

Here's A Review

ATLANTA. — "The automobile could be a dangerous vehicle," thought Dr. Truman J. Martin as he drove his electric ambulance through the streets of Buffalo, N. Y., during the winter of 1898.

Who knew better than a physician what damage a horseless carriage traveling nearly 10 miles an hour could do to the human body?

Doctor Martin applied for a liability insurance policy to a Hartford insurer who issued him the first American policy on Feb. 1, 1898.

Although the company did not have a form that applied to the vehicle, it chose a close substitute, a "team form." The form had been developed just 10 years earlier and was designed to protect the owner of a horse-drawn conveyance from damages arising out of runways, kicking and biting.

In 1898, a motor car owner could purchase a fire insurance policy, adapted from a building policy, for his vehicle; but he was covered only while it was on his property.

While the automobile was being driven, the owner did not have fire insurance.

The early auto was such a hazard that its very presence was sufficient to void coverage of property that it was parked on or near. Special permission for the auto was required to maintain the coverage of the other property.

FIRST RATE MANUAL. Although the first liability insurance manual was published in 1896, the first manual to provide rates for automobiles as a separate class was issued in 1901.

The manual said that rates for autos should be double that for teams of horses in general. The first rates made no distinction as to type of automobile or the geographic location in which it was to be used.

SCHOONER FORM. A year before Henry Ford began turning out the Model A, a Boston ship owner was issued the first automobile physical damage policy in the United States.

The ship owner was a good customer of a Boston insurer which issued him a policy on June 2, 1902. The contract was written on a schooner form as if the auto were a vessel sailing upon the land.

Despite the fact that the word "automobile" was so new that it was not included in Massachusetts statutes, he sat attorney general upheld the company's action writing the policy.

FIRST MAJOR CLAIM. An automobile accident at the turn of the century was more frequently the result of a gasoline explosion than a collision between two horseless carriages.

Many early motorists insured themselves against fire loss with an ocean marine policy.

The first major claim made on an ocean marine policy written for an automobile was in 1904. The vice president of an insurance company was driving from Worcester to Boston when his gasoline tank exploded. His own insurance company paid \$9,500 for property damage.

PREMIUM WAS \$5.00. A major insurer introduced a comprehensive policy for cars in 1904 that based the premium rate on the size of the engine.

The insurer charged its policyholders one English pound for every unit of horsepower. If rates were that high today, few could afford to drive a vehicle larger than a golf cart.

The first automobile liability policies were written on forms other than those for teams of horses were issued in 1905.

Although they were much like the teams policy, they provided not only bodily injury liability insurance but also accident insurance on the owner and named chauffeurs.

STEAMER INFORMED. Drivers of Stanley steamers had some difficulty finding the right insurance policy to cover their horseless carriages at the turn of the century.

Neither a fire insurance policy nor an ocean marine policy covered the peril of an exploding boiler.

They found boiler machinery policies were the most appropriate; and, for the few years that steamers clanked about on American roads, there was coverage available.

THEFT COVERAGE. In 1900, the automobile was hard to start, hard to stop and hard to steal.

The first two were mechanical problems that added to the latter fact. The early auto was also very conspicuous and difficult to fence, making theft a very small problem.

By 1905, there were 78,000 cars on the road and many were being pilfered. Theft coverage was added that year to ocean marine policies on autos with a \$25 deductible or an exclusion for spare tires, tubes, rims and extra equipment.

NO EXTRA CHARGE. In 1914, a few insurance companies may have endorsed women's liberation by including wives on automobile liability policies without additional premiums and

without endorsements.

However, the manual rates continue to require a charge for an additional insured and that each be named in the policy. By April 1, 1918, the manual dropped both requirements and included coverage for anyone in or operating the vehicle with the owner's permission.

THEFTS "DEPLORABLE"

Automobile theft became a big problem for society and the insurance industry after World War I.

Coverage for theft had been available on ocean marine policies since 1905, but there was practically no demand until the

automobile became fully accepted by the American public.

By 1919, there were more than six million vehicles on the road and they were being stolen at the "deplorable" rate of 30 a month. In 1971, they were being stolen at the rate of 78,500 a month.

WINDOW DRESSING

No matter how beautifully dressed a window is, it isn't completely successful unless it is functional. Your draperies or curtains should meet your privacy requirements, give the light, ventilation and view desired, be a delight to care for and enjoy a

long, lovely life, says Charlotte Womble, extension housing specialist, North Carolina State University.

PLANT CARE

New plants set out around the house this spring will require particular care during the first year, North Carolina State Uni-

versity specialists say that lack of water during the first growing season is a major cause of unsatisfactory results. So, water your plants at least once a week during dry periods. Use enough water—usually a minimum of three gallons—to thoroughly soak the soil to the bottom of the

TWO-TON EATERS

The average family of four eats 2 1/2 tons of food a year. Of this, nearly three-fourths of a ton are dairy products. About half a ton is meat, poultry and fish; another half ton, fruits and vegetables. The rest is made up of miscellaneous food items.



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GREEN BEANS 4 28-oz. CANS 88c
SWEET PEAS 5 16-oz. CANS 88c
TOMATOES 4 16-oz. CANS 88c
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Soup 8 88c
Bread 4 99c

Winn-Dixie Coupon: SAVE 20c ON 6-oz. SIZE NESCAFE INSTANT COFFEE

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