

# MOTOR INSURANCE STATUTE IN FORCE

Doubts Expressed About Advisability of Law in Massachusetts.

BOSTON, Jan. 1.—(AP)—With mingled high hopes and misgivings Massachusetts put into effect today the first compulsory automobile insurance law in the United States.

Every automobile owner in the state, and there were 850,000 last year, before he can obtain a registration license for 1927 must post a bond to cover accident liabilities or show an insurance policy covering the same risk.

Under the power of the legislative act, Insurance Commissioner Wesley E. Monk promulgated some months ago rates for the various classes of motor vehicles.

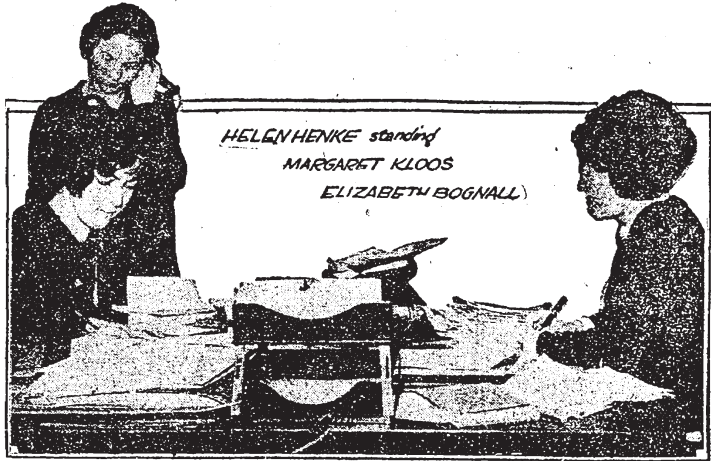
The state was divided into three territories with metropolitan Boston paying the highest premium.

These rates have already drawn fire. Some residents have protested that the districting of the state constitutes discrimination, which is forbidden by law. Companies operating taxicabs or other groups of cars have sought a "fict rate," which the attorney general has said is illegal under the present law.

Insurance companies have not looked kindly on the rule which makes it mandatory for them to insure all applicants.

**YOUR WATCHES** Repaired & Swiss Watch Repairing Parts at Cost a Specialty 15 Years Estab. FINK JEWELRY CO. Work Guaranteed 30 Colonial Arcade.

# Help Rid City of Business Bubbles



HELEN HENKE standing MARGARET KLOOS ELIZABETH BOGNALL

Pursuing and puncturing rainbows and bubbles will cost this country \$1,500,000 in 1927. Cleveland and other large cities will support this strangely profitable pastime.

Dale Brown is Cleveland's chief bubble chaser and bubble "buster."

The bubbles he'll pursue will be blown up by the hot air of frauds and cheats. They'll be infidelic with high hopes and great expectations of the gullible. They'll reflect the gorgeous rainbow with the traditional pot of gold gleaming at the end.

But this is all illusion. All that is at the end of the rainbow, says Brown, is a peck of trouble, a buck-

et of tears and a heap of disillusionment.

Some of the things he sees when the bubble bursts are:

TEARFUL threadbare widows and orphans who tried to double their money.

GREEDY "SUCKERS" bemoaning the loss of \$3 they mailed to Florida in hope of buying 300 oranges, 100 baby chicks, or fifty pounds of honey on the comb, freight prepaid.

EMBARRASSED victims of "100 per centers"—the swindlers who pocket good stock certificates and fail to mail back the certified check representing an alluring "transfer price."

For Dale Brown is manager of the Cleveland Better Business Bu-

reau and one of the few "bubble chasers" in Cleveland who are not suckers. His assistant, William M. Farrar, is another deflator of get-rich-quick propositions and an adept at debunking smooth and alluring sales talks by swindlers who usually are too well dressed, have too official looking credentials, and argue too fluently and plausibly.

All kinds of frauds have been perpetrated in Cleveland, according to Brown, who gives this advice day in, day out, on car cards, on factory bulletin boards, and by radio:

Before you invest—investigate. Read and—what is more important—understand everything that you sign.

Rule of Reason. Be ruled by reason and not by the hope of extraordinary gain and some salesman's persuasive talk.

In connection with some of the frauds, Brown generally has an interesting story to tell.

The Florida firm that sold "300 oranges, freight prepaid," for \$1 was operating under twenty-two names and in sixty cities, and all mail was "forwarded" to headquarters. Investigation showed freight charges alone for the 300 oranges would have totaled \$123.

Brown personally chased a vendor of wrist watches, stem-wind and stem-set, that sold for 25 cents. The vendor was demonstrating a good wrist watch and handling customers one of a string of 10-cent toy watches. Brown's young son still has one of the watches.

Holiday Fakers. Farrar sold a seller of surprise packages scurrying during the holidays this year. A girl who had complained bought three packages for 50 cents each, getting variously a tin spoon, a small package of cleaning powder and 15 cents' worth of cheap chocolates.

After the seller showed Farrar packages that contained a watch or a valuable ring, Farrar suggested that the vendor change his sign to read that all dissatisfied customers would have their money refunded. That was the last he saw of the vendor.

Some time ago a widow received \$10,000 from a life insurance policy. She advertised asking for an opportunity to invest this money safely. Brown says these are a few of the "opportunities" that were offered her:

- 1—Partnership in an agency with 60 per cent. dividends.
- 2—Commercial hotel—40 per cent. return.
- 3—Promotional stock—money to be doubled in six months.
- 4—Chemical company stock—24 per cent. dividends.
- 5—Interest in a chain store—18 per cent. guaranteed.
- 6—Florida orange grove—8 to 30 per cent. returns.
- 7—Stock in coal and ice company—25 per cent. guaranteed.

Brown has this advice to give to those who get countless offers or bubbles sent to them with the request that they settle the enclosed bill:

"Of course you are not obligated to buy them. You are not obligated to send them back. The only obligation you have is to keep them with reasonable care for a reasonable time until the company sends someone to get them—if it ever does."

Plans, Expansion. The Better Business Bureau is planning to double its membership and to spend twice as much in 1927 as in 1926 for the routing of swindlers and workers of confidence games.

The bureau has been caring for 600 persons a day through telephone, mail or personal interview. One-half of these individuals have complaints to make; the other half are seeking information.

It gives weekly radio talks, posts bulletins in fifty factories having 25,000 employees, and uses car card, newspaper and magazine advertising.

"Government figures say every man, woman or child in the country donates \$20 a year to swindlers," says Brown, "and 30 per cent, or \$600,000,000, is lost through mail frauds. We hope the time soon will come when Clevelanders will stop donating."

**FIVE LIVES ARE**

# JANUARY REDUCTIONS In All Departments

With the closing of the year always comes the closing out of Winter Fashions—which means there must be room made for incoming Spring merchandise. Men's, Women's and Children's outer apparel reduced regardless of cost.

And then you have the convenience of a Rosenblum Extended Charge Account. 40 weeks to pay!



It's Easy To Pay the Rosenblum Way

## FUR TRIMMED COATS



It would be impossible to get more for your money anywhere—in smartness, quality of material, in fur trimming or for all-round value. Coats you will be happy to find priced low, at the height of the Winter season.

Buy on Convenient Payments

\$19.50 \$39.50 \$59.50

**FORTY WEEKS TO PAY**

## NEW SPRING FROCKS



Oh, for something new! That's what they all say. Rosenblum's has that something "new" in Spring Frocks that are being shown now. Materials and colors are surprisingly smart—and prices are surprisingly low!