



NEW ARRIVAL . . . Miss Jan McLeod, recently selected to be Miss "Jubilee" for 1958, is ready to take the new "Jubilee" Hillman for a test drive. The cars are on display at Whittlesey Motors, 1500 Cabrillo Ave.

Hillmans Go on Display

The new "Jubilee" Hillmans are now on display at Whittlesey Motors, 1500 Cabrillo Ave. Featuring a more powerful engine with a substantial increase in torque at no loss in operating economy, the new Hillman has a completely restyled front end, new color schemes, new interiors and

new finger-tip steering. There are three new models for '58: a sparkling new Hillman Minx four-door sedan, a sleek convertible, and a smart new four-door station wagon. Prices start under \$1600, coastal port-of-entry, according to Whittlesey officials.

Here's More Bad News for Wallets Car Insurance Rates Will Increase

Here's more bad news for your wallet.

"Motorists in the eight Western states, along with most other states, face higher charges for automobile liability insurance in 1958."

This view of the outlook for automobile insurance rates was given to the public by the National Bureau of Casualty Underwriters, a rating organization with a membership of 122 stock companies writing casualty insurance.

"The outlook is based not on opinion but on stern economic facts," the bureau stated. "Reluctant as the insurance carriers are to seek higher rates, there is no alternative. As inflationary pressures continue to push up the costs of settling accident claims incurred by insured motorists, rate revisions during 1958 will undoubtedly involve increases. In many states rate increases have already been approved by supervisory authorities that will affect a large part of the volume of business written in 1958."

Losses Severe
"During 1956 member companies of the bureau suffered a country-wide underwriting loss of 7.9 per cent on automobile liability insurance. This means that automobile liability claim costs and expenses amounted to \$107.90 for every \$100 of premiums earned, or an aggregate underwriting loss of more than \$64,000,000. Their automobile physical damage insurance business—collision, comprehensive, fire, theft, etc.—was also unprofitable. Other stock companies and mutual companies also sustained serious underwriting losses during 1956. Experience in the Western states is no better than the national trend, with California particularly bad."

"Reports for the first six months of this year indicate the prospect of an even worse underwriting loss situation for the year 1957. The underwriting loss, for example, for all lines for one company jumped from \$528,000 in the first half of 1956 to \$6,635,000 in the comparable period of 1957; for another from \$2,839,000 to \$11,800,000; for another from \$154,000 to \$5,379,000; and for still another from \$3,500,000 to \$6,881,000."

"Inflation has forced up average claim costs for both bodily injury and property damage liability. In addition, the adverse effect of inflation on property damage claims has been aggravated by continually climbing repair costs resulting from car design, the new wraparound windshields, for example."

During the postwar period from 1946 through 1956, claim costs for both bodily injury and property damage increased on the average more than 6 per cent a year, with the result that bodily injury claims settled in 1956 on a country-wide basis were 82 per cent above the 1946 level and the property damage claims were 88 per cent higher. And there is no evidence of any apparent leveling off of costs in the foreseeable future.

"In addition to the upward

trend in average claim costs the companies have been confronted since the latter part of 1955 with the adverse effect of increasing claim frequency, that is, the number of claims per 100 insured cars.

"The rise in automobile insurance rates will not be halted until the present trend of average claim costs and claim frequency is reversed. Motorists cannot exercise any control over the inflationary forces that have gripped our economy. But motorists collectively have it within their power to control the number and severity of automobile accidents; unfortunately it is a power that has largely gone unused."

Experience Adverse
"We have had an inflationary economy ever since the beginning of World War II. First it was a creeping inflation. Then after the Korean outbreak it became a galloping inflation. More recently its pace changed; again it is the creeping type."

Contrary to general belief, automobile liability insurance has been underwritten at a loss by member companies of the National Bureau of Casualty Underwriters in the aggregate since the end of World War II, the bureau said.

"During the postwar period of 11 years from 1946 to 1956, inclusive, the bureau companies suffered an aggregate underwriting loss of 3.9 per cent on automobile bodily injury and property damage liability combined," the bureau stated. "This means that automobile liability claim costs and expenses amounted to \$103.90 for every \$100 of premiums earned, or an aggregate underwriting loss of almost \$250,000,000 over the 11-year period."

"Because automobile liability represents a large part of the casualty insurance premium volume, the aggregate underwriting loss for that line of insurance outweighed over the 11-year postwar period the aggregate underwriting gains from the four other major bureau lines—general liability, burglary, glass, and boiler and machinery insurance. As a result there was an average underwriting loss of 2.1 per cent or \$2.10 for every \$100 of premiums earned for all five bureau lines combined."

"While moderate underwriting profits were realized on automobile liability insurance for three of the postwar years there were eight years of underwriting losses, the worst of which was the year 1946 when the aggregate loss was 26.2 per cent or \$26.20 for every \$100 of premiums earned."

The bureau released the following figures of underwriting losses and gains of member companies for each postwar year and the total for the 11-year period for automobile bodily injury and property damage liability combined:

Year	Per Cent Underwriting Loss or Gain
1946	-26.2
1947	-13.0
1948	-2.8
1949	-2.8
1950	-1.2
1951	-1.2
1952	-1.2
1953	-1.2
1954	-1.2
1955	-1.2
1956	-1.2
1946-56	-3.9

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EL CAMINO BRAND . . . USDA INSPECTED, OVEN-READY TURKEYS ARE ESPECIALLY BRED WITH BONE BONES, FINE FLAVOR AND EASY CARVING IN MIND. YOU WILL FIND THEM EXTRA PLUMP AND MO THE BIRD YOU'LL BE PROUD TO SERVE . . . ALL CLEAN AS A WHISTLE.

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MISSION BRAND USDA GRADE A . . . LOADED WITH RICH WHITE MEAT

TOM TURKEYS 35¢
lb.

MISSION BRAND USDA GRADE A . . . FULL TENDER BREASTS, LEGS AND THIGHS

HEN TURKEYS 39¢
lb.

RATH BLACKHAWK PURE

PORK SAUSAGE 49¢
lb.

JIM DANDY HICKORY SMOKED

SLICED BACON 59¢
lb.

FRESH NORTHERS

12-OZ. JAR

OYSTERS 59¢

FRESH EASTERN

8-OZ. CAN

OYSTERS 69¢

FESTIVE FRUITS AND VEGETABLES



Golden-ripe Central American
Bananas 11¢
LB.

FUERTE AVOCADOS 15¢
LARGE SIZE . . . SO BUTTERY RICH IN MINERALS, HIGH IN ENERGY

CRANBERRIES 17¢
FRESH OCEAN SPRAY . . . ADD A TOUCH OF MAGIC TO YOUR HOLIDAY MEAL

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REAL FINE . . . BAKED OR CANDIED . . . FINEST YAMS ON THE MARKET

NUTS 3 lbs \$1
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