AUTO INSURANCE RATES REDUCED 6 PER CENT, UNDERWRITERS ANNOUNCE

New Schedule Is Based On Accident Record—This Community Is Eighth On List, While New York Is Given Highest Tax.

Baltimore City and Baltimore County owners of automobiles who buy accident insurance will benefit to the extent of a 6 per cent. reduction in rates, it was recently announced.

This reduction, according to statements issued by the safety bureau of the Merchants and Manufacturers Association, is the result of new rules and rates recently put into effect by the National Bureau of Casualty and Surety Underwriters.

In the readjustment this community will have lower rates than a number of cities.

Baltimore City and vicinity is eighth on the list and is classed with Kansas City, Minneapolis and St. aul. New York will have the highest rate and Buffalo is second. For the first time the insurance companies are able to base the rates for automobile accident insurance in each city on the actual accident experience in those particular municipalities, said Jesse S. Phillips, general manager of the national bureau, in explaining the cut. Heretofore, he said, rates were based on the accident experience of groups of cities of similar size.

The new plan makes it possible for each city to benefit directly from any effective safety work. In making the new schedules studies were made of more than 700,000 cases covering a period of three years, it was said.

According to the report, an automobile owner is not always the most careful driver, the assumption on which reduced rates formerly were given owners who specified that no other person would be allowed to operate their cars. This finding is interpreted as indicating that the wife is just as careful in the handling of the car as the husband.

One result of this invsetigation is that th eban against other members of the family has been lifted. Under the new regulations one policy gives insurance protection to all persons who may drive a car, provided the operator carries a license, and the same rate applies whether the car is used for business or pleasure.

OFFICIALS CENSURE STEEL PLANT'S OIL LEAKAGE.

Fire hazard and menace to public health and marine life by the leakage of crude oil from the pipe line of the Bethlehem Steel Company at Sparrows Point and the consequent pollution of the Patapsco river and portions of the bay were found by officers to be virtually negligible.

Examinations of the harbor by Bancroft Hill, Harbor Engineer; August Emich, Chief of the Fire Department; Abel Wolman, Chief of the Board of Sanitary Engineers of the State Department of Health, and Ewepson Earle, Chief Engineer of the State Conservation Commission, disclos econditions which they say should not exist, but which do not constitute a serious harbor menace.

Mr. Roberts declared that less than 1000 gallons of oil escaped into the river, most of the product being collected under the pier.

After an examination of the harbor, Mr. Hill and Walter R. Hough, president of the Fire Board, issued a statement placing responsibility upon the Bethlehem Steel Company.

SUPPER NETS COCKEYSVILLE VOLUNTEER FIRE COMPANY $800.

The oyster supper held recently by the Cockeysville Volunteer Fire Company netted $800, and the committee in charge wishes to thank all those who helped make the affair a success.

"BLACK MAGIC" SHOW AT HYDES.

The "black magis" entrtainment scheduled to take place at Hydes some weeks ago, was postponed and will be "pulled off" tonight (Saturday.

SAILOR LAD VISITING PARENTS AT PARKVILLE.

Mr. Edward Klass, son of Mr. August Klass, who enlisted in the Navy several months ago and is stationed at present at Norfolk, is home on a ten-day visit.

STORK VISITS PHOENIX.

The stork paid a visit to Phoenix recently, leaving a bouncing baby boy at the home of Mr. and Mrs. Emory Leight.

MARTHA WASHINGTON SUPPER FEBRUARY 23.

The Ladies' Aid Society of Salem M. E .Church, Upper Falls, will hold a Martha Washington oyster supper Saturday evening, February 23, at the Casino Hall.

APPOINTED BANK DIRECTOR.

Edmund P. Cohill, president of the Maryland Agricultural Society, the Maryland Farm Bureau Federation, has been appointed a director of the Baltimore branch, Federal Reserve Bank, for this year.

Mr. Cohill, who is a strong advocate of all farmers' organizations, recently was chosen a member of the American Farm Bureau Federation for the Southern district.

GIRL, 16, IS REPORTED MISSING.

The county police have been requested to search for Elizabeth Zang, 16 years old, who has been missing from her home since January 4. Mrs. Charles Hermran, the girl's aunt and guardian, believes her niece has left this community in company with a married man.

According to Mrs. Herman, she last saw Elizabeth when the girl met the man the morning of her disappearance. Mrs. Herman lives at 919 Belair road, Baltimore City.

ARTICLES OF INCORPORATION FILED AT COUNTY SEAT.

Articles of incorporation of G. W. Brogan, incorporated, were filed at Towson, and will engage in the general advertising business, with office in Towson. The incorporators are G. W. Brogan, Towson; Ward B. Coe, Riderwood, and Louis Mathias, 2404 N. Charles Street, Baltimore. The authorized capital stock of the company is $25,000.

Articles of incorporation of the Gibralter Stone Work were filed at Towson, designating its place of business at Dieter avenue, Overlea, instead of Hopkins Place(Baltimore. The company is engaged in the manufacture of artificial stone, concrete blocks and roofing tile.

UPPER FALLS WOMAN ILL.

Mrs. Walter Jones, of Upper Falls, has ben quite ill with quinsy, and is under the care of Dr. Charles E. Benson.

MUSICAL AT KINGSVILLE ON ST. VALENTINE'S NIGHT.

The University of Maryland Glee Club will come up from College Park next Thursday, February 14th, for a concert at Monmonier's Hall, at 8.30 P. M., under the direction of Mr. W. H. Fisk.

The Glee Club has a deservedly high reputation, not only for its magnificent chorus of trained voices, but also for its quartette and soloists, who render popular and classic selections in a delightful and most artistic mannerr.

The concert on February 14th is the first appearance of the Club in thi ssection since its return from a highly successful tourr of the Eastern Shore, and visitors to Kingsville are assured of a refined musical treat of undoubted merit and charm.

Kingsville, as is generally known, is on the State Road an deasily accessable from all directions, and a large crowd will doubtless be on hand to hear this justly famous organization. Tickets can be obtained at the door.

EDWARD STAFFORD UNDERGOES OPERATION.

Mr. Edward Stafford, of Towson, underwent an operation for appendicitis on last Tuesday at St. Joseph's Hospital Baltimore City.

"UPPER ENDER" MEETS WITH ACCIDENT.

Mr. William T. Miles, of My Lady's Manor, while cutting ice on his pond recently had the misfortune to fall and bruised himself. He had the pond about half cut of ice four and a half inches when the accident occurred. He is able to get around with the use of a cane.

MR. AND MRE. E. ROGER LEE ENTERTAIN AID SOCIETY.

The Ladies' Aid Societ yof Fairview M. E. Church South met at the home of Mr. and Mrs. E. Roger Lee, at Sunnybook, last night (Friday).

MRS. GEORGE C. DUNCAN HEADS AID SOCIETY OF JESSOP'S M. E. CHURCH.

The Ladies' Aid Society of Jessop M. E. Church met recently at the hom eof Mrs. George C. Duncan, at Cockeysville. There was a large crowd present and the annual election of officers resulted as follows: President, Mrs. George C. Duncan; vice-president, Mrs. Elmer Johnson; secretary, Miss Mary Seitz; treasurer Mrs. G. Milton Brooks.

FARM LAND VALUES WAVE-LIKE, SAYS AUTHORITY ON RURAL VALUATION

Discusses Their Forecast To Purchasers—Researches In Regard To What Has Happened Should Enable Us As To Future Outlook.

Possibility that data can be secured which will enable scientific forecasting of farm land values, a possibility of import not only to holders and to buyers and sellers of farm lands, but to the entire economic life of the country, which is closely bound up with farm prosperity, is presented by Dr. Richard T. Ely of the University of Wisconsin, head of the Institute for Research in Land Economics. Dr. Ely in a discussion before arecent meeting of the American Statistical Association, advanced the assertion that such forecasting is possible with some degree of accuracy, over long periods even up to 40 yearrs.

Importance of forecasting land value movements is emphasized by the fact that a large part of present economic distress is tdue to mistakes made a few years ago in estimating valu echanges, Dr. Ely points out. On the other hand, forecasting, based on as complete data as can be obtained will help the farmer to secure continued prosperity, because it will aid him and the other elements in the economic ppopulation to secure that pproportionately in production which is essential to prosperity.

These are the factors outlined by Dr. Ely as those by which farm land prices in America in the coming period will be affected:

1. Potential new land that may be brought into use throughout the world, taking into account quality as well as quantity. Rapidity with which potentialities in Siberia and South America and in the tropics are likely to be realized.

2. Potentialities of future events in Europe, in the Balkans, in Russia, in the effect of certain European ountries to become more nearly self-sufficing with respect to agricultural products.

3. Improvement to be expected in the utilization o flands already under cultivation. Progress here has been so remarkable that we are receiving an increasing food production, with decreasing expenditures of labor and capital.

4. Potentialities of the growth in world population.

Researches in regard to what has happened in the past should enable us to find a working answer to the question of what rate of growth in population will more than offset the rate of grawth in the improvement of land utilization, Dr. Ely asserts.

DANCE AND CARD PARTY AT TEXAS FEBRUARY 15.

Under the auspices of Texas Council, C. B. L., a dance and card party will be held at the school house, at Texas, on Friday evening, February 15th.

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