

AUTOMOBILE INSURANCE c. 1919
(Conclusion)

"In case any owner or driver is drunk or intoxicated, or in a racing contest ...thereby causing an accident...the company shall not be liable for any claim of damages..." So read a standard provision in your 1919 insurance policy. Other No-No's included the cancellation of your policy if you moved to Detroit or Grand Rapids or out of Michigan. (Based on an insurance policy issued by the Citizens Mutual Automobile Insurance Co., dated 26th of April, 1919)

There were a number of automobile operation No-No's not related to insurance coverage: Never have your thumb on the same side of the crank as your fingers, (a 'kick-back' could dislocate it); don't go for a drive without your ankle-length Duster Coat and your goggles to protect your clothes and eyes from the dust and dirt of the unpaved roads; don't forget to caution lady passengers to secure their wide brim hats by a scarf tied over the top and beneath the chin; if it looked like rain, better stay home because your roadster probably didn't have a top, or if yours was a "touring car" you'd be thoroughly wet by the time you got its movable top in place and the side curtains buttoned on; and never, never overtake a horse and buggy until the horseman had time to get off the road and hold his horse in tight control.

The good old days? Perhaps 1919 wasn't so great after all. But a \$7.50 auto insurance premium seems pretty nice, doesn't it? (Altho' it could take a week's pay to pay that premium.) That must be one of the really pleasant things about those "good ol' days of yesteryear." (Condensed and edited from material supplied by Colt Park. M. Bair, Editor.)

And the history of the first automobile agency in Brighton? The sister, Mamie, of George H. Ratz, son of the G. B. Ratz & Son Hardware had married Will Ryan who had become the General Sales Manager of the Ford Motor Co. This resulted in George H. being the first to have the franchise for Ford Model T cars in the Brighton area. He sold Ford cars like "hot cakes" directly from the Ratz store for several years. (The store was located on the S. E. corner of Main and Hyne Streets.) But the agency was given up when Henry Ford insisted that all Ford dealers maintain a showroom and repair shop. (Condensed and edited from "A Scrapbook of Michigan Memorabilia" by Bill Pless. M. Bair, Editor.)

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