

Compulsory Auto Insurance Could Lead To Higher Rates, Portland Man Claims

A Portland insurance executive told members of the Medford Kiwanis club Wednesday that compulsory automobile insurance in Oregon would lead to higher rates, increased litigation, political turmoil and an increase in the cost of state government.

Alan Tebb, executive secretary of the Oregon Association of Insurance Agents, predicted auto insurance rates under a compulsory system

would be "two to four times higher than existing levels."

Basic automobile liability coverage in Medford costs \$42, Tebb said. In Salem, Mass., where compulsory insurance has been in effect since 1927, the same coverage costs \$82.50. In other areas of comparable population rates are even higher, he said.

Two Factors

The Portland man explained that auto insurance rates

are a function of two factors, the number of accidents and the cost of accidents. "Increase either of these factors and rates go up. Force people to buy car insurance and both factors are increased," he said.

The injury rate in Massachusetts is double that of other densely populated Eastern states and the per capita claim frequency is two to three times the same rate in adjoining New England states.

"This experience is reflected in the premiums Massachusetts motorists pay," he said.

Tebb agreed that something should be done to recompense the innocent victim of irresponsible motorists, but doubted that compulsory insurance was the answer. He termed compulsory legislation "ineffective, unnecessary and odious."

Compulsory insurance cannot guarantee that all vehicles in Oregon would be insured, Tebb said. Compulsory insurance will offer no protection against damage caused by non-resident motorists, hit-and-run drivers, unauthorized drivers and operators of stolen cars, he said.

Tebb said another gap in coverage which a compulsory law could not bridge would be that segment of the motoring public which chose to evade the law.

"Compulsory insurance ignores the primary problem, the accidents that cause fi-

Medford Student to Take Part in Meeting

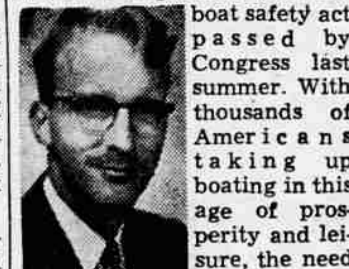
Portland - Lynn Knight of Medford will participate in the fourth annual convention of the Future Teachers of America chapters in Oregon Friday and Saturday, Nov. 14 and 15, at Lewis and Clark college here.

About 200 high school delegates and their advisers will be guests of the Lewis and Clark chapter of Student Oregon Education association.

Motor Boat Act Cracks Down On Reckless Use of Waterways

By A. ROBERT SMITH
Mail Tribune
Washington Correspondent

Washington - The Coast Guard is moving as rapidly as it can to implement the new boat safety act passed by Congress last summer.



A. Robert Smith

With thousands of Americans taking up boating in this age of prosperity and leisure, the need for greater police power over use of waterways has been apparent for some time. Nevertheless, there was resistance to this rather mild measure. But when the House finally voted on it the resulting vote, 181 to 29, in favor of it indicated how widespread was the support for curbing recklessness on the nation's rivers and lakes where motorboating for pleasure abounds.

Rep. Graham Barden (D-N.C.), one of the genuine muckrakers of this era, almost killed the boat safety bill by persuading the House Rules Committee to bottle it up. Barden just stamped the committee, which is dominated by conservatives, by an arm-waving performance one morning about the dangers he had discovered in the boat bill.

Every little citizen who owns a rowboat will be under the thumb of Washington bureaucracy, roared Barden, graphically portraying every Joe who just wants to get away from the stresses and pressures of the day with a little quiet fishing.

Someone apparently convinced the Rules Committee to read the bill, so later the committee reversed itself and sent the bill to the floor for the vote that passed it.

States Have Chance

As a matter of ironic fact, the boat safety act is rare in that it gives the states a chance to do the job of regulating boating, if the states so wish. Federal authority would be imposed only if the states fail to act.

Consequently it will be up to state legislatures all over the country next winter to decide the issue of whether local or federal supervision will prevail. A model boat regulatory act will be supplied to the legislatures. If the state does not act, the Coast Guard will assume the jurisdiction the following year, April 1, 1960.

Next month, Dec. 9, a hearing will be held in Washington by the Coast Guard's merchant marine council on the proposed regulations and standards by which the Coast Guard plans to implement the boat act.

License Number

All boats of more than 10 horsepower will have to have a license number painted or attached to both sides of the bow in colors which contrast with the boat's color. The Coast Guard has worked out a numbering pattern that will

help identify vessels' home ports.

All Oregon numbers will start with the letters OR. Those of Washington state boats will start with WN, and California CF. Within the state as many as nine geographical zones can be set up, and the number designating the zone would precede the letters identifying the state. Then a combination of letters and numbers, as on auto tags, would identify each individual vessel.

This license number will cost \$5 and be good for three years. Renewal will cost \$3, and reissue of a lost license certificate will cost \$1, if the Coast Guard issues the numbers in any state. The state can do it, of course, and set its own fee schedule.

Requires Reports

Under boating accidents, the act requires reports to be filed with the state or Coast Guard in case of injury or death or property damage over \$100. Coast Guard interprets the word "injury" to mean incapacitation of a person over 24 hours. The Coast Guard will then publish reports on accident statistics on a quarterly basis.

ditions for getting a safety certificate.

The act states, however, that "no person shall operate any motorboat or any vessel in a reckless or negligent manner so as to endanger the life, limb or property of any person."

So greater safety is probably assured, whether the state or Uncle Sam handles the enforcement powers granted by Congress.

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financial loss. Compulsory insurance will not stop highway carnage; it would merely pay a bounty for it," he asserted.

Foolish to Continue

Tebb said the insurance industry feels it is foolish to continue to attack the symptoms of the problem while permitting the source of trouble to continue and to grow worse.

"The public interest will best be served by eliminating the accident rather than paying for it," he said.

The insurance man said compulsory insurance was "unnecessary" because the insurance industry already has provided a voluntary answer to the problem of the irresponsible motorist. He explained that a new coverage available at nominal cost (\$4 a year in Medford) protects the buyer and his family when they are injured by an uninsured driver. Also covered are injuries caused by out-of-state cars, hit-and-run drivers and other instances which compulsory insurance cannot possibly cover, he said.

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Syrians, Israelis Exchange Gunshots

Jerusalem, Israel—UPI—Syrian soldiers and Israeli police exchanged shots across the Israeli-Syrian border Thursday. United Nations truce observers said the Syrians continued to fire despite attempts to reach a cease fire.

An Israeli army announcement said Syrian soldiers first opened fire on Israeli tractor drivers working on the Lake Huleh reclamation project. Israeli police returned the fire.

There were no reports of casualties.

U.N. truce observers suggested a cease-fire to take effect at 5 a.m. p.m.t. The observers said the Israeli police accepted the cease fire arrangement. But when Syrian forces continued shooting, the U.N. observers suggested a cease fire to start an hour later.

Lebanon—UPI—Jean Blalock was elected mayor here, defeating incumbent Ralph Scroggin.

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