

# Automobile Accidents and Insurance

By Charles B. Hayward

**A** WOULD-BE expert accountant, on applying for his first job, was asked if he could compare "lie." He answered in the negative, and was informed that it was: "positive—lie; comparative—damn lie; superlative—statistics." And that is probably the way, regardless of their origin, that the average man regards heavily packed columns of figures. But where they are lacking, striking at the truth of any large question is a matter of sifting personal opinion and experience, as one of the leading motoring journals is now doing on the subject of the chief cause of automobile accidents. Compile your figures exhaustively enough, and what is the result?—statistics. Given a post graduate course by the insurance companies, they are elevated to the dignity of "mortality tables." Does n't sound pleasant in connection with motoring; but there's no getting away from the reliability of statistics in this form.

### The Danger in Skidding

**E** L I M I N A T I N G that class of mishaps that result from malice aforethought—the nocturnal joy ride, for instance, in a misappropriated car, that so frequently ends in a first page column about the disaster the morning after—two of the leading insurance companies that write automobile accident policies have determined that the majority of accidents result from loss of control of the machine; in other words, skidding. Damage to the car and injury to the passengers come about so frequently from this cause, that the automobile insurance men strongly recommend the use of non-skid chains. Despite the high rate of premium that it has been found necessary to charge for this form of protection, it is claimed that automobile insurance is not on a paying basis, because of the numerous accidents and the high average amount of the damage claims.

The companies, accordingly, recommend the use of chains. It is naturally to their interest to do so; but it is of even greater importance for the individual motorist to profit by the suggestion and to follow the same policy of "enlightened selfishness" by helping the cause of accident prevention. No motorist should be without insurance; and certainly there is no motorist, whether he drives his own car or has it driven for him, who would not prefer to pay premiums year after year than to qualify for a claim for reimbursement on account of the damage to the machine resulting from an accident, with possibly a more serious cause for regret.

### Non-skid Chains the Solution

**I** F EVERY man who drives or owns a car would see to it that his personal risks were reduced by the timely use of chains, a very large percentage of the accidents for which the insurance companies now have to pay would be eliminated, and the cost of insurance generally would be very much reduced. It is little less than criminal to go without insurance; but it is equally so not to provide your own safety insurance. The settlement of your claim will put the machine in good order again after an accident; but money is poor compensation for serious injury or death, and the recollection of a fatality is more than apt to rob subsequent use of the car of most of its pleasure, if indeed it does not actually cause the owner to lose his nerve entirely, unfitting him to take the wheel again.

These are some of the things that need consideration in advance. Hindsight will point unerringly to what you failed to provide—after the accident; but it takes foresight to prevent accidents, and whether you are in the city streets or out on the country road, the danger of losing control in wet weather on the slippery road surfaces is ever present. In town, the curbing, cross traffic and pedestrians make the chances of damage very great. But on the country road, also, you may be sure that there will be ditches and other serious menaces, in the event of a spill. There is not much choice, when all is said and done; and a

bad skid that results in temporarily robbing the driver of control over the machine is an unnerving experience that few care to pass through more than once. Coming out with a "whole skin" under such circumstances is altogether a matter of good luck; good management can not figure in the result.

### The Individual Must Act

**T** H E co-operation of the individual motorist at large with the insurance companies, by conscientiously following the recommendations of the latter always to carry non-skid chains and to use them whenever conditions indicate the necessity of their application to the wheels to insure safe driving, will go a long way toward starting an effective campaign of accident prevention. But there is still another influence of the greatest importance that should be brought to bear—that of the automobile manufacturer himself. It is certainly to the interest of every manufacturer that his customers should enjoy in safety the use of their machines. He is not in the repair business, and would be only too glad to be relieved of the encumbrance of repair shops and service departments, which are conducted simply as an accommodation. If there were fewer accidents, there would not be the pressing need for the large establishments of this class that exist today. Furthermore, the freedom from damage would be beneficial in more ways than one, as an accident tends to give a car a black eye in its owner's estimation, regardless of whether it was the machine or himself that was actually at fault.

Many a motorist does not realize the importance of non-skid chains until after he has had his first accident. The ranks are being filled so rapidly that there are always a large number of inexperienced drivers on the road, and when overtaken by a storm chauffeurs of this type find themselves without the necessary safeguard or a proper appreciation of the necessity of using chains to insure safe going on slippery mud and asphalt.

### The Duty of the Manufacturer

**T** H E automobile manufacturer could lend a hand in the cause of accident prevention by making a full set of chains a part of the regular equipment of every car he turns out. Directions for their use should be included in the instruction book that accompanies the machine, thus emphasizing the importance of the subject. When chains are needed, they're needed badly, and that happens whenever the road gets wet and slippery. Under such circumstances, they are of much greater value to the motorist than the speedometer or clock, the electric horn or any one of the dozen or more things that the maker now considers it necessary to provide as a part of the regular equipment. All of these accessories are either ornamental or useful, or both; but it is of far greater importance to the motorist that he should be provided with something that will guarantee the safety of the car and its passengers, as well as pedestrians, than all of them put together. A full set of chains provided for all four wheels would make it certain that they would be on the car when most needed, and would also serve to impress upon the driver the necessity of using them. It is only by such foresight that accidents can be prevented.

## A CHANGELING

By CHARLOTTE BECKER

**A** BOVE a lonely grave, there grew  
A slender rose-tree, white and fair,  
And only birds and breezes knew  
A little maiden slumbered there.  
So short her joyful space of hours,  
So few, so sweet her simple woes,  
Earth felt her kinship with the flowers,  
And changed her heart into a rose.



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No matter which class you belong to—no matter what your living problems now may be—no matter how many times you've tried to start over there *IS* a way for you to do it *and that way is one you can reasonably afford!*

You are not the first man who thought he was right "up against it." You are not standing alone when you tell your friends that you're in a rusty rut. There are others like you—but *many* of them are daily waking up to their best-of-all opportunity and *if they can do it so can YOU!*

How? Simply this way. Set aside each week or payday a certain little sum of money and invest it in a *genuinely-good* Florida land proposition like our Wauchula, Florida, offer. *Stay* with your present position but do it with a *lighter heart* and with a step that's got ginger in it. Keep thinking how soon the time will come when you're coming down here to Wauchula, plan the things that you want to do—but *get out of that rut!!!*

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Hundreds of settlers here are prospering. So can you. They're making from \$5,000 to \$7,000 and \$8,000 annually and more. You can do just as well. A 10 acre plot is big enough. A small first payment and then \$100 a month per acre allows you "to pay as you go."

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