

# Save Four Years of Automobile Insurance Premiums

That is what over one hundred thousand subscribers or policy holders in the Federal Automobile Insurance Association, a reciprocal company of Indiana, would have saved had they purchased stock company insurance, instead of trying to save 20% annually by buying insurance in a reciprocal.

All subscribers to the Federal Automobile Association were assessed an amount of money equivalent to their annual premium for four years.

Over three million dollars must be collected by assessment and in accordance with the ruling by the Supreme Court of Washington, the solvent members must assume the burden of those who cannot pay the assessment.

Make sure that your insurance policy is not signed by an Attorney-in-Fact, because if it is, you are in a reciprocal company and you have by the acceptance of that policy, given power of attorney to the Attorney-in-Fact of that company and you may some day find yourself in the same position of over two thousand five hundred Chicago people, who, less than a year ago discovered that the Attorney-in-Fact had gone into court and taken judgment against everyone of them, without their knowledge. Those who owned their own homes and property, found it tied up, and none of them ever thought it possible to get into such a tangle.

The usual argument of a reciprocal company is that they are big and not likely to fail. But large or small, they do fail and when that happens the policy holders pay dearly for what they thought was going to be cheap insurance.

Cheap insurance is not good. Good insurance is not cheap.

Having to give power of attorney to an Attorney-in-Fact to buy insurance is not good business because when a reciprocal company takes your money it is merely a deposit and they give you no guarantee that it is all you will have to pay, and should their claims catch up to their cash, you may find yourself heavily assessed or you may discover that the Attorney-in-Fact has taken judgment against you.

We have no insurance of this kind to sell. We represent only stock companies with good claim paying records and your liability ceases with the payment of the premium. You will know your insurance better after a loss.

## Central Insurance Service

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