

# The Herald and News

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## Auto Insurance

By FLOYD L. WYNNE  
More bad news for motorists — auto liability insurance rates are going up.  
The increase will average two and one-half per cent for private cars, and 21 per cent on commercial cars.  
At the same time, property damage rates will decrease about four and one-half per cent.  
These figures were released Wednesday by State Insurance Commissioner Hugh Earle.  
The National Bureau of Casualty Underwriters compute the rate for auto liability insurance, and the National Automobile Underwriters Association establishes the rates for material property damage insurance.  
Based on a policy providing \$5,000 protection for bodily injury for one person, up to \$10,000 for bodily injury to more than one person, and \$5,000 property damage where cars have no young male operators, the rate in Klamath County would be raised from \$42 to \$43.  
The Portland metropolitan rate would go from \$74 to \$75, and the Portland suburban area which includes parts of Marion and Yamhill counties, from \$62 to \$64.

The rising cost of auto insurance brings up another point — how you can help bring down your auto insurance rates.  
Recently, the Association of Casualty and Surety Companies turned out a pamphlet pointing out how auto insurance rates could be cut down.

"Auto liability insurance rates begin in traffic accidents," the report states. "Until there is a crash, there are no soaring repair costs, no sky-rocketing medical and hospital bills, no up-swinging general inflation, no rising jury verdicts, all of which keep pushing claim costs up, up, up."

They point out that rates of an area are determined by the number of accidents caused by cars garaged in that rating area, and the cost of settling claims arising out of these accidents.

"If claims and claim costs increase among the cars in your rating territory," they declare, "your rates must follow; if they decrease, your rates will likewise follow."

The pamphlet urges the adoption of a "let-the-punishment-fit-the-crime" policy.

They urge a tough, continuing crackdown on all traffic law violators, and a removal of unfit drivers from the road, pointing out that this could cut accidents in a community in half.

Fair jury verdicts were cited as another means of reducing insurance costs.

"If juries grant excessive awards based on sympathy," the report continues, "they are giving away your money. It all shows up in your rates. Jury verdicts have been rising faster than the cost of living."

"Be fair, but not extravagant," they caution.

They also scored statistics on fatal accidents in a community as misleading. "If your town gets a medal for reducing fatal traffic accidents," they noted, "be glad, but not complacent. It's 100 to 1 that accidents, fatal, bodily injury and property damage, have gone up. Your rates are affected by all accidents, not just those causing death."

They also quote U.S. Department of Labor statistics to show that comparing the 1935-39 average with 1958, figures show a 294 per cent increase in hospital rates; new car prices up 142 per cent; transportation fares 139 per cent; food 133 per cent; clothing 108 per cent; and auto repairs up 95 per cent.  
All have an important bearing on insurance rates.

In a few words, auto insurance rates depend on you, both as a driver, and as a potential member of a jury hearing an insurance suit in court.

## Cattle Judging

By NELSON REED  
A new invention threatens to put an end to all the 4-H courses in cattle judging and the need for expert training along such lines. An ultrasonic probe used experimentally at the Department of Agriculture's research center in Beltsville, Maryland, permits an estimate of how livestock will dress out. The instrument, made by Curtis-Wright Corporation's Industrial and Scientific Products Division, Princeton, New Jersey, measures the difference in time it takes sound waves to bounce back from bone, meat and fat and this determines the depth of each. In tests on 30 head of cattle and 170 hogs, the instrument has proved 80 per cent accurate.  
Next thing we know they will

come up with a gadget that listens to the squeal of a pig or the howl of a critter and tells you how much it weighs, how old it is, how tender it is and whether you should bid another two cents or let some other sucker who hasn't the price of the gadget just go ahead and buy the old beat up boar or the sway-backed milk cow.  
When that day comes the Rotary 4-H sales won't be half as much fun. Imagine refusing to buy a fat calf from some charming young lady of 10 with a smile that could bewitch a wooden Indian — just because some cold blooded ticking old machine said not to, especially if you knew her father's farm just squirmed with pheasants.

## Thanks

Klamath Falls (To the Editor)—We would like to thank everyone who has helped us in any way since Everett has been ill.  
It is impossible to thank each one individually as I am sure we would miss someone, so again a very sincere thanks to you all.

Mr. and Mrs. Everett Lyon  
and Family  
2200 Ward

## Appreciation

Portland (To the Editor)—I am writing to express my sincere appreciation to the many friends from Jackson, Klamath and Lake counties who have donated blood for me during the past few months. Many have given at the local Red Cross Blood Bank and others have donated at the Veterans Hospital in Portland. To all, I say thank you.

Haskell Holt  
Veterans Administration  
Hospital  
Sam Jackson Park

## Inflation Threat

By JAMES W. DOUTHAT  
Asst. Vice President Government Relations Division of the National Association of Manufacturers

WASHINGTON — Economy forces in Washington point to the avalanche of New-Fair Deal spending proposals being urged for Congressional action as compelling evidence that a counter-offensive must be waged immediately.

Otherwise, they contend, government spending will continue its rapid ascent, the deficit and national debt will climb to record heights, and inflation will continue to cheapen alarmingly the value of the nation's currency.

They regard the threat as terribly real. The ranks of the New-Fair Dealers are considerably enlarged in the new Congress—and many of them were elected after promising virtually unlimited spending for the people back home.

Some members of the economy group think that Meade ALCORN, chairman of the Republican National Committee, was understanding the problem when he estimated that it would "require a budget far in excess of \$100 billion" if Congress enacted in full the programs advocated by the AFL-CIO, the Americans for Democratic Action, the Democratic Advisory Council, and by Senate Democratic Leader Lyndon Johnson.

Mr. ALCORN summed up the situation by warning that "the fiscal stability of the nation will be on the block in the next two sessions of Congress."

Many other groups also are urging vast spending programs. And new ones are being formulated from day to day by the New-Fair Dealers. Their imagination seems to be unlimited when it comes to dreaming up ways to spend other people's money.

A general idea of the program confronting Congress is presented in the list of legislative proposals mentioned by Mr. ALCORN.

All four favored legislation for a new farm program, aid to depressed areas, an expanded housing program, urban renewal expansion, and curbing labor racketeering.

Except for Senator Johnson (who explained that his program was not complete), the other three also favored federal aid for school construction, medical aid for the elderly, natural resources development, a boost in the minimum wage, more jobless benefits, and repeal of the section of the Taft-Hartley Act permitting states to prohibit compulsory unionism.

Many more proposals were urged either separately or in combination. Most of them involved spending, either directly or indirectly.

It is obvious, therefore, that a titanic Congressional struggle lies ahead between the spenders and the economy forces—over new inroads on the federal treasury and over reducing the present level of expenditures.

Senator Byrd (D-Va.), who has called for a national crusade from the grass roots" against wasteful and unessential spending, believes that reductions can be made in military, foreign aid and domestic-civilian expenditures—and that this action would strengthen the nation.

With respect to defense expenditures, he says that "we should rechart the whole military program and re-evaluate the objectives of our spending in view of changing methods of warfare."  
Contrary to general understanding, he explains that the recent great increases in federal spending have been for domestic-civilian programs and not for defense and foreign aid.

Since 1954, he points out, expenditures outside of defense, atomic energy and foreign aid categories have increased from \$19.1 billion a year to \$33.4 billion—an increase of \$14.3 billion, or 75 per cent.

## The Titanic

By HAL BOYLE

NEW YORK (AP)—"For years I felt God went down with the Titanic," said the tiny old lady. "It took a great many years for me to get my faith back."

Mrs. Henry B. Harris shares today a feeling held by man that the sinking of the "unsinkable ship" after crashing into an iceberg in 1912 spelled the end of an age of security the world has never known since.

"That way of life seems gone forever," she said.  
She was one of the 705 saved when the great ship went down. Her husband of 10 years, a famous New York theatrical producer, was among the 1502 lost.

Mrs. Harris, now in her 70s, uses a crutch because of an ailing hip. Looking a bit like a crippled elderly thrush, she was the life of the party at a recent reunion of a dozen or so of the 83 Titanic survivors. Afterward she found herself unable to watch the premiere of a British-made film based on the disaster.

Mrs. Harris had broken her elbow when she slipped and fell on the ship stairway a few hours before the fatal collision. She was playing cards with her husband in their suite when the ship struck the iceberg at 11:40 p.m. April 14.

"There was no shock or jar," she recalled. "I simply noticed that my clothing, which had been swinging on hangers a moment before, suddenly stopped swinging."

"When we went up on deck later and saw people getting into the lifeboats, we thought they were silly. There was no feeling of terror—then."

"But as time passed we realized we were in real danger. My husband begged and pleaded with me to go, but I didn't want to leave him, even though I felt every-

one would be saved."

Her husband finally put her in the last seat in the last collapsible boat, tossed her a blanket, stepped back—and was lost in a sea of faces.

Mrs. Harris, left a millionaire, became America's first woman theatrical producer, but lost her wealth during the last depression. Something of a career survivor, in the nearly 47 years since the Titanic sinking Mrs. Harris has weathered two world wars, hard times, and three more marriages.

A lady of indomitable spirit, she observed philosophically:

"If I had my life to live over, I wouldn't change it. After all, I had 10 wonderful, happy, superb, unforgettable years with my first husband."

"He spoiled me for any other man in the world. I have had four marriages—but really only one husband."

## State Of Union

By SAM DAWSON

AP Business News Analyst

NEW YORK (AP)—The State of the Union's business today is good. It's so healthy that President Eisenhower will offer a federal budget based in part on the expectation that corporate profits in 1959 will reach a record 48 billion dollars.

This compares with the 31.4 billion dollar annual rate in the first three months of last year.

Many industries have climbed back from the slump in output remarkably fast.

What Congress will do for and to business this year is anyone's guess. Involved are such things as: taxes, labor legislation, anti-trust inquiries, monetary policies bearing on inflation, foreign trade.

Some think that what business will do for and to itself is still more important.

The rapidly with which profits are bouncing back may open up a Pandora's box of its own.

If profits reach a peak of 48 billion dollars, that could inspire labor leaders to raise their sights. With prospects for labor-management strife this year already strong, this could increase the threat of major strikes.

Enough of these for long durations could play hob with the expectations of the administration to balance the budget with the aid of tax collections on record profits.

Peak profits probably wouldn't go unnoticed by consumers either. They might ask embarrassing questions about the need for such high prices.

Most businessmen seem content with the steady, if moderately paced, industrial recovery. Some chafe whenever the Federal Reserve Board tightens up on credit when it fears more inflation, which could be the aftermath of the continuing pressure of higher wages on prices. But as many, probably, fear inflation as much as they do tight money.

The activity of Congress over the next seven or eight months will be a major concern of business. The chances of corporate tax relief, strict regulation of labor, and a balanced budget seem poor. More preoccupation of congressmen with mergers and the growing size of big business is widely expected.

## Quotes

United Press International  
WASHINGTON — Republican National Chairman Meade ALCORN on Senate Democratic Leader Lyndon B. Johnson's "State of the Union" speech at the opening of Congress:  
"It was a sorry opening day spectacle indeed."

HOLLYWOOD — Bill Gallagher, close friend and personal secretary of the late Tyrone Power, when a value of "more than \$500,000" was placed on the actor's estate:  
"Ty wasn't an extremely wealthy man. In addition to insurance, he owned a business building on Sunset Blvd. and a house in Bel Air."

SHAWNEETOWN, Ill. — Elmer Garnett, 63, who killed his sister-in-law 28 years ago and then disappeared, after he attempted suicide:  
"I'm tired of running."

CHICAGO — Coroner Walter J. McCarron in ordering an investigation of a doctor's emergency service which refused to send medical aid to a dying woman until guaranteed a \$10 fee:  
"We're going to ask for the records of the service. We're going to find out who makes these decisions while a person is dying."

## They'll Do It Every Time

By Jimmy Hatlo



## Search Group Probes River

PORTLAND, Ore. (AP)—Battmen, skin divers and men in helicopters join today in a concentrated effort to determine whether Ken Martin and his family, missing for more than a month, may have plunged to their deaths in the Columbia River.  
The Army Engineers lowered the vast pool stretching for 40 miles behind Bonneville Dam in an effort to help.  
The pool's surface was dropped

five feet by opening dam gates. It was hoped this would expose a car that might have plunged into the river from one of the highways bordering it.

In addition to visual scanning of the lowered river, searchers hoped an electronic depth gauge, which records on a graph a diagram of the river bottom, would tell them should the Martin car be there.

Martin, his wife and their three daughters set out from Portland on Dec. 7 to get some Christmas greens. They did not return. Widespread searches on mountain roads and deep into canyons brought no trace of them. All that is known is that Martin signed a slip for 5 gallons of gasoline at Cascade Locks, near Bonneville Dam, the day the family vanished.

## Stage Mail Plans Spark Centennial

PORTLAND (AP)—A stage coach, loaded with special mail, will leave here Feb. 10 for Astoria as part of Oregon's Centennial observance.

The stage coach will arrive in Astoria on Feb. 14—the state's 100th birthday—in time for a ceremony during which Oregon's Centennial stamp will be put on sale.  
The stage coach run is being sponsored by Pony Express, Inc., a state-wide organization of riding clubs which is setting up a Centennial pony express mail route throughout the state.

## Wallace Hits Race Record

WASHINGTON (AP)—Former Vice President Henry A. Wallace proposes that comprehensive health records be maintained on each individual to help young people choose the proper marriage partner.

The objective: To improve the quality of the human race. But he emphasized use of the records would be a voluntary thing.

In one of his rare public appearances since his unsuccessful bid for the presidency on the Progressive party ticket in 1948, Wallace told a science meeting Thursday the idea might be more offensive to some people than a planned economy. But he added:

"When it is a question of ruining gradually though surely the quality of human life, may it not be wise to furnish all the peoples of the world, generation after generation, the background information to enable intelligent young people to make free-choice the matings which will increase the genetic wealth of the planet?"

## Doctors Say Girl Turning To Bone

JACKSON, Miss. (UPI)—A 19-year-old girl whose body gradually is turning to bone will undergo another medical examination today in hopes the disease can be arrested.

Becky Smith, daughter of Mr. and Mrs. Durwood Smith of nearby Forest, Miss., noticed a stiffness in her neck and back last November. Physicians said her disease was one in which the tissues gradually hardened into bone.

The girl is still attending the fourth grade, but the disease has advanced to such a stage that she is unable to move her head freely and cannot raise one of her arms above the shoulder.

Physicians thus far have been unable to find a successful treatment.

## POLICE ART

DALLAS, Tex. (AP)—Highland Park Police Chief W. H. Naylor found the missing John Singer Sargent painting "Swallows" Thursday in an unlikely place, the front seat of his prowl car. The 24 by 30-inch painting was taken from the Humphrey Lee Student Center at Southern Methodist University on Dec. 28. It was considered a valuable part of a \$6,000 art collection.



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## Gunplay Set For Redmond

REDMOND (AP)—On Saturday nights in Redmond next summer there's likely to be some gunplay. As a matter of fact, the merchants are ready to promise it.  
Gunfights in the streets are a special Saturday attraction is just one of the ways this town expects to observe Oregon's centennial this year.

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For dry and normal skin. A mild fragrant, stimulating lotion made to cool, refresh, and cool the skin.  
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