

DISCUSSES PLAN OF INSURANCE OF AUTO

COMPULSORY TYPE BARRED

Problem One Which Is Not Yet Solved and Cause of Much Careful Thought; Cost Prohibitive

by H. C. Brokaw
(Technical Adviser of M. C. A. Automobile School)

There appears to be a growing sentiment throughout the country that laws should be passed which require all automobile owners to carry a public liability insurance. It is stated that at present only about 25 per cent have such protection. The first state to pass such legislation along this line was Massachusetts. There the cost of insurance is fixed by authorities of the commonwealth and varies according to the automobile and its location. For instance, the owner of a car in the country pays a lower rate than one in the city. The demand for such legislation appears to grow out of the desire to protect injured persons against automobile owners who, because of lack of resources, would be unable to settle damages in case of judgment against them. Insurance companies are said to oppose such legislation because they believe there will be state-operated insurance funds to supply the protection. This is what has happened in Massachusetts.

Some Bad Risks
It appears that there are some risks which the insurance companies do not care to accept because of certain hazards. Under their regulations there would always be some people who would be unable to obtain liability insurance. On the other hand, it is maintained that state operated insurance implies the principle of legal compulsion, which is contrary to the spirit of the American people. It is also contended that the law discriminates against Massachusetts citizens, since those from other states traveling through this particular commonwealth are not subject to the regulation.

Whether or not ordinary liability insurance is a luxury or a thrift measure seems to be difficult to answer. The motorists consider it a luxury. However, it must be said that liability for injury through an automobile accident creates an obligation which may follow one through life.

Needed by Young Men
It is pointed out that liability insurance is most needed by young men recently started in business, a judgment against whom might mortgage their entire future. This might happen irrespective of whether or not the accident was his fault. Then there is the older man about to retire from business and dependent upon his savings for comfort in his old age. A judgment against such a person might dissipate his fortune and leave him practically destitute. Some believe that no man can say his automobile is properly insured unless he is protected from the verdict of a jury. In other words, it is impossible for the careful driver to control or fully guard against the actions of others who use the highways. Careful individuals may not be to blame for the accident, but the other person may have superior legal talent. Then, too, one must always contend with joy riders, preoccupied pedestrians, children who play in the streets, nervous people who suddenly turn back in front of a car, the old and infirm, the safety maniacs and with the fickleness of such elements as rain, wind, snow and ice.

High Cost Prohibitive
One of the factors which has militated against more general securing of liability insurance by motorists has been the cost of such protection. It is likely that the rates are based on carefully planned statistics and that actuarial count is taken into consideration. If the number of these accidents can be reduced it will be possible to reduce the insurance rates, and this would doubtless tend to greatly increase the number of automobilists who would seek such protection.

There is no definite conclusion regarding the protection of a motorist by liability insurance. It is a matter which is being given careful thought by many competent people in the automotive industry and is one which should be thoughtfully studied by motorists in the United States.

NEW SOCIAL ORDER NOT UNLIKE OLDER

Facing the New Social Order" was the theme of Dr. George Craig Stewart, trustee of Northwestern University and rector of St. Luke's Episcopal church, Evanston, before the delegates to the Institute of Government, recently held at the Georgian hotel, Evanston. Dr. Stewart took sharp issue with thinkers and magazine writers who are making light of the Bible and of the church and said that the new social order must be guided by Christ if it is to be fundamentally sound and serviceable.

"My friends," he said, "I beg of you who are reading the magazines and keeping up with the thought of the day, to remember that what St. Paul said is true today. There is paganism with its ideals, here is Christianity! Take your choice. You can not mix them up. On the one side there is darkness, on the other light; here is Belial, there is Christ; here is sensuality, there is sanctity! Take your choice. You have got to choose one or the other."

"There is the same battle going on today that you find in the Book of Revelations between the lamb and the beast. And in the long run there are but two signs,—the Sign of the Beast, and the Sign of the Cross. There is the smooth circle of physical, scientific beginnings and endings, and the sharp clash and conflict of the sword of Christ with its hilt coming right up out of the ground, making a sign of the cross, and he who is a follower of Christ won't hesitate in his choice, nor wobble, as to the ultimate standard of what is right or what is wrong, in the new Social Order."

CATHOLIC WOMEN AVOID DIVORCES

Stand by Position of Their Church and Not Affected by New Order

Despite rapidly mounting divorce rate and widely spread birth control agitation, women of the Catholic faith, standing by the position of their church, are unaffected by these movements in the modern world, asserts Grace H. Sherwood, in the March Scribner's Magazine.

"In the things which concern women most," says Mrs. Sherwood, "marriage and children, the Catholic woman must recognize as binding on her conscience two laws which other women, friends and neighbors, as good and often much better Christians than herself, have, for the most part, discarded long ago, i. e., the indissolubility of marriage and the sacredness of the family. I might state it briefly thus. We live in America where divorce is so prevalent that one out of two hundred and seventy-seven marriages is dissolved by it annually. Yet, in contemplating matrimony for ourselves or for our children these statistics can have no concern for us. By faith and by practice we are committed to one mate, if we marry, for as long as he lives. And again: in the midst of an everywhere growing tendency to limit the family for all sorts of reasons, we have but two alternatives, continence, or all the children the Lord choose to send! Surely two good and sufficient reasons for calling the Catholic laywoman's view-point slightly different from that of the great majority of American women.

"Dub them old-fashioned, antiquated, if you will, these laws of our church about marriage, we Catholic women hold our heads high about them. We think that although the few may and undoubtedly do suffer by them, they protect and honor the many. The thoughtless marriage decided upon on the spur of the moment, and entered into before a justice of the peace or some wayside marrying parson is impossible to a Catholic who obeys the laws of his church."

The action of Great Britain in sending a cruiser to Nicaraguan waters to take off any British who may need help is very disturbing to those of our internationalists who have been claiming that we didn't have any business down there trying to protect American citizens.

The center of the new Nevada gold rush is a place called Weep-ah, and that probably isn't a bad name for it either.

COOLIDGE TO LIVE FEW WEEKS IN WEST

President and Family to Spend Vacation in Great Open Spaces, Report

Washington newspaper correspondents, and editorial writers, have been pounding the point off their typewriter keys in speculating regarding the President's reason for spending his summer vacation in the west. Perhaps the personal desire of the Coolidges' to live a few weeks out under the skies in God's unspoiled acres has been responsible for the President's decision. Under our new methods of living, transportation and communication, the President can carry his office with him, and it is no longer necessary for him to be in direct touch with Washington. The west will be a good thing for the Coolidges, and it will likely be good for the westerners to have a President live in that section of the country for a few weeks.

We have a pretty good hunch that the longer France holds off on the debt settlement the less we are going to get, in spite of the interest that is accumulating.

PRESS WANT ADS BRING RESULTS

Highland Park Transfer and Storage Company
FIREPROOF WAREHOUSE, 374 Central Avenue

Automobile Storage Moving, Packing, Shipping

ALEX RAFFERTY, Sr., Manager
Office 374 Central Avenue
Phones 181-182

THAT LAST LOAD OF COAL

When you order that last lot of coal that you need to wind up the winter, remember that there is economy in making it a full load, even though you may only need a ton to pull you through.

It takes very little longer to haul a full load than a ton, the cost of delivery is practically the same in either case, that is why we are forced to make an additional charge for small lots.

We will serve you promptly when you need to put in that final load to finish out the season.

FRANK SILJESTROM
LEHIGH VALLEY ANTHRACITE
CHICAGO SOLVAY COKE
PETROLEUM CARBON COKE
148 North First Street

POCAHONTAS COALS
FRANKLIN COUNTY COALS
BUILDING MATERIAL
Phone 65

DIVINE'S
for
DRAPERIES, FURNITURE COVERINGS and INTERIOR DECORATIONS
Moderate Prices
1616 ORRINGTON AVENUE
EVANSTON
Tel. University 5651

GRANITE FURNISHED AND ERECTED BY
J. H. ANDERSON MONUMENT CO.
FINEST DISPLAY OF MEMORIALS IN CHICAGO
5751 RAVENSWOOD AVE.
Phone Ravenswood 3523

Join Our Christmas Savings Club AND SAVE THROUGHOUT THE YEAR

Save Your Money NOW — Save Regrets Later!

"The Community Bank"
AIMS TO GIVE FRIENDLY SERVICE AT ALL TIMES

Let Us Serve Your Wants with a Savings Account Safety Deposit Box Insurance A Handy Checking Account

"WE'RE GROWING DAILY — GROW WITH US"

Highwood State Bank
HIGHWOOD ILLINOIS
Phone 251 Open Saturday Nights, 6 to 8

Permanent Waving

Special prices for a limited time only.

The Nestles Circuline Process for perfect waving. Our waving gives depth and softness which can only be effected by skilled operators.

We offer a complete service in beauty culture. In our hair-cutting department all the latest styles of hair cutting for Men, Women and Children.

The Vanity Beauty Shop
6 North Sheridan Road Phone Highland Park 936

Balance Good Service with Good Lamps

MILLIONS of dollars are invested in plants and equipment for bringing electricity to your home. Yet, if the lamps you use are of poor design or do not fit your circuit, you do not get the full benefit of this electric service.

Our "Lamp Exchange Service" is organized to help you get utmost lighting satisfaction. It makes available to general lighting customers standard Mazda lamps to fit your circuit at prices less than cost.

For economy and maximum lighting value be sure you use these standard tested lamps. When worn out they will be exchanged for new lamps, for use under "Rate A" General Lighting Service.

Special Note:
Our recent reduction in electric rates and the use of more efficient lamps permit you to enjoy better lighting without increasing your lighting budget.

PUBLIC SERVICE COMPANY OF NORTHERN ILLINOIS
51 S. St. Johns Ave., Highland Park
Tel. Highland Park 568
Wm. Guyot, District Superintendent

How Are You Fixed for Lamps?

60-watt and 100-watt lamps are furnished without charge in exchange for worn-out lamps with glass intact, or for first installations, to all "Rate A" General Lighting Customers. Other sizes of lamps at specially reduced prices, as listed in the Lamp Information booklet, recently mailed to you. This Lamp-Exchange Service includes the new improved inside-frosted lamp.