

## Commissioner Says Auto Insurance Act Is Not Compulsory

### How Motorist Meets Financial Obligation Up to Him

Motor Vehicles Commissioner Edward Scheidt explained in an official statement today the insurance features of North Carolina's new safety Responsibility Law, which goes into effect January 1 and has sometimes been misinterpreted as a compulsory insurance act.

Commissioner Scheidt pointed out that 43 other states now have the same type of law in effect and that in each one the same public misunderstanding occurred that now exist in North Carolina. The most commonly misinterpreted section of the Motor Vehicle Safety Responsibility Law is the one that exempts insured motorists from the security requirements, which he explained as follows:

"It cannot be repeated too often that our Safety Responsibility Law is not a compulsory insurance law. Certainly it is true that the only section of the new law that applies to insured motorists is the one requiring reports after an accident. But it contains nothing whatever that requires a motorist to carry insurance under any condition or circumstances. How a motorist meets his financial obligations after an accident is of no concern to the law, just as long as he meets them."

"Neither can it be repeated too often that 'just any kind of insurance' will not satisfy the security provisions of our new law. The only kind of insurance capable of doing that is the kind that covers damage claims arising out of a motor vehicle accident. We have been informed by other states having this same kind of law that many of their motorists got into hot water because they thought their collision or fire insurance sufficed; a few even banked on their life insurance. None, of course, would pay off traffic accident damage claims brought by others."

"Our new law says, without attempting to repeat legal terminology, that the security requirements shall not apply to the operator or owner of a motor vehicle under any of the following conditions:

To the operator or owner if the owner had in effect at the time of

the accident an automobile liability insurance policy with respect to the car involved.

To the operator, if not the owner of the vehicle, if there was in effect at the time of the accident an operator's liability insurance policy or bond with respect to his operator's liability insurance policy or bond with respect to his operation of motor vehicles not owned by him.

To the operator or owner if the liability of such operator or owner for damages resulting from an accident is, in the judgment of the Commissioner of Motor Vehicles, covered by any other form of liability insurance or bond."

"The first policy is the kind that is commonly carried by an insured owner of a private passenger car. The second is the kind that is carried by persons who drive but do not own motor vehicles. The third applies to form of liability insurance that are carried only by business and industrial firms. All, it should be noted, protect the public against damages caused by the drivers and owners of motor vehicles."

"It should be remembered, of course, that the law gives uninsured drivers, who are involved in accidents, 60 days in which to furnish proof of non-liability, make satisfactory arrangements for the settlement of claims, or deposit security up to \$11,000 to cover claims for damages they cause, before their driving license will be suspended."

### Health Officer Warns About Parents Sleeping In Bed With Children

In commenting upon the recent death of a Camden County infant, Dr. B. B. McGuire, district health officer, had this to say:

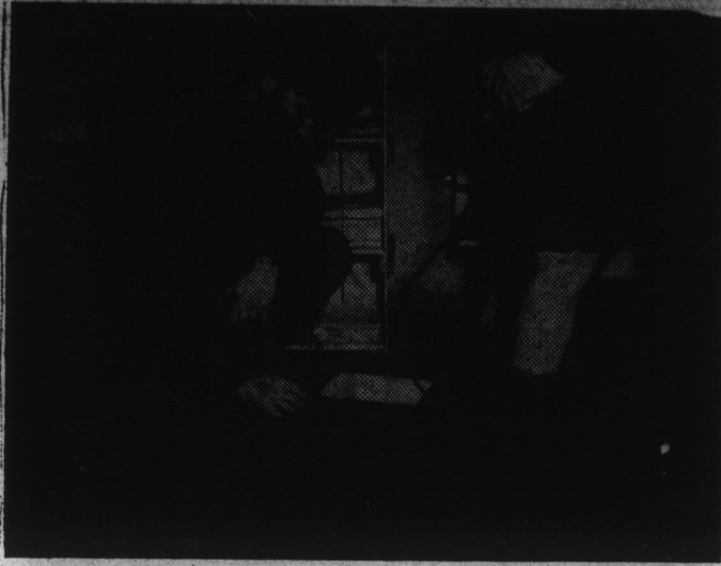
"This death brings to us the realization that many infants, forced to sleep with the parents, are found dead in bed near day break.

"Seldom do we see anything written about these cases, because of the sadness in the stricken home.

"The remedy is simple—don't sleep with your baby! They can sleep in a crib, a basket with a pillow for a mattress, in a card board box or the bureau drawer, each with a pillow for a mattress.

"An infant or small child requires only about half as much cover as an adult, so don't worry about the baby freezing. A water bottle, or fruit jar filled with warm water and a reasonable amount of cover is adequate.

"Please don't take a chance on sleeping with your baby! You may lose the baby, and regret it the balance of your life."



AFTER THE WADING PARTY, an Army Quartermaster test trooper checks the body temperature of one of his buddies. Such scientific experiments have made American soldiers the world's most comfortably clad and has helped them to lick a formidable enemy—the weather.

### Grand Opening Of K. L. Nixon Next Saturday

Kermit L. Nixon will observe a grand opening of his store at Valhalla Saturday, December 12. Mr. Nixon, electrical contractor and dealer in large and small home appliances, invites the public to attend his opening, during which a turkey will be given away.

### ATTEND AUXILIARY BIRTHDAY

Mrs. Virginia Oliver, VFW district president, and Mrs. Ellie Mae Parrish, president of the Edenton Auxiliary, attended the sixth annual birthday dinner held in Elizabeth City Wednesday night of last week. At the meeting Mrs. Margaret Hurchet, president of the Elizabeth City Auxiliary, presented Mrs. Oliver a lovely orchid corsage in recognition of her work as district president.

\$2.30 \$3.65



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