

## A View From The Governor's Office

By Gov. Raymond P. Shafer

One of the most beneficial laws ever enacted for more than six million Pennsylvania motorists has been effective now for a little more than a month, and there is every reason to believe it already is an outstanding success.

It was on June 5, 1968, that I signed into law this Administration's proposal to guarantee all licensed drivers protection from arbitrary cancellation or refusal to write or renew auto liability insurance policies by companies doing business in the state. Now Act 78, that law became effective on August 5.

This is without doubt the most progressive legislation of its kind to have been enacted anywhere in the country. A few states have met the problem half-way by enacting laws to regulate cancellations of policies. But only Act 78 goes all the way in providing protection for all citizens who are refused auto insurance in the first place or whose policies are not renewed through no fault of their own.

This new measure outlaws auto insurance discrimination by declaring that no company shall cancel or refuse to write or renew a policy solely because of the age, residence, race, color, creed, national origin, ancestry or lawful occupation (including the military service) of any licensed driver who is or seeks to become insured.

No longer will insurance companies be able to reject or withdraw coverage merely because a Pennsylvanian reaches the age of sixty-five or serves in the nation's Armed Forces. No longer will "underwriting rules" close the door to coverage for particular occupations, as, for example, in the case of professional athletes, journalists, and even clergymen ("too preoccupied").

Additionally, the law prohibits "blackballing" of an applicant for insurance simply because another company has previously canceled or refused to write or to renew a policy, a common custom in recent years. In fact, the Act bars cancellation of auto policies except on two specific grounds: non-payment of premium and loss of driver's license.

Until now, the rejection of an individual's application for auto insurance, or the non-renewal or cancellation of his policy, has been the sole prerogative of the insurance companies and has not been subject to the Insurance Department's direct control or jurisdiction.

Today, however, any Pennsylvanian who believes he has been unjustly denied or deprived of auto insurance coverage can require the company to disclose the reason for its action and will have a right to an impartial hearing by the State Insurance Department. If that Department finds that the company has acted arbitrarily it can order the policy written or reinstated.

The law also requires each insurance company to maintain records of instances in which it has canceled, refused to renew or refused to write policies, including the reasons given so that the Insurance Commissioner may have available to him pertinent information in this critical area.

In the five short weeks since the law became effective, several hundred motorists have complained to the Department about alleged violations. In each instance, satisfactory agreements have been worked out by the insured and the companies involved without the necessity of Departmental hearings.

### ● Have You Heard?

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pink; very juicy, sweet, and spicy. On that's round like most cantaloupes but much larger and with less pronounced netting).

Terminated efforts of the auto insurance industry itself to make it work to the benefit of millions of Pennsylvania motorists.

Make sure it's firm; but not hard. It should be changing cast. The flesh is pale green and from a deep greenish-gray color to a duller, lighter gray-green.

If not ripe yet, it will be a bright green and appear glassy. Flesh is orange-pink with a fine texture, spicy in taste.

Casaba (nearly round, but somewhat pointed at the stem end; it's yellow, with a wrinkled appearance). Look for one that's well yellowed. The flesh is white and very juicy and sweet.

## PUBLIC SALE OF VALUABLE FARM SATURDAY, OCT. 5, 1968

1:30 P.M.

4 Miles West of Elizabethtown, Leave Elizabethtown on Bainbridge Street at 1st Light going North, Along Bossler Road near Goods Mennonite Church.

### 118 ACRE FARM

MORE OR LESS

80 ACRES UNDER CULTIVATION,  
18 ACRES PASTURE WITH NEVER FAILING SPRING,  
18 ACRES WOODLAND

### BANK BARN

WITH 30 FT. EXTENSION WITH ALUMINUM ROOF,  
20 STANCHIONS AND OTHER STABLES, 12x30 SILO,  
2 IMPLEMENT SHEDS, 20x30 PIG PEN,  
CORN BARN, 3 CAR GARAGE

### 2½ STORY BRICK HOUSE

WITH SLATE ROOF, 10 ROOMS AND BATH

Farm in high state of cultivation with choice building lots along macadam road.

### TERMS BY

Norman L. Zeager

Elizabethtown R. D. 1, Pa.

Kreider and Diller, Auctioneers

INSPECTION, CALL OWNER

### LYCOMING COUNTY

## HOLSTEIN DISPERSAL CHARLES KITZMILLER

### Milking Herd of 43 Grade Holsteins

A FEW REGISTERED COWS INCLUDED.

Along Route 42, 19 miles North of Bloomsburg, 14 miles East of Hughesville.

## WEDNESDAY NIGHT, SEPT. 25

7:30 P.M.

24 COWS that have freshened this summer, 10 are close springing, 9 fall cows. They have size, type and condition. 1967 Milk plant average of over 14,000 lbs. of milk per cow with test from 3.7 to 4.0%.

Many three and four year old animals and nearly all home raised. TB and Bangs tested. Charts with each cow.

**SALE INCLUDING YAPLEDALE REFLECTOR ROXIE**, Classified VG 88, with 2 year old record 16,647 lbs. milk, 3 year old record 17,686 lbs. milk. Her dam has milking records of 22,314 lbs. milk, 21,753 lbs. milk and 18,685 lbs. milk.

**MILKING EQUIPMENT** includes 4 Surge units, 2-40 lb. pails, 2 - 50 lb. pails, Surge 11 and 22 pumps.

Terms by

Mr. and Mrs. Charles Kitzmiller

Owners

Max Fraly - Auct. and Sales Mgr.  
For information call Carl Diller, 464-2233

Lunch Available

## HEAD 2000 HEAD

(STATE GRADED)

## VIRGINIA FEEDER CALVES

THURS. SEPT. 26, 7 P.M.

## FAUQUIER LIVESTOCK EXCHANGE INCORPORATED

MARSHALL,

VIRGINIA

J. G. Simpson, Mgr.

Sponsored by:

Marshall Feeder Cattle Assn.

All calves will be vaccinated with Rea-Plex and two doses of Pasteurella. Heifers vaccinated with strain 19 for brucellosis and guaranteed open. All calves originate in counties free of brucellosis and tuberculosis.

## 42 JERSEYS

## Pennsylvania National State JERSEY CLUB ANNUAL CONSIGNMENT SALE

Wednesday, Sept. 25th, 1968

1:00 P.M.

Farm Show Building, Harrisburg, Pa.

## 42 HEAD OF PRODUCTION BRED JERSEYS

### FRESH OR SPRINGING FOR FALL MILK!

The average actual production of these 42 consignments with completed records is 9306 pounds of milk, mostly as 2 yr. olds.

These cows and bred heifers are the pick of the best Jersey herds in Pennsylvania plus out of state consignments from such herds as Vauclause, Marlboro Farm, Gaywinds, Oakholm, Runkles, Green Dream, Tymor Farm, Fairweather Farm, etc. All T.B. & B.D. tested with health charts to go anywhere.

There will be plenty of close-up milk and quality Jerseys to suit the most fastidious Jersey owner, as well as good producing money making cows for the average farmer.

These Jerseys will help your test and add to your profits.

All cattle in the Sale will be eligible for the Pennsylvania All-American Show, and we expect some to stand at the head of the line.

SEE YOU AT HARRISBURG, WEDNESDAY,  
SEPT. 25th, FARM SHOW BUILDING, 1:00 P.M.

Send for Catalogues

Tom Williams  
2400 Fulling Mill Rd.  
Middletown, Pa. 17057

Sale Manager  
**Bob Lord**  
Klondike Road  
Dudley, Mass. 01570