

**INFORMATION FOR
NEW CAR OWNERS**

MOTORISTS SHOULD KNOW

Learning to Drive; Getting License; In Some States Procedure Different; Other Facts

(By H. Clifford Brokaw, technical advisor, New York City West Side Y. M. C. A.)

In spite of the general impression that practically everybody in the United States now owns an automobile, it is a fact that there are many of them who have not yet actually gone through the process of purchasing a car. It is very likely, however, that more difficulty would be experienced in locating an individual who has not contemplated automobile ownership.

This article is not designed to interest people in purchasing cars, but to help all those who are expecting to own a motor vehicle.

There are several things which a prospective car owner should have at home. Some owners manage to get along without shelter for their cars, but the depreciation under such circumstances is excessively rapid and there is no economy in failing to give a car a decent home.

Learning to Drive
Naturally the purchaser of an automobile will wish to be able to drive a car. This is not necessary if he can afford a private chauffeur. Usually some one member of the family learns to drive and most automobile companies will teach one member in this art without charge. The rest of the family can possibly learn to drive from the one efficient member. This, however, is not always satisfactory. There are good automobile schools where any members of the family can get competent instruction in operating an automobile, to supplement whatever knowledge on the subject.

Getting a License
Getting a license to drive is another necessary matter. Automobile companies and automobile schools cooperate in this accomplishment. The prospective driver must file an application, pay a fee, whereupon the Motor Vehicle Bureau of the State Tax department provides a test and if the student is successful, issues an operator's license. Of course, all automobiles must carry registration plates. The automobile companies will usually take care of the details, but the prospective driver must make an application by filling out the proper blanks.

In buying a second-hand car, the

procedure is a little different, as the former owner usually endorses his registration slip which transfers the ownership and consequently the registration plates, to the new owner upon the payment of a nominal fee.

Five Kinds of Insurance
Insurance is an important consideration. There are at least four kinds. It is generally understood what fire and theft insurance policies cover. Then there is collision insurance, whereby the owner protects his own car. If it is wrecked in a collision, he is paid for the damage. He may take out a collision policy, at a lower rate whereby the company pays for damage over \$50 or \$100. There is property damage insurance which protects the automobile owner against damage done to another automobile or other property by his car. Then there is liability insurance, whereby the owner is protected against the loss from personal injury to another.

In paying for an automobile, the large majority of cars are bought on what is called the deferred payment plan. The custom is to pay one-third down in cash, or by a certified check and the balance in monthly payments, extending over a year's time.

It is necessary to consider the mat-

ter of accessories. Most automobiles are equipped with bumpers, spare tire, wind shield wiper, stop light, motorometer and some have various other accessories. The factory price does not include such accessories as a rule, but the cost of them is usually included in a retail price. However, it is possible for one to buy a car without these accessories and add them later. It will be necessary for the buyer to pay the freight on a car from the factory and also to pay the war tax. These are always included in the retail price.

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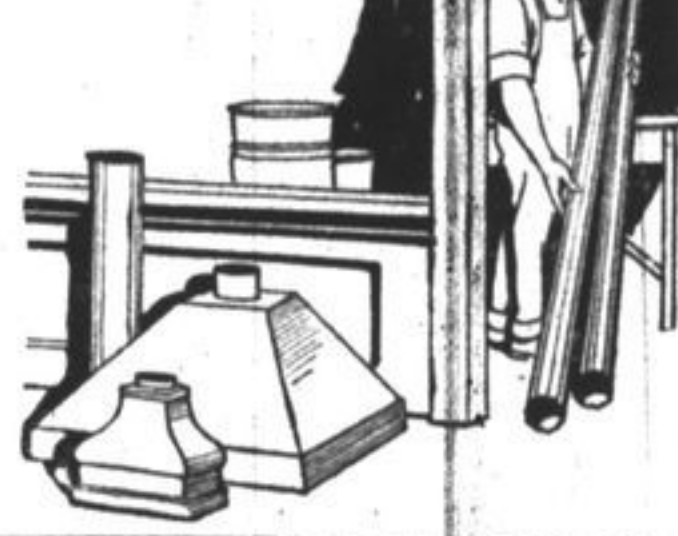
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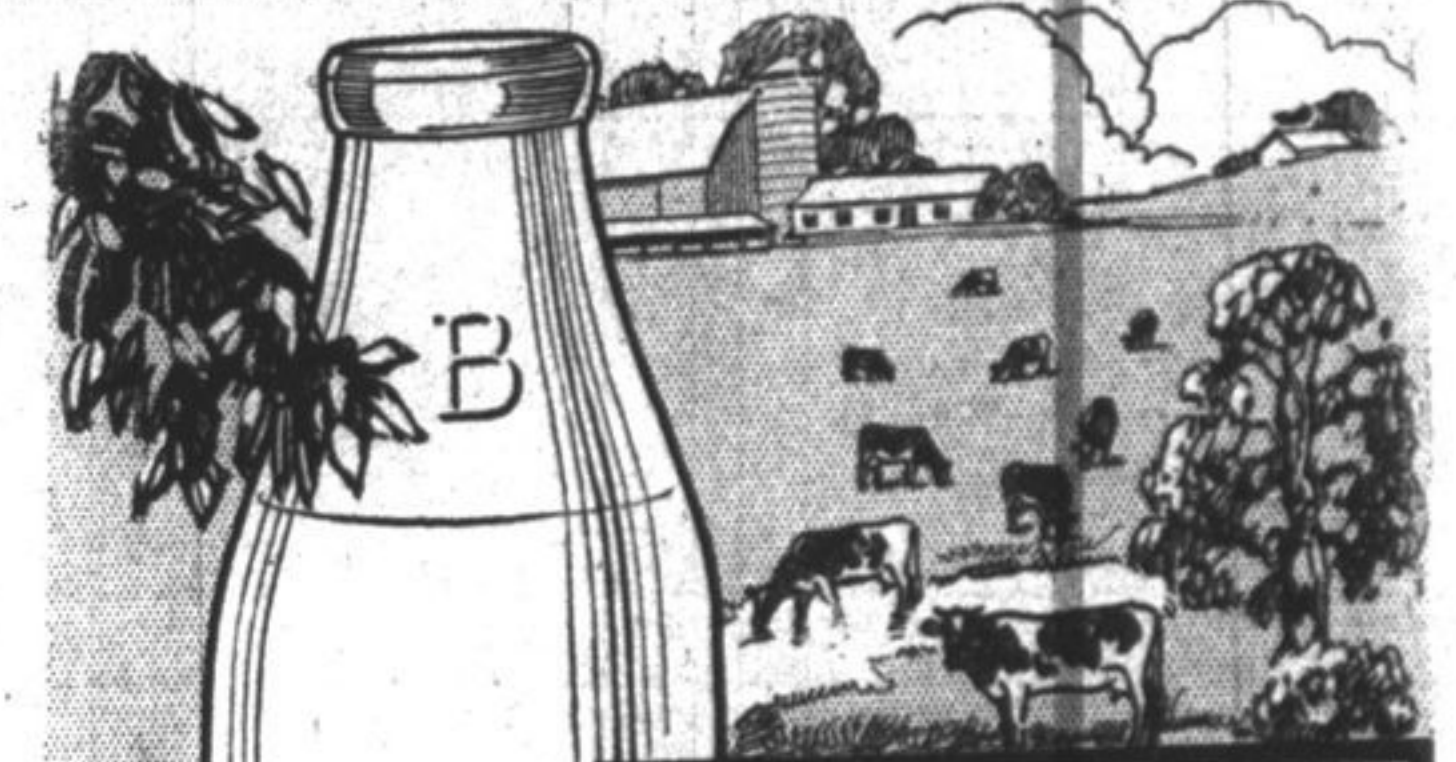
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Peas, fresh, sweet tender, 2 lbs. for 45c	Bread and Butter Pickles 3 jars for \$1	Catsup, large bottles each 19c	Welch's Grape Juice 1 doz. quarts for \$7.95 each 69c	Green Onions the bunch 10c
Lean Beef Soup Meat, the lb. 16½c	Cabbage, Fancy new, the lb. 7½c	C&C Imperial Dry Gingerale, doz. \$2.45	Canada Dry Gin- gerale, the doz. \$2.25 Case of 50 for \$9.00	Fresh Asparagus
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Fresh Plate Beef the lb. 12½c	Front Leg Veal Roast, lb. 30c	Rib Lamb Chops the lb. 55c	Shoulder Veal Roast, the lb. 25½c	Fresh Spareribs the lb. 19½c
Halibut Steak the lb. 40c	White Fish the lb. 45c	Loin Lamb Chops the lb. 55c	Fresh Herring the lb. 20c	Smoked White Fish the lb. 43c
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