

Life's greatest challenge, offering life's greatest rewards, embraces the need to learn who one really is, how to progress from the status of adolescent, inexperienced youth, into a reasonably informed adult. Then he needs to direct his thought toward life's loveliness, its essential goodness, its deeper meanings.

## Your Woes Just Start After Drunk Driving Conviction

### Time, Tears, Money, Are Involved

Michigan State University's Highway Traffic Safety Center has suggested a new slogan for 1959, "Drunk Drivers don't only go to jail."

The humiliation of jail, whether it be a short or long term is the least of the trouble following a court conviction for "driving while under the influence of intoxicating liquor," which is the legal expression of what is more commonly termed a drunk driving charge.

It should be noted that the term "influence" in this legal phrase, means an impairment of driving ability which could be physical or mental as the courts have interpreted.

**THE DRIVER** convicted of "driving while under the influence" must surrender his driver's license to the court. The judge is required to forward the license with an abstract of conviction to the Secretary of State.

Before the offender gets his license back, the expenses, the frustrations and time-consuming procedures which accompany the process are enough to make a man take the pledge never to drink again.

M.S.U.'s Highway Traffic Safety Center believes that if all driv-

ers knew the penalties and trouble the individual must face after such a conviction, there would be fewer "drinking drivers" on Michigan's roads.

What follows a conviction for drunk driving in Michigan may be summarized as a combination of time, money, worry and tears.

The time element, aside from the jail term itself, is three years. The tears are frequently both figurative and literal, as many an insurance agent can testify. For one of the lesser known aspects of a drunk driving conviction are the problems involved in establishing financial responsibility required by the law before the driver's license can be reinstated. This is why the insurance agent gets into the picture.

**BUT FIRST** there are the penalties imposed by the court. Any person convicted of drunk driving in Michigan can be punished by fine, by imprisonment or by both. The amount of the fine may be as much as \$100 for the first offense, \$1,000 for the second and \$5,000 for the third offense.

Imprisonment may be up to 90 days for the first offense, one year for the second and five years for the third offense.

Other expenses connected with the sentence include the court costs and the attorney's fee. Included in court costs will be payment of the jury if the trial is before a jury. There are no restrictions on the attorney fees, but it is safe to say they are considerable.

The judge forwards the record of conviction along with the driver's license to the Secretary of State. (During 1957, a total of 9,818 reports of convictions for drunk driv-

ing were received by the Secretary of State.)

**THE DIVISION** of Driver and Vehicle Registration of the Secretary of State's office will now suspend the driver's license for a period of 90 days to two years. The minimum suspension required by statute is 90 days.

In addition, the conviction charges the individual's record with an automatic six points which may earn another driver suspension under the newly established point system in Michigan, if previous points charged for moving violations already tot al six points in a two-year period.

Should a suspension follow as a result of accumulating 12 points, it would be in addition to the suspension provided for the drunk driving conviction.

In addition to the suspension of the driver's license, all registrations of motor vehicles in the individual's name are also suspended.

**THIS SUSPENSION** of auto registrations can be reinstated upon furnishing proof of financial responsibility. The driver's license may only be reinstated after the period of suspension has expired and proof of financial responsibility is furnished.

And here is where the tears begin to flow—not at once, but gradually as it dawns upon the individual that his word no longer suffices to establish his responsibility. The convicted drunk driver is now a marked man—or woman.

Proof of financial responsibility means proof of ability to respond in damages for liability for future accidents, in an amount of \$10,000 because of bodily injury to or death for all persons in any one accident, and \$5,000 for property damage of others in any one accident.

**SUCH FINANCIAL** proof is required for three years. The requirements may be met by posting cash, securities or bond, or by providing evidence of liability insurance coverage. Usually the law is satisfied by providing the required limits of personal injury and property damage liability insurance.

A financial responsibility certificate of this insurance must be filed by the insurance carrier with the Secretary of State. No other evidence of an existing insurance policy is acceptable.

The individual with a current insurance policy providing financial liability coverage and believes he already covered may get a shock at this time. He may find that his insurance carrier now considers him a poor risk as a result of the drunk driving conviction and cancels his policy, which can be done on short notice.

**BEFORE** the insurance company takes any action, a thorough investigation is made. If the convicted drunk driver's record is otherwise good, and the insurance company investigation indicates he is likely to continue to be a good risk, the chances are that the insurance carrier will provide the certificate on an existing policy—for an additional premium which is generally a 50 per cent surcharge on the premium.

If the driver's record is already bad or if the insurance company's investigation indicates a strong probability that the driver may be expected to get into further trouble, the company is very likely to decline to furnish the certificate of financial responsibility.

This leaves the driver with a more serious problem and all assurance of additional cost. He may now attempt to insure with another standard risk carrier; apply to the Michigan Automobile Assigned Risk Plan or secure coverage from a sub-standard risk carrier.

**THE FIRST OPTION** is more academic than real. If a driver is turned down by his own company he is not likely to be acceptable to another standard-risk carrier.

If he chooses the second option, the Michigan Assigned Risk Plan, he can only obtain the liability coverages required to meet the financial responsibility law.

The purpose of the Plan is to make liability insurance available to motorists who in good faith are entitled to coverage, but unable to obtain it through ordinary channels.

### Incomes High Locally, New Survey Shows

New figures, recently released, throw the first light on just how Birmingham held up during the 1957-58 recession. The answer, in a nutshell, is—better than most communities.

Retail business locally continued at a surprisingly good pace. Although personal income declined during the second half of 1957, it came back well in the first six months of this year, due in part to increased unemployment insurance payments and federal old-age pensions.

Contributing to it also was a 10 percent hike in pay to government employees, automatic raises in some industries and the improvement in farm receipts.

**THE SURVEY**, which measures the economic strength of localities throughout the country, is for the fiscal year ending June 30, 1958. It was compiled by the Standard Rate and Data Service.

Residents of Birmingham, it

The Plan provides for the apportionment of the risks among all of the insurance companies writing automobile liability injury and property damage insurance within the state.

**AN APPLICANT** is not entitled to insurance under the Plan if:

- 1) During the preceding 36 months he has had his license suspended or revoked more than once, or was convicted more than once for any one of ten specific traffic violations or once each for two or more of those traffic violations;
- 2) he intentionally registered a motor vehicle illegally or failed to pay liability insurance premiums during the preceding 12 months;
- 3) he is subject to epilepsy.

An applicant may not be entitled to insurance if he has engaged in an illegal enterprise, been convicted of a felony or because of a physical condition.

If the applicant is granted insurance under the plan, he pays a 50 per cent surcharge to the carrier to whom he is assigned and a 35 per cent surcharge levied by the Assigned Risk Plan.

**THE THIRD POSSIBILITY** is to secure insurance from a company authorized to write standard-risk policies, but the rates are considerably higher than those of standard-risk carriers.

There are three types of insurance coverage available in meeting the financial responsibility require-

ments. One type covers the "owner's car only" which would permit other members of the family to use the insured car.

"Operator's coverage" can be secured by the individual who does not own a car but uses an employer's car.

Both of these are written at the assigned risk rate. Both "owner's" and "operator's" coverages can be secured by paying an additional surcharge above the assigned risk rate.

THREE YEARS from the date when proof of financial responsibility was required and if a further conviction record has not been received which requires a license suspension, the certificate of insurance will no longer be required and the corresponding limitations of the driver's license may be removed.

For the conviction twice or more of drunk driving in Michigan, the licensing and financing responsibilities provisions of the law are even more difficult to meet.

7. It is prima facie evidence in Michigan that a person twice convicted of "driving under the influence" is an habitual drunkard and is not eligible for a driver license. If convicted twice in 36 months he is ineligible for liability insurance through the Michigan Assigned Risk Plan, and will probably be unable to obtain liability insurance from a standard risk carrier.

The drunk driver who goes to jail is a free man long before he is a free driver again.

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## Young's annual JANUARY SALE!

203 Pierce Street

### BUDGET-WISE Buys for '59

**SUITS ... OUR ENTIRE STOCK**

Reg. \$69.50 Now \$55 <sup>60</sup>	Reg. \$110.00 Now \$88 <sup>00</sup>
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Famous Maker White Shirts

All collar styles in broadcloth

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Leave Walloon Lake . . . 5 P.M. Sun., Jan. 25

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Rate Includes . . .

Round trip bus transportation. Accommodations at Silver Birch Lodge, Walloon Lake. For two persons. Two breakfasts and Sat. dinner. Two days poma-lift tickets. \$10 deposit payable on registration.

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### Children Must Play

Eric Meneghin, 3256 Coolidge, Royal Oak, and his two children, Kent, 5, and Bruce, 3, were among the many people trying out new sleds on the snowy hills of Baldwin park recently. Dad brought the kids to the park so they could use their sleds, and tried a few test runs himself.

Open daily 10 to 6  
Mon., Thurs., Fri. 'til 9

There's a

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at the

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