

Otherwise Pay Special \$20 Fee

Each S. C. Motorist Must Certify He Has Liability Insurance Policy

Under the new Uninsured Motorists Fund Law, if you do not have motor vehicle liability insurance when you apply to the South Carolina Highway Department very soon now for your 1961 license plates, you will have to pay an extra \$20 fee.

For example, if your automobile or truck registration fee is \$5 normally, you will have to pay \$25 to get your plates.

Will you be getting liability insurance through the Highway Department when you pay the \$20? The answer is an absolute "no."

What happens to the \$20 you would be paying as an uninsured motorist? The Highway Department will deposit it with the State Treasury. It is subsequently allocated by the State Insurance Commission among insurance companies on the basis of amounts paid their policyholders for accident damages caused by uninsured motorists.

Therefore, the Fund works solely to the advantage of the insured motorist. He gets a new type of added protection at the expense of the uninsured.

This fall, the Highway Department will mail each registered motor vehicle owner a new form,

along with the regular three-part vehicle license renewal application form. When filled out, the new form becomes a "Certificate of Liability Insurance." Relatively simple, it carries full instructions and a place to be filled in by insured motorists (only). Vehicle owners not having insurance will ignore it—pay \$20 instead.

If you have vehicle liability insurance you will just fill in the name of your insurance company (not the agency). Give the name of the company as shown on the face of your policy. Record the policy number, and put the serial number of your car in the space provided. Then complete the form with your name and address, where indicated. Make sure this form is completed before you drop it in the mails, or go to a vehicle license window for your new plates. License clerks cannot fill out the form for you, or change it.

To obtain license plates, present a completed application form and a Certificate of Liability Insurance to the Highway Department. The Certificate will be sent to your insurance company for verification. If the insurance company returns a report that you do not have insurance, or proper insurance, you

will be subject to license suspension and a fine, and you will be unable to register your car or truck for six months.

If you make a mistake or give erroneous information on the certificate form, such as by giving an incorrect name or address of an insurance company, the Certificate would likely be suspended just the same as if you had no insurance. So, the Highway Department is advising everyone: Make sure the information you give on the forms is accurate and complete.

Many people confuse collision insurance and liability insurance. Only automobile liability insurance meets requirements of the Uninsured Motorists Fund Law and Safety Responsibility Law.

If you are covered under a liability insurance policy, issued by a company licensed to do business in this state, providing minimum protection of \$5,000 for property damage, \$10,000 for personal injury, or death, to one person, and \$20,000 for personal injury, or death, to two or more persons, then you have little to worry about. You have what is generally referred to as a 5-10-20 policy.

Some policies give protection to military personnel only when on

military installations. Such policies do not meet requirements of the Uninsured Motorists Fund Law. Any approved policy must be applicable statewide.

Beginning January 1, 1961, any liability insurance policy meeting requirements of the new law must have a special clause, issued without cost to the policyholder, giving financial protection to the uninsured motorist against damage, injury or death inflicted by an uninsured motorist. The uninsured motorist will provide this extra protection for the insured motorist by paying \$20 when he gets his license plates.

If you do not presently own an automobile liability insurance policy, the Highway Department recommends that you obtain one, preferably before the license renewal period in order that you may show the policy number on your Certificate of Liability Insurance form. This is so you will not have to pay the special \$20 fee when you obtain license plates.

If you find it difficult to get insurance, ask an agent to have you placed under the "Assigned Risk Plan." Any insurance agent, doing automobile liability insurance work, can refer your name to the Assigned Risk Plan.

If you plan to get insurance soon, you'd better act now. You will need the information contained on the policy to fill out your Insurance Certificate form, when applying soon for your 1961 license plates.

The Uninsured Motorists Fund



CONGRESS AND THE RECESS

Now that the Congress has recessed—the Senate until August 8 and the House until August 15—the attention of the country is being focused on the Democratic National Convention and the upcoming Republican National Convention. When the Congress reconvenes, both national party tickets will have been selected, and the presidential battle will shift from the conventions to the Congress, particularly the Senate floor. The recess left several major pieces of legislation stranded without final action, some of them in Congressman Howard Smith's Rules Committee, a valuable stumbling block for unconstitutional, socialist, and extravagant legislative ideas.

Bills in the stranded category are federal aid for school construction, housing, minimum wage, foreign aid, federal aid to combat juvenile delinquency, medical aid to the elderly either through subsidy or additional Social Security taxes, and the Jenkins-Keogh bill.

All of these bills except the Jenkins-Keogh bill, which would permit self-employed individuals to set aside a limited portion of their earnings for retirement purposes without being taxed, are on the "must" lists of the political leaders of both major parties because they are considered to be vote-getting items.

My mail reflects very little South

Carolina sentiment for any of this legislation except the Jenkins-Keogh bill. Some do favor the minimum wage and medical aid bills, but most of my mail on these subjects is against enactment of both proposals.

I voted against recessing the Congress until August because I could foresee a hectic session which would find both parties trying to out-vote each other in favoring unnecessary and/or costly programs. Had we adjourned sine die on July 9, it is doubtful that many of the bills which will be approved in August would have received final action. This would have closed out the 86th Congress, and all unattended legislation would have been forced to start all over again in the 87th Congress, which begins next January.

From last January 6 until June 30, three days before the Congress recessed, the Senate was in floor session for 936 hours and 19 minutes, more than twice the time for the House. These figures do not include many more hours of committee meetings, where most of the real spade work was done on the 761 measures approved by the Senate through June 30. Aside from the appropriations bills, the Cuban sugar bill, and the "civil rights" bill, very little of the legislation enacted into law by the Congress during this period was of a significant nature. Much time was spent in protracted debate over the "civil

rights" bill, listening to miscellaneous speeches—many of a partisan nature—and acting on nominations and treaties. In fact, I believe that the Senate made more legislative progress in the final two weeks prior to the recess than in the preceding 23 weeks. A final evaluation, however, of the merits and demerits of the 2nd Session of the 86th Congress will have to await action on the pending proposals in either August or September.

In my next report, which will be on August 8, I will discuss my many obligations to ratification of the Antarctic Treaty, the first order of Senate business in August.

Sincerely,
Strom Thurmond

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