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 is 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 old days of yeasteryear.

If one lived in Brighton, as Walter W. Knapp did in 1919, and owned an old car 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 25 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 $25. 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 be paid to assess 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 on 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. Blair, Editor.)

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

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Vol. V, No. 7
July, 1986

LYONS SCHOOL

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 Woloch, 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, 227-7082, is at the school every Friday morning. You can use all the help he can get.

Elisabeth Sandenagel 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.

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1986 MEMBERSHIPS

Since the June issue the following have paid 1986 dues: Bob & Marie Carr, Ken & Bernice Chapell, Lawrence & Jean Clark, Shelagh Klein, John & Nari Lynn Forte, June & Kay Michaels, Greg Park, Bob & Pauline Schaffer, Gene & Dorothy Schutt, Melvin & Ila Skenan, Ruby Templeton and #8 Alice Wilson.

#8 patron member. Many thanks to all. Your support is vital.

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EDITORIAL

A recent Brighton Argus editorial by Rich Perlingez reemphasized our oft repeated plea, that long time Area residents be interviewed in order to record the history which only they can repeat. When these folks are no longer with us, their memories go with them.

Many area communities (most recently the Hartland and Whitmore Lake areas) have published various historical records. We believe there are persons willing to give of their time to work on such an undertaking. Needed are people to guide such an endeavor. Will we wait until another of the "old timers" is gone?

In the meantime, let us again encourage those of you who have lived in this Area for a while to begin writing your own story. To help you get started may we suggest recalling: winter activities, parties, transportation, school days, farming, special holidays, occupations, etc.

Don't be limited by our suggestions. Be assured whatever you write will be welcome. Eventually these can be compiled and we'll have our history book also. Send to the Society, P.O. Box 481, Brighton. (Ed. M. Blair)

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