

**THRIFT ASPECT OF THE AUTO INDUSTRY**

**IS NOT ALWAYS LUXURY**

**Many Uses of Car Described in Article Technical Expert; Economic Factors Are Numerous**

(By H. Clifford Brokaw, technical adviser of the New York City West Side Y. M. C. A. automobile school.) The American people just recently finished observing National Thrift Week again. This was the tenth annual celebration of this event which is designed to help the people of the country to think straight and act wisely on the subject of money matters. This leads many to thoughtful consideration in regard to the family budget for the coming year and in hundreds of thousands of cases it brings to mind the question as to whether or not the purchase of an automobile can be considered a consistent procedure with the idea of thrift.

**Not Fundamentally Luxury** There are many who used to consider the automobile a luxury. They maintained that the appeal made by manufacturers to prospective buyers is a process which threatened to nip in the bud any possibility of a nation-wide practice of thrift. That has been proven a false idea. Of course, it can be taken for granted that all the criticism which was leveled against the idea of the purchase of an automobile having anything to do with thrift and that the whole idea is economically destructive came not from an entirely disinterested source. Be this as it may, certainly a good part of this criticism was not the result of well thought thinking and was without substantial basis in logic or fact, as results have proven. It can be maintained, perhaps, that while purchase of an automobile in some cases may be considered a luxury and a thriftless action, it is certain that in a vast majority of cases such a procedure is in thorough harmony with the best use of the family's pocket-book.

**Ways of Service** In the early days of the automobile industry there was built up a general idea that the automobile was a luxury. This original conception may not be entirely eliminated in all sections of the country. The fact is that the luxury use of the automobile of today is largely secondary. It is primarily an instrument of utility whether in the service of the grocer who uses his closed car as a truck to deliver necessities to waiting housewives or of the housewife who uses the family car as a medium for doing her shopping. The automobile is found a useful vehicle in the service of the farmer who uses it to eliminate distance, save time and generally support a condition of life, especially social, which, before the coming of the motor car, was generally considered to be well nigh insupportable.

The automobiles which one sees clustering about industrial plants, around rising building structures, and along the roadside where new construction is under way, do not belong entirely to plant executives, boss contractors or road superintendents. They belong to the men in rough working clothes — mechanics, day laborers—who find them an essential convenience in effectively getting to and from their day's work. They are there because they represent a means of transportation which workers have elected to utilize and as such a means, the automobile serves a proper economic purpose.

**Economic Factor** Aside from the utility value, the automobile has become a general factor in the support of the general economic structure. According to competent economists, instead of being a competitor for purchasing power, which some producers believe it to be, the automobile is, in fact, a creator of purchasing power — a maker of business for all producers. If this means to the automobile industry this situation would be felt in many other lines of legitimate business. The auto industry, thru its own working forces and through the working forces of other industries, the products of which are required for the making of automobiles, provides incomes for many thousands of families and thereby gives them the basis of a money program through which they can express their ideas of thrifty procedure.

**Increases Realty Values** Not only does the automobile trade touch numerous basic industries and contribute to other prosperous industries, but it also adds to the real estate values, increases the demand for floor space for showrooms, garages, hotels, restaurants, filling stations, and roadside lunch stands. It builds bank balances, adds to insurance funds, creates new systems of financing. When one considers the purchasing power of all the people involved in this situation, one can begin to appreciate the tremendous prosperity asset which should be credited to the automobile industry.

Of course, the major purpose of the thrift movement is to help increase general prosperity. If the automobile tended to discourage habits of thrift and pauperize considerable portions of our population, it would be open to criticism. Such a charge, however, cannot be maintained. That it is a prop to the general economic structure can be readily proven. That it is a favorable thrift element in our civilization is a logical conclusion.

**SO'S YOUR OLD MAN**  
Prof: Is this wrong? "I have et."  
Stude: Yes.  
Prof: What's wrong with it?  
Stude: You ain't et yet.

**VETERANS MAY LOSE MILLIONS INSURANCE**  
**SHOULD HEED WARNINGS**  
**Vets Bureau and Red Cross Are Urging Ex-Service Men to Convert Policies by July First**

Unless veterans heed the warnings of the United States Veterans' bureau and the Red Cross, insurance in the amount of thirty billion of dollars will be lost to the World war veterans forever. This is the amount of policies which have lapsed at the present time. The last day for conversion is July 2. There will be no further extension of the time limit.

More than 4,000,000 persons are affected by the closing date, as considerably more than that number hold policies which have not yet been converted.

**May Lose Opportunity** A bulletin from the Veterans' bureau emphasizes the importance of converting the policies immediately, declaring that after July 2, "all those who have failed or neglected to secure converted insurance have lost for all time one of the greatest privileges ever offered to its defenders by a grateful nation."

The bulletin explains that there are seven forms or plans of government converted insurance. They are Ordinary Life, Twenty Pay Life, Thirty Pay Life, Twenty Year Endowment, Thirty Year Endowment, Endowment Term. All of the 35,000 Red Cross chapters in the United States are prepared to explain the relative advantages of the various types, and to assist veterans with the technical work of converting their policies.

**Red Cross Aid** The Chicago chapter of the Red Cross is co-operating with the Veterans' bureau and the American Legion in urging all ex-service men to re-instate their insurance before the closing date.

**SUBTLE, BOYS, SUBTLE** Reporter: Why do you produce nude shows?  
Producer: Vy? Few close.

**BLONDE BESS OPINES** Cleopatra had nothing on Salome. In fact, neither appears to have had very much on at any time.

**PERSONALLY TESTED** "Rastus is my bath warm?"  
"Yes, wuz ever in?"

**ED PURDY'S PHILOS** Many a lesson in history may be learned from a laundry. It certainly brings home things never seen before.

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