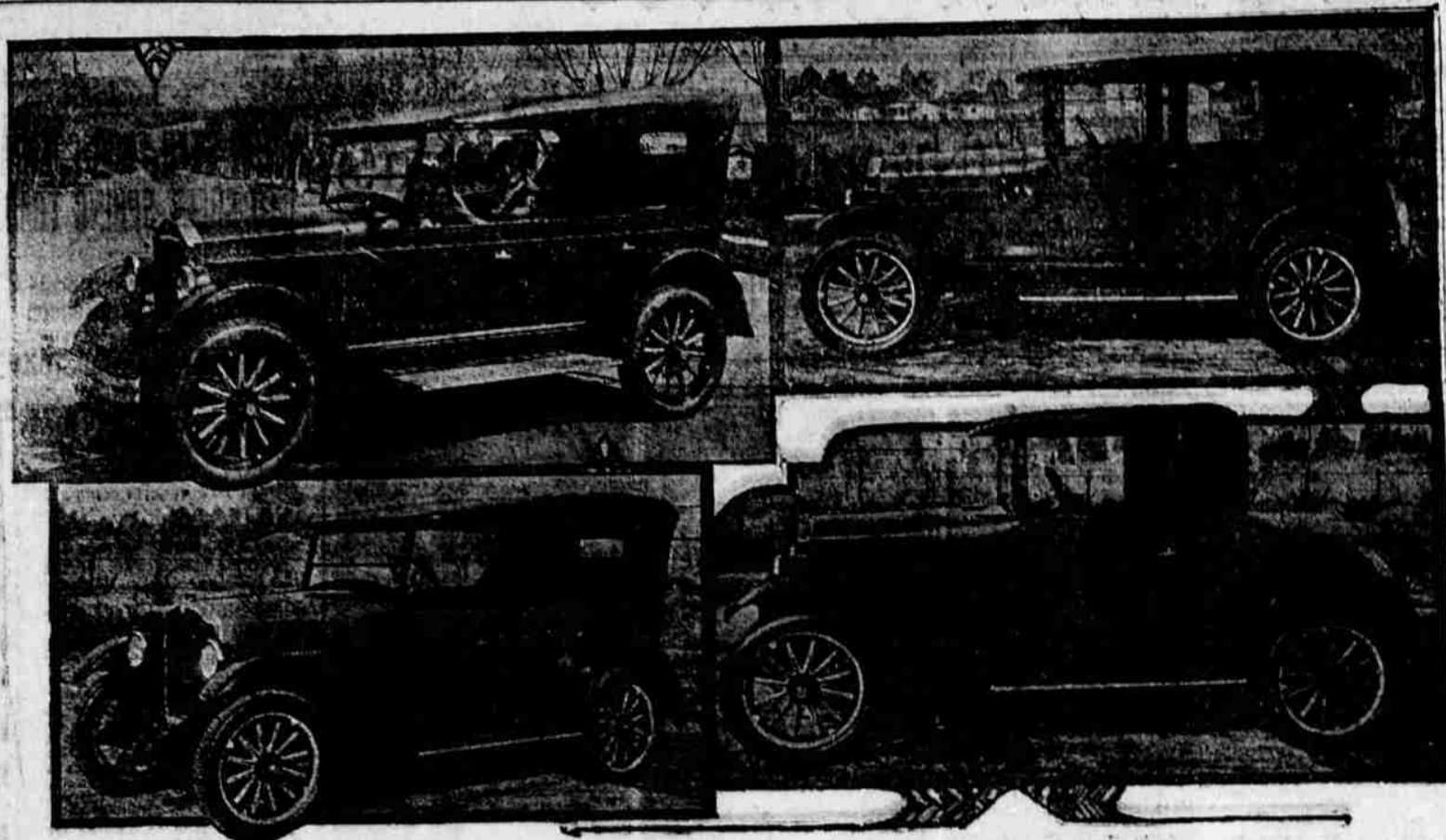


Twentieth Century Refined Models of Star Cars Delight Motorists



The Lane Auto company announces a week's showing of its refined line of Star cars, both in sixes and four models which, replete with refinements and changes, are heralded as the real sensations of the motor world for the season of 1926. Coincident with this widely heralded display, participated in by nearly six hundred Star car dealers in the west, comes the announcement by the Durant Motor company of lower prices on all four cylinder models. These reductions are of especial interest to the public for the reason that notable changes have been made in the appearance and in construction of major operating units by Durant engineers, marking the trend of demand for greater quality in the field of low cost motor cars.

Here are four models of the Refined Star Four, being introduced today by the Durant Motor Company, with many important changes in body and chassis construction, but retaining the famous "Million Dollar Motor" in tact. The characteristic design has been practically unchanged, but lower axle construction, and longer wheelbase, materially better the appearance of all models. The cars are (upper left) sport touring; (right) coach; (lower left) standard touring; and Coupster. The touring car is priced at \$636 delivered.

STAR DEALERS AS UNIT

CLOSELY KNIT ORGANIZATION SAYS DEVAUX

Everywhere There Are Dealers Ready to Extend Helping Hand to Automobile Owner

The western Star dealer organization, numbering six hundred dealers and associated dealers, is one of the most closely knit organizations in the automobile business, and is rapidly increasing the sale of new Star sixes and Star fours.

"The mere fact that such a vast selling and service organization is back of the Star car plays an important role in the every day service of these automobiles," declared Norman Devaux, vice-president and general manager of the Durant Motor company of California recently.

"An organization of this kind is assurance for the purchaser of an automobile that service is obtainable for him and for his automobile in so many points, and that everywhere there are dealers ready to extend a helping hand to the automobile owner today.

"Most of the growth of the Star car dealer organization came during the past year, together with Star's triumphant rise in popularity to a place among the few real leaders of the industry, and with a wider field of appeal, with both sixes and fours, and a growing dealer organization, sales of new cars is on a healthy rise.

Better at Big Game
Buffalo Bill was entertaining a shooting party at his ranch at one time. Among the guests was a French count, and when the day's sport ended Bill went up to him and asked how he had made out. "Of ze birds I 'ave none," said the count. "Zey are too difficult."

STAR CARS are equipt with



To Star Owners
FOR your convenience and satisfaction USL service stations every where stand ready to keep your battery in a healthy condition. The USL man is your battery's best friend. Call on him.

U.S. LIGHT & HEAT CORP.
of California
OAKLAND, CALIFORNIA

Balloon tires are standard equipment on the Star four as well as six cylinder models. "Dandix four" brakes are optional equipment on both.

CORCORAN LAMP CO.

takes part in the success of the Refined Star Four by furnishing all head lamps, tail lamps and dash lights of refined, modern design.

PAYMENTS IN CASH FOR CARS OVER ONE BILLION

Three Billion Worth Sold on Installment in 1925

AUTO PAPER HELD SOUND

Total Deferred Payments on Used Cars \$900,000,000, Says Hanch, Finance Company Head

NEW YORK—Over \$2,000,000,000 worth of new automobiles were sold on the installment plan during 1925, it is brought out in a survey prepared for the "American Bankers' Association Journal" by C. C. Hanch, general manager of the national association of finance companies.

On the average 7 1/2 per cent of all motor vehicles are sold on credit, he says, about \$2,000,000,000 representing the total amount of deferred payments on new cars on which there were total cash down payments of \$1,000,000,000.

The total deferred payments on used cars, he says, was \$900,000,000, and he estimates that total amount of automobile paper outstanding at a given time at \$1,500,000,000.

"So far automobile paper has been sound," Hanch says. "The loan ratio has been very small, and banks have had satisfactory experience with the paper of automobile finance companies. Any tendency toward low down payments and long time would be the worst thing that could happen in the automobile business."

"For a number of years automobile finance companies have had a

fairly well established 'yard stick' relative to terms of payment. This is one-third down, balance in twelve equal monthly payments on new cars, and 40 per cent down with twelve equal monthly payments on used cars.

Standard Terms Urged

"During the last year, due to competition, there has been a tendency to depart from the usual or standard terms. In addition, pressure by certain manufacturers has forced the dealer to bid for the smallest down payment and the longest terms. These practices, if extended, will seriously affect the favorable loss ratio which has been experienced under standard terms of payment.

"Paper calling for more than twelve equal monthly payments is now 12 1/2 per cent of total paper handled, and paper with a down payment of 23 per cent or less on new cars and 34 per cent or less on used cars is 19 1/3 per cent of total paper handled. This does not imply that more than 37 per cent of all paper is special.

"In most cases where paper is special in one respect it is also special in the other particular. There is too much special and unusual paper being handled for the good

of the automobile financing business. If the situation is firmly taken in hand by representative finance companies and dealers, no serious results should ensue. In my opinion special paper should not exceed 15 per cent of the paper handled.

"It is gratifying to say that the tendency to deviate from sound credit terms has apparently passed the peak, and there seems to be a disposition at present upon the part of both dealers and finance companies to keep terms within safe limits."

Too Heavy a Diet

An irascible old man came home to find that his wife had cooked some alleged dumplings for dinner. She was a poor cook, and she had done her worst. The dumplings were uneatable. They were as heavy as the burden of guilt on a murderer's conscience.

"Call these dumplings!" roared the irate husband. "Want to choke me with metal doorknobs so you

can draw my insurance money?" And he hurled the weighty missiles through the window. The couple kept ducks on the back premises, and the fall of the dumplings on the hard ground shattering them, the ducks gobbled up the fragments.

Five minutes later, a timid knock was heard at the door, and a pale-faced urchin, awed by the strange tale of disaster he had to tell, thrust in his head and gasped, "Missus, yer ducks has sunk."

What She Wanted

Customer: Have you any colanders?
Clerk: Yes, we have them in enamel. What size did you want?
Customer: I mean one with the months on it, like we had last year.—Good Hardware.

Norman Devaux, vice-president and general manager of the Durant Motor company of California, is in direct charge of all sales and manufacturing of Star cars.

THE DURATEX CORPORATION

takes pleasure in calling attention to its excellent upholstering materials, as used in the Refined STAR FOUR.

THE DURATEX CORPORATION



TILLOTSON Carburetors

—Guarantee Gas Economy!

Famous Tillotson Carburetors, refined to be even more economical in regular service, are standard equipment on the Refined Star Four.

Mufflers

Mufflers, of a refined and efficient design, are built for the Refined Star Four by

BUFFALO PRESSED STEEL CO.

On the Refined STAR FOUR

FEDDERS RADIATORS

Nationally-known and supreme cooling unit!

Fedders Radiators, of a refined design, contribute to the marvelous cooling efficiency of the Refined Star Four.



Time to Retire Get a Fisk Trade Mark Rec. U. S. Pat. Off.

