty-five branches will be established. Branches at New York, Boston, Chicago and Atlanta are organized and will commence doing business during September. These will be followed by the opening of regionally located offices in other principal cities from coast to coast.

**Lowest Cost Possible**  
The Universal Credit company plan of time purchase permits the owners of Ford cars to buy them at lowest possible financing cost commensurate with sound business practices.

Already the establishment of the Universal Credit company has aroused national interest on the part of Ford dealers and Ford purchasers. The Ford dealer welcomes the creation of the new company because it offers him for the first time a finance plan with the solid backing of the Ford Motor company behind it. The Ford purchaser is interested because the plan gives him a distinct advantage in low cost and contemplates the purchase of sound insurance protection.

In the latter respect the joint interests of the purchaser and of the Ford dealer are protected. The plan includes the purchase by Universal Credit company of sound and adequate fire and theft insurance covering the purchaser, the dealer and the company. The purchaser receives a standard form of policy of insurance providing protection for one year. These policies are issued by the Home Insurance company of New York, one of the largest in the world. The policies provide for settlement based on the actual cash value of the car at time of loss.

**Sound Methods Followed**  
Enumerated among other advantages of the Universal Credit company plan of time purchase is the fact that the company is not operated with the primary and sole purpose of profit, but is created for the sound financing of the Ford dealer and purchaser. The creation of the new company is expected to act as an added sales tool in the hands of the Ford dealer, who will thereby be able still further to carry on the announced Ford policy of passing on to the consumer every possible economy.

Carsten Tiedeman is manager of the Detroit branch and E. K. Hill-ton is manager of the Kansas City branch.

Universal Credit company announced the following appointments at the four new branches which will commence to do business during September: E. F. Howington, manager at Atlanta; W. B. Marxen, manager at Chicago; C. L. Pardee, Jr., manager at New York and George Harrison, manager at Boston.

## SCHOOLS ASSISTED BY GOOD HIGHWAYS

The widespread improvement of rural roads of all classes has aided in developing certain types of rural schools, notably the junior high school, according to Emery N. Ferris, professor of rural education at Cornell university.

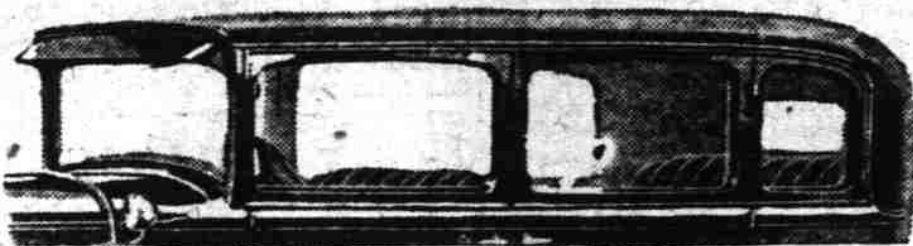
The motorist of Oregon has noted this development over the past 10 years and knows that the statement of Professor Ferris is true. In his recent report, issued by the U. S. bureau of education, he notes that reliable means of transportation have greatly extended—in fact doubled—the distance from which schools can be reached by pupils. This has made it possible to develop three or four-year junior high schools, in many small centers unable to support four-year high schools, older pupils going daily to adjoining communities having high schools which serve several small communities.

There are now 1,174 centers of population under 2,500 having junior high schools. As a direct result of our modern road program, a million children in farm homes have more regular attendance, longer school years, and one, two, or even three more years of advanced schooling than was within their reach a few years ago. Good highways have no influence more profound than this.

## Travel Records To Crater Lake Reported Broken

Crater Lake travel is breaking all previous records, according to advice received by the Oregon State Motor Association. The popular national park in southwestern Oregon so far has reported 70,429 visitors this year compared with 44,581 for the same period in 1927.

## Chrysler Aim, Finer Cars



Chrysler has never halted nor hesitated in its purpose to build better and finer cars, says Sherwin-Williams Motor company, Chrysler and Plymouth dealers. "It has no obligations to anyone but its own public, no limit except the limit of its own creative powers, its own energy and enthusiasm, its own faith that the public appreciates those motor car features which are improvements over designs of the past. The whole Chrysler purpose of designing and producing constantly finer cars is founded on that basic plan."

Arched windows for its closed body styles are a feature of the new Chrysler and Chrysler-Plymouth cars which have been in the process of creation for two years. The arched window design follows Chrysler's plan in blending all body lines into harmonious curves, ovals and arcs—a development in motor car style and beauty that has been distinctively its own. The illustration shows how this arched window effect has contributed a striking new appearance to the entire upper part of the body.

Past practice in arching the windows has been attempted by rounding the corners of the window frames only—an improvement over the previous square window appearance, but one which failed to harmonize completely with the contour of the top of the body. This new design adds substantially to motor car beauty—both from the inside and outside.

**Farmer Uses Ford Parts to Make Useful Power Plant**  
A farm power plant constructed from Ford parts and operated by the wind is the invention of a Custer, Michigan, farmer, Lionel W. Kaye. He built the machine in the winter of 1924 and it has been running ever since, giving good service. The motive power is produced by a four-foot wheel of his own design mounted upon one end of the driving shaft, which carries a large cream-separator gear on the other end.

This assembly is carried upon two Fordson tractor fan ball bearings, which are, in turn, mounted in a rigid, oil-tight housing built of two-inch pipe and fittings which constitutes the frame and body of the machine. A special thrust ball bearing takes end loads. The driver unit is a Ford automobile generator that has been adapted to this purpose. The entire machine is carried upon a Ford front wheel outer ball bearing, the cone being mounted in the top of a pipe mast which supports it. The electrical circuit passes from the generator terminal down into the mast where six brass spring contacts transfer the current to the line. The current goes to two control boards in two buildings where Ford cut-outs guard the battery connections. Although current is produced at 6.5 volts, it is used at 30, this being accomplished by means of storage batteries and a special rotary distributor switch of original design.

In operation this machine runs all the time, no matter how gentle or how strong the wind may be. It begins to charge in a twelve-mile wind and gives about ten amperes in a twenty-mile gale. In high velocity winds the output reaches thirty amperes at which it is limited by counter magnetization. On a test in a 40-45-mile wind working on a 12-volt battery, the output was 20 amperes at 15 volts. Although this is a severe overload, this generator has worked through all the high winds this year, frequently averaging 20 amperes for ten hours at a stretch; and it has not burned out yet.

The machine has provided current for lights, washing-machine motor, operated the Kayo radio and in addition has charged forty radio and auto batteries for others.

**Speedometer Test Course Is Lauded In A.A.A. Reports**  
Speedometer testing courses that are to be found on many state highways can be exceptionally helpful if properly used by the motorist, according to the American Automobile association. Says the A. A. A. statement: "Making use of the test so they will be helpful, however, is not the hit or miss process that many seem to follow. When one reaches the marker that designates the beginning of the measured mile, one should stop directly on the mark and set the odometer at zero—precisely at zero. At the other end, another stop should be made at the exact ending of the measured mile, and the position of the odometer noted. Glancing at the speedometer while racing past the marker tells very little if the odometer is even close to accuracy."

**ROAD OILING NOW ABOUT COMPLETED**  
The road oiling program for this season is about completed and it is expected that all road oiling crews will be off the road during the next 10 days. Following is a resume of highway conditions including the location of road oiling crews on the various highways:  
Old Oregon Trail: Crew No. 3 This crew is laying heavy oil between Echo and Pendleton. No detours. One way traffic.  
Medford-Crater Lake highway: Crew No. 6. Bituminous macadam construction is under way between Medford and Trail. No detours. One way traffic.  
Santiam Highway: Crew No. 7. This crew is laying heavy oil between Albany and Lebanon. No detours. One way traffic.  
Corvallis-Newport Highway: Crew No. 8. This crew is laying heavy oil between Philomath and Eddyville. One way traffic. No detours.  
Roosevelt Coast Highway: Oil is now being spread on the Roosevelt highway south of Bandon. This is the type of oil which is "slippery" and "splasy" and motorists should be warned to drive at very moderate speeds and with extreme care in order to avoid accidents.

## ROAD OILING NOW ABOUT COMPLETED

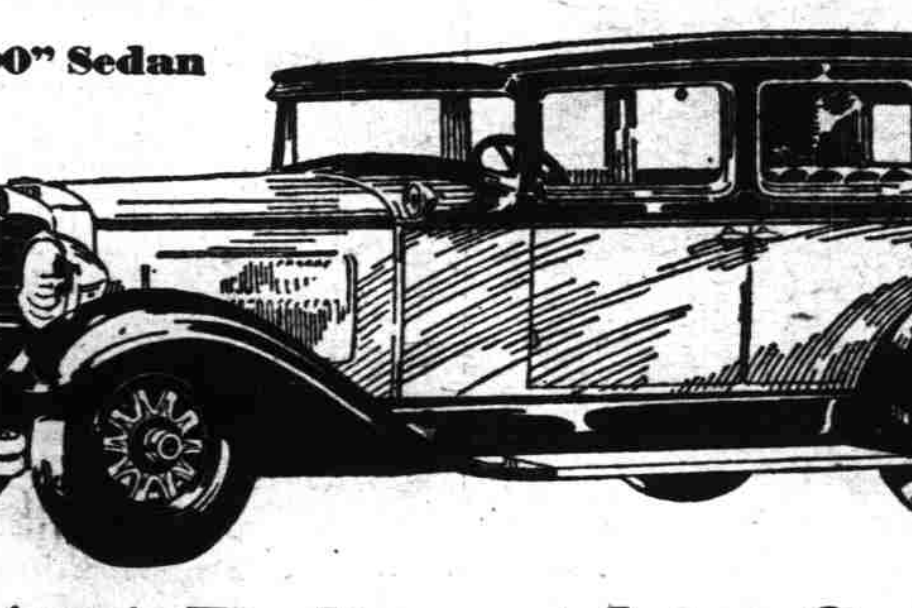
Old Oregon Trail: Road rough and dusty for a distance of 12 miles at the summit of the Blue Mountains between Pendleton and La Grande. Balance of the road in Oregon in fine shape, either paved or oiled macadam. Ontario, Fruitland, Caldwell, oiled road in excellent condition. Caldwell to Boise via Nampa, paved to Nampa, detour through Nampa, oiled road to Boise. East from Boise to Mountain Home resurfacing and loose gravel for 15 miles. Mountain Home to Bliss all oiled. Bliss to Buhl, good some loose gravel. Detour from Buhl to Filer, fair. Filer to Twin Falls, Burley, American Falls and Pocatello, good with the exception of loose gravel.

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Buys this Twin-Ignition-Motored, Salon-Body "400" Sedan

An avalanche of approbation and sales has followed the introduction of the new Nash "400." More Nash cars sold in July than in any July of Nash history—more in August than in any month during the 12 years of Nash success. Study the Nash "400" Special Six Sedan illustrated and you'll see why. It has the new Twin Ignition, high compression motor for reliability, power, speed and economy like you've never found in any car. None but cars of very highest price have heretofore offered the twin ignition type of motor.

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Leads the World in Motor Car Values  
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Salon Bodies  
Vanity case and smoking set, leather mounted  
Body, rubber insulated from frame  
Short turning radius  
116-inch wheelbase  
Nash Special Design front and rear bumpers

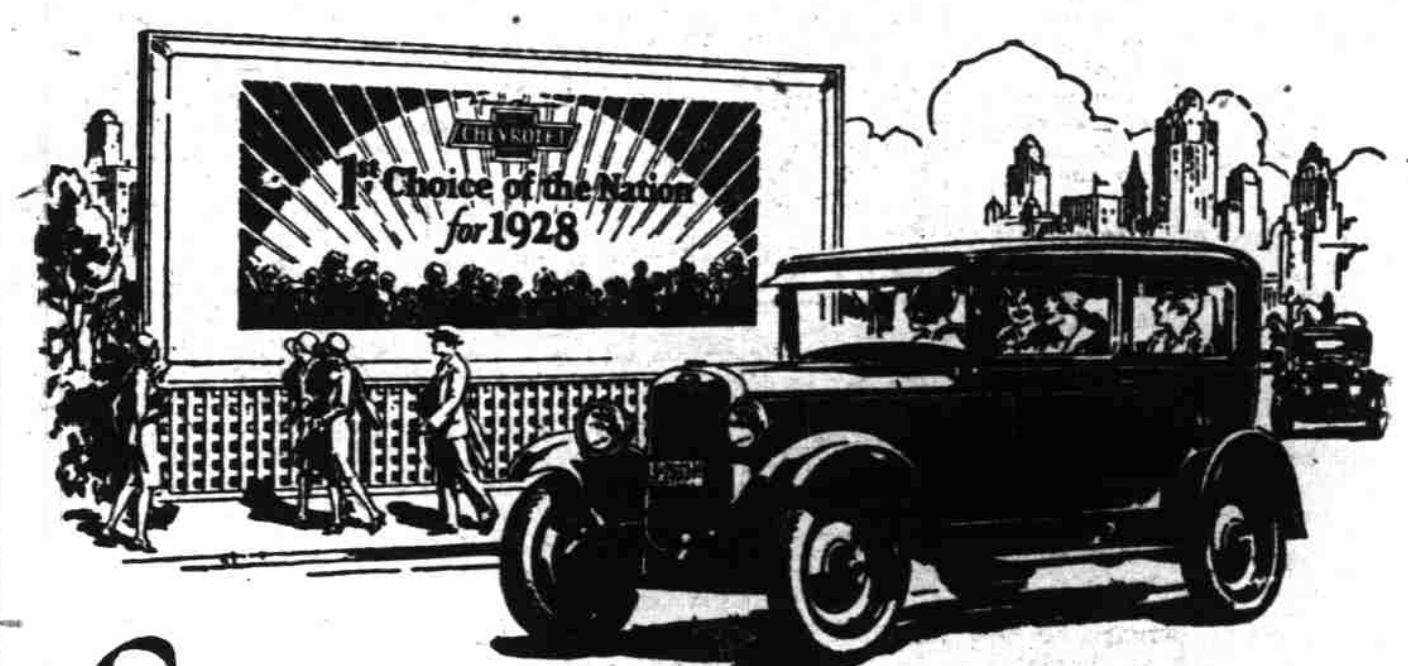
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"AFTER WE SELL—WE SERVE"

## SALVAGED CAR SAID REAL ROAD HAZARD

There are scores of thousands of automobiles on the highways today which were actually disposed of by their owners as junk but which were salvaged, put in running condition and sold by junk dealers, according to the Safety

Division of the American Automobile Association. The A. A. A. points out that it is a common practice throughout the country to buy junk cars for a few dollars, put them in some degree of running shape and sell them back to the public. "These mechanically ungood cars," says the A. A. A., "produce three very bad results. First, they create a serious hazard and intensify the safety problem. Second, they clutter the highway and increase congestion by reason of their inability to maintain any-

thing like an average rate of speed. And third, since the salvaged cars are almost invariably the first venture of their buyers in car-owning, they get damaged and oftentimes get scrapped on automobiles in general." The national motoring board paid a high tribute to the automobile dealers of St. Louis, who recently formed the Auto Dealer Salvage Company, the purpose of which is to buy in junk cars, disassemble them and resell such parts as may be useful.



## Scoring the Year's Greatest Success

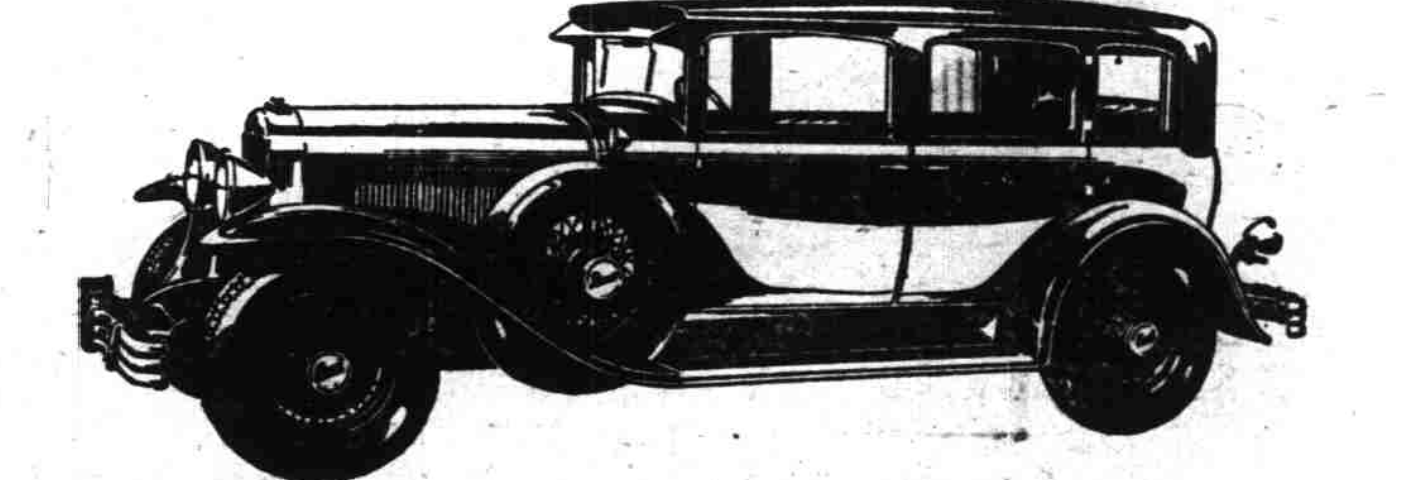
—because of Distinctive Beauty Thrilling Performance and Amazing Economy

Week after week and month after month the Bigger and Better Chevrolet has swept on to greater and greater heights of popularity—until today it stands acknowledged everywhere as first choice of the nation for 1928! Never has any Chevrolet enjoyed such overwhelming public acceptance—for never has any low-priced car provided such an outstanding combination of distinctive beauty, thrilling performance and amazing economy! Its beautiful bodies by Fisher—long, low and racy, and finished in colors that reveal to-day's mode for smartness and individuality—are far in advance of accepted standards in the field of low-priced cars. Inside and out they prove anew that Fisher craftsmanship is a thing apart. But Chevrolet performance is no less impressive than Chevrolet beauty and style. Never before was a low-priced car so easy to handle—for the steering mechanism is fitted with ball bearings throughout... the clutch and gear-shift lever respond to the slightest touch... and big non-locking 4-wheel brakes give a measure of braking control that is more than equal to every occasion. Come in and see the car that has won the approval of more than three-quarters of a million buyers since January 1st. Learn for yourself why it is scoring the greatest success of this great automotive year!

**Douglas McKay Chevrolet Co.**  
430 N. Commercial Street, Tel. 1802  
Dallas Chev. Co., Dallas Associate Dealers: Ball Bros., Turne Geo. Dorr, Woodburn Hallady's Garage, Monmouth Wm. Predeek, Mt. Angel

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