AUTOMOBILE INSURANCE c.1919

Today one is accustomed to paying several hundred dollars a year for automobile insurance. Today one recognizes the need for liability limits of $100,000 or more. Today one aware the purchase of a new and more expensive auto will mean an increase in one's insurance costs and, to top it off, there is the added premium for a teen-age son as a principle driver. Ah-hh for the good ol' days of yesteryear.

If one lived in Brighton, as Walter W. Knapp did in 1919, and owned an Olds as he did, and wished to insure against liability for injury to others or damage to their property, and also to insure the Olds against loss or damage by fire or theft, this could all have been done for an annual premium of $7.50. How does that compare with premiums paid today?

Knapp's 1918 Olds had an engine of 26 horsepower (premium was $.25/ h.p. plus a $.10 policy fee.) This policy limited one to $5000 coverage for bodily injury and property damage, with fire and theft coverage of $1000. There was also a $250 deduction for any amounts paid. Wally Knapp and his wife, Amelia (nee Loch) lived in Brighton on West Main Street between Second and Third, until the mid 1950s. (The residence, built over 100 years ago, is now occupied as doctors' offices.) Wally also had to pay to a pay an assessment: if losses paid by the insurance company exceeded the premiums collected, as this was a mutual association of auto-owning individuals and all members agreed to being assessed in the event of deficit operations of the company.

Wally Knapp could have purchased collision insurance for six dollars to protect up to $400; for ten dollars he could have coverage to an $800 limit. His insurance coverage would have been limited to damage only...if caused by collision with another automobile, vehicle or moving object..." or if "...by being driven off the road to avoid a collision with another automobile, vehicle or moving object." So if he hit the ditch to avoid a cow in the road, he'd be covered ---if he hit a tree because he paid too little attention to his driving and too much to the lovely lady riding beside him, then it would be to no avail to call his friendly insurance agent. (to be continued. Condensed and edited from material supplied by Colt Park. M. Bair, Editor.)

The Lyons School Preservation Committee has sent invitations to alumni of the school on Bumo Road to participate by the donation of funds. Others may also contribute. Some donations have already been received. Please send to Brighton Area Historical Society, P.O. Box 481, Brighton.

Phil Walsch, a Scout working for Eagle rating has assumed the task of finishing the painting of the exterior of the school. Until the restoration can take place, a coat of paint will make the building presentable to the community. Phil, 277-7083, is at the school every Friday morning. He can use all the help he can get.

Elizabth Niedenfugel and her sister, Lois, great-granddaughters of Richard Lyons, who donated the land on which the school is located, were in Michigan recently (Elizabeth is from South Dakota) and visited the site.

The purpose of the Brighton Area Historical Society is to preserve, advance and disseminate knowledge of the history of the Brighton Area.

The membership is composed of people who feel the above purpose is worthwhile and should be promoted.
HELP...HELP...HELP...HELP...HELP...HELP

we need...

people to serve on the program committee, the finance committee, the Alumni Band, the July 5th parade, bugy restoration, Lyons School Restoration committee, the Farmer's Market bake sale committee. People are willing to contribute but need someone to run this worthwhile fund raiser. A list of callers is available.

...ideas for programs.

Call Lora Graham, 229-2246, to help with the bake sale, program committee and/or finance committee.

Call Dick Davis, 229-8358, to be in the July 5 parade.

Call Leo Sullivan, 227-2909, to help with the buggy restoration.

Call Norma Fless, 229-4715, to help with the Lyons School Restoration committee.

TREASURER'S REPORT
3-13-86 Total Net Worth $6769.60

RECEIPTS

Dues...899.00

Fund Raising: Tiles, 207.7; Raffle, 10.0; Antiques show, 691.26; Antiques show, 5.0; Lyons School Booth, 59.167.70 Donations 31.00 Donation, 54.92 Interests 156.62 Income 2037.69

DISBURSEMENTS

Administration: News-Trib., 115.56; P.O. box rent, 25.46; Books, 42.50; Supplies, 11.97 192.03

Ofrings: Tues., 5.1; Thurs. 13.59; Mershon Choral, 44.91 Projects: Lyons School utilities, 38.62; Old Town Hall, 9.0; History Resource Survey, 34.74, 78.36 Fund Raising: Tile artist, 50.0; Antiques show, 84.35 350-30 Total Net Worth $8339.00 Sav. Acct. 5-20-86 $7038.88 Chk. Acct. 5-30-86 $1300.12 $8339.00

BRIGHTON HIGH SCHOOL CENTENNIAL PLANS

Friday, July 4, 1-4 p.m., registration for this event plans will be scheduled at Sloan Field. (East of Scotchman School.) The packet alumni receive will have all the information relative to other activities. The local press and radio station will also apprise one of what's going on.

The Alumni band forming will have a rehearsal July 3, at 8:00 a.m. at the Brighton High School band room (7979 Brighton Road). Another will be just prior to the parade July 5, at 8:00 a.m. at Scranton Middle School.

Call Janice Beach 229-9678, she can find room for you and even an instrument if necessary. It is planned to wear white tennis shoes, blue jeans and the 100 Anniversary tee shirt. The band will perform during opening and closing ceremonies and march in the parade July 5. Present and former band members are urged to join in the fun.

Following the celebration an Alumni Committee will be formed to assist in future reunions of classes, preservation of Brighton High School memorabilia and the myriad other tasks such a group performs.

See what is on display.

+ + + + + + +

The children of Bert and Marianne Barr, will be hosting an Open House Sunday, July 13 2-7 p.m. In honor of their parents' 40th anniversary, it will be held at their home, 11700 E. Grand River.

The only gift Bert and Marianne request is the pleasure of your company.

BRIGHTON CITY HISTORIC RESOURCE SURVEY

Spending many hours photographing the early homes, poring over files at the Register of Deeds office, compiling information and contacting owners of city homes built prior to 1930, Alice Krupe, 227-2516, is always happy to get a call about a home's past from anyone who has information.

Planning commissions will be able to do a better job of determining adaptive reuse of a structure if there is information available to them regarding Brighton's early homes.

Green Oak Township Historical Society is sponsoring a Mystery Trip in the township Saturday, July 12. Be at the Town Hall, 10789 Silver Lake Rd., at 11 a.m. The day's plans include author Billie Searleth, the local author of "You Walks the Ice." Call 437-6519 for lunch reservations - $4.00 and homemade ice cream for dessert.

Saturday, August 9, 10-4 p.m., at the Oldfellows Hall in South Lyon, 288 Warren, they are planning a quilt show. It can use still more quilts, old or new, antique or contemporary. Call 437-1271 or 231-3254. Raffle tickets for a Log Cabin quilt drawing are also available $1.

Commerce Township Area Hist. Soc. is also planning a quilt show, October 11 & 12 at the Richmond Community Center. We'll try to get more information as to location soon.

1986 BRIGHTON AREA HISTORICAL SOCIETY MEMBERSHIP FORM 1986

NAME

ADDRESS

New ( ) Renewal ( ) Please send a copy of Society Bylaws ( )
Activities in which I'd like to participate: ( ) Bake Sale ( ) Meeting program ( ) Board Member ( ) Membership committee ( ) Fund Raising ( ) Newsletter publication ( ) Photography ( ) Help with special events ( ) Publicity ( ) Video taping ( ) Research ( ) Genealogy ( ) Oral history ( ) Restoration ( ) Other work I'd be

Buses: $8.00 per couple send to: Brighton Area Historical Society
5.00 per individual P.O. Box 481
25.00 patron Brighton, MI 48116
25.00 business/professional
THANKS...THANKS...THANKS...THANKS

...Old Kent Bank for the printing of this newsletter.
...Brighton Argus and Station WHMI for their support with publicity.
...Alme Anderson for pictures of: 1921-1933 school children/teachers; 1924 Brighton High Football team with names; a newspaper picture of the Brighton Band; a Brighton Centennial flag and a book of poems by Will Carlton, a Michigan poet.
...people who are helping in the memorial library room during the High School Centennial celebration.
...Milton Charbonneau of Flackney, for the additional pages which will be added to the book of local obituaries he had given the Society in the past. He also gave a listing of local birth and death records he recorded from the Bentley Library.
...Mr. and Mrs. Seeman for their donation toward the Lyons School Insurance bill. (Donations are still being accepted.)
...Joe and Pauline Chenoweth for the handmade rocking horse which can be used as a raffle item.

SOCIETY LIBRARY

The Society has purchased Hartland’s new history book and Milton Charbonneau’s book on the first land owners of Livingston County. Issues of the Historic Preservation Magazine have been donated. We have Michigan History magazine, the Michigan Historical Society Chronicle and the Michigan Historical Review, among others.

These are all printed materials which members can take home for interesting reading. Located at the Old Town Hall, 202 W. Main, upstairs, they can be obtained at a Board meeting, 2nd Thursday, 7:30, or by calling the President or Treasurer.

BRIGHTON TOUR

Obstacles such as insurance coverage considered and lack of support from the powers that be in the community are making it difficult for the committee to accomplish its task of developing a tour of city’s historic sites. Various alternatives are being considered. The chairmen, Jim and Penny Szczesniak, 229-7324, are continuing their efforts. Call and give your support.

HELP...HELP...HELP...HELP...HELP

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...people to serve on the program committee, the finance committee, the Alumni Band, the July 5 parade, bugy restoration, Lyons School Restoration committee, the Farmer’s Market bake sale committee. (People are willing to contribute but need someone to run this worthwhile fund raiser. A list of callers is available.)
...ideas for programs.

Call Linda Graham, 229-2249, to help with the bake sale, program committee and/or finance committee.
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Call Leo Sullivan, 227-2990, to help with the bugy restoration.
Call Norma Flesch, 229-4715, to help with the Lyons School Restoration committee.

TREASURER’S REPORT
3-13-86 Total Net Worth $6,769.60

RECEIPTS

Buses $899.00
Fund Raising: Tiles, 2097; Raffle, 10; Antique show, 691.26; Antique show, 5.50; Lyons School Prom, 59; 1967.70 Donations 31.00 Dept. Ed. refund 34.92 Interest 105.62 2037.68

$8807.24

DISBURSEMENTS

Administration: News- Ira, 175.56; F.O. box rent, $2; Books, 42.50; supplies, 11.97 192.03 Officery: Pres.: $1; Treas. 13.59; Membership, 44.91 63.50 Projects: Lyons School utilities, 36.62; Old Town Hall, 9.5; Hist. Resource Survey, 34.74 78.36 Fund Raising: Tile artist, 50; Antique show, 84.35 $339.00 5-30-86 Total Net Worth $8339.00 Sav. Acct. 5-30-86 $7038.68 Chk. Acct. 5-30-86 130.12 $8339.00

Those wishing a more detailed report, please contact the Treasurer.

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The Society is planning an open house in the Old Town Hall following the parade.

Come see what is on display.

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Buses $8.00 per couple ( ) 5.00 per individual ( ) 25.00 patron ( ) 25.00 business/professional ( )
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Brighton, M.I. 48116
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Brighton Area Historical Society
P.O. Box 481
Brighton, MI. 48116

Printed courtesy:
OLD KENT BANK
300 W. North St.
Brighton, MI. 48116

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