

# Spring Exhibition of Motor Cars In Auto Club Assembly Hall

### Coach Work of American and Imported Cars Feature of Spring Automobile Exhibition in Club Quarters

Beginning to-morrow afternoon an automobile exhibition of a kind quite new in any city in New York has been before will open at the Automobile Club of America in Fifty-fourth Street, just west of Broadway. From 2 to 11 p. m. each day during the week a selected group of high class cars will be shown.

This showing has been arranged particularly for the club men and women of New York and their guests. Thirty cars are on view, each one a distinctive design, giving opportunity for close inspection and comparison. Admission will be by invitation.

The cars are late models of manufacturers of the United States, Great Britain, Belgium, France, Germany, Italy, Lincoln, Marmon, Minerva, Mercer, National Paige-Detroit, Packard, Pierce-Arrow, Renault, Rolls-Royce, Rauch & Lang, Stevens-Duryea, Velle and Winton.

Coach work will reveal American designs and builders of automobile bodies at their best. In color and finish, in the texture and tone of the upholstery, as well as in the convenience and elegance of the interior fittings, the exhibit will fit well with the assembly room of the club as a setting for the cars. This room is a copy of the Salle des Fêtes in the Chateau de Blois, Loire-et-Cher, France, and is considered one of the finest interiors in New York. Eighteen cars will be shown here. The grill, which affords, will furnish space for several additional models, and the remainder will be arranged for display in the foyer and Bureau de Tours on the main floor.

The cars on view will be as follows: Ambassador, Cadillac, Cole, Dodge Brothers, Essex, Haynes, Hudson, Kissel, Lexington, Lafayette, Locomobile, Lincoln, Marmon, Minerva, Mercer, National Paige-Detroit, Packard, Pierce-Arrow, Renault, Rolls-Royce, Rauch & Lang, Stevens-Duryea, Velle and Winton.

The opening of the exhibition will be marked by a luncheon in the grill room of the club. Dave Hennen Morris, a governor and former president of A. C. A., will welcome the exhibitors, and Henry Gaston, chairman of the exhibitors' committee, will also speak.

High lights of the exhibition are: a new six-cylinder touring car, a new six-cylinder sedan, a new six-cylinder coupe, a new six-cylinder limousine, a new six-cylinder sedan, a new six-cylinder coupe, a new six-cylinder limousine, a new six-cylinder sedan, a new six-cylinder coupe, a new six-cylinder limousine.

# High Rates May Mean Ending of Collision "Cover"

### Insurance Companies Charging Such Big Premiums That Car Owners Are Likely to "Write Their Own"

Insurance companies are reported to be on the verge of deciding to eliminate automobile collision insurance in New York City, if they are unable to increase the rates on this form of insurance any more than they have just recently done. It is believed that this is because at present the type of coverage, which is a double liability, is so high that a great many persons unquestionably will decide not to have this coverage at all. In other words, they will write their own insurance, taking the chance that they will be able to get through a season with less damage to the car than the premium would cost.

Increases in collision insurance supposedly are due to terrific increase in traffic. However, this is not altogether consistently followed out by the insurance companies. A great increase in traffic, if it meant increases in the number of collisions, ought also to have an effect upon property damage insurance and liability insurance. These premiums have not increased in proportion to collision insurance. The fact probably is that a great number of very small claims of a doubtful nature have been adjusted by insurance companies, and that motorists who got the money thought they were getting something for nothing, but were actually operating to increase rates for all automobiles.

Another thing is that there may have been an inflation of collision claims, so that insurance companies have paid considerably more than they should have. For all of this the insured persons pay.

An interesting case illustrates the changes in automobile insurance rates in twelve months. The owner of a second-hand automobile costing \$700, to which later a winter top, at a cost of \$200, was fitted. The first year the premiums were as follows:

Fire and theft	\$15.00 a hundred
Collision	\$3.00
Liability	\$5.00 (\$5,000-\$10,000)
Property damage	\$2.31

The next year the company declined to insure for fire and theft for more than a total of \$650, and the rates were then as follows:

Fire and theft	\$3.50 a hundred (plus \$15 penalty for absence of approved locking device)
Collision	\$157.00
Liability	\$142.50 (\$10,000-\$20,000)
Property damage	\$5.00

There has been a loud outcry about the increased number of thefts having operated to increase the insurance rates. Fire and theft is the most negligible form, as far as increases in rates are concerned. It appears that the insurance companies have in an arbitrary way determined that they will get their money back on collision insurance that they may have lost in some other way.

L. H. G.

**Mulford To Be Here All Week**

The Paige-Detroit Company, of New York, will have an exhibition at their showroom, Broadway and Fifty-sixth Street, a car in which Ralph Mulford broke the world's stock car speed record. The world's stock car speed record, which Mulford himself will be here all next week with this car, and also the car which climbed Pike's Peak cog railroad, the only car which has ever climbed this railroad. The Paige-Detroit Company has invited the public to meet Ralph Mulford and hear some of his stories and to ride with him.

### Compression Loss Means Less Power In the Auto Engine

This may proceed from a number of causes, all of which should be carefully looked for at all times.

By William H. Stewart Jr.  
President Stewart Automobile School

A loss of compression is a loss of power, and a loss of power is waste. Those acquainted with motoring know that a loss of compression is nothing to look forward to. Its causes are many, and sometimes very hard to find and still more to repair.

One of the first things to do is to try the compression of each cylinder, and if it is weak, or if it varies in the different cylinders, to locate the cause at once. It may leak in the piston rings. It may escape through a leaky valve or petcock, or oze past a spark plug. If the engine has a detachable head, it may leak past the gasket. Then, again, there may be a scored cylinder, but, of course, this is another problem.

There is this to remember, that care must be taken to keep the cylinder head tight. Tightening it must be done evenly all around, for if the gasket is not held firmly at any one point it will give way and leakage will result.

Then again the piston rings may have turned so that the openings are all in line. You may be using such a poor grade of oil that the engine does not get the proper lubrication. In some cases, however, new piston rings will help to eliminate the leakage. If the cylinder is worn oval there is no remedy except that of reboring it. Kerosene will help to free the rings of carbon that it is best to use when you are ready to drain off the crank case oil.

It is always well to make sure that

When you want bearings in a hurry just call  
Circle 1400  
Lafayette 2072

**NEW DEPARTURE**

**HYATT**

**TIMKEN**

Complete stocks of Timken, Hyatt and New Departure Bearings for all cars, trucks and tractors at this branch.

New York Branch, 230 W. 50th St. Phone Circle 1400

Brooklyn Branch, 1174 Bedford Ave. Lafayette 2072

**HYATT TIMKEN COMPANY**

# Where Motorists May Go to Enjoy Good Trout Fishing

### Season Now Open—How to Reach Streams Where Stocking Appears to Insure Some Fine Catches

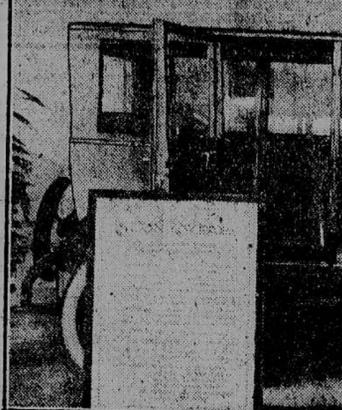
By O. M. Wells  
Chief Roadman, Automobile Club of America.

Trout season opened in New York State yesterday; in New Jersey and Connecticut last Friday and will open in Pennsylvania on the 15th. Trout from the state hatcheries have been placed in all the four mentioned states this year, and due to the open winter and the low water at this time of the year, trout fishing promises to be most excellent.

The Bureau of Tours of the Automobile Club of America gives in brief a few directions that will be useful in reaching some of the well known streams where square tail brown and rainbow trout can be caught.

A quarter of a million two-year-old rainbow trout, that will weigh over half pound and measure twelve inches long, are planted in the streams throughout the state every year just before the open season and can be caught in any of the following streams: The Musconetcong, which starts from Waterloo and runs through Hacketts-

# Showing the Inwards of Closed Body Making



An interesting exhibit of that part of an automobile which is rarely seen was made recently by William J. Coghlan, president of the Moon Motor Car Company of New York. At his salesroom was displayed a sedan body in various stages of completion so as to show the construction and materials used throughout.

Very few people have any idea of how a well made body is constructed (automobile body we mean) and the exhibit was of particular interest for that reason. The different types of town, Bantystown and New Hampton, emptying into the Delaware River at Riegelsville.

The Pequest, which starts at Long Pond, two miles north of Andover, and runs south through Vienna, Great Meadows, Buttsville and Bridgeville, emptying into the Delaware River at Belvidere.

There is hard surfaced road practically skirting the shore of the Musconetcong from Hackettsville to Washington. The Pequest runs parallel to the Delaware Water Gap road from just beyond Hackettsville to Belvidere. There are a great many small tributaries both in the Musconetcong and the Pequest, such as the Lover's Run, Bear Creek, Beaver Brook, Trout Brook and Spruce Run. There is a

# REBUILT-AUTOS

### The Price You Pay for a Rebuilt Car

### Saves You These Items

MANUFACTURERS' PROFIT	TRANSPORTATION CHARGES	DEALER'S PROFIT	GOVERNMENT WAR TAX
-----------------------	------------------------	-----------------	--------------------

We sell Peerless used cars, thoroughly rebuilt and guaranteed, because it enables us to serve two classes of patronage—buyers of new automobiles who ask us to take their cars in trade and those who want to buy first class automobiles at less than new prices.

We accept no car until it has been carefully appraised by our experts and we allow the owner what it is worth as it stands.

We put the car in first class condition, both mechanically and in finish. The cost of this added to what we allowed is the price we resell it, which is but a portion of the cost of manufacture. It represents the actual worth of the car and carries a new car guarantee.



# Two Power Range Eight

If we have not listed the car you want, call or write us. Our stock is constantly changing. Cash or a portion of the cash price and the balance can be arranged with us, confidentially, with no additional charges for financing. We have never, to our knowledge, had a dissatisfied used car customer.

**PEERLESS POLICY AND METHODS ARE DIFFERENT.**

REBUILT-CAR CATALOGUE ON REQUEST.

A New Car of Another Make Cannot Compete with a Rebuilt Peerless at the Same Price

**VAN CORTLANDT VEHICLE CORP.**  
Metropolitan Distributor  
1896 Broadway, at 63rd St.

# Bill to Increase Fees on Motor Car Likely To Be Beaten

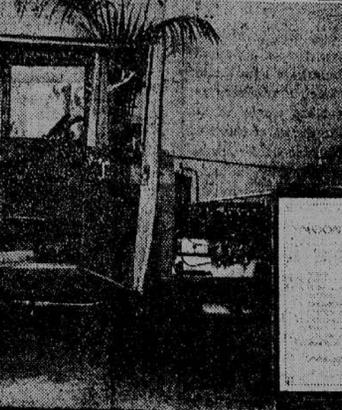
ALBANY, April 2.—Of the fifty or more motor vehicle bills introduced at the present session of the New York State Legislature three have been signed by Governor Miller. The others are in committee.

The Simpson-Donohue bill, which extends the power of revocation, signed by the Governor, becomes Chapter 85, effective at once. This measure is of the utmost importance in putting a further curb on the reckless driver.

A bill relating to the transferring of used cars has been signed and will go into effect on July 1. The Lowman bill, amending the highway law relative to local ordinances limiting the speed of cars and providing for the creation of signs, was signed by the Governor last Tuesday.

Two measures of paramount interest to motorists—one calling for an increase in registration fees and the other for a state-wide operator's license—are in committee. Three operators' bills have been introduced this year, one placing the fee at \$1 and not requiring annual registration, this particular bill being now on second reading in the

# Showing the Inwards of Closed Body Making

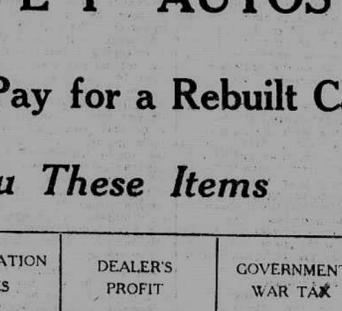


Brook, Salmon Creek and Wachocastlinook. The inside trunk line from New York to the Berkshires is hard surfaced and in good condition. All the way to Millerton. This is also true of the Albany Post Road to Albany.

Pennsylvania

Monroe and Pike counties furnish most excellent trout fishing. All the tributaries to Anselmink River come down through the Pocono Mountains and Paradise Valley through Henryville and enter the Delaware River just north of the Delaware Water Gap. In fact, all of that section around Canadensis and Swift Water, Pocono Manor, Bartonville and Tannersville will furnish the angler with many hours of keenest enjoyment.

# Showing the Inwards of Closed Body Making



Senate. A second operator's bill with a fee of fifty cents is in committee, as is also a third bill, which extends the present provisions as to operators to the state as a whole rather than confine it to New York City.

The stubborn fight made by automobile clubs in the state against the increased fee may result in the defeat of this measure. Some legislators have received as high as six hundred telegrams of protest from their constituents, and do not feel like disregarding them. The bill, having passed the Senate, is now in one of the Assembly committees.

The status of the other motor vehicle bills is as follows:

The Keaton-Duke bill, making it a misdemeanor rather than a felony for the motorist to speed away after an accident, has passed the Assembly.

Of the several bills prohibiting the use of the New York state seal on one's car, one has already passed both houses and will probably become a law.

A bill exempting from registration fees all chauffeurs driving municipal cars has passed the Assembly.

Tied up in committee are such bills as the six which propose a division of the automobile bureau's receipts on a fifty-fifty basis with the counties; a bill getting after the motorist who fitters the highway with papers; the "finger-print bill," which brought forth a howl of protest from chauffeurs; a bill which would revoke a motorist's license because of petit larceny; another which would require the owners

# Bill to Increase Fees on Motor Car Likely To Be Beaten

ALBANY, April 2.—Of the fifty or more motor vehicle bills introduced at the present session of the New York State Legislature three have been signed by Governor Miller. The others are in committee.

The Simpson-Donohue bill, which extends the power of revocation, signed by the Governor, becomes Chapter 85, effective at once. This measure is of the utmost importance in putting a further curb on the reckless driver.

A bill relating to the transferring of used cars has been signed and will go into effect on July 1. The Lowman bill, amending the highway law relative to local ordinances limiting the speed of cars and providing for the creation of signs, was signed by the Governor last Tuesday.

Two measures of paramount interest to motorists—one calling for an increase in registration fees and the other for a state-wide operator's license—are in committee. Three operators' bills have been introduced this year, one placing the fee at \$1 and not requiring annual registration, this particular bill being now on second reading in the

# Showing the Inwards of Closed Body Making



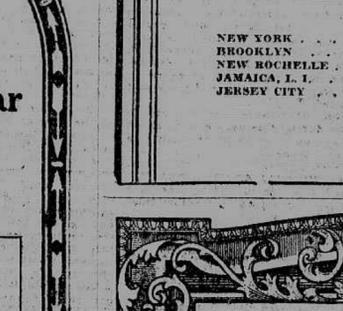
show the construction and materials used throughout.

Very few people have any idea of how a well made body is constructed (automobile body we mean) and the exhibit was of particular interest for that reason. The different types of town, Bantystown and New Hampton, emptying into the Delaware River at Riegelsville.

The Pequest, which starts at Long Pond, two miles north of Andover, and runs south through Vienna, Great Meadows, Buttsville and Bridgeville, emptying into the Delaware River at Belvidere.

There is hard surfaced road practically skirting the shore of the Musconetcong from Hackettsville to Washington. The Pequest runs parallel to the Delaware Water Gap road from just beyond Hackettsville to Belvidere. There are a great many small tributaries both in the Musconetcong and the Pequest, such as the Lover's Run, Bear Creek, Beaver Brook, Trout Brook and Spruce Run. There is a

# Showing the Inwards of Closed Body Making



of all taxis and buses to place their names on their cars; the bill which would require the owner of a car to take out state compensation insurance; the indemnity bond bill; the Knight-Miller bill, regulating the quality of gasoline; the Lusk bill, requiring the words "New York State" to appear on all state-owned cars, the use of which would be limited solely to official business; another bill which if passed and signed, would require the use of a patent signaling device on all cars.

The Betts bill, extending the dealer's plate privilege to trailers, has passed the Assembly, as has the Lattin bill, specifying the size of racks on trucks, and the Brundage bill, requiring trucks to show green lights.

The Leiminger bill, providing that all garage owners must keep a record of incoming and outgoing cars, is in committee. The same fate has been meted out to a bill against defacing the number on storage batteries and the Walsh bill, providing for the use of colored lights on cars much the same as on motor boats.

The Cole bill, requiring all omnibuses to carry fire extinguishers, is in third reading in the Assembly. The bill introduced by Assemblyman Burns making it mandatory to use a certain device in imprinting the registration number on the steering wheel of a car when the vehicle is registered, and the bill which provides that the division of fees now existing between state and counties shall include the cities, is still tied up in committee.

# Bill to Increase Fees on Motor Car Likely To Be Beaten

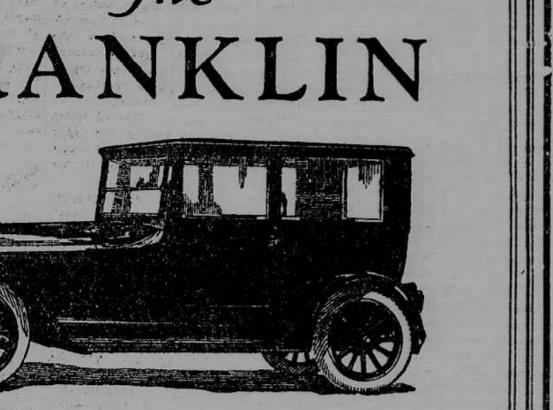
ALBANY, April 2.—Of the fifty or more motor vehicle bills introduced at the present session of the New York State Legislature three have been signed by Governor Miller. The others are in committee.

The Simpson-Donohue bill, which extends the power of revocation, signed by the Governor, becomes Chapter 85, effective at once. This measure is of the utmost importance in putting a further curb on the reckless driver.

A bill relating to the transferring of used cars has been signed and will go into effect on July 1. The Lowman bill, amending the highway law relative to local ordinances limiting the speed of cars and providing for the creation of signs, was signed by the Governor last Tuesday.

Two measures of paramount interest to motorists—one calling for an increase in registration fees and the other for a state-wide operator's license—are in committee. Three operators' bills have been introduced this year, one placing the fee at \$1 and not requiring annual registration, this particular bill being now on second reading in the

# Showing the Inwards of Closed Body Making



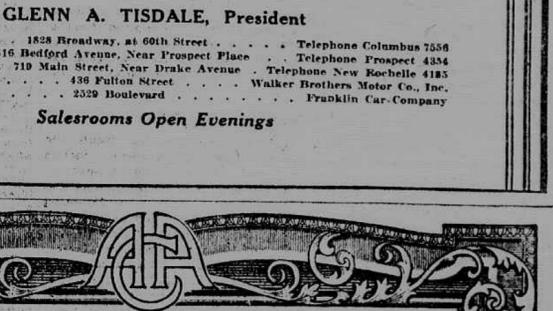
show the construction and materials used throughout.

Very few people have any idea of how a well made body is constructed (automobile body we mean) and the exhibit was of particular interest for that reason. The different types of town, Bantystown and New Hampton, emptying into the Delaware River at Riegelsville.

The Pequest, which starts at Long Pond, two miles north of Andover, and runs south through Vienna, Great Meadows, Buttsville and Bridgeville, emptying into the Delaware River at Belvidere.

There is hard surfaced road practically skirting the shore of the Musconetcong from Hackettsville to Washington. The Pequest runs parallel to the Delaware Water Gap road from just beyond Hackettsville to Belvidere. There are a great many small tributaries both in the Musconetcong and the Pequest, such as the Lover's Run, Bear Creek, Beaver Brook, Trout Brook and Spruce Run. There is a

# Showing the Inwards of Closed Body Making



Ability to cover most miles in a day is what a Franklin owner means by "roadability." It is accompanied by comfort and ease of handling which enable him to choose his destination without picking his roads.

This is a direct result of Franklin light weight and flexibility, coupled with quality materials and workmanship. So are these economy averages:

20 miles to the gallon of gasoline  
12,500 miles to the set of tires  
50% slower yearly depreciation  
(National Averages)

**Franklin Motor Car Co. of New York**  
GLENN A. TISDALE, President

NEW YORK . . . 1828 Broadway, at 60th Street . . . Telephone Columbus 7556  
BROOKLYN . . . 1416 Bedford Avenue, Near Prospect Place . . . Telephone Prospect 4354  
NEW ROCHELLE . . . 710 Main Street, Near Drake Avenue . . . Telephone New Rochelle 4185  
JAMAICA, L. I. . . . 436 Fulton Street . . . Walker Brothers Motor Co., Inc.  
JERSEY CITY . . . 2329 Boulevard . . . Franklin Car Company

Salesrooms Open Evenings

Announcing the **SPRING EXHIBITION** Of Fine Motor Cars, Chasses and Coach Work CONDUCTED BY **The Automobile Club of America** at its Club House, 54th St., West of Broadway THE FOLLOWING MAKES OF CARS AND CHASSES EXHIBITING:—

Ambassador	Lafayette	Packard
Cadillac	Lexington	Paige-Detroit
Cole	Lincoln	Pierce-Arrow
Dodge Brothers	Locomobile	Rauch & Lang
Essex	Marmon	Renault
Haynes	Mercer	Rolls-Royce
Hudson	Minerva	Stevens-Duryea
Kissel	National	Velle
	Winton	

APRIL 4TH TO 9TH 2 TO 11 P. M.

Admission by Invitation only.  
Cards may be Obtained upon Application to Secretary of Automobile Club of America, 247 West 54th St., New York

**SPRING 1921**