

I. H. C. TRUCKS MADE IN DOMINION FOR CANADIAN

Designed for Canadian Work by Skilled Canadian Workmen. Factory in Chatham a Model

The International Speed Truck factory at Chatham, Ontario, is an object-lesson in modern workmanship. Skilled men and efficient management work side by side, with infinite care, in producing a growing volume of International Harvester Trucks.

Each day the good trucks are delivered from the Canadian-manufactured factory to the far corners of the Dominion. Through 18 Company-owned service branches they find their way quickly into the hands of Canadian industry.

International Speed Trucks are workers—every one. Their special ability to haul loads of from 3/4 ton to 2 tons quickly and at low cost—through all the year and many years—has won them a position of leadership in their field. Practically every branch of Canadian industry has many of these economical Speed Trucks at work.

The I.H.C. trucks at the motor show here are worth seeing by anyone interested in Canadian industry or progress. Those who have use for a truck and value unusual economy, great ability, long life and driver comfort and convenience, should see the International Speed Truck. This truck may be secured in a size to fit a business. The range of the I.H.C. trucks give opportunity for all to secure just the truck needed for the particular purpose desired.

MARK PARTS WITH PUNCH

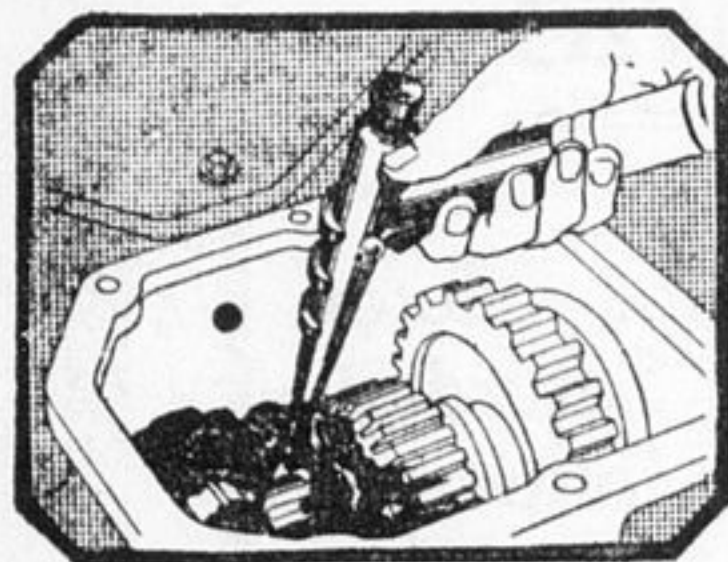
When necessary to remove any part of an engine, note carefully just how it was fastened on, and if necessary mark it with a punch so that there will be no doubt as to where it belongs. This applies especially to such parts as valves, valve lifters, valve caps, etc., which look alike, but should be replaced in their original places.

RUBBER IN ASTERS

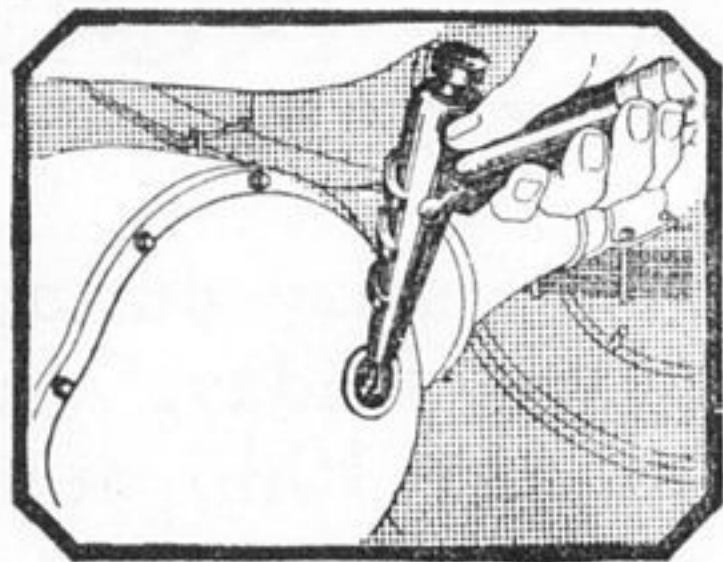
(From The Toronto Globe) Wine isn't the only thing that can be made from the dandelion. And asters and golden rod weren't made for decoration.

For Thomas Edison, inventive genius, has announced that he has succeeded in extracting rubber from these flowers, and finding a content as high as 3 per cent. in the asters.

He expressed his doubts, however, as to whether this source would be commercialized, but that an emergency supply could be hoped for from it.



For Transmissions



For Differentials

The New ALEMITE Protection

for two more vital parts of your cars

—saves gears and reduces gasoline consumption.

Now, Alemite for transmission and differential gears. Let us fill your gear housings with this remarkable new lubricant today.

Actual tests show that it reduces gear friction to a new low point.

You will actually notice the difference in running your car. The lessened drag of friction in gears will allow your car to coast 21% farther. More power and gasoline mileage.

After we have drained and refilled your gears with this new lubricant just try your car on any hill and see for yourself the surprising difference.

ALEMITE

Expert Lubricating Service

"We can cut your repair bills in half"

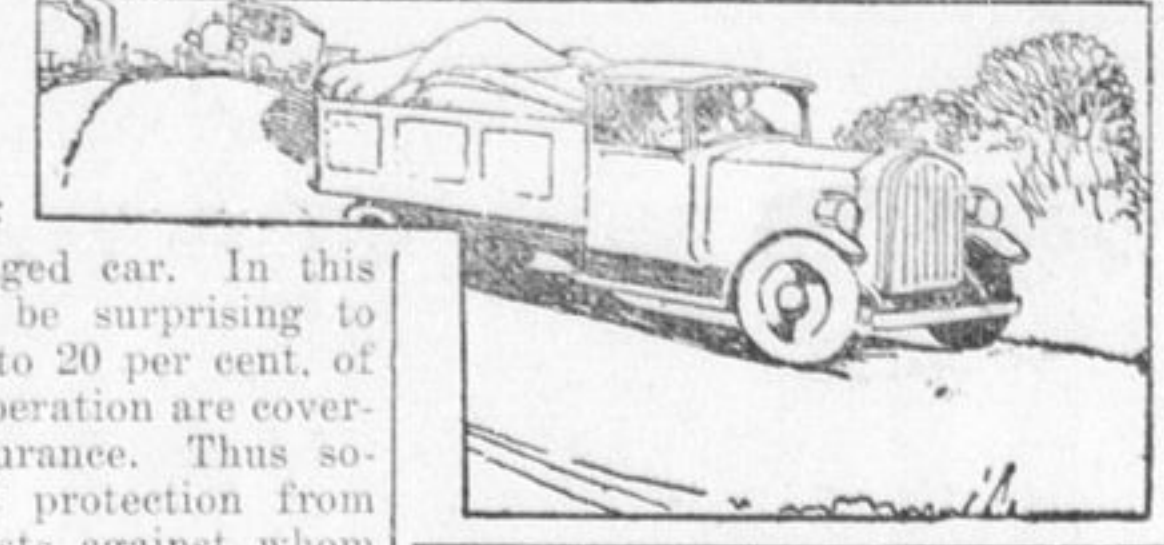
Timmins Garage Co. Limited

Timmins, Ont.

Ross & O'Neill, Timmins, Ont.

Exclusive Distributors for the Jobbing and Retail Trade for Northern Ontario and Rouyn Districts.

- Special Automobile Number -



Compensation Insurance Now Urged for Auto Accidents

Suggestion for Establishment of Bureau to Take Place in Automobile Accidents of the Workmen's Compensation Board in Industrial Field. Stand Taken by New Year Official

The Advance has repeatedly referred to the matter of compulsory compensation insurance for automobiles. Such a plan would be a protection for motorists and the public alike. With every car required to carry compensation insurance, many instances of hardship and injustice now arising from automobile accidents would be removed. At the present time the man who has nothing but an auto, and that perhaps not paid for, has the other automobilists and the general public at a great disadvantage. In these columns and in other newspapers of this North,—notably, The New Liskeard Speaker,—the question has been debated. A New York official puts a new side to the question. This official is the Commissioner of Motor Vehicles for New York State who suggests the probability that the coming years will find Governments establishing compensation boards for the victims of traffic accidents,—bureaus to take a place in the automotive world similar to that filled by the Workmen's Compensation organizations in the industrial field. In urging financial aid for automobile accident victims, Mr. Chas. A. Harnett, the Commissioner of Motor Vehicles, takes a stand for compulsory compensation insurance.

"I believe," says Mr. Harnett in a recent article, "that the time has arrived when the State of New York should do something in an official way to provide relief of a financial nature to the thousands of people who are the victims and dependents of victims of the ever-increasing total of automobile accidents in this State.

"The use of motor vehicles is steadily increasing. The Motor Vehicle Bureau of New York State registered in 1927 very close to 2,000,000 motor cars for all sorts of passenger and commercial use, an increase of more than 150,000 over the previous year.

"Numerically, automobile accidents are also increasing. When the American public thoroughly realizes the fact that more than 1,000,000 persons were killed or disabled by motor cars in the United States during the past year, fewer objections will be voiced against this question of compensation insurance, and genuine relief will be provided for the dependents of disabled, crippled or dead victims.

"In some of these cases the injured is to blame; in some, the motorist; in others, both are to blame in varying degrees. In many cases it is impossible to place the blame. It will not do to say that this is an individual

problem with which the State has no concern. The menace to the life and health of the inhabitants of the State is so great that it endangers every person who is compelled to use the public highways, and justifies the State in taking action to protect the life and well-being of its citizens. The situation is so serious and the peril so great that compulsory and fundamental measures are required, which will apply to every automobile owner and operator, which will protect and compensate every victim.

"There is a vast difference between compensation insurance and liability insurance. Liability insurance only operates to guarantee the payment of a judgment, but first the victim must obtain the judgment. Liability insurance does not secure compensation to the injured or the dependents of the dead. On the contrary, it frequently makes it more difficult to recover compensation by forcing them to engage in an unequal contest with a powerful insurance company.

"The personal injury suit is futile as a means of obtaining justice, yet a personal injury suit is the only remedy now available to the injured victim of an automobile accident or to his dependent family in case of death. Competent authority has said that three-fourths of all civil jury trials in the United States are concerned

with personal injury claims largely arising from automobile accidents.

"The special committee appointed by Justice Dowling, presiding Justice of the Appellate Division of the Supreme Court of New York, reports that 70 per cent. of the cases on the calendar involve claims for personal injuries resulting from the operation of motor vehicles. The personal injury suit is too frequently no remedy at all. Not only must the injured plaintiff prove the negligence of the defendant by a preponderance of the evidence, but if he were guilty in the slightest degree of contributory negligence he is completely barred from recovery.

"The verdict in most cases depends upon who secured the best or the most witnesses, who has the best lawyer, the personal prejudices of the jurors, the so-called breaks of the trial, and not at all upon the scientific ascertainment of which was negligent. The same element of lottery applies to the amount of damages. There is no rule for a uniform assessment of damages except the whim or caprice of the jury. Establishing negligence of the operator of a motor vehicle is an extremely difficult task, and is made more difficult by the almost uniform reluctance of the public to testify as witnesses.

"Even though the cause of the plaintiff may have exceptional merit, it seems safe to say that he must outlive a period of delay of from three to three and half years because of the crowded conditions of our court calendars; but the most serious and frequent case illustrating the futility of the personal injury suit is where the automobile owner has neither insurance nor property subject to execution.

"More than 60 per cent. of the new automobiles are said to be sold on time payments. In these cases the owners frequently own but a scant

equity in a mortgaged car. In this connection it may be surprising to know that only 16 to 20 per cent. of all automobiles in operation are covered by liability insurance. Thus society has the least protection from the class of motorists against whom it needs the most protection.

"The inadequacy of the personal injury suit for the protection of the workmen injured in their line of duty brought about the establishment of the 'Workmen's Compensation.' There is no sound reason why the problems of compulsory compensation insurance, which have been so successfully applied with respect to industrial accidents, cannot be applied with equal success to cases of injury and death arising from automobile accidents.

"If this is the case, why is it not perfectly sound to require every motor-vehicle owner to procure a policy of compensation insurance as a condition precedent to obtaining a license to operate a motor vehicle on the public highway, and to pay a premium for such policy to an insurance fund under the supervision of the State, or an approved policy issued by an insurance company to be used to compensate the victims of accidents arising from the operation of automobiles according to fixed schedules and without regard to fault.

"By fixed schedules I mean definite sums in death cases graded in accordance with the age, earning capacity and other vital conditions as applied to the victim of the accident. Per diem allowances during periods of disability could also be arranged under this plan with little trouble. The important and perhaps one of the most valuable phases of a plan of this kind would be a provision whereby the victim of an accident, or his dependents, could have immediate financial relief instead of long delay in the courts.

"Basing my calculations on nearly 2,000,000 motor vehicles registered in 1927, the number of fatalities and the number of personal injury cases occurring during the same period a premium charge of \$28.83 per vehicle would establish a fund of \$55,000,000, and provide sufficient funds for the payment of \$15,000 in each death case and \$500 in each case of personal injury. If, under such a plan, a Compensation Insurance Bureau were established along the same lines as the present Workmen's Compensation Bureau, a liberal portion of such fund would still remain for administrative charges.

"It is safe to assume that the average payment in relief of personal injury cases will be much less than \$500. I am making no attempt to detail every individual activity necessary to the establishment or functions of such a bureau, but merely offering my conviction that compulsory compensation insurance is a sound proposal in dealing with the problem of furnishing relief to the injured and the dependents of those killed.

"The chief objection urged by the opponents of compulsory insurance is that it would tend to relieve drivers, owners and the pedestrian of responsibility and thereby increase carelessness. This argument is fallacious. Compulsory insurance would not relieve any class of the community of their present responsibility to obey the criminal law."

CONQUERING THE HEIR

Mother—No, Willie, I don't care what your father says, you are not going to fly to Paris to-night!

INTERNATIONAL MOTOR TRUCKS

The International Line of Motor Trucks includes a size and style for every need of Canadian business and industry.

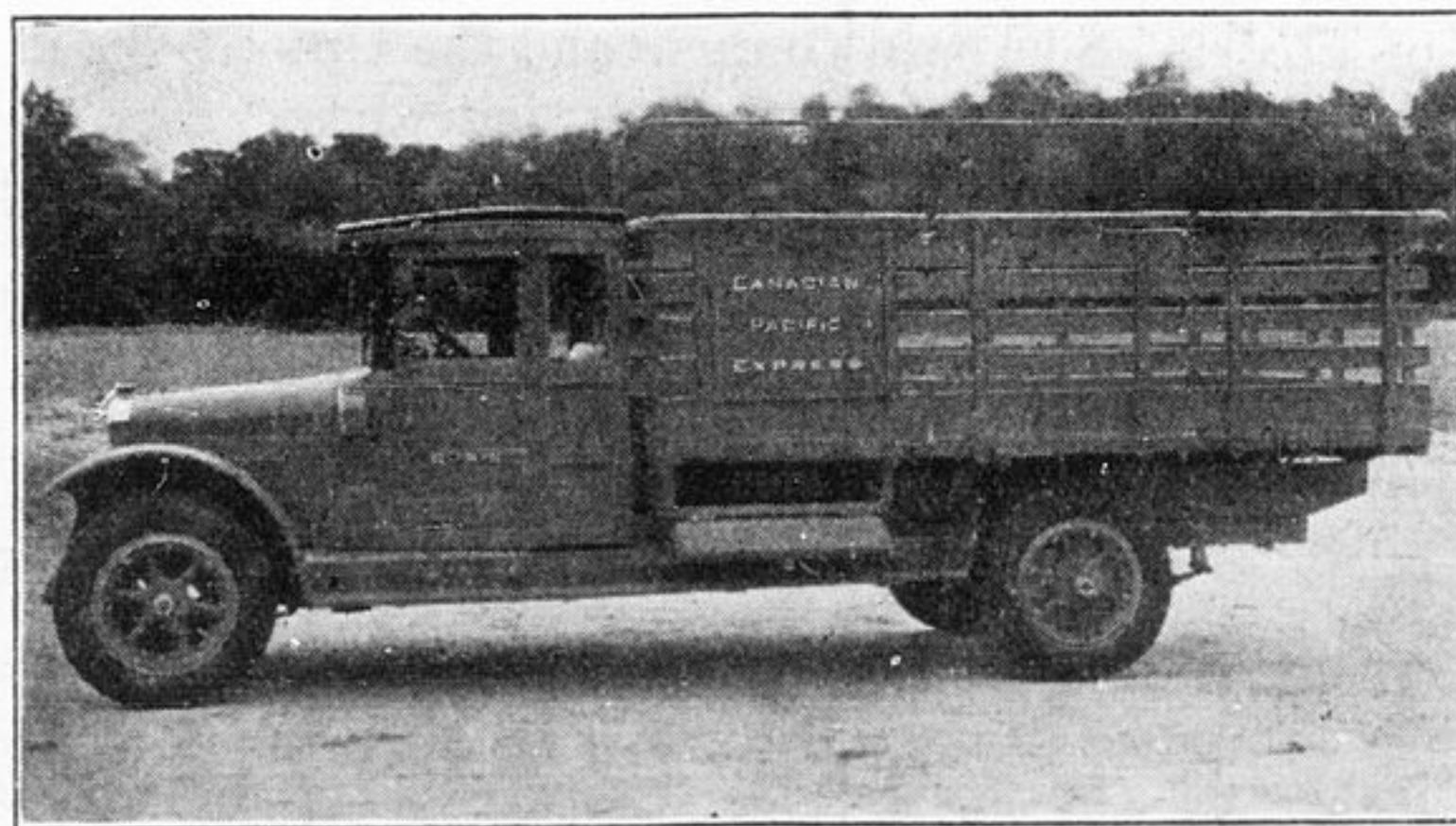
International Special Delivery trucks, for 1-ton loads, possess the speed and convenience which makes them adaptable for many lines of business. Every inch of the sturdy chassis is patterned after the larger and more powerful Internationals, resulting in durable, attractive and economical delivery unit.

The speed trucks, Models S SF, SL and SD, with their low, well-built chassis are designed for heavier loads of 1 1/4, 1 1/2 and 2 tons. Attractive in appearance and built according to high International standards, they will render day-in and day-out service far in excess of ordinary trucks.

To drive one of these new models and then go carefully over the various units from radiator to rear axle is to realize that here International engineers have developed a chassis of unusual ability to perform the work for which it is designed. The low-hung frame and long wheel base permit the mounting of attractive capacious bodies—bodies that will have a definite advertising value in keeping with the transportation value embraced in these new models.

Models SD-44 and SD-46 are especially designed for speedy dump and two-wheel trailer work. The engine is the well-known International Speed truck engine, specially geared to handle 2-ton loads. International engineers, profiting by successful experience in the designing of Motor Trucks for dump work have developed in the Model SD a chassis which meets every requirement of the strenuous conditions found in this kind of work.

International heavy-duty trucks, Models 54, 54-C, 74, 74-C range in capacity from 2 1/2 to 3 1/2 tons and are purposely designed for heaviest hauling. Model 54-C 2 1/2 tons and Model 74-C 3 1/2 tons, are chain drive; Model 54, 2 1/2 tons and Model 74, 3 1/2 tons, gear drive trucks.



The crankshafts in the heavy-duty engines are of chrome nickel steel, drop forged, of unusual toughness and rigidity. By the time it passes the final test it is as near perfect in contour, dimensions, hardness and static and dynamic balance as is possible to make it. The crankshaft revolves within two large ball bearings which are dust and grit proof—the best known bearing design for heavy-duty engines. Connecting rods are drop-forged I-beam sections of carbon steel, heat-treated for maximum strength. The pistons and connecting rods must balance within one-fourth of an ounce of each other, with the result that vibration is reduced to practically nothing.

As we are the appointed distributors for this district for International Motor Trucks we would certainly like to see you come into our show-rooms and inspect the Models we will have on display during the next few days.

International Motor Trucks are manufactured and sold by the International Harvester Co. of Canada Limited and they are maintained by the largest Motor Truck organization in Canada. No matter where you go you will always find International dealers and Service Stations and not only are they proving their worth and popularity to the single unit owner but also in the service of the largest corporations in Canada.

For prices, terms, and other information visit our Show Rooms or write

TIMMINS GARAGE CO. LTD.

Distributors for INTERNATIONAL MOTOR TRUCKS