

# Do Not GAMBLE in 1931

Resolve in 1931 to understand your automobile policy better. Do you know whether you are insured in a Stock, Reciprocal, or Mutual Co.? How is your policy signed?

Do you know that certain policies do not protect you against the claims of persons that may be injured while riding in your car? Do you know that certain policies exclude the operation of cars by children under eighteen years of age unless accompanied by an adult member of the family?

Do you know that certain policies include the costs of defense in their liability limits thereby reducing your protection?

Do you know why reciprocals operate by an attorney in fact?

Do you know that when you insure in a reciprocal you give some stranger power of attorney?

Do you know that the power of attorney is so worded that in an emergency he can confess a judgment against you without your knowledge?

Do you know that the solvent members of a reciprocal may be held for and made to pay the entire losses of the reciprocal? While the fellow who has nothing pays nothing.

Do you know that in a reciprocal you are gambling all your assets with a lot of unknown partners?

Do you know that in a reciprocal if your car should burn or be stolen you cannot sue the reciprocal?

Do you know that over twenty-five hundred members of a reciprocal in Chicago, Ill. awoke one day to find judgments of record against them for over fifteen thousand dollars?

Do you know that a judgment of a record is a lien on your home? Do you know why reciprocal policies are signed by an attorney in fact?

Do you know that the policy holders are about the only ones to lose when the reciprocal goes smash?

Do you know that over 70% of all casualty insurance in the U. S. A. is carried in Stock Companies?

Do you know why in a reciprocal you are called a subscriber and not a policy holder?

Do you know why your premium is referred to as a deposit and not a premium?

Do you know that stock companies do not ask you to sign an application when you insure your car?

Do you know that certain reciprocals promise you a yearly saving of about 20% but that if the Reciprocal should become involved financially the Court may order you to return the savings for four of five years. What is saving about that?

Do you know that in a reciprocal the policy holders lose and in a Stock Company the stock holders only lose?

Do you know that a little carelessness in settling a claim with a minor for personal injury may involve you in legal entanglements and cost you heavy damages when the minor reaches legal age?

Do you know that you are always liable for the unpaid claims of a Reciprocal Company for the years you were a member?

Where will the reciprocal be when you have reached retirement age?

Who will pay them? Will you have to bear your assessment and return to labor?

Will your home be taken to pay the claims of your partners?

Can you conscientiously buy reciprocal insurance with entanglements?

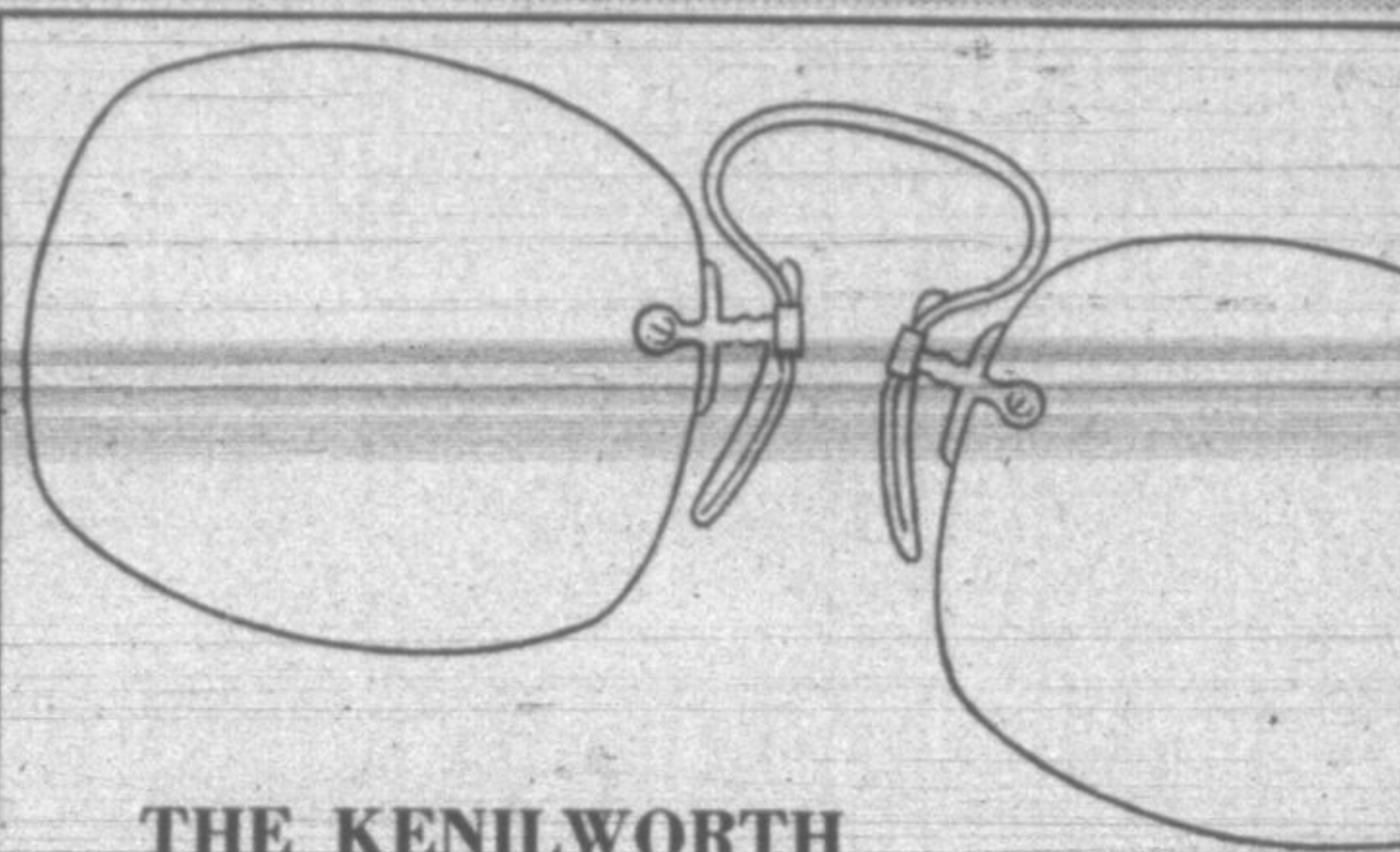
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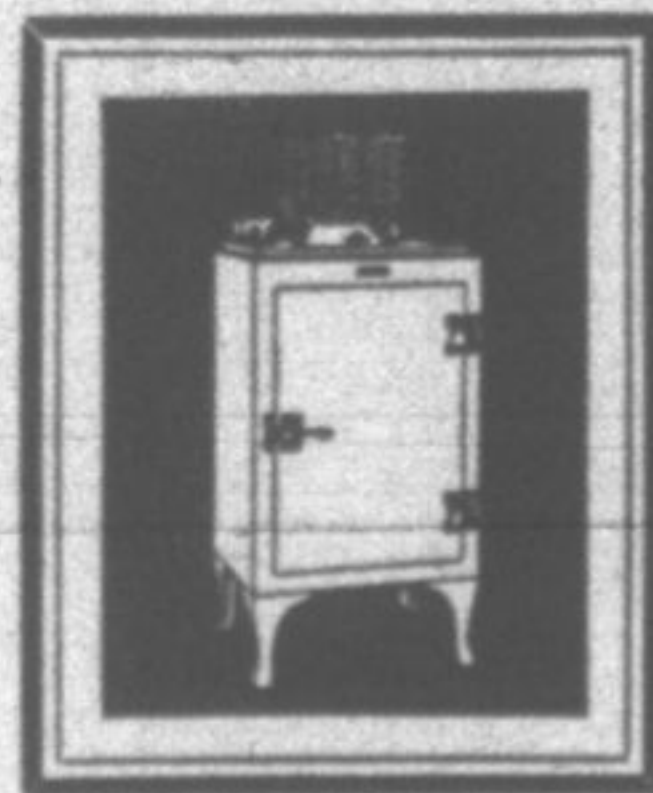
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