

YOUR CAR and the LAW



Editor's note: Following is the fourth in a series of 12 articles dealing with Oregon motor vehicle laws. Questions regarding state motor vehicle laws may be submitted to the Department of Motor Vehicles, Traffic Safety Division, Salem.

Mr. X didn't think he needed auto liability insurance. He reasoned he was a good driver, not likely to have an accident, so why spend the money for an insurance premium.

Then, one day his car collided with that of another driver. Both cars were badly damaged, and the other driver incurred apparently minor injuries. The drivers exchanged license information, debated about who was at fault, and filed accident reports within the 24 hours required by law.

When the accident reports reached the Department of Motor Vehicles, in Salem, the driver who thought he "didn't need insurance" soon learned he had been wrong. Here's what happened:

Higher Premium
Because he had an uninsured accident, he had to secure the minimum amount of auto liability insurance required by law—\$5,000 for property damage and \$10,000 for personal injury. The premium charged by the company was higher because he had to obtain coverage to comply with the law. Coverage had to be maintained continuously for five years.

He had to make a cash deposit of \$1,400 with the state because the other driver submitted a claim for that amount to cover property damage and personal injuries. This was required by law even though liability for the accident had not been established.

If he had failed to do either of these, his driver's license and license plates of any vehicles he owned or co-owned would have been suspended.

Mr. X found himself in trouble because he did not fully understand Oregon's financial responsibility law.

Oregon has had a basic financial responsibility law since 1935, but every year more than 13,000 drivers find themselves faced with a situation similar to that of Mr. X because they either didn't

know or didn't care what the law requires of them with regard to insurance.

An important point to remember is that collision insurance alone is not enough. The policy you buy should include liability insurance which guarantees your ability to respond to a suit for damage.

Should Cover all Drivers
The policy also should cover all drivers of the vehicle. For example, an owner may have a policy that does not cover any driver under 25 years old. If someone under 25 should have an accident while driving this vehicle, the insurance company would not verify coverage and the accident would be termed "uninsured." In such a case, both the driver and owner would be required to file a certificate of liability insurance for five years or face suspension of their driver licenses and vehicle registration plates.

For additional information on this law, write to the Department of Motor Vehicles in Salem, requesting the pamphlet "Why You Need to Know the Law on Uninsured Accidents."

(Next week: Reporting Traffic Accidents)

Eisenhower Ends New England Tour

Boston — AP — Former President Dwight D. Eisenhower ended two days of politicking in New England on the same note on which he started — criticism of Democrats and the Kennedy administration.

At Manchester, N.H., Tuesday the former president charged that the Kennedy administration was comprised of "masters of theory who can plot our frontier which we plain people cannot find for ourselves."

During his four-state New England tour, Eisenhower blasted Democrats while attempting to transfer some of his magical popularity to Republican hopefuls.

The airplane, helicopter and automobile trip took Eisenhower to Connecticut, Massachusetts, New Hampshire and Rhode Island.

Estate Housing Development on Deschutes Told

Portland — AP — Plans for a 5,000-acre housing and recreational development on the Deschutes river 15 miles south of Bend have been announced.

The developers are Leo Evans, Santa Rosa, Calif.; Frank L. Callise and T. N. Leventis, both of Portland, and Guillermo Lehmann, a Berkeley, Calif., planning consultant.

The community, named Castellars, initially will have 1,000 country estates with a minimum size of one-half an acre each. Each estate has been designed to front on the river or an 18-hole golf course, Evans said.

Evans said the development also would have a polo field, overnight accommodations, shopping center, convention facilities and a marina. Old river channels will be used to provide multiple waterways through the community, Evans said.

Lodge To Be Built
He said a lodge will be constructed to serve as a club house for the golf course, swimming pool, tennis courts, and other country club activities.

Evans said areas also will be reserved for schools, neighborhood swimming pools and community service buildings.

Evans, a former Princeton resident, said the area is one of the most scenic in the United States and it should be developed in a way to preserve its natural beauty.

He said the Deschutes county court has given preliminary approval to the plan.

Court Plans To Sign Order for Duck Hunting

The Jackson county court will sign an order in the near future to permit water fowl hunting in reservoir areas, it was decided yesterday afternoon.

Bird shooting would be permitted in other than the developed recreation areas such as picnic and camping grounds.

The action follows a recommendation by the Jackson county parks and recreation commission at its Oct. 8 meeting to allow bird shooting in other than developed recreation areas.

Hunter Vandalism Noted in Gilliam
Condon — AP — Hunting violations and vandalism by hunters have reached a new high in Gilliam county, Sheriff Volney Thomas said Wednesday.

Thomas said there has been a steady stream of complaints from farmers since the current deer hunting season started. Livestock has been killed and property stolen, he said.

Thomas said a telephone and four chairs were taken from one farmhouse. Another ranch lost two spoils of barbed wire and 135 steel fence posts.

The sheriff said he has found many dead does and fawns. A milk cow was found dead with a bullet hole through its eye at a ranch west of here.

Some ranchers have started patrolling their boundaries after hunters repeatedly ignored "no hunting" or "hunting by permission only" signs.

One Bid Received For Fuel Supply

The Jackson county court received only one bid on a year's supply of fuel oil for the court house and farm home yesterday, but that was 2 cents under last year's bid. The bid from Western Oil and Burner company, Medford, at 10 cents per gallon was accepted and the contract awarded. The contract extends from Nov. 1, 1962, through Oct. 31, 1963.

The court members noted that the call for bids had been well advertised and courtesy announcements mailed to 12 distributors.

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