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WHY CAR INSURANCE COSTS Montana, as an example. SO MUCH EXPLAINED passenger car insurance passenger car insurance rate ac Do you ever wonder why your tually dropped from \$117 in 1936 should contact your nearest Socar insurance costs somuch- to \$35 at present, while the rates cial Security Office and inquire and is likely to cost more in the in most places were soaring, about filing an application to future? If so, an article by Rich- Butte did it by breaking up the ard Dunlop in the National Safe- rackets, and by putting into ef- ments refigured.

ty Council's magazine, Traffic fect a tough traffic safety pro-Safety, will give you the answer, gram that worked. What Butte First of all, Mr. Dunlop points has done, any community can do-if the different damand it and back aut, it isn't because the car insur- if the citizens demand it and back ance companies are reveling in up the authorities. big profits. They have actually

en paying out \$116.70 for every \$100 taken in through premiums and since World War II they have gone \$600 million into the red. That is partly accounted for by inflated prices, and by car designs which make repairs extremely expensive-but only partly. Chiselers of assorted kinds are involved in the profitable business of turning car accidents into jackpots. Their fields of activity range from garages which pad

lawyers. But this doesn't end the story. s Mr. Dunlop puts it: "Juries an almost incredible disregard for the facts of a case." He cites a Texas woman who claimed that merely witnessing an accident caused her to have a miscarriage. Two obstetricians said this was poppycock--but the jury warded her \$90,000. New York your active duty State Supreme Court Justice Mc-Donald has said: "Eighty percent en percent so grossly excessive age already to your credit. they may be set aside by the

court. One solution to this problem is to reduce accidents. It can be done. Mr. Dunlop gives Butte,

Social Security as a self-employed person before I could qualify for etirement payments. the bills to ambulance chasing

Q:

Since you will become 65 in 1972, you will need a full 40 quarters, or ten years work to qualify for old age insurance ben-check would buy two pounds work give away insurance money with efits. As a self-employed person hamburger, you earn 4 quarters of coverage for each taxable year in which you make a net profit of at least \$40 from your business. However,

YOUR SOCIAL SECURITY

By Elizabeth Wiley

since you are now on active duty with the Army, you are entitled to Social Security credit for all of your active duty after 1950. Therefore, if you retire at the end of 1958 from the Army, you of jury awards are excessive and could have 32 quarters of cover-

Q: I applied for disability ben-efits in 1957. I was turned enough work under social secur- ricultural extension econo ity. Can I get benefits now?

work requirements under bility is determined to be so se-

of work under social security in farmer costs have risen and may the 10 years prior to becoming go up a little more in 1959, Thom disabled. Under the new law, how- as explians. ever, you no longer need to have

Can you give me any idea ahead, are cited as key reasons

as to how much the increase will for probable income decline amount to in a specific case? The average increase - will Α.

amount to 7 percent. the minimum increase to a retired worker will be at least \$3, wo-men workers and wives who el-ected to receive their benefits conomist states. prior to age 65 will continue to receive a reduced amount which by continued incentive paymentswill also amount to about a 7 per-

cent increase Q:

ity payments four years ago, goods and re I was 65, and since I hadn't work- raw material ed much, have been drawing the

er \$1200 each year. Would it be possible to receive a higher pay-

Its ment based on these two years? It is very possible..

IT HAPPENED IN FRANCE

"President William A. McDonnell of the Chamber of Commerce of the United States, served as a captain in the U. S. Army in France in 1918" writes Edson B. Smith in the Boston Herald. 'His pay at that time was \$200 a month. When exchanged this amounted to 1000 francs. Today I am planning to retire oon from the armed forces and \$200 will buy 84,000 francs.

"Mr McDonnell points out that am thinking of going into busin-ess for myself. I won't be 65 un-til 1972 and would like to know happened to the United if an equivalent depreciation had now long I would have to pay into dollar, viz, if it had lost 83-84th priced car of its value, a low priced would now cost \$250,000. A \$100,000 life insurance policy vould keep a widow in a s second class boarding house for 10 mon-ths. A \$100 Social Security

"The moral of the above is that Mr. McDonnell obviously is of the opinion that the American people are too smug about inflation, a point in which we heartily concur."

1959 FARMER INCOME MAY SLIP SOME, BUT GOOD YEAR IS FORECAST

Oregon farm income in 1959 may slip a little from the 1959 lé-vel but should be higher than in most recent years, reports M. D. down because I did not have Thomas, Oregon State Colege ag-

Despite some weak spots You may, if you meet the Oregon agriculture during the the past year, total farm income for 1958 amendments and your disa- 1958 is expected to top \$400 million. Final tally may place it vere that you cannot work. You third highest on record, exceeded still must have at least five years only by 1951 and 1952. Meanwhile

worked at least a year and a half during the three years just prior to becoming disabled. Reduced support price level on wheat, coupled with large suppli-es and lower prices for pork and poullry products in the year Reduced support price level on

> 1959. Among the brighter spots are

Although cattle and sheep which are expected to hold the sizable price gains made in 1958. Lamb pric-Returns from wool- bolstered

the next 12 months as manufact-

I applied for social secur-urers clear inventories of woolen avments four years ago, goods and rebuild supplies of Seed market prospects are es-

and much, have been than in the pecially encouraging for growers past two years Ihave done part-time work and earned a little ov-time work and earned a little ovpecially bentgrass, is plentiful and market prospects are less promising.

Oregon's two main vegetable crops-snap beans and eas-are in good sup tion. Plantings and prices of processing vegetables aren't likely to change much in 1959, Thomas

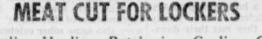
Potato prices during the first half of 1953 are expected to be lower than a year earlier but may do a little better in the second half. Onions are likely to be overplanted in 1959 in response to improved prices this winter.

Clackamas County News Page o Estacada, Oregon, Friday, Jan. 9, 1959

CLACKAMAS COUNTY NEWS

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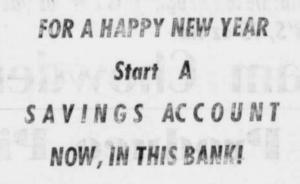
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INVITES

You to Worship, Sundays, 8:30 &

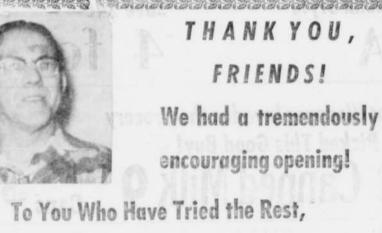
HI A.M., Sunday School 9:45 A.M.

See "This Is The Life" KOIN-TV Sunday Noon



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