

# Auto Insurance Rates Excessive, Boney Declares

**45 PER CENT INCREASE FILED SINCE JUNE, LAST**

**Commissioner Dan Boney Thinks Increase Greater Than Justified By The Risk Involved.**

Dan C. Boney, state commissioner of insurance, has compiled information showing that the National Bureau of Casualty and Surety Underwriters had filed an increase of 45 per cent in rates since last June. He stated that he considered an increase of 30 per cent justifiable; however, the companies failed to take his recommendation for the increase of 30 per cent, and on February 1st of this year filed another increase of 20 to 25 per cent.

Several citizens of Salisbury and vicinity have been heard making complaints over the increase in the auto insurance rates and with the view of satisfying all those seeking information on this subject the following letter from Mr. Boney, is published.

"On June 29, 1931, an increase in this class of rates was filed with this department by the National Bureau of Casualty and Surety Underwriters, which involved approximately a 45 per cent increase in rate. While we knew that the companies were entitled to some increase in this rate, as they had been consistently losing money on this class of insurance for the past four years, I felt that the increase was somewhat excessive and therefore, acting under the statute, called a public hearing to determine the equity of this increase.

"A hearing was held in this office on July 10, at which time the bureau was represented and filed data in support of this increase. After a careful study of the situation, which involved the experience in this class of insurance for the four previous years, it was found that the companies were entitled to approximately a 30 per cent increase in rate, and I recommended to the companies that they reduce the increase levied to 30 per cent; but this recommendation was not accepted by the carriers.

"On February first the National Bureau filed another increase on this class of insurance, which amounts to from 20 per cent to 25 per cent additional increase over that levied on June 29 last. This increase was filed on the basis of the experience for the same period reviewed, and upon which the June increase was based, and as the facts did not quite justify the increase levied in June there can be no justification for the increase levied on February first as such increase was based upon the identical experience from which they attempted to support the June 29th increase.

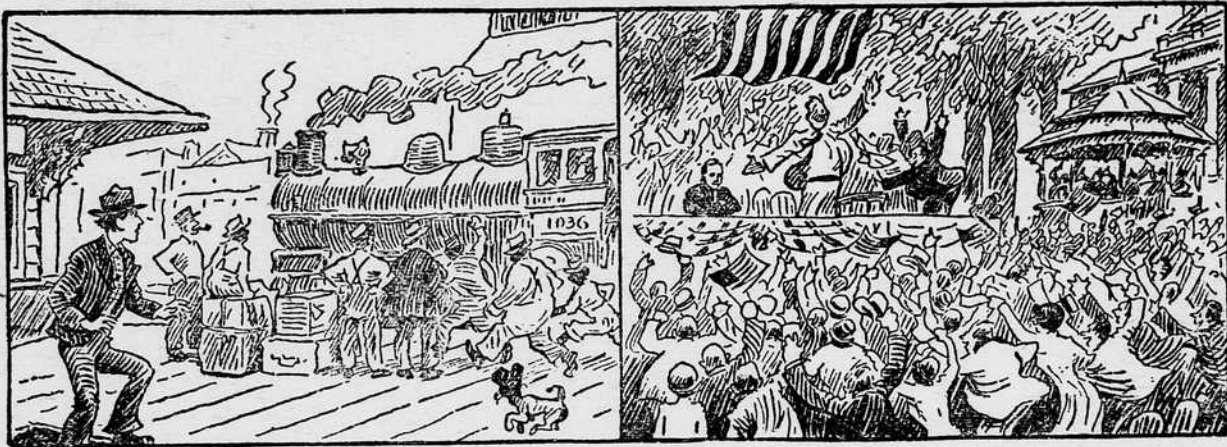
"The only remedy for this situation is apparently legislative control of these rates."

## ROWAN COUNTY PUBLIC MARKET

Butter, pound	35c
Buttermilk, gallon	20c
Sweet milk, quart	12 1-2c and 15c
Cottage cheese, pint	10c
Cream, quart	25c
Eggs, dozen	15c
Fryers, alive, pound	25c
Hens, alive, pound	18c
Hens, dressed, pound	25c
Side meat, pound	18c
Sausage, pound	20c
Pork ribs, pound	15c
Shoulders, pound	15c
Pudding mush, pound	10c
Pudding meat, pound	15c
Corn meal, pound	3c
Dry beans, quart	10c and 15c
Butterbeans, quart	15c
Cabbage, pound	5c
Carrots, bunch	10c
Collards, bunch	2 1-2c
Mustard greens, pound	5c
Dry onions, pound	5c
Irish potatoes, pound	2c
Sweet potatoes, pound	2c
Spinach, pound	10c
Turnips, bunch	5c and 10c
Turnip greens, pound	5c
Green onions, bunch	5c and 10c
Tomatoes, pound	15c
Apples, peck	20c
Peanuts, quart	5c
Vinegar, gallon	35c
Field peas, quart	10c
COTTON	6 7-8

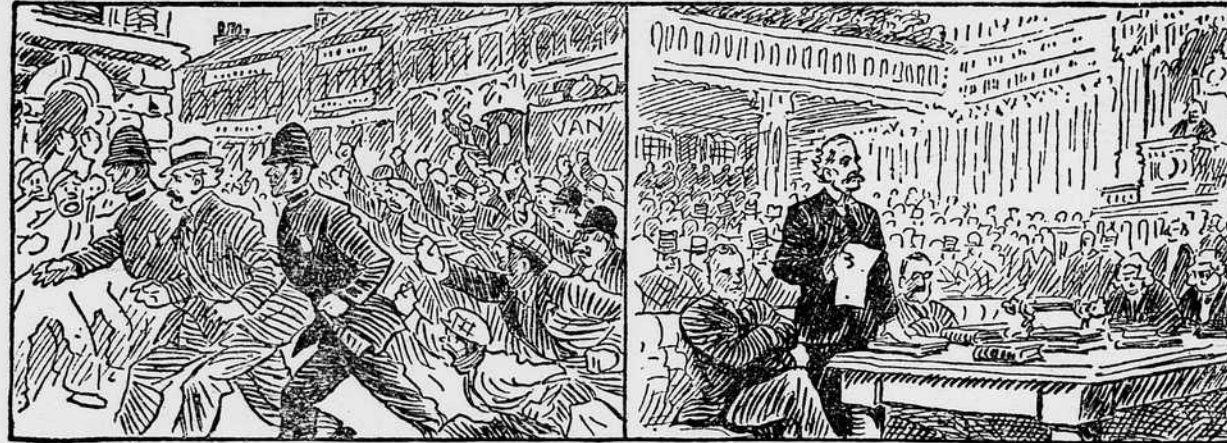
**WOMAN SERIOUSLY BURNED**  
Burlington—Mrs. Roy Smith was burned, possibly fatally, and her 20-month-old son less seriously burned when her dress ignited from a fire which she was kindling in an open grate.

## THEY DIDN'T BECOME DISCOURAGED



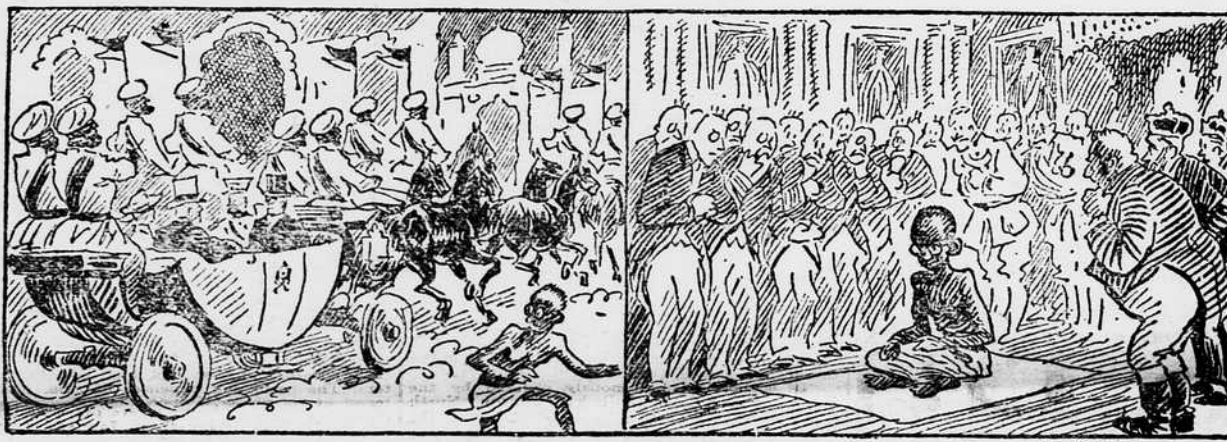
Melvin Traylor, seeing his first railroad train when 19 years old, was not discouraged by the long and difficult road to a success which seemed to lie remotely ahead.

Today he is one of the most trusted of the nation's financial leaders. He has lost none of the simple democracy of his youth and his Kentucky friends hope he may gain the Democratic presidential nomination.



Ramsay MacDonald, by opposing Britain's participation in the great war, was reviled as a traitor by his war-inflamed countrymen. He was not discouraged.

Today he is the head of the British government and upon him is centered the hopes of the nation for delivery from its crushing problems.



Gandhi, scrambling to escape being run down by the viceroy's carriage, did not lose hope, although the road to success seemed beset by insurmountable obstacles.

Today Gandhi has the largest personal following of any living man. In England he is feared because of his immense influence in India and respected because he is proof against all diplomatic flattery.

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Light Breed Hens 12 cents pound  
Old Roosters 6 cents pound

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## RIFLE PLATOON MEETS MARCH 15

There will be a call meeting of the Rifle Platoon of the Samuel C. Hart Post of the American Legion next Tuesday night, at 7:30 o'clock, at the Legion rooms in the Strand theatre building. All members of the American Legion and ex-service men who are interested in this project are requested to be present. The uniform committee will make its report and recommendation at the meeting.

The organization of the platoon has been under way for some months, and it is the hope of the local post to have the unit equipped and uniformed in time to go to the state convention at Asheville. Salisbury will have the unique distinction of being the only legion post in the state to have two uniformed organizations. The Memorial Flag Escort being the first of the two units to be organized.

At present there are 314 paid up members in the local legion post. About 75 of these will be used to make up the personnel of the escort and rifle platoon. Membership in the platoon will be assigned immediately and those who desire to enroll should not fail to be present at the next meeting.

## --PATTERSON ITEMS--

Patterson Grange met Saturday night with a good attendance. The proposed Western Rowan County Game Preserve was discussed at length. The recreation committee entertained the crowd with several games.

Several families in our community are having the mumps.

The ladies of Patterson-Fleming club attended the Home Improvement club in Salisbury Saturday afternoon, and entertained with a St. Patrick program.

The Y. P. L. of Thyatira Presbyterian church had a social at the home of Miss Agnes Silliman last Thursday night. After playing indoor games for awhile the crowd enjoyed a wiener roast on the lawn.

After the recent rains and cold weather the farm work has been stopped for a few days.

## The Way of Life by BRUCE BARTON

### WANTED: TEACHERS OF HUMOR

I once had some correspondence with the alumnae secretary of a woman's college, an estimable lady seeking to raise more money for her institution, which it well deserves.

Our letters developed quite an interesting exchange of ideas on education, until I made the mistake of sending this comment:

"I am a believer in women's colleges, and I think they receive much less than their rightful share of legacies and gifts. But I sometimes think they have pushed their scholastic standards too high, and are applying them too rigorously. Two of the most successful and attractive middle aged women of my acquaintance are college graduates. They have been a source of pride and service to their alma mater. Yet, if the present standards had been in force in their day, and had been as arbitrarily applied, both of them would have been thrown out of college at the end of their first semester. They were poor students, but they are great women."

I added rather facetiously: "After all, a majority of college girls are going to enter the profession of matrimony. My idea of a college program would be to teach them to look after their health, cultivate their sense of humor, and then add whatever amount of book learning they could absorb without spoiling their good looks."

This stopped the correspondence. The lady regarded me as lacking in seriousness, and wrote to me no more.

Yet I have the temerity to publish the comment, and to add this firm conviction: that the world does not

need more knowledge as much as it needs more humor.

Do you remember the famous session of the Cabinet at which Abraham Lincoln presented the Emancipation Proclamation? He preceded it by reading one of the humorous essays of Artemus Ward. He laughed until the tears came and then, looking around at his associate and finding them all solemn, he exclaimed:

"Gentlemen, why don't you laugh? With the fearful strain that is upon me night and day, if I did not laugh I should die; and you need this medicine as much as I."

Do you recall the passage from Stevenson in which he points out that it is the little differences, not the big issues, on which marriages are wrecked? To look across the table and see a blank expression on your wife's face, when you are convulsed with laughter—that, he says, is a test that few marriages can stand.

I was in Mexico with Ambassador Morrow when Will Rogers arrived. I saw how wonderfully his humor disarmed the suspicions of the Mexican officials and opened the way for all the good work that the Ambassador did later.

Having all this in mind, I offer two constructive suggestions:

1. That the President make the following appointments: Ambassador to England, Will Rogers; Ambassador to Germany, Bugs Baer; Ambassador to France, Irvin S. Cobb.

2. And that John D. Rockefeller or Edward Harkness establish and endow at each leading college a Professorship in Humor.

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