

MUTUAL INSURANCE PLAN FAVORED BY MOTOR CAR MAKER

Loose Methods and High Rates of Underwriters Pointed Out.

NEW YORK, June 11.—Forced by the increase of insurance rates during the past few months, the automobile manufacturers and dealers are again turning their attention to the need for an insurance company to care for motor cars and motor trucks similar to the one launched four years ago.

At the office of the National Automobile Chamber of Commerce, in New York, it was stated that the loose methods of accepting risks, overgenerous coverage and overhead expense on the part of insurance companies have resulted in their requiring rates which are the only relief lies in the furthering of plans for mutual companies and for dealer organizations which are now actively under consideration.

Complain of High Rates. There are some 3,000,000 motor vehicles in the United States. Alfred Reeves, general manager of the National Automobile Chamber of Commerce, and a decreasing percentage are taking out insurance because of high rates. The moral hazard receives no consideration. A burglar just out of jail gets the same rate as a respectable citizen.

The amounts allowed on cars and trucks almost encourage their being burned up or destroyed to be reported as stolen.

We hear many times of legislation to force everyone to take a course on their car on the ground that it would prevent accidents more frequent, because it would shift the responsibility of the driver.

A sedan insured new last year for fire, transportation and theft for the amount of \$2,000, at a cost of \$33.80, has just been covered at a cost of \$55, and is now covered for \$2,500.

Cars Intentionally Destroyed. At the same time we read, within the last few days, of several automobiles being found in Lake Erie, near Buffalo, where they had been intentionally dumped, another in New York bay and a half dozen in an old quarry in Illinois.

These facts undoubtedly throw a great light on the high rates of automobile insurance, and it is evident that the methods of writing ordinary fire insurance on buildings and furniture, without actual knowledge of the property insured, will not do at all for automobiles. Mutuals are thriving in all territories which conduct their business at much less expense, control their losses to a greater extent and make some effort to know the responsibility of their client.

It is very well to say that one who uses the mutual assumes a liability, but this is losing force from experience to the contrary; dividends of from 25 to 50 per cent compared with standard rates, have for long periods been received on premiums by their policy holders.

According to figures given out by 131 insurance companies, the fire and theft premiums received by them in 1920 amounted to approximately \$25,000,000. The losses paid amounted to \$42,935,748. It would be interesting to know the proportion of these losses that went to reimburse such costs as noted above.

Favor Mutual Plan. "Surface indications certainly point to urgent necessity of scrutinizing the moral hazard.

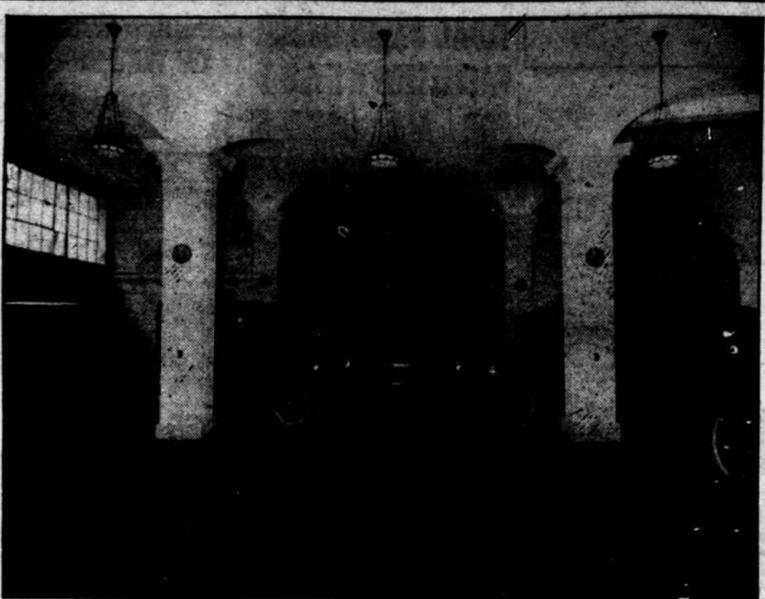
Manufacturers have for some time studied the plan whereby independent writers instead of taking care according to list price to determine premiums, have assigned the several makes of cars to groups, using certain features of design and construction as a basis for classification. While undertaking to follow any suggestions along this line, however, they fail to see how the total insurance bill to the public is reduced, and how they are any appreciable extent, and the makers are convinced that insurance would have offered a much greater sales resistance than it has not.

Automobiles Aid Missions in India. NEW YORK, June 11.—Ford cars used by some of the workers of the American Baptist Foreign Mission Society in India are proving missionaries for good roads, according to a letter from J. A. Curtis, of Donkonda, Madras Presidency, recently at the New York office. Mr. Curtis says that the country trucks are very rough, and the arrival of the Ford at Donkonda led to improved road improvements.

Our car does the distance from Donkonda to Poddili, some 40 miles away, in two hours," adds Mr. Curtis. "It is a pleasure to take 12 hours or more. The car is a never-ending source of wonder to the village Telugu people. One hindrance has been the lack of a regular supply of tires.

Declutching at Corners. While it is a wise precaution to throw out the clutch when rounding a sharp corner, it also has been beneficial effect on the tires. Whenever the car tends to skid, due to its deflection from a straight course, a strong clutch pressure is applied on the tire treads, which is directly proportional to the weight of the vehicle and the radius of the curve and proportional to the square of its velocity. If the clutch is applied in rounding a curve the tendency to rip off the tires is further aggravated by the backward drag due to traction. If the clutch is released, however, that factor is eliminated and the strain is thereby reduced.

INTERIOR OF NEW DUFFY AGENCY



Interior of the salesroom of the Duffy Automobile company, which has the exclusive agency for the Oakland cars in Washington. The salesroom, which is located at 1709 L street northwest, is considered one of the most up-to-date in this city.

A large service station for Oakland owners is located in the building. The agency gets its name from Andrew D. Duffy, well known in local automobile circles.

MAGNETIC SPEEDOMETERS GIVE LITTLE CAUSE FOR REPAIR WORK DESPITE DELICATE MECHANISM

Knowledge of Different Types Needed by Auto Owner When Anything Goes Wrong.

Among the subsidiary mechanical units of the modern motor car, which only gives trouble on occasion, must be included the speedometer. In spite of the delicate nature of this instrument it is not often that the motorist has occasion to attempt repairs of it. However, when such an occasion does arise, some knowledge of the device is essential.

At the present time there are in service four definite types of speedometer: magnetic, centrifugal, hydraulic and that driven by air current. The magnetic type of speedometer is probably the most popular type, as far as the number of makes of cars on which it finds a place. A typical construction in this class employs but one moving part—a circular magnet. Over this magnet, but not touching it, is an inverted metallic cup, on the rim of which is a row of figures, indicating the miles per hour. The magnet is revolved by means of a flexible shaft, its axis acting on the dial cup. As the speed of the magnet increases so does the magnetic pull, and the dial cup is drawn around to indicate the increasing speed. The dial is mounted on a steel shaft with a jeweled bearing at the top. A hairspring is fitted to resist the pull of the magnet and this also serves to return the cup to its normal position when the car stops.

In general a temperature compensator is fitted in this type to prevent the hairspring being affected by climatic changes. As noted above, the air current type of speedometer has been achieving considerable popularity. This type of instrument employs a stream of air to turn the dial, which indicates the mileage. A typical construction in this class has a flexible shaft driving an air circulator consisting of two elongated aluminum gears placed in the head of the instrument and opening into an air chamber. This latter has two openings, one an entrance for the air, the other an outlet. The air is drawn in through the inlet and is forced into the chamber by the revolutions of the gears, and this stream striking the vane revolved the dial to indicate the mileage.

The centrifugally operated speedometer is actuated on the same principle found in the flyball governor. Weights are mounted on the moving shaft by means of levers or cranks, so that the movement of the weights by centrifugal force is communicated through the shaft to the dial. When the car speed increases these weights tend to fly out, and being connected with the dial drive, they cause the dial to revolve around to the right and display the correct figures for the miles per hour.

The hydraulic type of speedometer is actuated in a similar manner, following as yet, though it may have excellent qualities may eventually win its recognition.

A speedometer have certain characteristics in type generally refer to the means employed of actuating the mileage dial. All these instruments have a connection in the shape of a rotating shaft that is flexible and is housed in a flexible housing running to some running part of the mechanism, usually the front wheel. On the end of this shaft is a gear which meshes with a gear on the moving part employed. This shaft is driven from the car's mechanism and in turn it drives the mechanism of the speedometer through some sort of joint connection. It has in the past been the practice almost universal custom to connect the speedometer with a front wheel, but recently the idea of utilizing the propeller shaft has come into vogue. Now some makers are beginning to connect the speedometer with the transmission unit, and this method is being widely adopted for lubrication and protection are made for this location.

When something goes wrong with the internal economy of the speedometer itself the car owner can do nothing but take it to the service station. He would stand just as much chance of repairing his watch as this instrument. However, there are other arrangements that he can repair. For instance, the coupling at the bottom of the speedometer head sometimes shakes loose, so that the shaft will revolve but the dial will not register anything. To fix this, the end of the shaft should be loosened from the head, pushed firmly in place and tightened again. Again, the flexible shaft may bind in the

TIRE MAKERS SEE BETTER BUSINESS

Signs of Times Promote Optimism, Say Heads of Industry.

Excellent volume of sales to dealers, increase in gasoline consumption in the United States over March, 1920, and a big reduction in manufacturers' stocks in the last six months, indicate to tire manufacturers that business is showing a healthy and steady increase.

Gasoline consumption is a good index of the number of automobiles in operation, and also of tire consumption. Statistics show that 25 per cent more gasoline was consumed in this country in March than in the same month last year. Sales to tire dealers by the Good-year Tire and Rubber company during the last week in May were 10 per cent greater than in the corresponding week of 1920.

Another encouraging and significant fact is that a recent survey shows that manufacturers have reduced their inventories more than 64 per cent since November, which was the low level in tire sales and probably the month of largest inventories of finished product. It is estimated that in November manufacturers had approximately seven months' stock on hand, but in April these tire inventories had been reduced to approximately two and a half months' supply, which is not in excess of normal in some of the more widely used sizes. Thus the bugbear of excessive stocks has been removed.

Manufacturers do not claim that the tire business is booming, because car makers have reduced production since April, when Goodyear showed an increase of 15 per cent in original equipment business, due to the spring spurt on the part of the car-buying public. But dealers' business is showing a steady and healthy increase, doubtless because car owners are again buying tires after a lay-off since fall.

With stabilization of tire prices accomplished and summer operation of millions of cars in sight, tire manufacturers look forward to a business of substantial volume.

NEWMODEL PROVES IDEAL WEIGHT SIX

Scripps-Booth Makes Car to Meet Demands of Motorists.

To meet present day conditions the Scripps-Booth corporation have added to their line of light six-cylinder motor cars a new model, a medium-weight six.

"The factory's appreciation of the fact," says Mr. R. P. Haskin, manager of the Scripps-Booth sales company, 1011 Fourteenth street, "that the motorist of today is demanding even more of his motor car than he has in the past in design, quality of materials, power, comfort and dependability was the incentive that prompted the designing of this new model."

"Those responsible for the production of the model," continues Mr. Haskin, "believe that the motorist of today desires an automobile of wheelbase neither too long nor too short that his car may have a short turning radius in congested traffic, yet be long enough to provide for the riding comfort that can only be had by a long spring suspension.

TEMPLETS REDUCES PRICE, BUT BETTERS CAR MECHANICALLY

The Templar Motors company, of Cleveland, Ohio, has just announced a price reduction of \$400 on all open models and \$600 on all closed models, effective July 1.

The announcement also states that, regardless of the big reduction in price, the new Templar is far superior mechanically and artistically.

The five-passenger touring, the four-passenger sportette and two-passenger touring roadster will sell at \$2,350 and the five-passenger sedan and coupe at \$2,815.

The new models are striking in appearance and the mechanical development was certainly proven when Templar won the Yosemite economy run sweepstakes by defeating 21 of the country's most popular makes of cars.

After dinner," was Bonzal's alibi. And Aubright's pet ferns—they show his artistic vein.

The variety of camps on the stream is worthy of note, and most homelike might be the "Taggart." William Taggart, the daddy, who has camped with his wife and six children for the past three years, indicated early that he was a Tammany man from "Tholy-thold and Broadway."

Members of the camp consist of Buford Atterbury, Morris Allen, Sherry Sherwood, Louis Stehr, Max Roadside, Martin Marx, J. Franklin Little, Frank Taylor and Karl Stehr.

Real Bohemia Here. Among Manhattan's odd corners there is a place called Greenwich Village—in gay Paris one may find a similar quarter and in each far-off Bohemia in its modern interpretation are made. Likewise in London and other cities throughout the world, the Bohemian life is being lived and are continuing to be made to bring to the many the hazy and romantic atmosphere which a few artists sometimes effect.

Not a can't-be-imagined imagination, the Bohemian life is being lived at Bonzal—at least, the high ideals combining the artistic and back-to-nature effects.

Members of Bonzal are artists, and student artists, some affiliated with the local Corcoran Art gallery and others with similar galleries of the capital. For the third season they have held themselves to the Virginia side of the Potomac and found the sheltered nooks that novelists have told of in their imaginative narratives of egyptian and Bohemian life. All the elements of Bohemia are to be found at Bonzal—at least, the high ideals combining the artistic and back-to-nature effects.

"Ambition" the mascot, is the fastest moving turtle in the south, they claim, and "Cupid" remarked that with a little more coaching, they intended to start him in the international turtle swimming races. Bonzal, a Japanese word meaning "welcome," is furnished on "Ambition" and "Cupid" the interesting events of the week at Bonzal was a canoe race between Bonzal and Rock Haven, won by the latter, and the game was set up by the former as the result. "Too soon

These needs of the present-day motorist have been before the designers in their production of this new model. The power plant they have selected as the one best suited to meet these conditions is the well-known six-cylinder Continental Red Seal motor. This carefully designed, sturdy-built power plant produces over 50 horsepower, ample driving energy for a car of this weight even under trying conditions.

SUMMER CAMPS BECKON OWNERS BACK TO NATURE

Boom of Memorial Day Gun Starts Exodus From Capital.

Continued from page one. one may find the Rock Haven club a crew of nine fellows who surely have a fine place, and use it for the benefit of the club.

During the past few days they have been sad, for their tenth member, "Jack Pigeon," died Wednesday. With the help of Colonial, appropriate funeral arrangements were made, the pet pigeon was given a sailor's burial, and flags flew at half mast.

Yesterday they were a bit more cheery, for they still had Rock and Haven, the black kitten twins, indistinguishable were it not for the blue and orange ribbons that bedeck their kittenish coal-black heads. The colors, by the way, form the official banner of the club.

"Atty" Buford Atterbury has made in his spare moments a few sketches of the twins.

Grand Opening Day. Standing by the keyword of the river folks, everyone is always welcome. This was evidenced Sunday, when Miss Taggart, official recorder, registered 24 visitors. It was grand opening day and formal invitations had been sent to nearly 200 friends. A regatta was held in the afternoon at the Key Canoe Club, Maywood A. C., and the Harps clubs participated.

Following the athletic events, including the canoe races, there was a little regatta, including a dance and other sports the remainder of the evening. Paul Kendall, visitor from New York city, left Sunday, when Miss Taggart, Florence Underwood, Lilly Wendall, Ethel White, Vera Sprankle, Ruth Davidson, Gladys Ludlow, Roby Wheeler, Margaret Bunting, Frances Lohmk, La Veta Taylor, Margaret Ferris and Arthur (Pinkey) Brock.

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Motorists who use one of the hand pumps will do well to give the pump a few strokes before attaching it to the valve. This blows out any grit or other foreign matter that may be clinging to the pump valve, preventing their finding their way into the inner tube.

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comes an increase in the number of camps. During the past week the "hall room" boys, who have not as yet put the finish to their early activities, are to be seen finishing up. A group of loungers and canoeists, busy polishing up their fragile ships on the Washington club boat landing, watched with interest Wednesday, as Foster floated his canoe and piled it high with lumber. Whether he would attempt to paddle to his subconscious reckoned. He did not, and used another to tow. Quite a few were disappointed. Foster is wise.

If Ireland is the only place shamrocks grow, then the Irish legation, of the "most original" camps, has learned the art of growing them into wood. Snappy green sweaters, with the shamrock within a circle, permits the visitors and fellow campers to know that the Irish legation has many a representative. "Everybody is welcome," one of the group said. "Come up and see us every chance you get."

Everybody Welcome. The similarity of spirit is noticeable in Wetonia, where there is included in membership several well-known men of the local musical circles, including Dick Leiber, organist at the Palace theater; Bishop, Christiani, and Bruce, Titticum, and numberless other camps are well settled.

Several changes in the crew of the senior eight-man shell which the Potomac boat club hopes to place in the regatta at Philadelphia July 4 concluded the gossip of the big club. Rosinski has been replaced at stroke by Vance, a husky lad, of whom much is expected in the coming event. Rosinski is a pretty clever lad, however, and it is a question for time to decide, who will enter. Members of the crew are rounding into shape and are training hard. Each one is observing training table rules.

Wiring Chart. It may not be out of order to suggest to the car owner that one of the "tools" that should always be carried in the car is the chart of the wiring system. Without this he may find himself in difficulties with the electrical system that will be almost impossible to locate.

MAIDS TO GAMBOLE AND DANCE WHILE MASONS PLAY BALL

Benefit Game at 7th St. Park Scheduled for June 25.

Beauty, dignity, strength, history, war, and music, are to be represented by the six pagans at the pagant street ball park on June 25, when the baseball game for the Masonic and the Eastern Star home is played.

Beauty is to be exemplified by Marjory Weston's 20 beautiful girls who will gambol on the green in "Nymphs at Play," a descriptive ball of a freeco dancing.

Dignity will be shown by the parade of the worshipful masons in their high silk hats and mooring coats.

Strength will be represented by the two teams from the Grotto and Blue Lodge, respectively.

The history section of the pagant will include the two old-time stars of baseball, "Doc" White and "Nickie" Altrock, who will pitch a few innings against each other. "Billy" Botta, who has umpired every one of these games for the last eight years.

Music will be the bands of various sorts which are to dispense sweet and martial music not only for the grand pagant, but to keep up the spirits of the losers during the game.

The grand matron of the Eastern Star has selected two beautiful sisters from each of the Eastern Star chapters who will sell the souvenir programs before the game.

At least 25,000 Masonic fans are expected to be present, and while each of the 17,000 Masons in the District has been sent two tickets, the demand for more, from those outside of the fraternity, is so good that extra seats will be put on sale at Spaulding's sporting goods store a week prior to the game, where they will be sold so long as they last.

THE BIRMINGHAM No-Axle Car. Engineered and developed to highest state of perfection by master minds in the automotive industry. The Birmingham is the car you will eventually buy. WHY? BECAUSE— It is— The easiest riding car in the world, As handsome as the best on the market, Economic of operation and maintenance. A substantial, long-lived car. A moderately priced car. An easily handled car. All parts are standard, recognized in all motordom as the most dependable in existence, and are easily accessible for adjustment. The Birmingham will be on the market this fall to fill an insistent demand for them. We do offer you now, however, absolutely the best investment ever offered the American public. Early investments in stocks of popular automobile companies of today have netted fortunes to the investors. But there were first investors. The Birmingham will be as popular a moderately priced car as the Ford is a low priced car. Our profits will be every bit as large as some of the best motor stocks. To our first investors will undoubtedly come the same fortunes that came to first investors in other automobile stocks. We urge you strongly to take advantage of this investment opportunity. You may never have another like it. USE YOUR OWN JUDGMENT. See the car—Ride in it—Look it over—Satisfy yourself absolutely—Then INVEST. DO YOU WANT A RIDE in the car with springs for axles; the car with full floating seats—the easiest of easy riding cars in existence today? offer you the best investment opportunity in existence today, will you invest in Birmingham Motors Shares? You may pay for it in monthly payments if necessary. If you are interested we will be pleased to arrange a demonstration ride for you in this No-Axle Car, The Birmingham, and convince you of the truth of our claims. Kindly fill in name, address, and telephone number, on the following form and mail it to the office. We will list you on our schedule and communicate with you further as to exact date and hour of ride. Date..... I am interested as a prospective purchaser of Birmingham Motor Stock, and request a demonstration ride in The Birmingham Car. Name..... Address..... Telephone Number..... Birmingham Motors 703-4 Equitable Building 816 14th St. N. W. Franklin 2382 Washington, D. C. A. E. MECHEM, District Sales Manager.

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