

THE MAN WHO SELLS THE CAR

He Does the Talking, the Car Does the Business.

BUYERS TOLD OF MANY DETAILS

Secrecy of Salesmen with Technical Knowledge of Mechanics—Shop Training is a Necessity.

It is not more than a decade since one of the largest circuses of this country used a "horseless carriage" as a leading feature of its "grand street parade."

CARTERCAR NEBRASKA COMPANY NAMES BROMWELL MANAGER.



Heyn Photo.

T. W. BROMWELL.

Tom M. Bromwell, the first salaried salesman in the automobile business in Omaha, has been appointed local manager for the Cartercar Nebraska company.

AUTO ACCIDENTS ARE COSTLY

Casualty Insurance Men View Outgo with Alarm.

LAST YEAR'S LOSSES PILE UP

Wider Use, Not Greater Hazard, the Cause—Higher Rates or Less Liberal Policies Considered.

Because of the rapid increase in the losses due to automobile accidents, which in 1911 amounted to almost 22 per cent of their totals, casualty insurance men are becoming alarmed, according to Herbert A. Page, vice president of the Travelers Insurance company of Hartford.

years, 1902 to 1908 inclusive, was 164 per cent of the total losses. In the year 1911 we find horse and vehicle accidents constituting 88 per cent of the total amount of claims, and automobile accidents 218 per cent of the total.

Indemnity Claims.

"Indemnity claims from auto accidents May, 1908, to April 1, 1912, in the amount paid were in excess of the death losses during the same period, 548 claims were paid last year for cranking accidents alone. Of the 1,233 auto claims in 1911, 1,217 were for indemnity losses.

"It is our experience that the greater number of claims do not come from the reckless use of an automobile, and from the nature of the accidents they might occur to anyone however cautious and conservative. When the automobile first came into popular use it was assumed that an extra rate to cover the hazard was not expedient, because the proper use of an automobile is one of the customary diversions of outdoor life. We do not contend that it is any more hazardous to run an automobile now than it was ten years ago, but we do contend that because of its use being almost universal, the exposure is one which must be considered in connection with insurance of the select and preferred classes. That the average automobile owner, personally operating and caring for same should pay no extra rate is evident from the figures heretofore quoted. There are those who cannot safely be insured at less than extra special hazardous.

"We charge a chauffeur \$10 per \$1,000 yet his position depends on his care in operating the car. He is experienced and does the right thing instinctively. He has nothing to divert his mind. His interest is not in scenery nor the beautiful women who adorn the trolley. He has not spent the evening at the club, and if he wishes to hold his position he learns early that there is a strict prohibition, applicable to chauffeurs only, against the mixing of alcohol and gasoline, even in small quantities.

"It cannot be said that exposure is only an incidental one, such as hunting, fishing and other sports. The insured is at it daily or nightly from eight to twelve months in the year. We can assume the hunting hazard for two weeks to a month each year, but if our insured makes hunting his business we advance his rate from \$5 to \$15 per \$1,000.

Higher Rates Considered.

"Much has been said about the necessity for higher rates or a less liberal policy contract. With automobile accidents constituting in the year 1911 about 22 per cent of the claims in amount and over 16 per cent in number, it would appear that the remedy for the situation lies in the securing of an adequate rate in connection with the insurance of those who use automobiles daily. It is unfair to charge the non-user for the claims incurred by his more exposed neighbor.

"Ten years ago there was practically no such thing as an automobile accident. Last year, claims from select, preferred and ordinary class risks were increased by automobile accidents 28 per cent, and this does not take into account horse and vehicle accidents caused by automobiles, nor injuries to pedestrians and persons on bicycles, motorcycles, etc., who were run over or into by autos. During the last few years the automobile has been the big factor in increasing claim loss

ratios, although unwarranted liberalizations in the policy contract have not been without their effect."—Boston Transcript.

Pointed Paragraphs.

Women laugh with a wise man and at a fool. Nothing is too absurd for some people to undertake. A bachelor's ideal woman is usually one who could get a divorce.

A little widow is even more dangerous than a little learning. There are more lemons than plums on the political plum tree.

Many a man is friendless because he's too regular with himself. Those who insist upon having the biggest half do not seem to realize that there is no such thing.

Do the best you can today. You can't always be putting it off until tomorrow. It takes a born leader to fool the people who are being led into believing they are going it on their own hook.

Unhappiness seldom abides with a man who loves his home. A small boy tries to practice economy in the use of toilet soap.

A woman who marries for spite has to take it out on her husband. Some people act foolish and then get sore because others notice it.

It wouldn't take long for most people to tell what they think of you. Don't wait for things to come to you until you are too old to enjoy them.

Many a man's good disposition is due to the fact that he is afraid of his wife. The things a man is going to do are usually synonymous with the things he will never accomplish.

The Hypocrite.

Rev. George B. Lunn, the new mayor of Schenectady, says, "I don't preach, 'Give to the poor,' but 'Stop taking from the poor.'"

he is a very sincere man, always reminding me of the husband who brought home one evening a bottle of champagne and a jobber.

"It is your birthday, dear," he said to his wife, and I purchased these delicacies as a little treat for you this evening with your birthday dinner, my dear."

"You are very kind," the woman answered, "but I thought you knew I never touch champagne, love, while I better invariably disagree with me."

"Never mind, my dear, never mind," the husband answered. "That being the case, I'll just eat the lobster myself and drink the champagne to your health."

Motorcycle Notes

Fifty motorcycles have been ordered by the Forestry Department of Pennsylvania for the use of rangers on the reserves and stations of that state. Work has been started on the construction of a new running track on the inside of a motor-drome at New York, N. J.

When the business section of Detroit recently bicycled over William Bird took up a chase, covered the animal and was able to show it when it dropped dead from exhaustion.

The Maryland Motorcycle club has just taken a forward step in cooperating with the F. A. M. in abolishing motorcycle abuses. The club passed a resolution against the open muffler, speeding, tank and handle bar riding, and has gone so far as to ask the police to enforce it strictly.

The motorcycle of Sunny France are to have a chance to show their ability in an endurance run, August 25th at Pontalban, near Paris.

Motorcycles are being used by officials at the Fort Collins, Colo., United States Experiment Station in conducting investigations throughout the state.

The famous four of the Flint Grass, Kans., Motorcycle club started from Garden City, Kans., August 15th. The tourists are to journey through three states and spend fifteen days en route.

FLANDERS



If You are Paying More than \$1200 for a Car, You are Entitled to a Six

THIS, REDUCED TO A FEW WORDS, is the keynote to the 1913 announcement of the Flanders Motor Company which will appear in this and other daily papers of every prominent city in the United States about September fifteenth.

TO TELL YOU MORE at this time would be to tell our competitors—and that we do not desire to do, for we have a surprise in store for them as well as for you.

THIS MUCH WE WILL SAY, however—Sixes exclusively will be the Flanders slogan from now on. The perfection of the electric self-starting device has made the Six in any size and at any price the logical, the ultimate—the inevitable car.

WE'VE BEEN IN THE BUSINESS since its birth—watched every change—led the way in most of them. And since a man can't have two religions and worship sincerely at both shrines, we pin our faith in the future to Sixes—exclusively Sixes.

AND WHILE WE WON'T PROMISE to give you a Six at exactly the figure mentioned—because the Flanders Six must be a complete and an up-to-the-minute Six in every last detail—we will give you one at a price so little above that figure it will be within your reach if you can afford a car of more than 35 horsepower at all.

NO! NO!—YOU ARE WRONG AGAIN. Don't jump to conclusions. That isn't the price nor the horsepower. Guess again. But you won't get any nearer to it than our esteemed competitors—who always wait for us to show the way—and then try to get on the band wagon—can guess what this Flanders organization has up its sleeve this time.

IF IT WILL INDICATE ANYTHING to you we will say there will be two Flanders Sixes. One of these will be a five passenger model of such size, power and quality and at such a price you'd be foolish to buy a four at any price.

IT'S HARD ENOUGH TO SELL FOURS NOW—for everybody sees the writing on the wall. It will be a lot harder to sell your second-hand Four a year from now—when you will certainly want to sell it and buy a Six.

EVERY MAKER KNOWS—Fours are now obsolete and Sixes inevitable. But the others can't afford to admit that fact until they have cleared their floors of Fours and changed over their designs and equipment to make Sixes. They must all come to it—we are as usual a year ahead.

SO THIS AD IS JUST TO WARN YOU. After reading it you will have only yourself to blame if you buy an obsolete Four and pay a price for it that entitles you to a better car and a Six.

FOR WE PROMISE YOU the immediate future has such a car in store for you—a Six of the quality you expect from Flanders and backed by the name and guarantee of Flanders.

YOU KNOW THE MEN back of this product—Eversitt, Metzger and Flanders; Kelly, Paul Smith, Pelletier—the same group of men who four years ago revolutionized an industry and set a pace in prices and quality that others are following yet and haven't caught up; the men who made E-M-F "30" the greatest car of its time.

THESE MEN, NOW HAPPILY RE-UNITED and supplemented by specialists of equal skill and experience—Fred Hawes, for ten years chief engineer of the Cadillac Company; Bruce Ott, admitted by the entire trade to be the greatest body designer—"the tastiest milliner that ever dolled up a car;" Richard Miles, the foremost metallurgist.

THESE AND THE HOST OF EXPERTS—topnotchers all—who constitute the Flanders organization, have contributed to make the forthcoming Flanders Sixes incomparable in all those points dear to the hearts of fastidious motorists and satisfying to the eye and the standards of experts.

WE SUBMIT that, if these men do not know how to make and to market automobiles and to take care of their customers afterward, then no group of men does know. If history doesn't repeat itself in this case then skill counts for naught, experience is a waste of time, there is no strength in unity, and business is not an exact science.

BUT BUSINESS IS AN EXACT SCIENCE—experience is an accurate guide—skill is an asset—the united skill and experience of experts must produce superiority—and history will repeat itself, for the Flanders policy and the Flanders product for the coming year will work a revolution in the automobile industry as great as did the appearance of E-M-F "30" four years ago and of the beautiful Flanders Electric more recently.

THESE MEN, HEADED BY FLANDERS, have led so long they have forgotten how to follow—if indeed they ever knew. Their record is a series of successes. Failure has turned to success under their magic touch. Their reputation is world-wide and their influence legion—and they are found wherever automobiles are found. For every car they have ever made has made a friend.

WE ARE NATURALLY EAGER to tell you all now—but we refrain for the reasons given. We refrain save to say there'll be two models of Flanders Sixes. One a luxurious seven-passenger car of high power, exquisite body design and complete equipment of the highest order and to the last degree of finishness as well as of utility, and to sell at a price that will make it impossible for you to excuse yourself for paying a higher price for any car on earth.

READ THAT LAST PARAGRAPH AGAIN. It's a trifle involved and there's more in it than appears on the surface.

THE OTHER FLANDERS SIX will be a five-passenger car, an exact duplicate in every detail of design and finish and equipment—but smaller of course—and will sell at a price that justifies our headline.

THAT'S ALL FOR THE PRESENT. Surmise all you will. Piece the fragments together. Let your imagination have full sway. You know Flanders and the Flanders organization—try to forecast what they will produce. Try to anticipate the most you can hope for—and then you will still be far short of the splendid reality. That, in full detail, will be announced about September fifteenth.

WATCH FOR IT—HERE. And if you desire to lead instead of follow—if you want a car of the future and not of the past—wait for it.

DEALERS—THIS FOR YOU

The Flanders Motor Company will make six thousand Sixes for 1913. That sounds a trifle modest for us, but remember these are big, luxurious cars—and this number makes the Flanders Motor Company the largest producer of Sixes in the world. Deliveries will commence immediately after the announcement. Quality, reputation and price guarantee there'll be no competition. Live dealers everywhere have anticipated this, so we have thousands of applications on file already. Being able to pick and choose, we are carefully selecting the best. We want dealers who will properly represent us and our product locally. And we are selecting those we think will go farthest with us. For we are building for permanency and for the benefit of all customers included.

Do you think you are that man in your territory? Then get in touch with our district manager—his word is law there. He is a partner in this business—tried and true and his whole interest bound up in its future. Better see him at once before he closes up for your territory—at his headquarters, address given below.

C. F. STEWART, District Manager, 226 37th Street, Des Moines, Iowa.

FLANDERS MOTOR COMPANY, Detroit, Mich.

565 East Milwaukee Avenue.

THE OMAHA BEE'S DIRECTORY Of Automobiles and Accessories

Nebraska Buick Auto. Company Buick and Welsh Cars... Macola Branch, 13th and F Sts.—K. E. SIDLES, Gen'l Mgr. Omaha Branch, 1512-14-16 Farnam St.—LEE KUFF, Mgr.

VanBrunt Automobile Co. Overland and Pope-Hartford Concell Bluffs Ia. Omaha, Neb.

MARION FOUR MODELS Prices—\$1,150 to \$1,700. OHIO ELECTRICS Marion Auto Company. C. W. McDONALD, Mgr. 2101-2103 Farnam St.

JOHN DEERE PLOW COMPANY Salesroom—Cor. Tenth and Howard Sts. Omaha, Nebraska.

FRANKLIN PEERLESS HUDSON GUY L. SMITH 2205-2207 Farnam Street

Stearns Wallace Automobile Co. MOTOR CAR 2203 Farnam Street