Young Male Drivers Pay Premium Insurance Rates

By ELMER E. WHITE
Michigan Press Association

Motorists under 25 years of age have been paying premium rates for auto insurance for several years now although few appreciate the reason behind this penalty against them.

Higher rates, especially for male drivers, are almost a universal practice.

Lee T. Matthews, general manager of the Michigan Insurance Information Service, notes that insuring the accident-loss experience of young male drivers is one of "the most difficult situations challenging the insurance industry."

MOST INSURANCE companies have removed women under 25 from the higher rate, Matthews notes, although this group formerly paid it also.

The insurance industry spokesman notes that young males account for only about eight per cent of the driving population. The group has an accident loss ratio three times that of all other drivers, however.

In Michigan, Matthews said, the uneven ratio of drivers-to-accidents results in some $22 million losses greater than would occur if the 25-under group had the same accident ratio experience as drivers in other age groups.

THE PROBLEM to the industry arises because exceptions to the high premium rate are rarely made, even to the young driver who maintains a good record.

Industry support of driver education programs is one of several means being attempted to reduce or eliminate the high risk ratio in the group.

Exceptions which are made usually come after the first year of insured driving, if a good record is established. Married drivers and the incidental operator of a family car often pay less than the high rate, Matthews notes.

LOSSES of the under-25 group usually come in two phases, the industry spokesman said. This is one of the reasons for hesitancy in making exceptions to the premium rate.

One group of losses usually results from inexperience in the earliest period of driving. The second comes when over-confidence and immature actions set in after mechanical driving skill has been acquired.

PROMISES of further study to a minimum wage law will be carried out late this summer by a joint legislative committee.

The governor's proposal for enactment of a minimum wage law was shelved in the waning days of the regular legislative session in favor of further study of exemptions.

Rep. Don Gordon, freshman House member from Leland, is chairing the committee. In addition to holding 12 hearings in various cities to get the public's view of minimum wages, Gordon's committee also has been studying the laws now in operation in other states.

THE 1963 Legislature considered minimum wage proposals ranging from $1 to $1.50. Most members finally agreed $1.15 would be a reasonable amount.

The big hitch in the measure came when sections to exempt certain businesses from the minimum wage were considered.

Some members felt resort operators should not have to pay the minimum wage. It might discourage development in the tourist industry, they said.

Others sought to exempt such persons as car washers, golf caddies, shoe shine boys, newsboys, and all hotel, motel and restaurant workers.

GORDON'S committee has planned hearings in Lansing, Detroit, Flint, Saginaw, Escanaba, Traverse City, Manistee, Cadillac, Grand Rapids, Grand Haven, Kalamazoo and on Mackinac Island.

Presumably the committee will be ready to report to the session early next year with a measure aimed at satisfying the various interests which opposed a minimum wage bill this session.

Most of the committee members were full supporters of the proposal this year.

YOUTHFUL adventures in space exploration can be dangerous if necessary precautions are not taken, according to State Superintendent of Public Instruction Lynn M. Bartlett.

In addition to the well-known problems arising from young people's interests in home-made rockets, there are official regulations to be learned. These are set by the Federal Aviation Agency, Bartlett said.

The federal agency prohibits the firing of rockets within five miles of any airport boundary or controlled air space. It also is against regulations to fire a rocket into any clouds, or to the altitudes where clouds cover more than half of the sky.

THE FAA regulations, set to protect people in the area as well as the would-be scientist, also prohibit firing a rocket at night or during the day if horizontal visibility is less than five miles, or within 1,500 feet of any person or property not associated with the firing.

Bartlett said the FAA rules do not apply to rockets made of paper, wood or breakable plastic weighing less than 16 ounces, but these also should be operated in a way that does not create a hazard to aircraft, persons or property.

Happenings

(Continued from 1-B)

rate of about 12 mills, was foreseen Tuesday night as the Board of Education began preparing its 1933-34 budget. Last year the school tax levy was $371,500, and the rate 18.86 mills.

Officials of Birmingham and Bloomfield Hills were preparing today their appeals to the State Tax Commission from the county tax equalization report adopted yesterday by the Oakland County Board of Supervisors, placing the 1933 property valuation at $217,408,515. Last year's valuation was $275,000,000. The report was adopted by a vote of 43 to 7, despite protests for Supervisor Clarence Vliet, member of the Birmingham City Commission, and Supervisor Donald D. James, Mayor of Bloomfield Hills.

If the Birmingham Athletic Club had another diver as good as Champion Tom Taynie, the score would have been different without doubt, but Fisher took the long end of a 39-to-36 score in outswimming and outdiving its Birmingham rivals in the Barnum Pool Friday night.

15 YEARS AGO
July 22, 1948

In order to correct present inefficiencies in the city's sewage disposal plant on Cranbrook road, Birmingham residents face the expenditure of several hundred thousands of dollars for a new grit chamber, at least one primary tank for settling storm water and a chlorination chamber for treating sewage effluence.

City Commissioners expressed their willingness Monday night for the City of Birmingham to join other municipalities in the southern portion of the county in the establishment of a strong South Oakland County Health Unit. The proposed plan was carefully studied by Dr. William Lloyd Kemp, Birmingham director of public health, who recommended it to the commissioners.

While the families were away, two Birmingham homes were burglarized this past weekend, resulting in the loss of at least $240, a diamond ring, and several miscellaneous items. "All factors tend to indicate it was the work of experienced criminals, rather than juveniles," Police Chief Ralph Moxley stated. "In both cases the houses were completely ransacked and doors left open for an easy exit in case of discovery," he said.

Raven

(Continued from 1-B)

presso," bearded guitar players, poetry orations and jazz bands.

WHO WILL the patrons of this gallery be? The way out youths, the fuzzy thinkers and the hot rod set?

I think that Mr. Cohen's statement that he is "coming out here through the interest, encouragement and cooperation of the citizens of this area" is as misguided as the class of people who will patronize his coffee house.

As a proud citizen of Birmingham, I do not believe that this type of establishment is up to the standard of our city.

JAMES A. MOYNES
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Birmingham

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USE-8563 28-G

Legal Notices

July 12, 1963.
NOTICE OF SALE

Notice is hereby given that by virtue of provisions of Section No. 252 of the Michigan Vehicle Code (1961) the Police Department of said city will on the 8th day of August 1963 at 12:00 Noon E.S.T., of said day at the Birmingham Department of Public Works Yard, 851 South Eton Road, Birmingham, expose for sale at public auction the motor vehicles hereinafter described. The same having been determined to be abandoned vehicles. These vehicles may be inspected up to the time of sale at the Birmingham Department of Public Works Yard.

TERMS: CASH

Bill of sale will be furnished.

Said vehicles described as follows to wit:

(1) 1956 Chevrolet pickup. Vehicle or engine number — 3A56F017-118. Michigan license — None.

(2) 1953 Ford. Vehicles or engine number — A3FG251-612. Michigan license — None.

July 12, 1963.
Police Department
City of Birmingham
RALPH W. MOXLEY
Chief of Police
(20-21)

Clarence W. Blenman, Atty., 207 Wabeek Bldg., Birmingham
82,610

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 12th day of July, A. D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

In the Matter of the Estate of RAY A. PALMER, Deceased.

Clarence W. Blenman having filed a petition praying that an instrument filed in said Court be admitted to Probate as the last will and testament of said deceased, and that administration of said estate be granted to the petitioner, the executor named in said Will, or to some other suitable person, and for determination of the legal heirs of said deceased:

It is Ordered, That the 19th day of August, A. D. 1963 at 9 o'clock, in the forenoon, at said Probate Office, is hereby appointed for hearing said petition.

It is Further Ordered, That public notice thereof be given by publication of a copy hereof, once each week, for three successive weeks, previous to said day of hearing, in the Birmingham Eccentric, a newspaper printed and circulated in said County, and that proponent cause a copy of this notice to be served personally or by registered or certified mail, return receipt demanded, to each of the known heirs at law, legatees and devisees at their last known place of address at least ten days prior to said day of hearing.

DONALD E. ADAMS,
Judge of Probate.
(20-21-22)

Clarence W. Blenman, Atty., 207 Wabeek Bldg., Birmingham
82,609

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

At a session of said Court, held at the Court House in the City of Pontiac, in said County on the 12th day of July, A. D. 1963.

Present, Honorable Donald E. Adams, Judge of Probate.

In the Matter of the Estate of RUBY M. BURRIDGE, Deceased.

Myrtle B. Knowlton having filed in said court a petition praying that the administration of said estate be granted to Samuel H. Knowlton or to some other suitable person, and for determination of the legal heirs of said deceased:

It is Ordered, That the 19th day of August, A. D. 1963, at nine o'clock in the forenoon, at the Court House in the City of Pontiac, Michigan, be and is hereby appointed as the time and place for hearing said petition:

It is further Ordered that notice be given to all interested parties as shown by the records in this cause by delivering a copy of this order to each of them personally, or by mailing such copy to each of them by registered or certified mail with return receipt demanded addressed to their respective last known addresses as shown by the files and records in this cause.

And it is further Ordered that public notice thereof be given by publication of a copy of this order once each week for three successive weeks previous to said day of hearing in the Birmingham Eccentric, a newspaper printed and circulated in said county.

DONALD E. ADAMS,
Judge of Probate.
(20-21-22)

Legal Notices

Sheffield, Hartman, Reitz & Tait, Attys., 1000 Dime Building, Detroit 26
82,607

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 1st day of July, A. D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

In the Matter of the Estate of HARVEY BALDWIN BUSHNELL, also known as HARVEY B. BUSHNELL, Deceased.

Blanche C. Bushnell having filed a petition praying that an instrument filed in said Court be admitted to Probate as the last will and testament of said deceased, and that administration with Will annexed of said estate be granted to the petitioner or to some other suitable person, and for determination of the legal heirs of said deceased:

It is Ordered, That the 6th day of August, A. D. 1963, at 10 o'clock, in the forenoon, at said Probate Office, is hereby appointed for hearing said petition:

It is Further Ordered, That public notice thereof be given by publication of a copy hereof, once each week, for three successive weeks, previous to said day of hearing, in the Birmingham Eccentric, a newspaper printed and circulated in said County, and that proponent cause a copy of this notice to be served personally or by registered or certified mail, return receipt demanded, to each of the known heirs at law, legatees and devisees at their last known place of address at least ten days prior to said day of hearing.

DONALD E. ADAMS,
Judge of Probate.
(19-20-21)

Miller, Canfield, Paddock & Stone, Attys., 318 Wabeek Bldg., Birmingham
82,556

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 5th day of July, A. D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

In the Matter of the Estate of JOHN A. ANDERSON, also known as J. A. ANDERSON, Deceased.

J. Denton Anderson having filed a petition praying that an instrument filed in said Court be admitted to Probate as the last will and testament of said deceased, and that administration of said estate be granted to Frank E. Anderson, J. Denton Anderson and The Detroit Bank and Trust Company, the executors named in said Will, or to some other suitable person, and for determination of the legal heirs of said deceased:

It is Ordered, That the 12th day of August, A. D. 1963, at 9 o'clock, in the forenoon, at said Probate Office, is hereby appointed for hearing said petition.

It is Further Ordered, That public notice thereof be given by publication of a copy hereof, once each week, for three successive weeks, previous to said day of hearing, in the Birmingham Eccentric, a newspaper printed and circulated in said County, and that proponent cause a copy of this notice to be served personally or by registered or certified mail, return receipt demanded, to each of the known heirs at law, legatees and devisees at their last known place of address at least ten days prior to said day of hearing.

DONALD E. ADAMS,
Judge of Probate.
(19-20-21)

Howlett, Hartman & Beier, Attys., 1001 Pontiac State Bank Bldg., Pontiac
82,555

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac, in said County, on the 10th day of July A.D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

In the Matter of the Estate of GRACE W. CORWIN, also known as GRACE K. CORWIN, Deceased.

John D. Mills having filed a petition praying that an instrument filed in said Court be admitted to Probate as the last will and testament of said deceased, and that administration of said estate be granted to the petitioner, the executor named in said Will, or to some other suitable person, and for determination of the legal heirs of said deceased:

It is Ordered, That the 12th day of August A.D. 1963 at 9 o'clock, in the forenoon, at said Probate Office, is hereby appointed for hearing said petition.

It is Further Ordered, That public notice thereof be given by publication of a copy hereof, once each week, for three successive weeks, previous to said day of hearing, in the Birmingham Eccentric a newspaper printed and circulated in said county.

DONALD E. ADAMS,
Judge of Probate.
(20-21-22)

John C. Emery, Jr., Atty., 1100 N. Woodward, Birmingham
82,585

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

In the Matter of the Estate of EDITH T. BOCH, Deceased.

At a session of said court, held at the Probate Court in the City of Pontiac, in said County, on the 9th day of July A.D. 1963.

Present: Honorable Donald E. Adams, Judge of Probate.

Legal Notices

Myron Sempliner, Atty., 950 East Maple Road, Birmingham
82,617

STATE OF MICHIGAN—In the Probate Court for the County of Oakland.

In the Matter of the Estate of MABEL HAMILTON, Mentally Incompetent.

At a session of said Court, held at the Court House in the City of Pontiac, in said County, on the 9th day of July A.D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

Ruth Wilson, guardian of said estate having filed in said Court her Final Account and petition praying for the examination and allowance thereof, for the allowance of fees and for the discharge of said guardian:

It is Ordered, that the 12th day of August A.D., 1963 at nine o'clock in the forenoon, at said Probate Court in the Court House in the City of Pontiac, Michigan, be and is hereby appointed as the time and place for hearing said petition:

It is further Ordered that notice be given to all interested parties as shown by the records in this cause by delivering a copy of this order to each of them personally, or by mailing such copy to each of them by registered or certified mail with return receipt demanded addressed to their respective last known addresses as shown by the files and records in this cause.

And it is further Ordered that public notice thereof be given by publication of a copy of this order once each week for three successive weeks previous to said day of hearing in the Birmingham Eccentric, a newspaper printed and circulated in said county.

DONALD E. ADAMS,
Judge of Probate.
(20-21-22)

Howlett, Hartman & Beier, Attys., Pontiac State Bank Bldg., Pontiac
82,652

STATE OF MICHIGAN — The Probate Court for the County of Oakland.

At a session of said Court, held at the Probate Office in the City of Pontiac in said County, on the 13th day of July, A. D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

In the Matter of the Estate of BESS OREN, Deceased.

Paul Oren, Jr. having filed a petition praying that an instrument, duly admitted to Probate in the State of Florida, be admitted to probate and recorded in Michigan and that administration with Will annexed of said estate be granted to James L. Howlett or some other suitable person. And having filed all exemplified copies required by statute.

It is Ordered, That the 20th day of August, 1963, at nine A. M. at said Probate Office is hereby appointed for hearing said petition:

It is Further Ordered that notice be given to all interested parties as shown by the records in this cause by delivering a copy of this order to each of them personally, or by mailing such copy to each of them by registered or certified mail with return receipt demanded addressed to their respective last known addresses as shown by the files and records in this cause.

And it is further Ordered that public notice thereof be given by publication of a copy of this order once each week for three successive weeks previous to said day of hearing in the Birmingham Eccentric, a newspaper printed and circulated in said county.

DONALD E. ADAMS,
Judge of Probate.
(21-22-23)

Walter R. Denison, Atty., 114 S. Woodward, Birmingham
78,959

STATE OF MICHIGAN—In the Probate Court for the County of Oakland.

In the Matter of the Estate of Raymond John Heber, Deceased.

At a session of said Court, held at the Court House in the City of Pontiac, in said County, on the 8th day of July A.D. 1963.

Present, Hon. Donald E. Adams, Judge of Probate.

Hazel M. Heber, executrix and Manufacturers National Bank, administrator with will annexed of said estate having filed in said Court their first account, and petition praying for the examination and allowance thereof and for the allowance of fees:

It is Ordered, that the 12th day of August A.D. 1963 at nine o'clock in the forenoon, at said Probate Court in the Court House in the City of Pontiac, Michigan, be and is hereby appointed as the time and place for hearing said petition:

It is further Ordered that notice be given to all interested parties as shown by the records in this cause by delivering a copy of this order to each of them personally, or by mailing such copy to each of them by registered or certified mail with return receipt demanded addressed to their respective last known addresses as shown by the files and records in this cause.

And it is further Ordered that public notice thereof be given by publication of a copy of this order once each week for three successive weeks previous to said day of hearing in the BIRMINGHAM ECCENTRIC a newspaper printed and circulated in said county.

DONALD E. ADAMS,
Judge of Probate.
(20-21-22)

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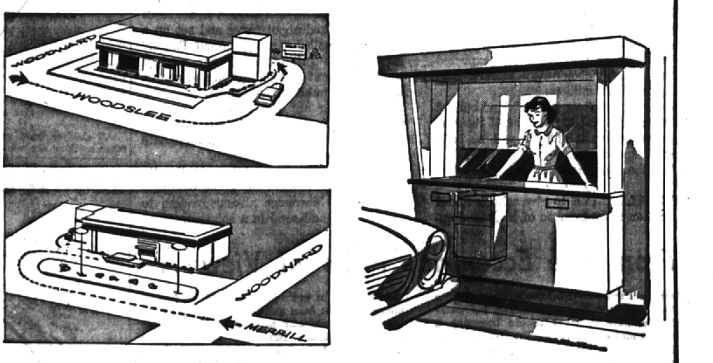

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