



FACING UP to challenges of 1967, Vancouver Board of Trade executive poses after election Wednesday. From left, A. J. Ellis, honorary treas-

urer, J. N. Hyland, first vice-president, W. G. Leithead, president, Graham Dawson, second vice-president and E. W. Disher, honorary secretary.

## Car Insurance Variations Discussed at Victoria Probe

By RAY LOGIE  
Sun Staff Reporter

VICTORIA — Two possible variations of British Columbia's car insurance system were discussed during Wednesday's sitting of the royal commission on automobile insurance.

Insurance executive Danial Damov, one of a four-man All Canada Insurance Federation panel being cross-examined by commission counsel Gordon S. Rae, QC, said the industry would not object if B.C.'s motorists were forced to offer proof of insurance before receiving licences.

But he said the industry would not approve of licences themselves being made proof of insurance.

### PERSONAL POLICY

The second variation, that of personal insurance for each driver rather than the present system of insuring the car, was discussed by three of the panelists after being suggested by Rae.

Duncan McIntosh, All Canada vice-president, said he could see no big disadvantage in it and added that it would at least enable the industry to develop more equitable rates.

"Under the present system, we are not always certain just who will be driving the cars we insure," he said.

However, Damov, manager of Travelers Insurance Co., and Thomas O. Makin of the Zurich Insurance Co. both said this type of insuring would be more costly than the present system.

### NO COMPULSION

Fourth member of the panel is Robert Parkin, president of Shaw and Begg.

During the day's sitting, panel members also stated they wanted limited accident coverage for pedestrians and passengers written into all car insurance policies.

However, they said, they are

opposed to compulsory car insurance and an industry run by the government.

The limited accident benefits would pay minimum costs of all passengers and pedestrians injured in an accident and would be made a mandatory part of all auto policies issued by B.C. companies.

A similar scheme under consideration in Ontario will cost motorists an extra \$14 to \$16, the panelists said under questioning by Rae.

Saskatchewan has an accident compensation plan in effect at the present time, but it is compulsory and operated as part of that province's government car insurance system.

Rae criticized the All Canada proposal on the basis that it appeared to contradict previous association testimony.

"Your association rejects (the idea) that persons should be compensated if an accident is their fault and yet you suggest this scheme which would protect a driver regardless of fault," he said.

"You also reject compensation-like payments to victims because such lump sum payments do not adequately assess the actual personal damages and losses suffered."

"And yet your limited accident benefit proposal does both these things."

### WILLING TO GIVE IT

Replied Damov: "We simply go on record as being willing to provide the coverage if the government wants it."

The four executives rejected Rae's suggestion that the proposal would be effective only if car insurance was made compulsory in B.C.

"Unless this was the case, pedestrians would have to choose which car to get hit by to avoid being injured by an uninsured vehicle," Rae said.

(Under B.C.'s non-compulsory

insurance laws it is estimated by the industry that four per cent of B.C. drivers are uninsured.)

"The Traffic Victims' Indemnity Fund would take care of victims of uninsured motorists," Parkin said.

Damov said the industry opposes group car insurance because it would be impossible to control and divide proper rates.

### DEFENDS UP-RATING

He also defended the up-rating of policy holder premiums after an accident.

"I prefer, however, to say that we are rewarding the accident-free driver with a low premium rather than penalizing the bad driver with a higher premium," he said.

Examination of the panel continued today in Victoria's Law Courts Building.

### GETS JAIL

## Driver 'Loaded'

A motorist arrested after police found five persons jammed into the cab of a half-ton pickup truck was jailed Wednesday for impaired driving.

Earl Miller, 36, who gave his address as the Colony Farm, Coquitlam, was sentenced to 30 days and prohibited from driving for two years.

Miller, who admitted a previous impaired driving conviction, was also fined \$100 for driving under suspension. He pleaded guilty to both charges.

In other magistrate's court cases Wednesday, Nobuo Takari, 35, of 5926 Tisdall, was fined \$300 and prohibited from driving, except for employment purposes, for six months after pleading guilty to impaired driving.

### 'GIVE HIM TIME'

## Phil Champions 'Eager' Mayor

Highways Minister Phil Gaglardi said Wednesday Vancouverites should be patient with their new mayor.

"You have a new mayor who seems to be a bit flamboyant," he told 27 persons attending a dinner meeting of the Vancouver chapter of the Architects' Institute of B.C. at the Georgia Hotel.

"But he'll get there if you leave him alone and have a little patience."

"I'm sure we'll get him straightened out after a while," he said.

Gaglardi said Mayor Tom Campbell's eagerness to have a ready answer to questions from the press often causes him to speak before he thinks.

"I hope he doesn't get tied up in his traces," the minister said, and added: "They got me straightened out."

He said Campbell is a sincere and honest man trying to do a job.

Gaglardi called upon the architects to open their eyes to new architectural conceptions throughout the world and be prepared to design imaginative new buildings in downtown Vancouver.

"Design them with a little bit of beauty and flamboyance about them, like the province of British Columbia," Gaglardi urged.

### RAPS POST OFFICE

"I hate the post office over there. Anyone can build a shoe box."

The minister said shipping facilities should be removed from Vancouver harbor and replaced with high-rise buildings.

He said a breakwater and a huge island could be built in Boundary Bay for cargo shipping.

"Only passenger ships would be allowed in the harbor — deep-sea shipping would be barred," Gaglardi said.

He said the Granville Street Bridge is an example of a poorly-designed crossing.

"It's designed with 15 to 25

times more steel in it than necessary. You had to make it bigger in order to hold it up."

The award-winning Port Mann Bridge design, the first of its kind on the continent, was stimulated by steel-conserving bridge designs in post-war Germany, Gaglardi said.

### PREFERS TUNNEL

He said he does not know what sort of First Narrows crossing will be recommended when an engineer's study is released shortly but he added that he personally prefers a tunnel.

Gaglardi said it is foolish to suggest the crossing be built as part of the Trans-Canada Highway because the federal government only shares on a two-lane highway basis.

He said later he felt the federal government should contribute 37½ per cent, which the provincial government would match, leaving only 25 per cent for the municipalities to raise.

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## MAN CRITICALLY HURT

A 64-year-old pedestrian was knocked down and critically injured by a car outside his home at Broadway and Cassiar Wednesday afternoon.

Karlo Zupan Sr., of 3387 East Broadway, was in poor condition in Vancouver General Hospital today with head and leg injuries.

Police said the car involved was driven by Frances Elizabeth Millway, 20, of 3555 Keswick, Burnaby, a student at University of B.C.

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12'x14'11"	Amber	12'x20'9"	Moss green	12'x4'	Avocado
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MOUNT PLEASANT: 2431 MAIN at Broadway

## WEATHER

FORECAST: Cloudy with a few showers Friday.

SYNOPSIS: A very deep, extensive low-pressure area is moving slowly north-eastward across the Gulf of Alaska.

Surges of moist Pacific air moving around the low centre have given extensive rainfall to coastal areas of B.C. during the past 24 hours. Snow has fallen along the coastal range.

Friday the main thrust of moisture will be across the Washington-Oregon coast with only showers along the B.C. coast.

REGIONAL FORECASTS  
Vancouver, Lower Fraser Valley — Cloudy with a few showers Friday. Winds light, occasionally southeast 15. Low tonight, high Friday at Vancouver, 34-42; Abbotsford, 32-42.

Georgia Strait — Cloudy with a few showers Friday. Winds southwest 25. Low tonight, high Friday at Nanaimo, 32-42.

Victoria — Gale warning for Juan de Fuca Strait. Cloudy with a few showers Friday. Winds occasionally reaching westerly 35 until midnight tonight. Low tonight, high Friday, 35-45.

West Coast Vancouver Island — Cloudy with showers Friday. Winds southwest 25. Low tonight, high Friday at Tofino, 38-45.

North Coast — Gale warning. Cloudy with showers Friday, snow in the mainland mountains. Winds southwest 25 with gusts to 35 over exposed areas. Low tonight, high Friday at Port Hardy, 30-40; Cranbrook, 25-32; Castlegar and Revelstoke, 25-32; Terrace, 25-35.

Chananagan, Lillooet, South Thompson, Kootenay, North Thompson — Mainly cloudy with a few snowflurries Friday. Winds light. Low tonight, high Friday at Penticton, 28-37; Kamloops, 25-35; Osoyoos, 25-35; Cranbrook, 25-32; Castlegar and Revelstoke, 25-32; Terrace, 25-35.

Carleton Place, Prince George, Bulkley Valley, Prince George, Bulkley Valley — Cloudy Friday, a few snowflurries. Winds light. Low tonight, high Friday at Williams Lake and Quesnel, 15-30; Prince George, 22-28; Smithers, 10-20.

TEMPERATURES	Min.	Max.	Pre.
St. John's .....	10	35	45
Montreal .....	14	7	11
Toronto .....	1	13	17
Port Arthur .....	1	5	12
Winnipeg .....	20	5	10
Regina .....	25	9	..
Calgary .....	4	13	10
Edmonton .....	9	13	10
Kamloops .....	24	28	15
Penticton .....	22	36	10
Some Westminister .....	34	38	12
Victoria .....	39	41	53
Nanaimo .....	35	40	94
Kimberley .....	34	36	97
Castlegar .....	25	29	94
Prince Rupert .....	36	41	43
Prince George .....	19	26	19
Fort St. John .....	11	3	09
Whitehorse .....	11	0	11
Yukon .....	40	45	36
Portland .....	42	43	94
Chicago .....	7	11	01
San Francisco .....	49	54	..
Los Angeles .....	48	71	..
New York .....	43	41	..
Palm Springs .....	36	72	..
Las Vegas .....	48	63	..
Honolulu .....	68	81	..
Miami .....	69	74	..
Paris .....	36	45	..
Berlin .....	36	49	..
Amsterdam .....	36	49	..
Brussels .....	32	44	..
Madrid .....	20	37	..
Moscow .....	0	18	..
Tokyo .....	59	55	..

YESTERDAY IN VANCOUVER  
Temperature — High 37, low 31. This date last year: High 45, low 28.

Precipitation — 25 inch. This date last year: Nil. Total to date from Jan. 1: 4.91 inches. Same period last year: 5.25 inches.

Barometer at 8 a.m. today — 29.29 inches, falling.

### MOON PHASES

Full Jan. 26 Last Q. Feb. 1

New Feb. 9 First Q. Feb. 17

### TIDES AT ENGLISH BAY (Friday, Jan. 20)

High .....

Low .....

High .....

Low .....

Moon rises 11:42 a.m. sets 2:21 a.m.