


PUBLIC LETTER BOX

Letters submitted to the Editor for publication must be signed. Names will be withheld upon request. Opinions expressed in this column are those of the writer and do not necessarily represent the policies of this newspaper.



Compulsory Car Insurance Works in England

The Editor Farmington Enterprise Dear Sir:

May I, through the courtesy of your paper, comment on your editorial of January 30 - Auto Insurance.

You mentioned that the State Committee, appointed to study the position, were so divided and in disagreement that they could offer us no recommendations. Then you say, you are certain that we do not want compulsory car insurance, would boost the rates for everybody, or reduce coverage, become a political football, and where tried, evil things have always followed.

As almost everybody agrees that the uninsured driver is a problem, indeed a menace, may I try to answer these questions through 21 years of experience in the insurance field in England.

Car liability insurance is compulsory, and the normal premium rate, which I level with ours, is the actual cost is about 40 per cent, but a reasonable allowance for rate of exchange and wage rates does bring it very close to our level. It is about 10 per cent discount after one year, 15 per cent after two years, and 20 per cent after three years. Some companies give a further 10 per cent after three years. It is encouragement and reward for the careful driver.

The driver who proves himself to be a bad risk through more than one had accident of his own fault in a policy year, or who has a long line of petty nuisance claims, may be charged with the traffic laws, including violations of the traffic laws, and fined accordingly and this can be over 100 per cent extra in bad cases. But isn't the burden then resting where it should? It is mainly added incentive to more careful driving, and more respect to our laws of the road.

The suggestion that \$2 extra is charged to insure a driver to provide a fund for the uninsured is certainly compulsory, and by what standards could it be considered fair? Wouldn't more people then prefer to be one of the uninsured?

With regards to reduction in coverage, the remedy can be very simple. English law states that with Auto Liability insurance, to life, limb, and property, it must be unlimited, so that one law provides to exact opposite to what you fear. I think I should mention that their policies are sold without a deductible then again this is used as a safety valve to possible rising costs and is imposed on the really good drivers until their accident record improves. If a normal driver wants a deductible he can have it, and also gets a discount on his premium.

The amount of a liability claim is settled mutually between the injured, and the insurance company, or through the courts, so there is nothing new to this.

What I hope to illustrate is that compulsory car insurance can be had, without boosting the rates, and all the accident free can save money, and we could all have complete coverage. Unless I have misunderstood our problem, I solve this brief outline basically solve it.

The evil things you mention, and political footballs, I don't understand, but I fall to see why this should be any more involved than a compulsory driver's license, and license plates. I would say that the benefits to those severely injured, sometimes for life, and to widows and children left after an accident with an uninsured, would be beyond measure and surely this is the least we owe them.

This has solved the English problem for years. Why couldn't something similar solve ours? Especially if we are really serious about this, I am certain that we could do an even better job.

Well Wisher,
Noel V. Reed

Editor's Note: There are good points to this suggestion. However, we wonder who in England approves the insurance rates? Also, we'd like to wonder publicly if insurance in England is subject to the political pressures it is here.

If insurance were compulsory in Michigan, for example, insurance companies would try to establish a rate, and ask its approval by a state insurance commissioner. If it weren't high enough to pay our high settlements, the firms would quit writing insurance in this state.

Political pressure, as it has worked in other states, as you like this. A candidate for office, say the governor, needs a good campaign issue. What better promise than that he would lower the compulsory insurance rate? He does appoint the insurance commissioner and officials not under civil service. If the insurance rate is lowered, it simply reduces the coverage and the public is less protected than before. This has happened in some states, particularly New York.

If some such plan could be worked out which would be foolproof against political pressure, we'd probably be for it. Knowing some of the facts of political life, we doubt if it could be achieved in the United States.

Consumer Marketing Information Agents tell us that citrus production is expected to continue its upward trend. Production of citrus fruits will be a little larger than in 1957. Increases are expected in crops of apricots, sweet cherries, grapes and peaches.

Clarenceville High School News

Material for this column is prepared by members of the Clarenceville High School Journalism Class

Clarenceville High School News

Junior Class Play Date Set

Initial plans for the annual Junior Class Play are underway at Clarenceville High.

The tentative date for the production is April 18th. The play will be presented in the high school auditorium starting at 8 p.m.

This year's play will be directed by Miss Elizabeth Plummer. Miss Plummer also directed the Senior Play, "A Man Called Peter," last fall.

The selection of the play will be made this week. Four scripts are being considered: "You Can't Take It With You" by Imit and Kaufman, "I Love Lucy," Herbert, "Our Hearts Were Young and Gay," Cornelia Otis Skinner; and "The Man Who Came to Dinner," by Imit and Kaufman. The selection of the play will be made at the Junior class meeting.

Advisors of the Junior class are Mrs. Edith Swart and Mr. Robert Young.

GAA Invitation Held Friday

Members of the Girls' Athletic Association at Clarenceville High held their annual initiation on Friday, February 12.

The new members were included in the group of new recruits for the organization. They included: Marie Roberts, Marie Burg, June Bain, Betty Wilson, Julie Dietrich, Shirley Baker, Sue Fox, Dawn Redman, Sara Parkin and JoAnn Proins.

As a part of the informal initiation, the girls were seated in dress as children. Their costume included ruffled checks, short dresses with sashes, hosiery and shoes. Each girl remained in this costume throughout the entire day.

The number of psychiatrists practicing in the U. S. jumped 57 per cent in the years 1950 to 1956.

Dr. M. Sobel to Speak at Ten Mile P.T.A. Dinner Meeting on Monday

Dr. Morton J. Sobel, Director, Michigan Region Anti-Defamation League of B'nai B'rith, will address the Ten Mile Parent-Teachers Association at a dinner Monday, February 17.

He has for many years been an educator in Detroit Metropolitan Area; active in Detroit school de-mocratic human relations program; chairman of group relations of Michigan Congress of Parents & Teachers and member or director of many other worthy educational and human relations committees too numerous to list. Dr. Sobel brings a vast knowledge and experience in human relations in general and specifically in "Children in Today's Community," which will be the subject of his address.

Dinner will be a planned pot-luck, scheduled for 6:30 p.m. Sponsored by the Parent-Teachers Association, anyone interested is cordially invited to attend. Reservations are still available. Call Mrs. Single, GR 4-1650.

Also at the command of the older members of the GAA, her duties included carrying books, singing songs, and obeying every whim of the older group members.

In order to become a member of the GAA at Clarenceville, a girl must earn 75 points in sports activities.

The formal initiation tea for GAA members was held Monday, February 10, after school.

Advisors for the GAA at Clarenceville is Mrs. Yla Senka.



DR. M. SOBEL

Named to Dean's Honor List at Ferris Institute

Dorald McDonald of Farmington was named to the dean's honor list at Ferris Institute, Big Rapids, for scholastic excellence, for the fall term.

The honor list is made up of students who made a B average or better in all subjects for the term.

McDonald is enrolled in the General Education Division at Ferris.

John Clappison Sells Insurance
Phone GR. 4-3511

RABIES VACCINATION CLINIC

To Be Held At . . .

DR. H. VIERGUTZ'S DOG & CAT HOSPITAL
30470 GRAND RIVER near Drive-In Theatre
Saturday, Feb. 15 from 10 a.m. - 6 p.m.
Saturday, Feb. 22 from 1 p.m. - 4 p.m.

HOUGHTON'S VETERINARY HOSPITAL
38415 GRAND RIVER near 10 Mile Rd.
Sunday, Feb. 16 from 1 p.m. - 4 p.m.
Sunday, Feb. 23 from 1 p.m. - 4 p.m.

Only \$1.50

Township Police January Proves A Busy Month

January was a busy month for the Farmington Township Police Department, a report issued by Police Chief Irving Yakes disclosed.

With two cars on the road, members of the force traveled a total of 9,137 miles.

A total of 441 counter complaints were handled during the month.

Members of the force handled 22 auto accidents (16 property damage and 6 personal injury) and investigated three stolen car reports.

Eight larceny reports were handled by the department as well as six cases of breaking and entering and nine offenses of malicious destruction of property.

The Chief also indicated that 24 summons had been issued by members of his force and four dog bite reports investigated.

Five were arrested in the township for hunting illegally.

Bond P.T.A. Rev. R. Roland to Speak Monday

Reverend Richard Roland, Director of Protestant Youth Organizations, will be guest speaker at the Bond School P.T.A. meeting on Monday, February 17, at 8 p.m. at the school.

He is being engaged as guest speaker again this year by popular demand, P.T.A. officials said. P.T.A. members last year found his talk on his experiences with youth highly interesting, they commented.

He works directly with the Detroit police department on juvenile delinquency problems.

A musical program is also planned for the meeting.

Five Have Licenses Revoked or Suspended

Five Farmington residents were among 29 in Oakland County having their driver's licenses either revoked or suspended recently.

Ordered to furnish financial responsibility for drunk driving were Earl Husted, Richard McGrath and James H. Turner. Mahlon P. Bradley and Raymond J. Pyorala had their licenses suspended for habitual negligence.

Never Freeze Sliced Bacon - fat begins turning rancid in about a week. With proper packaging, other cuts can be kept frozen for six to eight months.

NEWS of Farmington Business

The Bolstord Inn has received national recognition in the new 1958 edition of Duncan Hines' "Adventures in Good Eating" just off the press.

It is the only restaurant in Farmington and among 3,000 selected eating places in North America recommended by Duncan Hines.

According to the publisher, the Duncan Hines Institute, Ithaca, N. Y., this is the 50th printing for this 352 page travel guide book used by millions of Americans for nearly a quarter of a century. The other 49 editions of the book have been the companion edition, "Lodging for a Night," (304 pages) which lists 3,800 selected lodging places.

"Adventures in Good Eating" listings include all the necessary information needed by those eating out or traveling: location, telephone number, reservation requirements, days closed, hours open, prices, specialties and other applicable and pertinent information.

Free bowling instructions are now being given each Monday afternoon at Farmington Lanes bowling alley by Tony Lindeman, a top bowler in the Detroit area and a member of the Stroh's All-Star team.

Instructions will be given to any interested parties between the hours of 12:30 and 4:30 o'clock, Fred Hamlin, bowling alley manager, stated.

Bruce Habermehl, 2315 Violet, Farmington, was recently appointed service manager at Blocklock Edsel, Inc., at 3241 Grand River. He was formerly the parts manager at another local auto agency. Bruce is married and is the father of two children. He has lived in Farmington 13 years.

Mr. Pete McLaren is the new manager of the Kroger store at Farmington Shopping Plaza, coming here after a year as manager of a Royal Oak Kroger store.

Kroger veteran of 15 years of experience has been in the Grand River area. He is married, and the couple has three daughters and a son.

Plan Father-Son Banquet Tuesday

The Men's Fellowship Club of the North Farmington Baptist Church are now making plans for a Father and Son Banquet Tues-

day, February 10, in the Fellowship Hall at the Covenant Baptist Church in Detroit.

The program, based on a recreational theme, will feature an archery demonstration and the show-

THE SILVER SPECIAL



ONLY \$1958.00

COMPLETE and READY TO ROLL! NOTHING MORE TO PAY. TERMS AS LOW AS \$268 DOWN and \$12.79 PER WEEK.

ALL THIS INCLUDED

- De Luxe anodized aluminum Sportone side trim!
- Special metallic silver roof!
- New "Forward Look" fender ornaments in brilliant, gleaming chrome!
- White sidewall tires!
- De Luxe wheel covers!
- Smart front fender chrome!
- Electric windshield wipers!
- Windshield washers!
- Dual head-lights!
- Directional signals!
- Anti-freeze!
- License and sales tax!

Farmington Sales & Service

PLYMOUTH DIRECT FACTORY DEALER

33224 GRAND RIVER GR. 4-3330

We Service All Makes of Cars

SAVINGS GALORE Are Waiting for You in Our WANT AD SECTION

When better results for less money are to be had, our want ads will get them for you!

People who read the classified ads know what they want and are ready to buy!

They read your ad because they want what you have for sale.



Do you want to sell a house? A car? A truck full of bric-a-brac? Need help? Want a job? Let a classified ad be your salesman!

REMEMBER

You can place a Want Ad in the Enterprise for as little as . . .

75c

Just Phone GR. 4-6225 Today!

CASH IN ON THE OPPORTUNITY MARKET! PLACE YOUR CLASSIFIED ADS NOW WITH THE FARMINGTON ENTERPRISE

"Farmington's Own Home Community Newspaper"

23623 FARMINGTON ROAD (Just South of Grand River)