

# AUTOMOBILE SECTION

**SHAFER OIL & REFINING CO.**  
HIGH-GRADE PETROLEUM PRODUCTS  
GOES FARTHER  
**DEEP-ROCK**  
LASTS LONGER  
EAST CHICAGO, IND. PHONE EC. 272  
149TH AND RAILROAD AVENUE

**Gasoline—Oil—  
and Greases**

That give your motor the desired  
snap—makes driving a pleasure.  
**TRY IT AND SEE!**

## Man Who Buys Car on Time Averages Good Credit Risk

Who is this man who buys an automobile "on time"? Is he a spendthrift joyrider turning his pockets inside out impoverishing himself for months that he may whirl about the country endangering his own and others' lives? Or, is he a conservative property owner with assets and an income that amply entitle him to credit in making purchases, who finds an automobile a necessity?

He is the second man sketched above. The first is the man as he is popularly imagined whenever the time buying of automobiles is mentioned in polite but unalloyed society. Here are accurate facts on the buyer on credit as he really is:

He is over 35 years old.  
He has over \$5,000 in real estate.  
He has over \$275 a month income.  
He buys a \$1,044 car.  
He pays 44 per cent in cash.  
He then pays 56 per cent in ten months.

His monthly payments average only 20 per cent of his income.

He is John Brown, wholesaler, who uses a roadster day in and day out, the year round, calling on his customers in a twenty-five mile radius.

He is Dr. Thomas Smith, whose coupe responds to the call of croup, chills, fever, and accident day and night.

He is Alexander Green, traveling salesman, whose car knows every inch of every road in three states and makes no use of the frayed and bitten hitching post nor of the dirty, expensive livery stable.

He is William Henry, contractor, who is at Elmwood Crest today and at Beechy Knoll tomorrow, inspecting building work, carrying prospective buyers, prospecting for new sites for America's millions to live in.

He is John Hinks, baker, whose light truck carries bread and rolls from one end of the city to the other every day.

He is Mr. Average Americon plus—stable enough to deserve credit, conservative enough to employ it when he can, energetic and successful enough to make a properly incurred obligation another stimulus to success.

Such are the conclusions to be drawn

from figures compiled by the statistical division of the General Motors Acceptance Corporation, an automobile financing company now doing business at the rate of \$100,000,000 a year. By requiring a complete report on each maker of a note given in the purchase of an automobile on credit, the corporation has secured an immense amount of data. The first compilation made is for the six months between April 1 and Sept. 30, 1919.

## REMARKABLE GROWTH OF THE TIRE INDUSTRY

Despite the constantly increasing number of passenger cars and trucks throughout the country, Akron is keeping abreast of the demands made on her for pneumatic and solid tires. According to the B. F. Goodrich Rubber Company, 85,000 tires a day—a tire a second—are now being made in that city, twenty-five per cent more than a year ago.

During 1919, 4,000,000 tires were manufactured in Akron. In 1915, the annual production had increased to 7,000,000 and by 1919 to 20,000,000. If the present production is continued throughout the year, 28,000,000 will be manufactured, approximately four times for every passenger car and truck now in use.

The remarkable growth of the rubber industry has caused Akron to increase rapidly in size. In 1910, when the rubber industry employed 12,600 persons, Akron had a population of 69,067. Today the rubber companies employ 57,500 persons and the population of the city is estimated at 230,000.

Akron rubber manufacturers are making large additions to existing plants in the effort to bring production up to the demand. When additions now under way are completed, the daily production will pass the 100,000 mark.

Precaution is sure preventive against accident and every driver should always go slowly at turns in the road, thereby giving himself sufficient time to avoid any vehicle that might be coming toward him.

## The New Series MARMON 34

With High Efficiency Motor

At Our Display Room

**EAST CHICAGO AUTO  
SALES COMPANY**

524-26 CHICAGO AVE.

EAST CHICAGO, IND.

PHONE 834.

**HAMMOND.**  
White's Garage, Calumet and Hammond Sts.  
Eclipse Dump Box Co., 226 Fayette St.  
Lake George Garage.  
**EAST CHICAGO.**  
East Chicago Garage & Sales Co., 4737 Forsythe Ave.  
East Chicago Auto Sales Co., 524 Chicago Ave.  
Quality Tire Shop, 619 Chicago Ave.  
T. Ballin, McCook and Chicago Ave.  
Steve John, Alexander and Chicago Ave.  
Simbalmo Bros., Kennedy and Chicago Ave.  
**INDIANA HARBOR.**  
Chismar's Garage, Elm and 138th St.

**WHITING.**  
Demkovich & Son, 513 Fischlapp Ave., Gary.  
Benson Bros., Eleventh and Cleveland Ave.  
Benson Filling Station, Fifth Ave. and Clark Road.  
Joseph Kish, 19th and Broadway.  
Grant Street Garage, Grant St. and Eleventh Ave.  
**HIGHLAND.**  
Harkema & Van Til, Highland.  
**KEESVILLE.**  
Clarence Ogden, Kennedy and Sumner, Keesville.  
**BLACK OAK.**  
Frank Lemhart, 208 W. Ridge Road.  
Frank B. Scheldt, Black Oak.



## Take a Real Ride in the Cleveland, and You'll Know What a Car It Is

The Cleveland Six, the sensation of the year among light sixes, is selling itself to thousands who use discrimination in picking out the car they want.

To attempt to describe the qualities of the Cleveland Six is no easy task. You must ride in it to know it. Take a real ride and you begin to understand that here is a better light six, very much better. It has an enclosed over-head valve motor, of exclusive Cleveland design and manufacture and tested in road work for three years before being offered the public, that gives performance unsurpassed.

A real ride will show you, better than can be told you, that the Cleveland has power and pick-up and flexibility and ease of driving that do not come with many other cars. Low-hung spring suspension and splendidly upholstered cushions wipe out the road-bumps. Beautiful body lines place the Cleveland above the usual plane in appearance. Upholstery is of genuine hand-buffed leather.

Come let us show you what a car the Cleveland is

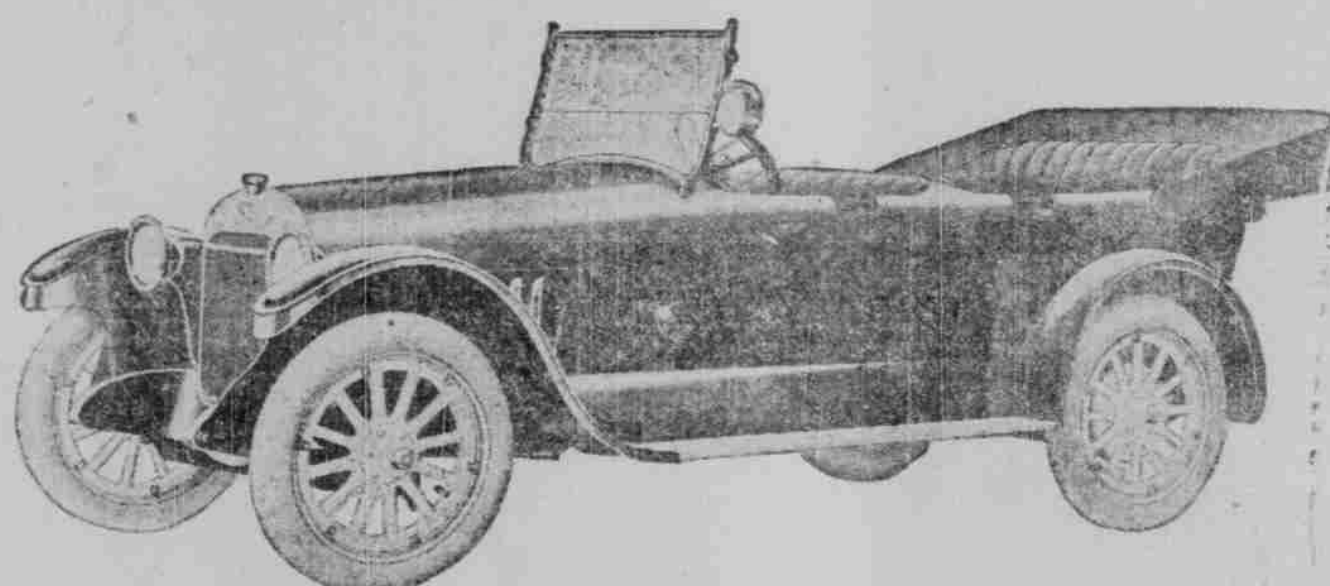
Touring Car (Five Passengers) \$1385	Roadster (Three Passengers) \$1385
Sedan (Five Passengers) \$2195	Coupe (Four Passengers) \$2195
(Prices F. O. B. Cleveland)	

**LAKE COUNTY AUTO SUPPLY and SALES**

Douglas and Hohman Sts., Hammond H. A. THIEL, Prop. Phone Hammond 1741

**CLEVELAND AUTOMOBILE COMPANY, CLEVELAND, OHIO**

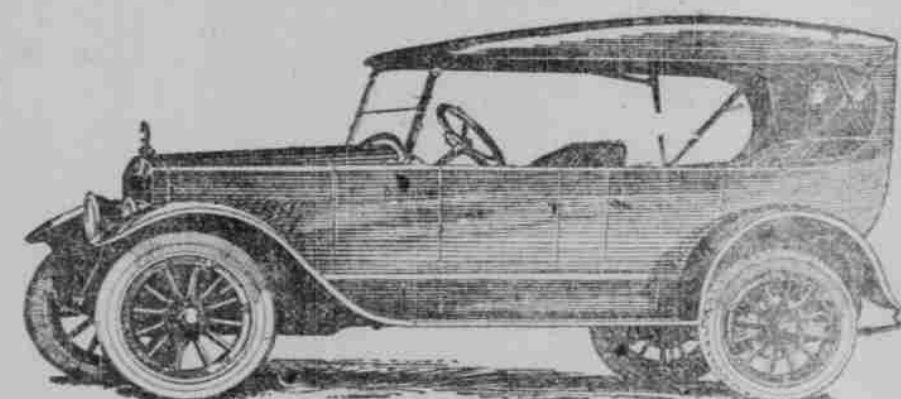
**\$1385**



## See the American Beauty Six

The automobile that appeals to the majority of people today is the motor car of comfort and refinement without excess expense. There are a great many reasons for this, the principal one being the national practice of economy in all buying. This has resulted in a more careful study of each part of the automobile, and the American people rightfully expect the dollars they invest in automobiles to go further than they have gone before.

## About the ALLEN

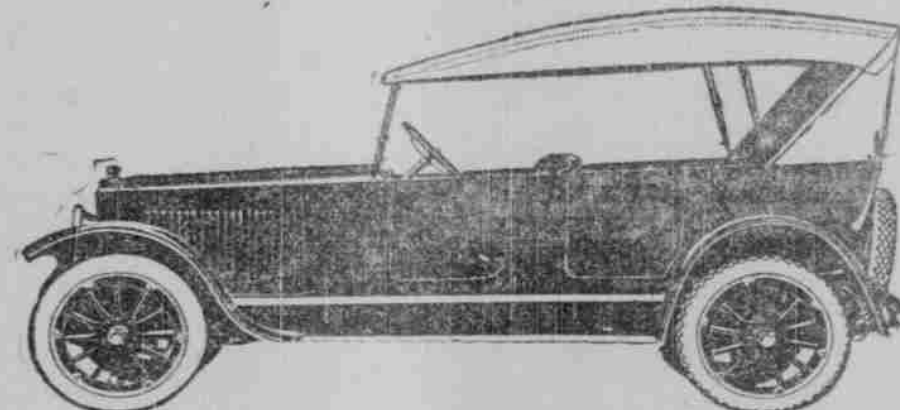


The New Allen is the embodiment of all that is beautiful, durable and comfortable. A unique car at a price that is considered low for so great a measure of achievement.

The 1920 Allen has a power unit that pulls this car out of "its class," has a generosity of comfort-giving features that is just as unique—and, since she will likely want to drive it, it is reassuring to know that it handles with an ease and safety that very few cars can demonstrate.

## Paterson "Six" 5-Passenger

The Paterson 5-Passenger Car is well designed. Roominess and riding comfort are assured by the large tonneau and the 50-inch semi-elliptic springs. An ideal car for city use or touring.



## —PRICES—

ALLEN	\$1495	PATERSON 5-PASSENGER	\$1795
ALLEN ROADSTER	\$1495	PATERSON 7-PASSENGER	\$1825
ALLEN SEDAN	\$2145	PATERSON SEDAN, 5-PASSENGER	\$2700
AMERICAN BEAUTY	\$2150	PATERSON SEDAN, 7-PASSENGER	\$2730

**O. K. Garage & Sales Co.**

822 CALUMET AVENUE.

PHONE HAMMOND 363.