Rates Increased For Auto Liability

Hike Will Add $2,142,000 Annually to Cost of Insurance

The price of liability insurance on private and commercial automobiles rose sharply Monday throughout North Carolina as the first rate increase since November 22, 1948, becomes effective.

Announcing that he had approved a rate hike that will add $2,142,000 annually to the cost of liability coverage, Insurance Commissioner Waldo C. Cheek repeated an old warning.

"There can be no foreseeable possibility that automobile liability insurance rates can be reduced until the accident record of the motoring public improves an dthe number of accidents is reduced," Cheek said. He noted there were 28,251 automobile accidents in North Carolina in 1950, compared with 21,202 in 1949.

In his announcement, he said he was approving the rate increases requested by the North Carolina Automobile Rate Administrative Office because it had been "factually demonstrated that present rates are inadequate to pay present losses."

The increase was sharp evidence that automobile insurance rates are bouncing back up after sliding downward for a few years. Approximately two years ago, on January 9, 1950, Cheek was announcing a $2,211,000 annual reduction in the liability rates. Now, he pointed out the new increase has nearly wiped out that reduction in its entirety.

For private passenger automobiles, the increases approved by the commissioner are 7.7 per cent in bodily injury rates and 25.2 per cent in property damage.

Rising costs of repairing damaged cars helped run up the insurance companies' losses, but Commissioner Cheek indicated he was primarily concerned about the increase in traffic accidents.

Figures which have just been filed with his office by the National Association of Independent Insurers indicate, he said, that high rates charged for policies covering vehicles driven by anyone under 25 years of age are more than justified.

The association reported, Cheek said, that in North Carolina during 1950, it had a loss experience of 121.2 per cent on bodily injury liability for vehicles with youthful drivers and 104.4 per cent for property damage coverage on the same class of vehicles.

Liability rates for private cars with youthful drivers are the highest in the State. The differential is maintained in the new rates.

Mayor And Police Chief At Institute

Mayor Leroy Haskett and Chief of Police George I. Dail spent Friday in Chapel Hill, where they attended an Institute of Government for police chiefs, sheriffs, solicitors and judges of recorder courts and mayors' courts.

In the morning a joint session of all groups was held, which included discussions of Governor Scott, Chief Justice Devin, Colonel Rosser and Albert Coates, director of the Institute of Government.

In the afternoon the police chiefs, solicitors and judges assembled in separate group meetings to take council with each other on the problems outlined at the morning session and related problems.

Exhibit "A"

"An exclusive vegetable diet will give you a trim figure."

"Did you ever take a good look at a hippopotamus?"

Demonstration Club Members Enjoy Party

Advance Group Meets With Mr. and Mrs. Gilbert Harrell

Members of the Advance Home Demonstration Club and husbands enjoyed a delightful evening together at the home of Mr. and Mrs. Gilbert Harrell on Wednesday night, December 5. A delicious turkey dinner was served and enjoyed by all, after which Mrs. Harrell's daughter entertained at the piano, by playing Christmas carols, with everyone joining in the singing.

Miss Rebecca Colwell gave some interesting reports on her trip to Texas and Mexico, and proved one point by showing a picture taken in Mexico of herself and several others on the backs of burros, which were used to transport them up the mountainside. Gifts were exchanged which provided a lot of fun for all.

MACEDONIA YWA MEETS

Joyce Bass acted as hostess for the Sally Lemon's YWA of Macedonia Baptist Church when it held its monthly meeting on Tuesday, December 11.

As the meeting opened the members, along with a visitor, stood and sang "What A Friend," followed by a sentence prayer with almost everyone taking part.

Ruth Davenport, the president, read scripture, reading from John 14:1-21 and commented on those verses.

After a song "He Leadeth Me" and the Watchword by everyone, the secretary, Lana Davenport, read the minutes of the previous meeting and called the roll as each girl answered with a favorite Bible verse.

The Program and Poster Committee were assigned for the next month.

Esther Warren, Community Mission Chairman, gave an interesting report and took up a collection.

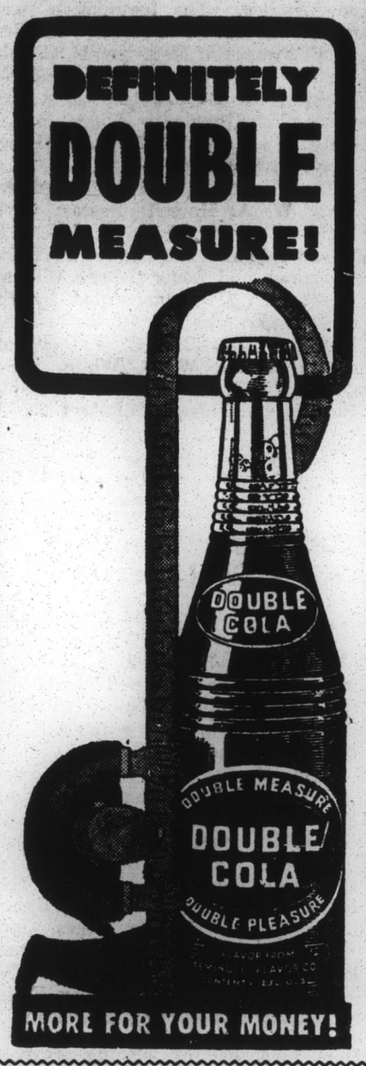
To go along with the season of the year a very impressive playlet entitled "The Soldier an dthe Shepherd," was presented.

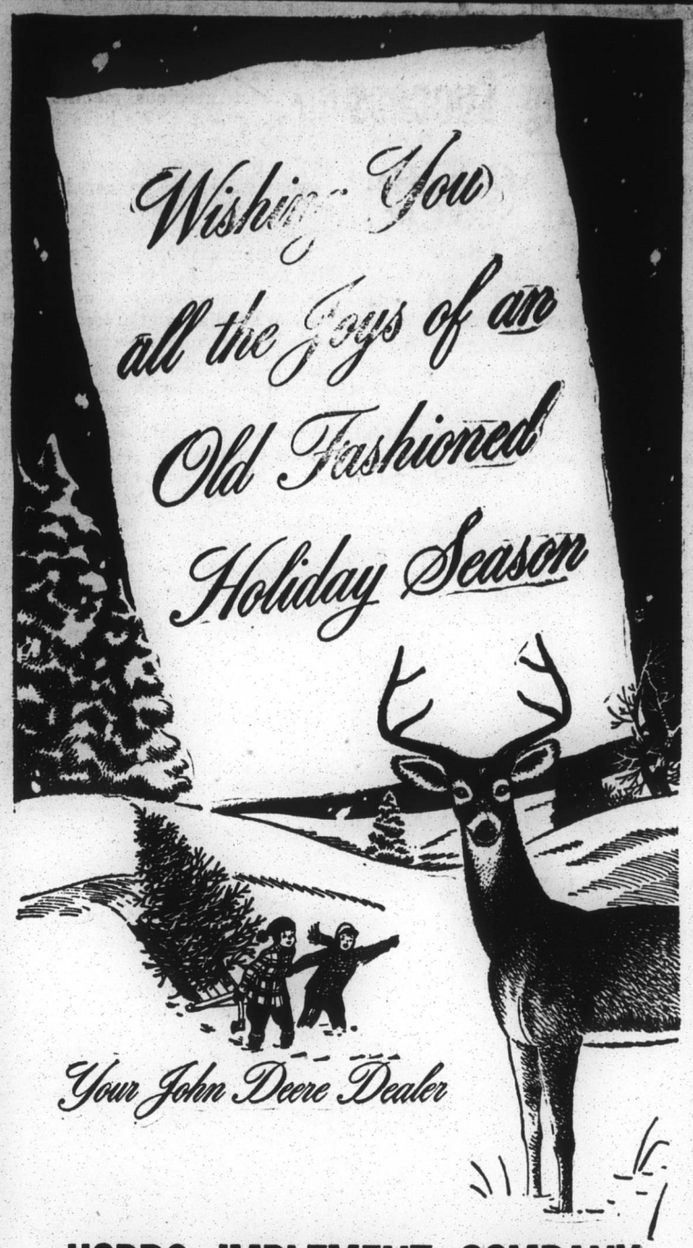
The Stewardship Chairman, Margaret Parrish, gave a short program on Stewardship entitled "Laborers Together With God."

After the closing prayer by Flora Hare the group sang Christmas carols and listened intently to a short but encouraging talk by the pastor, the Rev. Crawford of Hertford.

The group was served light refreshments by the hostess.

After fighting their way through Christmas crowds to do the annual holiday buying, many housewives will be thankful Christmas comes only once each year.





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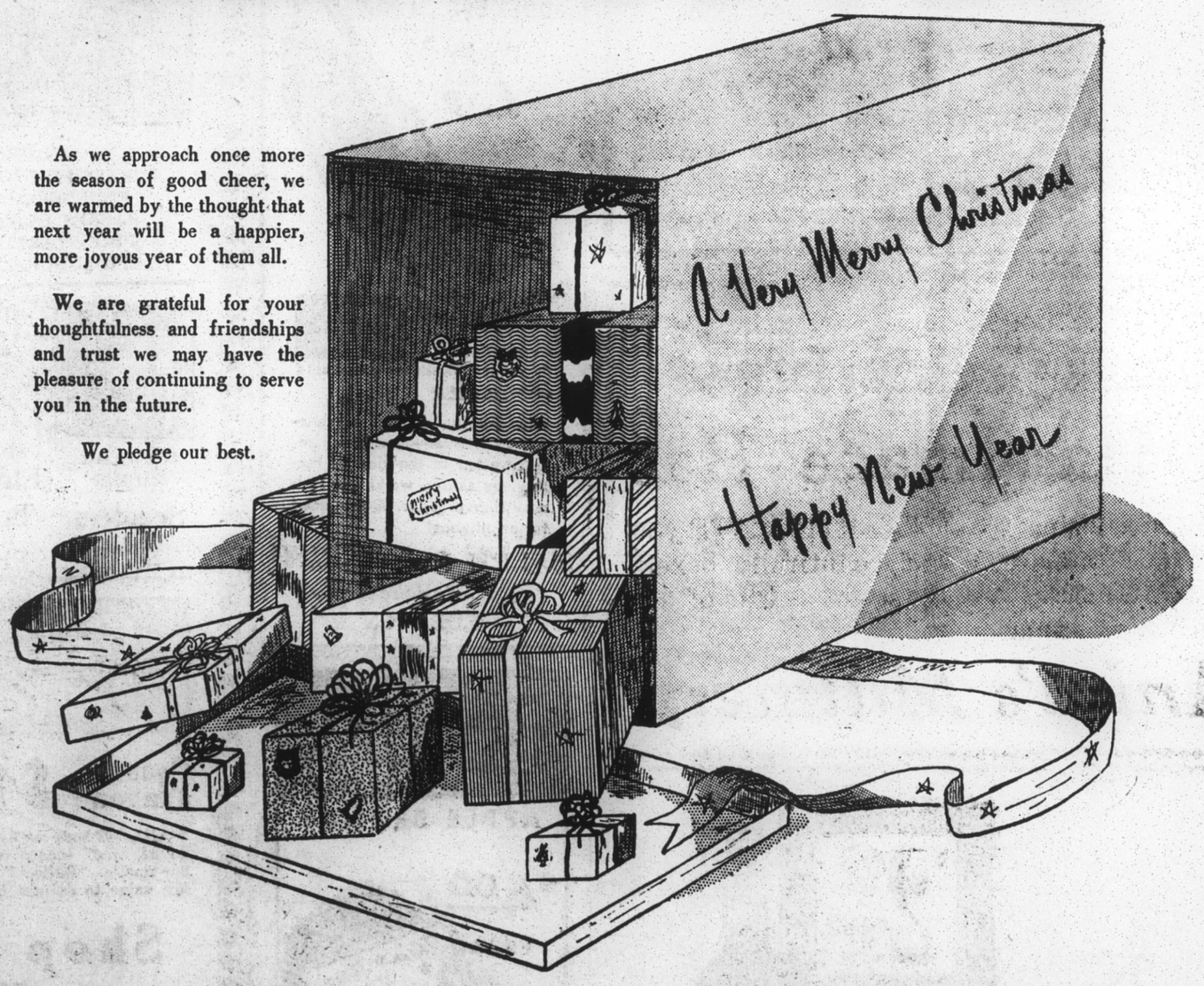
To all our Friends

GREETINGS

As we approach once more the season of good cheer, we are warmed by the thought that next year will be a happier, more joyous year of them all.

We are grateful for your thoughtfulness and friendships and trust we may have the pleasure of continuing to serve you in the future.

We pledge our best.



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