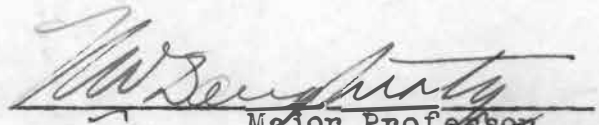


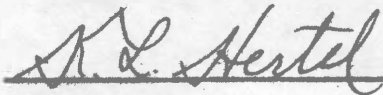
August 11, 1934

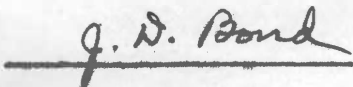
To the Committee on Graduate Study:

I submit herewith a thesis by Mr. William Stewart Harkness, "A General Survey of Traffic Accidents in Knoxville, Tennessee, for a Period of Six Months," and recommend that it be accepted for fifteen quarter hours credit in fulfillment of the requirement for the degree of Master of Science, with a major in Civil Engineering.

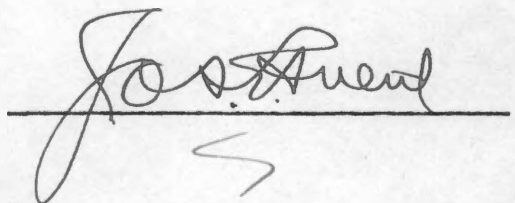

Major Professor

At the request of the Committee on Graduate Study, I have read this thesis, and recommend its acceptance.





Accepted by the Committee



A GENERAL SURVEY OF TRAFFIC ACCIDENTS IN
KNOXVILLE, TENNESSEE, FOR A
PERIOD OF SIX MONTHS

A THESIS

Submitted to the Graduate Committee
of
The University of Tennessee
in
Partial Fulfillment of the Requirements
for the degree of
Master of Science

by

WILLIAM STEWART HARKNESS

August 1934

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CHAPTER I

INTRODUCTION

This thesis is a study of traffic accidents in the city of Knoxville, Tennessee. Traffic accidents in any city of approximately the same size as Knoxville present many problems. An effort has been made to present as many phases of such accidents as possible.

A study of this type in Knoxville has its peculiar difficulties. No consistent reports of accidents were made before January 1, 1933, when a plan was inaugurated calling for a report of every accident to be turned in as soon as possible to the Safety Bureau. However, reports were not required to be on any form blank or in any consistent form. As a result, many of the official reports are inaccurate and too brief to be of much value. Nevertheless, the study was made, based on all reports of traffic accidents which occurred in Knoxville between January 1 and July 1, 1933. During the six-months period there were 266 accidents reported by police officers. The accidents included in this study are supposed to be all of the traffic accidents that happened during the period named.

By a study of the 266 accidents, information concerning the following phases has been obtained:

1. Causes and types of accidents;
2. Prevention of accidents, safety measures,
and improvement of traffic conditions;
3. Costs to the public;
4. Insurance and compensations.

From the information obtained concerning the four phases listed above, some generalizations have been made. No generalizations have been attempted, however, where the number of accident cases was not sufficient to justify generalizations.

A separate chapter is presented for each phase.

CHAPTER II

METHODS USED

A description of the methods used for this study must be divided into two classifications, namely, methods used in obtaining the information concerning the accidents, and methods used in applying this information to obtain values dealing with the phases studied.

The explanation of the methods used in obtaining data will be presented first.

The principal source of information was the group of reports of traffic accidents filed at the city safety bureau. These reports were filed alphabetically along with reports of other types of accidents. It was necessary, therefore, to go through folders of all accidents and select only the reports on traffic accidents. Most traffic accident reports were very brief in describing the accident and were especially meagre in listing information regarding causes, damages, or injuries. Fortunately, some of the reports gave the address of at least one person, and sometimes of two persons, implicated. In the reports, 268 accidents were listed, but later two duplicates were found, which left a total of 266 accidents.

The 266 accidents with the descriptions as copied from the reports will be found in Appendix A. They will henceforth be spoken of as reported accidents.

After copying the reports from the alphabetical groups, it was necessary to arrange them according to dates of the individual accidents. When they were arranged in an approximate chronological order, each accident was numbered. The numbers begin with 1 and continue through 268. Number 25 was found to be a duplicate of number 23, and number 30 was found to be a duplicate of number 29. Besides giving the descriptions, Appendix A also provides the accident number for each description. By giving each accident a number, it is easier to locate a reference to an individual accident. Accident numbers are also used in compiling various tables.

By means of a survey of the 266 reported accidents, it was found that 86 accidents were listed for which the local addresses of two people were given; 122, for which only one person's local address was given; and 58, for which no local addresses were given. Thus, addresses were given for only 208 of the reported accidents.

TABLE I. LOCAL ADDRESSES FOR ACCIDENTS

A. Accident Numbers for Which Two Local Addresses Were Given:

4 - 5 - 7 - 8 - 9 - 11 - 13 - 14 - 18 - 21 - 22 - 27 -
 31 - 33 - 36 - 40 - 42 - 43 - 45 - 46 - 49 - 54 - 55 - 61 -
 62 - 65 - 68 - 74 - 81 - 82 - 83 - 85 - 86 - 87 - 88 - 92 -
 95 - 101 - 102 - 103 - 104 - 105 - 107 - 108 - 111 - 114 -
 115 - 121 - 126 - 132 - 133 - 142 - 154 - 155 - 157 - 162 -
 163 - 173 - 174 - 177 - 178 - 182 - 183 - 185 - 190 - 200 -

TABLE I. (continued)

205 - 207 - 210 - 212 - 215 - 216 - 217 - 218 - 224 - 227	
233 - 236 - 243 - 245 - 251 - 253 - 254 - 257 - 260 - 268	
Total.....	86
B. Accident Numbers for Which Only One Local Address Was Given:	
3 - 6 - 10 - 15 - 16 - 17 - 19 - 23 - 24 - 26 - 29 -	
32 - 35 - 37 - 38 - 39 - 41 - 44 - 48 - 50 - 52 - 53 - 56	
57 - 59 - 60 - 64 - 67 - 69 - 70 - 71 - 72 - 75 - 78 - 79	
80 - 84 - 89 - 90 - 91 - 93 - 94 - 96 - 97 - 98 - 99 - 100	
109 - 110 - 112 - 117 - 118 - 119 - 122 - 123 - 125 - 127	
128 - 129 - 130 - 131 - 135 - 136 - 138 - 139 - 143 - 144	
145 - 147 - 150 - 151 - 152 - 153 - 156 - 158 - 159 - 160	
164 - 166 - 167 - 170 - 175 - 179 - 180 - 184 - 186 - 188	
189 - 192 - 193 - 194 - 196 - 198 - 199 - 202 - 204 - 206	
208 - 211 - 213 - 214 - 219 - 220 - 222 - 225 - 228 - 229	
230 - 231 - 232 - 234 - 237 - 240 - 241 - 246 - 247 - 252	
256 - 258 - 261 - 262 - 267	
Total.....	122
Grand Total.....	208

For 58 accidents no local address was given.

Addresses were arranged in twelve groups, each group representing one particular section of the city. Individual groups were considered separately, and an attempt was made to obtain an interview with someone who participated in each of the 208 accidents. Some of the

addresses were non-existent; it thus was impossible to obtain interviews concerning the accidents cataloged by these addresses. It was impossible to obtain other interviews because the addresses given in the reports were incorrect, because some persons were absent from home, and because other persons had moved from the given addresses to undetermined addresses.

Interviews were obtained from persons who participated in 113 of the 208 accidents reported. These 113 accidents will hereafter be termed interviewed accidents. They are listed in Appendix B. The accident number corresponds to the accident number of the reported accidents in Appendix A.

In each of the interviews additional data were obtained regarding the cause, damage, injury, work missed, medical costs, insurance on automobiles, and whatever compensation was given.

From this information obtained from the reported accidents and interviewed accidents, this study was made.

In applying this information to the various phases studied, it was necessary to make numerous tables. Each table required a separate canvass of all material in both Appendix A and Appendix B. The methods used in applying this information are explained separately in each chapter dealing with one of the phases studied.

Several percentages developed from this study will undoubtedly vary from year to year, but for the time

studied they are at least close approximations. Accuracy of losses and compensations might possibly be questioned, because values of each had to be estimated. Any values given, however, can safely be taken as indicative of true values.

CHAPTER III

CAUSES AND TYPES OF ACCIDENTS

When attempting to determine the cause of any accident in a large group of accidents, many difficulties are encountered. In any individual accident there may be an apparent major cause, with one or two minor contributing causes. There also may be as many as three, and sometimes even more, faults committed which tended to cause an accident, and each contributing fault may have the same importance as any one of the others. In discussing the causes of the accidents as a group, therefore, this study will, of necessity, deal only with generalizations. In some individual cases in the study, however, there appeared apparent major causes of accidents, and there was repetition of these causes for some of these types. The causes will be discussed more definitely and with a specific case reference.

Since similar causes will more often be found to occur in similar types of accidents, the accidents will be discussed in respect to both causes and types in this chapter.

The 266 reported accidents are considered in part A, and the group of 8 fatal accidents are discussed in greater detail in part B of this chapter.

A. The total group of reported accidents.

In considering the types of accidents, intersection collisions will be discussed first, as this type was found to be highest in frequency in this study. There were 76 accidents of this type. The term intersection collision is considered here to designate collisions of two motor vehicles at an intersection, where the accident was caused by crossing the intersection or by turning at the intersection.

The majority of these collisions were of the type where one vehicle was crossing the intersection and struck the other vehicle, which was also crossing the intersection on the other street. This type of accident is almost wholly due to a lack of observance of driving regulations by one or both drivers. This is due in part to carelessness and in part to a lack of knowledge of driving regulations. It is not the intention of this study to use such a general term as "careless driving" except in specific instances. When using this term it is meant to refer only to times when:

1. a driver does not halt at a stop sign,
2. a driver fails to have his automobile in complete control,
3. a driver is driving at excessive speed, and,
4. a driver is inattentive to traffic or road conditions.

It would seem there should never be an accident at an intersection that is protected by a stop sign. Many of the intersection collisions occur, however, at such intersections.

Again, many drivers approach intersections driving with one hand, or so relaxed that they cannot immediately react to a dangerous situation.

Furthermore, many drivers approach intersections at too great rate of speed and thus find it impossible to avoid a collision if another car is approaching from a cross direction.

Many drivers approach intersections while lighting cigarettes, or while facing to the side or rear in conversation, or while looking in the rear vision mirror, or while their attention is focussed on some other object.

A great many intersection collisions are due to ignorance of the traffic code and driving regulations regarding right-of-way. To quote from the traffic code of the city of Knoxville, Article IX, Section 70, (a): "The operator of a vehicle approaching an intersection shall yield the right-of-way to a vehicle which has entered the intersection. When two vehicles enter an intersection at the same time, the operator of the vehicle on the left shall yield the right-of-way to the vehicle on the right." This ordinance does not leave a point for argument, even when one street is wide and

paved and the other narrow and unpaved. The only exceptions are for through streets protected by stop signs, and at the intersection of a private road and a public street.

When accidents at intersections are caused by an operator's attempt to make a left turn, they are caused by his making the left turn in an improper manner. In making a left turn at an intersection, the vehicle must cross at least one and sometimes two lines of traffic, and it is necessary to take additional precautions. The city traffic code gives the following rules, Article IX, Section 65, (b):

Turning left. The operator of a vehicle intending to turn to the left at an intersection shall approach the point of turning in the lane for traffic to the right of and next to the center of the roadway, and unless otherwise directed by turning markers, the operator in turning left at an intersection shall pass to the right of the center of intersection before turning.

Article IX, Section 70, (b) states:

The operator within an intersection intending to turn to the left across the path of any vehicle approaching from the opposite direction may make such turn only after giving a signal as required by law, and after affording a reasonable opportunity to the operator of such other vehicle to avoid a collision.

A discussion of pedestrian accidents will now be given. This type, of which there were also 76, was responsible for four of the eight fatal accidents of the period studied. Approximately 40 per cent of these pedestrian accidents involved children under the age of fifteen years. More than 50 per cent of the

of the accidents involved persons between fifteen and forty years of age, and the remainder involved persons more than fifty years of age.

As a general rule, young children are less responsible for accidents than are adults. They will run into the street without thought of the possibility of approaching vehicles. Several of the pedestrian accidents occurred when children were playing in the street. Others were caused when parents called to their children to return home from across the street, or when parents sent their children on errands where it was necessary to cross streets. It is easily to be seen from the accident records that parents in general have been lax in teaching young children to exercise caution when crossing a street. This is shown by the fact that numerous children were injured while playing in the street or while walking on the street instead of on the sidewalk.

The adult pedestrian accidents were often in the business district and were caused by motorists turning at intersections. Numerous pedestrians walk across streets without looking in either direction, apparently oblivious to vehicular traffic. Many accidents occurred on the less traveled streets of the residential sections and the outlying sections of the city. Such accidents were caused mainly by persons walking on their right hand

side of the street or road, with their backs to approaching traffic.

Not all blame, however, is to be placed on the pedestrian. Several accidents were caused by motorists not recognizing the right-of-way due pedestrians at intersections, while still others were caused by reckless driving.

Thirty-four of the reported accidents were caused by only one car. The causes were varied; seldom were two alike. Some cars ran into sidewalks, gasoline tanks, buildings, fireplugs, transmission poles, guide wires, fences, and other permanent fixtures. A few cars overturned at curves. Some cars skidded on wet pavements and car tracks. In all of the reported accidents, only three were known definitely to have been caused by defective parts of the vehicles.

Twenty-three head-on collisions were reported. Only a few, however, were actually of the radiator to radiator type. A majority of them were accidents in which the cars only partially collided. This type was mainly caused by fast driving and by operators who did not keep to the right side of the road. Only a few occurred because one operator unexpectedly swerved into an approaching car in avoiding an obstacle on his side of the road. Such causes are so varied and dissimilar that there appears to be no definite relation between any two of the accidents of this particular type.

Only twelve accidents, mainly unavoidable and caused by heavy traffic, were reported in which a bicycle or a motor cycle was involved.

Cars that were parked or were being parked caused eleven accidents, all of which were minor accidents. Two rolled away from the place of parking; others were struck while parked; and others were struck while being parked. These accidents generally appeared to be unavoidable.

Two cars traveling in the same direction caused nine of the accidents. Of these, two were caused by persons making a U-turn, and seven were caused by one car passing another or by the unexpected stopping of the car in front. These were all minor accidents.

Six accidents were caused by collisions with street cars or trains. In all cases, except one, such accidents were caused by the motorist. The one accident where this was not true was caused by a street car splitting a switch and thereby colliding with an automobile.

Of the 266 reported accidents:

Intersection collisions made up 29 per cent;

Pedestrian accidents made up 29 per cent;

Cars hitting permanent fixtures made up 19 per cent;

Head-on collisions made up 9 per cent;

Cars hitting bicycles or motorcycles made up 4 per cent;

Parked cars being hit made up 4 per cent;

Collisions between two cars going in the
same direction made up 3 per cent;

Collisions between automobiles and street
cars or other rail vehicles made up 2 per cent.

Approximately one per cent were undetermined as
to type because of the vagueness of the reports.

See Table II for the lists of the accident
numbers of each type in these groups.

TABLE II. ACCIDENT NUMBERS CLASSIFIED ACCORD-
ING TO TYPE OF ACCIDENT

A. Collisions at Intersections:	
1 - 17 - 18 - 19 - 22 - 27 - 31 - 33 - 34 - 37 - 40 - 46 -	
56 - 57 - 67 - 68 - 70 - 81 - 82 - 88 - 89 - 92 - 94 - 95	
96 - 99 - 100 - 103 - 107 - 113 - 116 - 117 - 120 - 121 -	
124 - 129 - 133 - 136 - 142 - 148 - 155 - 160 - 164 - 165	
167 - 172 - 173 - 174 - 184 - 187 - 189 - 190 - 192 - 196	
207 - 209 - 212 - 213 - 217 - 221 - 226 - 227 - 230 (fatal)	
239 - 240 - 243 - 244 - 245 - 246 - 249 - 250 - 251 - 256	
257 - 260	
Total.....	76
This type of accident made up 29 per cent of the total.	

B. Pedestrian Accidents:

5 - 7 - 9 - 10 - 13 - 14 - 15 - 16 - 20 - 23 - 35 - 36 -
38 - 42 - 48 - 50 - 54 - 59 - 64 - 69 - 72 - 75 (fatal)
80 - 83 - 84 - 87 - 102 - 106 - 108 - 110 - 118 - 119 -
123 - 125 (fatal) - 127 - 130 - 132 - 134 - 144 - 145 -
147 - 150 - 154 - 156 - 157 - 162 - 166 - 175 - 176 - 180

TABLE II. (continued)

181 - 182 - 186 (fatal) - 191 - 194 - 198 - 203 - 205 -
 208 - 214 - 215 - 216 - 218 - 219 - 222 (fatal) - 223 -
 224 - 228 - 233 - 238 - 241 - 242 - 252 - 259 - 264 - 267
 Total..... 76

This type of accident made up 29 per cent of the total.

C. Accidents where Cars Ran into Permanent Fixtures:

12 - 32 - 51 - 53 - 63 - 71 - 73 - 76 - 77 - 78 - 79 - 109
 126 - 128 - 138 (fatal) - 151 - 152 - 163 - 168 - 169 -
 170 - 178 - 197 - 199 - 200 - 204 - 220 - 225 - 231 - 232
 236 - 237 - 263 - 266
 Total..... 34

This type of accident made up 19 per cent of the total.

D. Accidents Due to Head-on Collisions:

21 - 24 - 28 - 29 - 43 - 49 - 55 - 58 - 62 - 65 - 85 - 97
 111 - 114 - 122 - 131 - 179 - 185 - 193 - 206 - 210 - 248
 265
 Total..... 23

This type of accident made up 9 per cent of the total.

E. Accidents where Cars Struck Bicycles or Motorcycles:

6 - 11 - 26 - 86 - 101 - 105 - 137 - 139 - 158 - 253 -
 254 (fatal) - 261
 Total..... 12

This type of accident made up 4 per cent of the total.

TABLE II. (continued)

F. Accidents where Parked Cars Were Involved:

8 - 41 - 74 - 91 - 93 - 135 - 149 - 202 - 229 - 234 - 262

Total..... 11

This type of accident made up 4 per cent of the total.

G. Accidents Due to Collisions between Two Cars Going in
the Same Direction:

2 - 4 - 47 - 104 - 140 - 141 - 211 - 258 - 268

Total..... 9

This type of accident made up 3 per cent of the total.

H. Accidents Due to the Collision of Automobiles with
Street cars or Railroad Cars:

44 - 153 - 171 - 201 - 235 - 255

Total..... 6

This type of accident made up 2 per cent of the total.

Approximately one per cent of the accidents were unclassified.

In twenty-nine of the reported accidents, either one or both of the drivers was arrested or made bond for reckless driving. Undoubtedly a majority of the accidents were caused by driving which might well be called extremely careless or reckless driving.

In nineteen of the accidents, an operator was alleged to have been drunk by the officer making the report. These were not listed as reckless driving.

Twenty-two of the accidents were caused by "hit and run" drivers. The operators of these vehicles continued their progress after the accident occurred, and in only a few cases was there an inference made that the driver was later found.

To list from the 266 reported accidents:

Accidents caused by reckless driving made up
11 per cent;

Accidents caused by allegedly drunken drivers
made up 7 per cent;

Accidents caused in part by "hit and run"
drivers made up 9 per cent.

Table III contains a list of the accident numbers of each type in these groups.

TABLE III. ACCIDENTS CLASSIFIED ACCORDING TO
RECKLESS DRIVING, DRUNKEN DRIVING,
AND "HIT AND RUN" DRIVERS

A. Accidents Due to Reckless Driving:

9 - 13 - 16 - 18 - 22 - 29 - 41 - 50 - 75 (fatal) - 80 -
81 - 87 - 99 - 127 - 150 - 154 - 155 - 166 - 170 - 181 -
194 - 198 - 215 - 236 - 237 - 243 - 251 - 253

Total..... 29

This type of accident made up 11 per cent of the total.

TABLE III. (continued)

B. Accidents Due to Drunken Driving:

17 - 45 - 52 - 58 - 62 - 64 - 74 - 77 - 79 - 88 - 115 -
 141 - 152 - 153 - 169 - 248 - 250 - 254 (fatal) - 256

Total..... 19

This type of accident made up 7 per cent of the total.

C. Accidents Due to "Hit and Run" Drivers:

10 - 15 - 23 - 28 - 35 - 41 - 67 - 97 - 106 - 110 - 130 -
 131 - 134 - 136 - 176 - 186 (fatal) - 187 - 221 - 223 -
 241 - 254 (fatal) - 264

Total..... 22

This type of accident made up 9 per cent of the total.

B. The fatal accidents.

Accident Number 75. J. T. Frederick was crossing McCalla Avenue from north to south in front of 1101 McCalla at 5:45 P. M. on February 11, 1933. Earnest Ruble was driving a Ford truck, owned by R. M. Brown, east on McCalla Avenue. The truck struck Frederick as he approached the center of the street and injured him fatally. He died two days later. Ruble was tried and acquitted, and the accident was said to have been unavoidable.

The word unavoidable must apply only to the action of the operator of the truck. From all indications it was dark at the time of the accident, and the driver

failed to see Frederick. This accident seems to have been caused by failure of the pedestrian to look for vehicular traffic when crossing the street.

Accident Number 125. Charles Roy Buckner, nine years of age, was running from south to north across Magnolia Avenue near his home in the 500 block. About eight o'clock in the evening he was struck by a Graham-Paige car, driven by the Reverend Paul C. Martin, who was driving west on Magnolia. Buckner was fatally injured, dying on his way to the hospital. Martin was tried and acquitted. From the standpoint of the driver, the accident was unavoidable, but this family would probably have their son today if they had educated him to the point where he realized the danger of crossing a street. This is especially true in this particular case, where a child near his own home was running thoughtlessly across a heavily travelled thoroughfare at night.

Accident Number 138. Earl Wolfenberger, nineteen years of age, was driving a stolen car at a rapid rate of speed on Broadway near Penelope Street. He collided with a transmission pole and completely demolished the car. He died instantly. His rate of speed apparently was too great, and he lost control of the car.

Accident Number 146. King Turpin was riding in the back of a truck hauling a piano. Having reached

his destination, he began to back the truck into the yard, and the piano slipped. Turpin tried to hold it, but the piano fell on him and killed him. This accident could easily have been avoided by tying the piano to secure it. Accidents of this type are both regrettable and avoidable.

Accident Number 186. While walking north on Central Avenue, near 3016 Central, Columbus A. Hodges was struck in the back by a car. The car was traveling in the same direction. It was driven by sixteen-year-old Orville Noe and was said to be carrying whiskey. Hodges died on the way to the hospital. Noe drove on after the accident, but he was later arrested and tried for manslaughter. As the accident occurred on the right hand side of the street, Hodges, walking in the street and with his back to approaching traffic, undoubtedly was largely to blame. The unlawful procedure of transporting whiskey, however, threw a heavy burden on the driver of the automobile.

Accident Number 222. Katherine Hawkins, five years of age, was playing across the street from her home, 1830 Highland Avenue. As a rainstorm was approaching, Katherine's mother called to her to come home. It was very cloudy at the time. Katherine ran from behind a parked car directly into the path of a Buick coupe,

driven by H. O. Pollard. She was knocked down. Pollard immediately drove her to the hospital, where she died three hours later. Pollard was tried for manslaughter and acquitted. He obviously was not at fault.

Parents should never allow a small child to cross a street alone. In this case, the mother called to the child to run home.

Accident Number 230. Henry E. Barnes, Jr., was driving a Ford car west on New York Avenue and collided with a City of Knoxville Chevrolet sedan, driven by J. E. Flack, who was driving south on Burnside Street. Riding with Barnes was his father, Henry E. Barnes, and a young brother, Lincoln Barnes. Riding with Flack were G. E. Vandegriff, John Vick, and Lillian Goddard. The accident occurred at 7:30 A. M. The Barnes boys were treated and released from the hospital. They had scratches and bruises, and Lincoln had a broken finger. Flack and Vick were not injured. Lillian Goddard was examined at the hospital and dismissed. Vandegriff was taken to the hospital with dangerous injuries. Henry E. Barnes, Sr., the boys' father, died in an ambulance en route to the hospital.

If both cars entered the intersection at approximately the same time, the Chevrolet, being on the right, had the right-of-way. Otherwise, the car into the intersection first had the right-of-way. But it seems

that a disputed right-of-way was not primarily the cause in this case. There is no doubt that both drivers were careless, and each seemed to drive on, expecting the other to stop. Both cars were wrecked.

Accident Number 254. At 11:15 P. M., on June 19, Sam Watson, driving his motorcycle with a side car, collided with a Ford sedan, driven by Bob Guthrie, at Henley and Cumberland Avenue. The motorcycle was going south on Henley, and the Ford was going east on Cumberland. Riding with Watson were Jerry Starrball and B. L. Lovingood. Watson was slightly injured. Starrball and Lovingood were dangerously hurt. Lovingood's skull was fractured, and he died twenty-six hours later. Unless the riders on the motorcycle were going at an excessive rate of speed, the driver of the car was undoubtedly at fault. There are stop signs for cars on Cumberland to stop before entering the intersection at Henley. Guthrie probably thought he was at fault because he kept going and was later arrested as "hit and run" driver for failing to stop and on a charge of manslaughter. It was alleged that he was intoxicated at the time of the accident and that he was driving at a dangerous speed. No insurance was carried on his car, and as a result the family of Lovingood was unable to receive compensation.

Of the eight fatal accidents, four were pedestrian accidents, and in only one did it appear that the operator of the vehicle was in any way at fault. In this one accident, the car was transporting whiskey.

One of the eight accidents was due to carelessness - the failure to secure a piano with a rope in a truck. The piano fell on and killed a man.

Another accident, an intersection collision, occurred in which both drivers appeared to be at fault.

One accident resulted when a youth in a stolen car ran into a pole while going at a high speed.

The other accident was apparently caused by an intoxicated driver, driving fast and failing to stop at a stop sign.

To consider only these eight fatal accidents would not warrant the making of many generalizations. On the basis of these, however, it does appear that fifty per cent of the fatal accidents are pedestrian accidents, and in seventy-five per cent of the cases the operator of the vehicle is not at fault.

CHAPTER IV

PREVENTION OF ACCIDENTS

In considering the prevention of accidents, we come to the conclusion that different measures should be adopted for different types of accidents. To attempt, however, to take every accident and teach drivers to avoid similar accidents would be too difficult. It is practical, however, to study the most frequent types of accidents and teach drivers to avoid them.

When one thinks of accident prevention, the word "teach" comes to mind. It is logical, then, to assume that the first step in a prevention campaign is education. This does not mean the education of the driving public alone. Pedestrians, too, must be taught how to avoid accidents.

This study will consider what educational program is necessary for the prevention or decrease of various types of accidents. Later, methods whereby this program can be accomplished will be discussed.

The first type of accident for which a remedy is needed is the pedestrian accident. As forty per cent of the pedestrian accidents involved children, and sixty per cent involved adults, it thus is necessary to educate both young and adult persons.

The child of pre-school age can be reached only through the parent. Dangers to the very young child

could be publicized in newspapers, and placards could be placed in residential districts calling attention to the hazards of allowing children to play in the streets or to cross streets unaided by adults. Examples could be given to emphasize the importance of this precaution. Perhaps a safety campaign could be started, with a full week devoted to this one type of accident prevention.

The next group of pedestrians to be reached is children of school age. These children could be taught the importance of pedestrian precautions through a city-wide school safety campaign. There would be also some carry-over from the campaign for young children, and this would serve as a foundation or forerunner of the school campaign.

After a week's campaign in the schools, it would be advisable to have a week of publicity in newspapers for adult pedestrian safety. In this campaign, facts and figures could be given concerning accidents. It is not sufficient only to tell what alarming accidents have occurred. It would be necessary to re-emphasize to adults their responsibility to their children. By that time, almost every person in the city will have been made "accident-conscious." The populace should welcome a daily newspaper article on safety if the article would give some prevention methods.

It would be appropriate to have two or three articles for pedestrians dealing with the proper manner of walking on the street or road, with watchfulness in regard to vehicular traffic when crossing a street, and with the necessity of alertness in crossing an intersection. Many other reminders could be given in the articles, such as the necessity of remaining on sidewalks until street crossings actually begin.

Following the articles to pedestrians, there should be others in a logical and interesting sequence for the driving public. The public should be made familiar with outstanding rules of the road and the city traffic code. These subjects could be covered by daily articles in one week.

Specifically, a motorist's responsibility at an intersection should be given; articles should be published dealing with rights-of-way at intersections and thoroughfares, some covering left and right turns, and others considering the rights of pedestrians. Other articles should be devoted to general dangers, such as faulty brakes or tires, and to the need to watch for motor cars pulling away from curbs, and lesser dangers.

A complete, interesting, and beneficial safety campaign can be carried out in less than a month through the newspapers. This would not be sufficient time, however, to have many lasting impressions made.

If a safety director had a full knowledge of types of automobile accidents, where they occurred most frequently, and upon what thoroughfares traffic was heaviest, he could have the motorcycle corps patrol those streets with increased regularity. The attitude of the motorcycle patrolman should not be to conceal himself in order to catch an offender; it should be to ride continually in plain view and to make suggestions to motorists. In this way many accidents could be prevented. The main thoroughfares in Knoxville can easily be patrolled by three motorcycle policemen if traffic police were stationed along Gay Street and at the Henley and Western Avenue intersection.

TABLE IV. ACCIDENTS IN BUSINESS AND
RESIDENCE SECTIONS

A. Business Section:

1 - 2 - 10 - 11 - 12 - 13 - 15 - 19 - 20 - 24 - 26 - 29 -
 30 - 31 - 34 - 35 - 37 - 39 - 40 - 43 - 44 - 45 - 49 - 53
 55 - 56 - 57 - 59 - 63 - 64 - 65 - 66 - 67 - 68 - 72 - 75
 79 - 82 - 83 - 86 - 91 - 93 - 96 - 101 - 104 - 105 - 109
 110 - 114 - 119 - 124 - 129 - 130 - 132 - 137 - 139 - 140
 142 - 145 - 147 - 148 - 149 - 155 - 160 - 162 - 166 - 171
 172 - 176 - 181 - 182 - 187 - 188 - 189 - 192 - 195 - 200
 202 - 206 - 210 - 212 - 215 - 216 - 218 - 227 - 232 - 233
 239 - 240 - 241 - 246 - 254 - 259 - 260 - 265 - 268
 Total..... 96

TABLE IV. (continued)

B. Residence Sections:	
3 - 4 - 5 - 7 - 9 - 14 - 16 - 17 - 18 - 21 - 22 - 23 - 27	
32 - 33 - 36 - 38 - 41 - 42 - 46 - 50 - 51 - 52 - 54 - 58	
60 - 61 - 62 - 69 - 70 - 71 - 74 - 76 - 77 - 78 - 80 - 81	
84 - 87 - 88 - 89 - 90 - 92 - 94 - 95 - 98 - 99 - 100	
102 - 103 - 106 - 107 - 108 - 112 - 113 - 115 - 116 - 117	
118 - 120 - 121 - 125 - 126 - 127 - 128 - 133 - 134 - 135	
138 - 144 - 150 - 151 - 153 - 154 - 156 - 157 - 158 - 161	
163 - 164 - 167 - 169 - 173 - 174 - 175 - 178 - 179 - 180	
184 - 186 - 186 - 190 - 193 - 196 - 197 - 199 - 204 - 205	
207 - 208 - 209 - 213 - 217 - 221 - 224 - 225 - 226 - 228	
229 - 230 - 231 - 234 - 236 - 237 - 243 - 245 - 248 - 249	
251 - 255 - 256 - 257 - 262 - 263 - 267	
Total.....	126
Grand total.....	222
Cases where place of accident was not listed.....	44

In Table IV, it can be seen that 96 accidents occurred in what may be termed the uptown section of Knoxville, and that 126 accidents occurred in residential sections. It is shown further that the place where 44 accidents occurred was not listed.

TABLE V. NUMBER OF ACCIDENTS ON THE PRINCIPAL THOROUGHFARES

A. Henley-Broadway:

10 - 15 - 26 - 29 - 31 - 34 - 37 - 40 - 42 - 43 - 57 - 58
64 - 67 - 68 - 79 - 91 - 93 - 104 - 110 - 113 - 124 - 137
138 - 139 - 142 - 147 - 170 - 172 - 184 - 187 - 189 - 192
200 - 210 - 216 - 240 - 241 - 254 - 256 - 260 - 263
Total..... 42

B. Central:

5 - 45 - 50 - 61 - 96 - 118 - 126 - 127 - 134 - 135 - 137
151 - 157 - 181 - 186 - 190 - 196 - 226 - 246 - 268
Total..... 20

C. Main-Cumberland-Kingston Pike:

7 - 11 - 21 - 23 - 25 - 86 - 109 - 160 - 174 - 179 - 188
193 - 195 - 207 - 212 - 224 - 239
Total..... 17

D. Gay:

19 - 20 - 39 - 44 - 53 - 66 - 101 - 148 - 159 - 162 - 171
218 - 227 - 232
Total..... 15

E. Western:

13 - 49 - 82 - 105 - 129 - 145 - 156 - 190 - 197 - 206 -
231 - 259 - 265
Total..... 13

TABLE V. (continued)

F. Magnolia:	
9 - 38 - 69 - 87 - 106 - 120 - 125 - 128 - 165 -	
Total.....	9
G. Jackson-McCalla:	
1 - 3 - 35 - 55 - 65 - 75 - 92 - 98 - 164	
Total.....	9
Grand total.....	125

Twenty-four of the accidents listed occurred at intersections of the seven thoroughfares named in Table V, where one crosses another. These were listed as occurring on only one street and always on the larger and more important street.

By referring to Table V, it can be seen that of the 222 accidents listed previously, the streets on which they occurred had the following frequency:

	Number of Accidents	Sub-totals	Per Cent Sub-total is of 222
Broadway-Henley	42	42	19
Central	20	62	28
Cumberland-Kingston Pike	17	79	36
Gay	15	94	42
Western	13	107	48
Magnolia	9	116	52
Jackson-McCalla	9	125	56

For a successful traffic education program it is necessary to have manual patrols to insist that motorists observe traffic regulations. It is not idle talk to say that three motorcycle patrolmen could patrol the main thoroughfares. A tentative arrangement would be for one to patrol the entire length of the Broadway-Henley artery, a second to patrol the Central-Magnolia Avenue section, with an occasional tour of McCalla Avenue, and a third to patrol the Kingston Pike-Cumberland thoroughfare and at the same time include Western Avenue on his patrol. By such an arrangement main traffic arteries, with the exception of Gay Street, will be properly patrolled. Manual assistance at the busier intersections on Gay Street would be necessary at all times during the day and would be more beneficial than occasional patrols.

The Henley and Western intersection is the busiest vehicular intersection in the city. It is also the most dangerous. This intersection needs a traffic officer on duty throughout the day. The interval for the amber light should be lengthened to give the intersection time to clear before the cross stream of traffic enters.

The traffic officers stationed at the intersections should not be without a whistle. They should be able to attract the attention of any motorist in

order to make necessary suggestions and corrections. Also, pedestrians should constantly be cautioned against stepping into the street at the wrong time.

By placing traffic men at the Henley-Western intersection, and along Gay Street, and by having a constant patrol of the more hazardous thoroughfares by motorcycle police, the public would become more "accident conscious" and a decrease in the number of accidents in Knoxville would undoubtedly result.

The person responsible for traffic in a city the size of Knoxville should obtain all information possible relating to traffic conditions here. A suggestion is to have all reports of accidents turned in on a form which would contain spaces for all important information. Figure 1, page 32, illustrates such a recommended form blank.

As accidents are reported, a large city map should be used, and variously colored pins should be placed on the map at points of accidents. Different colors would represent different types and different intensities of the accidents. As the pins would become amassed at a given point on the map, study should be directed to the reason for the accidents and also to finding a method of improving traffic methods at that point. When pins appear frequently on one thoroughfare, the motorcycle patrol should be increased along that street.

Time	P.M. A.M.	Date	Weather
Type of car			
Driver (give age)			
Address of driver			
License number			
Owner of car			
Address of owner			
Condition and type of street			
Type of accident			
Remarks:			
(In this space should be written a description of the accident, complete but concise, and names and addresses of passengers or witnesses should be given. The back of this form could be used for a sketch of the accident, or for additional remarks.)			
Officer(s)			

Figure 1. Recommended Form for Accident Reports.

On the basis of the information obtained in this study, the most practical method for the prevention and decrease of accidents appears to be as follows:

There must be, at the beginning, an intensive safety campaign to last one month. This campaign should include propaganda for the increase in safety by education of both motorists and pedestrians. It should be paralleled and followed by manual assistance and enforcement. The main traffic arteries must be constantly patrolled, and the busier intersections must have traffic policemen.

CHAPTER IV

COST TO THE PUBLIC

In attempting to determine the cost to the public of automobile accidents, an effort is made to determine the cost for one year. Because of the fact that the hospitals give considerable first aid and charitable service, the expense of which cannot be ascertained, this chapter will deal only with the actual costs paid by the driving public and by any persons injured in motor car accidents.

There are 113 interviewed accidents. In a majority of them it was possible to obtain information needed to estimate the costs of accidents to the public.

Before any estimate can be projected to determine the cost of the 266 reported accidents, it will be necessary to show that the 113 interviewed accidents form a representative group of the reported accidents. If this can be proved, then an approximate total cost for the 266 reported accidents can be found. This would be the cost to the public for the six months for which these reports were studied. If this cost is doubled, the result would be the approximate cost to the public for one year.

An effort must be made to show that the 113 interviewed accidents are a fair sample of the 266

reported accidents.

The reported accidents were listed in four groups:

1. Those in which there were slight damages.
2. Those in which there was considerable damage.
3. Those in which there was slight injury.
4. Those in which there was dangerous injury.

This information is tabulated in Table VI, below.

In compiling this table, a check was made of the interviewed accidents, which are underscored.

TABLE VI. REPORTED ACCIDENTS AND PERCENTAGES OF INTERVIEWED ACCIDENTS IN VARIOUS GROUPS*

A. Accidents Where There Was Little Damage:

4 - 8 - 11 - 12 - 19 - 27 - 33 - 34 - 39 - 44 - 45 - 46
49 - 53 - 57 - 66 - 70 - 73 - 74 - 79 - 82 - 89 - 91 - 93
 94 - 95 - 96 - 104 - 113 - 115 - 116 - 128 - 135 - 139
 141 - 142 - 148 - 153 - 165 - 167 - 183 - 185 - 193 - 200
 202 - 206 - 209 - 227 - 232 - 234 - 240 - 246 - 249 - 250
257 - 258 - 268

From the 57 reported accidents in this group, 26 were interviewed. In this group, 45 per cent are interviewed accidents.

(continued on next page)

*Interviewed accidents are underscored in each group.

TABLE VI. (continued)

B. Accidents Where There Was Considerable Damage:

1 - 2 - 3 - 18 - 24 - 26 - 28 - 29 - 31 - 37 - 43 - 51
52 - 55 - 56 - 58 - 61 - 62 - 65 - 68 - 71 - 76 - 77 - 78
 85 - 88 - 92 - 99 - 100 - 107 - 111 - 112 - 114 - 120 -
121 - 124 - 126 - 129 - 131 - 136 - 138 - 149 - 151 - 152
 155 - 159 - 160 - 163 - 164 - 165 - 168 - 170 - 171 - 172
173 - 174 - 177 - 178 - 184 - 192 - 199 - 201 - 204 - 207
210 - 212 - 213 - 221 - 226 - 229 - 235 - 237 - 243 - 244
 245 - 256

From the 76 reported accidents in this group, 27 were interviewed. In this group, 35 per cent are interviewed accidents.

C. Accidents Where There Was Slight Injury:

7 - 9 - 10 - 15 - 17 - 20 - 21 - 26 - 32 - 35 - 38 - 41
 47 - 48 - 52 - 54 - 60 - 69 - 72 - 76 - 77 - 83 - 84 - 90
101 - 102 - 103 - 108 - 109 - 112 - 115 - 121 - 123 - 129
 130 - 133 - 134 - 139 - 145 - 147 - 151 - 152 - 155 - 159
 162 - 182 - 187 - 189 - 190 - 191 - 194 - 195 - 196 - 203
 211 - 215 - 216 - 217 - 219 - 220 - 225 - 231 - 239 - 245
 259 - 263 - 268

From the 67 reported accidents in this group, 24 were interviewed. In this group, 36 per cent are interviewed accidents.

(continued on next page)

TABLE VI. (continued)

D. Accidents Where There Was Dangerous Injury:

1 - 3 - 5 - 6 - 11 - 14 - 16 - 22 - 23 - 29 - 31 - 35 -
 36 - 42 - 58 - 59 - 63 - 64 - 67 - 71 - 80 - 86 - 87 - 98
 100 - 106 - 110 - 126 - 127 - 132 - 143 - 144 - 150 - 154
156 - 157 - 158 - 164 - 166 - 173 - 174 - 175 - 178 - 179
 188 - 197 - 198 - 199 - 204 - 205 - 214 - 218 - 221 - 223
 224 - 228 - 230 - 233 - 236 - 238 - 242 - 243 - 244 - 247
 251 - 252 - 253 - 254 - 255 - 261 - 264 - 266 - 267

From the 73 reported accidents in this group, 34 were interviewed. In this group, 46 per cent were interviewed accidents.

It was found that interviewed accidents in each group appeared in the following percentages:

1. Slight damage - 46 per cent.
2. Considerable damage - 35 per cent.
3. Slight injury - 36 per cent.
4. Dangerous injury - 46 per cent.

As the interviewed accidents are 42 per cent of the reported accidents, it would appear that the group is representative of the total.

In showing the costs of accidents, an effort will be made to separate the costs into three divisions: (1) the cost to repair damages to vehicles; (2) the cost

of medical care and hospitalization; (3) financial loss caused by disability and subsequent absence from employment. The first cost will be called "repair costs," the second, "medical costs," and the third, "costs due to missed work."

A tabulation follows from which totals may be obtained.

TABLE VII. COSTS OF ACCIDENTS AS OBTAINED
FROM INTERVIEWED ACCIDENTS

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work
3	\$ 50	\$ 60	\$---
4	2	---	---
5	---	18	100
6	---	---	100
8	10	---	---
10	---	---	25
11	70	160	150
12	35	---	---
14	----	---	100
21	90	---	---
22	100	25	50
23	10	---	250
24	95	---	---
29	214	50	20
31	230	59	---
35	---	---	---

(continued on next page)

TABLE VII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work
38	\$---	\$---	\$---
44	8	---	---
45	20	---	---
48	---	---	---
49	10	---	---
52	150	100	---
53	15	---	---
54	---	---	---
55	40	---	---
58	150	20	25
60	30	---	---
65	20	---	---
70	35	---	---
78	75	---	---
81	6	---	---
84	---	40	---
85	50	---	---
86	---	15	35
91	20	---	---
95	---	---	---
96	20	---	---
101	9	11	8
102	---	5	---
103	80	20	---

(continued on next page)

TABLE VII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work
104	\$ 1	\$---	\$---
105	---	---	---
107	50	---	---
108	---	2	---
109	5	25	---
110	---	50	---
111	40	---	---
112	30	---	---
115	---	10	---
118	---	---	---
121	200	---	8
122	10	---	---
123	---	5	2
127	---	50	---
128	---	---	---
132	---	80	---
135	5	---	---
139	15	---	---
142	5	---	---
143	---	15	45
144	---	25	---
145	---	---	100
147	---	---	---

(continued on next page)

TABLE VII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work
152	\$ 20	\$---	\$---
153	---	---	---
156	---	40	---
157	---	100	40
158	---	250	200
159	15	5	---
171	87	---	---
173	1150	175	---
176	4	---	---
178	---	68	30
180	---	6	---
182	---	5	---
183	8	---	---
185	20	---	---
187	35	15	---
190	70	---	---
191	---	---	---
192	60	---	---
193	8	---	---
198	---	150	150
199	310	15	---
201	98	---	---
204	---	150	100

(continued on next page)

TABLE VII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work
205	\$---	\$ 20	\$---
207	85	40	---
208	---	---	---
209	15	---	---
210	10	---	---
212	40	---	---
214	---	40	100
218	(c o s t u n d e r m i n e d)		
220	---	---	50
225	10	5	---
227	35	---	---
228	---	90	100
229	20	---	---
233	---	5	---
236	35	---	---
237	100	---	---
238	---	50	---
243	80	---	---
246	---	5	---
247	20	10	---
251	---	20	---
252	---	200	200

(continued on next page)

TABLE VII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work
253	\$---	\$ 95	\$---
257	150	---	----
260	200	---	---
261	---	8	30
262	20	---	---
Total	\$4,710	\$2,412	\$2,018

The totals of each column when added give the total cost of the 113 interviewed accidents. These costs follow:

Total repair costs.....\$4,710.00
 Total medical costs..... 2,412.00
 Total costs due to
 missed work..... 2,018.00
 Total costs of 113
 accidents.....\$9,140.00

On the basis of 266 accidents for six months, accidents for one year can be estimated as twice this number, or 532 accidents. The total cost of 113 accidents is \$9,140.00. If the 113 accidents are representative of the total accidents, and they have been shown to be a fair sample, it is now possible to find the total cost of all accidents for one year. If \$9,140.00

be multiplied by the fraction 532/113, the result will be the approximate total cost. The computation follows:

$$\$9,140.00 \times 532/113 \text{ equals } \$42,942.30.$$

This would indicate that the cost of automobile accidents each year to the people of Knoxville is \$42,942.30.

Regarding the accuracy of this total cost it may be possible that the sample was not representative. There may have been too many or too few large-cost accidents in the sample. The result, based on the information obtained, however, can not be far wrong. If anything, this cost is probably lower than the total cost to the people. In some of the interviewed accidents, a greater number of people undoubtedly missed time from their work than are included in this report.

One other item, which is an indirect cost to the public, is the gratuitous hospitalization and medical service that some of the injured persons received.

Still other items omitted in these calculated costs are the fatalities and the loss of income to a family when a member of the family is injured or killed.

In considering these factors, therefore, there is no doubt that the actual annual total cost to the

people of Knoxville for automobile accidents is very
near \$60,000.

CHAPTER VI

COMPENSATIONS

In this chapter an effort will be made to study compensations for two groups of accidents. The first group will be those accidents in which an automobile had liability and property damage insurance. The second group will be those accidents in which there was no vehicular insurance.

When a question of compensation is presented there are four items which must be considered: repair costs, medical costs, costs due to missed work, and compensation for pain, suffering, loss of services, or disfigurement caused by an accident.

In this group of 113 interviewed accidents, 36 accidents involved automobiles that were insured. There were 56 accidents in which it is known that the automobiles were not insured. The remaining 21 accidents will not be discussed in this chapter, as it was impossible to determine the insurance status of the automobiles involved.

Table VIII gives a list of accidents for insured automobiles, and Table IX gives a list of accidents for non-insured automobiles.

TABLE VIII. COMPENSATIONS FOR ACCIDENTS IN WHICH
AUTOMOBILES WERE INSURED

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work	Settlement Agreement	Balance	
					: Plus	Minus
5	\$---	\$ 18	\$100	\$125	\$ 7	---
11	70	160	150	1000	620	---
31	120	---	---	120	---	---
44	8	---	---	---	---	\$ 8
48	---	---	---	---	---	---
53	15	---	---	---	---	15
55	40	---	---	40	---	---
78	75	---	---	75	---	---
91	20	---	---	20	---	---
101	9	11	8	47.50	19.50	---
102	---	5	---	5	---	---
105	---	---	---	---	---	---
109	5	25	---	35	5	---
111	40	---	---	20	---	20
143	---	15	45	15	---	45
153	---	---	---	---	---	---

(continued on next page)

TABLE VIII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work	Settlement Agreement	Balance	
					: Plus	: Minus
156	\$---	\$ 40	\$---	\$ 40	\$---	\$---
157	---	100	40	140	---	---
158	---	250	200	1100	650	---
171	87	---	---	87	---	---
173	1150	175	---	1325	---	---
183	8	---	---	---	---	8
185	20	---	---	---	---	20
191	---	---	---	20*	20	---
192	60	---	---	90	30	---
193	8	---	---	8	---	---
201	98	---	---	98	---	---
204	---	150	100	1200	950	---
214	---	40	100	150*	10	---
233	---	5	---	5	---	---

*Approximate amount.

TABLE VIII. (continued)

Accident Number	Repair Costs	Medical Costs	Costs Due to Missed Work	Settlement Agreement	: Balance : Plus Minus	
236	\$ 35	\$---	\$---	\$ 35	\$---	\$---
237	100	---	---	85	---	15
238	---	50	---	100	50	---
252	---	200	200	400	---	---
260	200	---	---	200	---	---
261	---	8	30	38	---	---
Total	\$2168.00	\$1252.00	\$ 973.00	\$6623.50	\$2361.50	\$131.00

It will be noticed in Table VIII that in accidents numbered 44, 111, 143, and 237 the settlement agreements paid were less than the actual damages caused by the accidents.

In accident number 44, the damage done was \$8.00, and Schippa apparently felt that he was at fault. No claim was presented by him for the damage.

In accident number 111, the car at fault had insurance, and the driver paid \$20.00 for the repair of the Lavin car. The car at fault, the property of the city, was repaired by the city. This repairs cost \$20.00.

In accident number 143, Cureton was an employee of the city when he was injured. The city paid his medical bill of \$15.00, but gave him no compensation for the three weeks' work which it was necessary for him to miss. Payment for this time would have amounted to \$45.00.

In accident number 237, Taylor's car was insured, and this insurance covered the damages to the other car. The damage to Maple's car, amounting to \$85.00, was paid by this insurance. It cost Taylor \$15.00, which he paid himself, to repair his own car.

In addition to these four accidents, the accidents numbered 53, 183, and 185 had some small costs

and no settlement was made. The following explanations are given:

In accident number 53, Mrs. Crandall's insurance did not cover the \$15.00 damage to her own car.

In accident number 183, the damage was so slight that each owner agreed to repair his own car. The total damage was \$8.00.

In accident number 185, Meek had insurance on his car, but the other car was not insured. By agreement each was to repair his own car. Meek believed it was fair for him to pay for repairs for both cars. The total damage was \$20.00.

It will be noticed in accidents numbered 48, 105, and 153 that no settlement was made. Neither, however, was there any damage. The impact in each of the three accidents was not sufficient to cause either damage or injury.

It would appear, then, that accidents 111 and 237 should be counted with the group considered to have been settled satisfactorily.

In accidents 44, and 183, no claim was presented.

In accident 143, it seems that Cureton should have had some compensation for the time missed from work.

Because Mrs. Crandall's insurance did not cover the \$15.00 damage to her own car, this accident, number 53, should be eliminated from any calculations relative to generalizations.

Accidents 48, 105, and 153 must be carried into the calculations relative to generalizations, because accidents of this type, where no damage or injury was caused, are present in the total group. These three accidents must be treated as a neutral factor, however. Even though these accidents were settled satisfactorily, no compensation was paid by the insurance companies. These three accidents, therefore, must be treated as a neutral group.

Of the thirty-six "insured accidents," number 53 must be eliminated, leaving thirty-five insured accidents from which generalizations can be made.

A study of these thirty-five accidents will show that in accidents 44, 183, 185, 48, 105, and 153 no payment was made by the insurance companies. Of the six accidents, those numbered 48, 105, and 153 must be treated as "neutral accidents," because no damage or injury resulted. This leaves accidents numbered 44, 183, and 185, which must be classified definitely as a "no compensation" group.

With three neutral accidents and three accidents in the no compensation group, there remain twenty-

nine accidents in a group which may be classified as a "compensation group." This gives thirty-two accidents definitely placed in either the compensation group or the no compensation group.

A ratio of the twenty-nine compensation group accidents to the total thirty-two accidents definitely classified in one of the two groups will give a percentage of insured accidents for which the insurance companies paid satisfactory compensation. This ratio, $29/32$ is equivalent to 90.6 per cent.

If the three neutral accidents were placed in the compensation group, the ratio will be $32/35$, and would be equivalent to 91.4 per cent. To do this, however, would apparently be giving the compensation group undue added weight.

If the three neutral accidents were all placed in the no compensation group, the ratio would be $29/35$ and would be equivalent to 80.3 per cent.

From these figures it is possible to make two generalizations. The first generalization is that in accidents where insured automobiles are involved, one may expect to find a cash settlement in approximately eighty per cent of them. The second generalization is that in accidents where damage or injury results, one may expect to find a cash settlement in approximately ninety per cent.

In an accident where injury is involved, the problem of compensation is a difficult one. It is comparatively simple to get an exact "repair cost," an exact "medical cost," and the exact "cost due to missed work," as these costs are easily determined. But it is difficult to determine a definite value for the pain suffered or the discomfort caused by an accident. Another difficulty is in fixing a definite value for the inconvenience in the routine life of the injured person's family. This is generally classed as "loss of services." The greater difficulty comes in attempting to determine a value for any dangerous physical imparity suffered because of an accident. Broken bones, noticeable scars, and torn muscles or ligaments generally are permanent liabilities carried by the individual as a result of the injury. Insufficient information was obtained in this study to attempt to set up a scale of any value for such additional compensations. It is apparent, however, that in general some attempt is made to reach an agreement between the persons concerned for a fair additional compensation for this type of injury.

In at least ten of the sixteen accidents of this type, additional compensation was paid either for the injury or for inconvenience. The balance is plus in accidents numbered 5, 11, 101, 109, 158, 191, 192, 204, 214, and 238. The total plus balance in these cases is \$2,361.50.

The total settlements made in the thirty-six insured accidents is \$6,623.50, as against \$4,393.00 damages actually inflicted.

A total of \$7,000.00 would have paid fair and ample damages and compensations for all the thirty-six accidents. To generalize from this amount for 532 accidents for a year's total, $\$7,000.00 \times 532/36$ equals \$103,444.44.

Except for the fatal accidents, this would be the approximate total cost to insurance companies for one year, if all automobiles in Knoxville were insured, and all damages and injuries were paid for on a basis of fair compensation.

There were eight fatalities in six months, which would indicate a probable sixteen in one year. To consider a possible number of twenty fatalities in one year and evaluate them at \$5,000.00 each would add \$100,000.00 to the annual cost to the insurance companies. The total cost to the insurance companies, in case all motor vehicles in Knoxville were insured, would be approximately \$200,000.00, and would be higher or lower, depending on the number of fatalities.

An attempt to study the non-insured accidents to the same extent would be futile. This is easily seen by a study of Table IX. Some comparisons, however, can be made.

TABLE IX. COMPENSATIONS FOR ACCIDENTS IN
WHICH THERE WERE NO INSURED
AUTOMOBILES

Accident: Number:	Repair Cost	Medical Cost	Cost Due to Missed Work	Settlement Agreement	Balance Plus Minus
3	\$ 50	\$ 60	\$---	\$---	- \$110
6	---	---	100	---	- 100
8	10	---	---	---	- 10
12	35	---	---	---	- 35
14	---	---	100	---	- 100
21	90	---	---	---	- 90
22	100	25	50	75*	- 100
23	10	---	250	---	- 260
24	95	---	---	---	- 95
35	---	---	---	---	- ---
45	20	---	---	20	- ---
49	10	---	---	---	- 10
52	150	100	---	---	- 250
53	15	---	---	---	- 15
58	150	20	25	---	- 195
60	30	---	---	30*	- ---
65	20	---	---	---	- 20
81	6	---	---	---	- 6
84	---	40	---	---	- 40
85	50	---	---	---	- 50
86	---	15	35	---	- 85
96	20	---	---	---	- 20

*Approximate value for settlement agreement.

TABLE IX. (continued)

Accident Number	Repair Cost	Medical Cost	Cost Due to Missed Work	Settlement Agreement	Balance	
					Plus	Minus
103	\$ 80	\$ 20	\$---	\$---	-	\$100
107	50	---	---	---	-	50
108	---	2	---	2	-	---
122	10	---b	---	---	-	10
123	5	---	2	5	-	2
135	5	---	---	---	-	5
139	15	---	---	15	-	---
142	5	---	---	---	-	5
144	---	25	---	---	-	25
145	---	---	100	---	-	100
147	---	---	---	---	-	---
152	20	---	---	---	-	20
159	15	5	---	---	-	20
178	68	---	30	---	-	98
180	---	6	---	6	-	---
182	---	5	---	---	-	5
187	35	15	---	---	-	50
190	70	---	---	---	-	70
198	---	150	150	---	-	300
199	310	15	---	325*	-	---
205	---	20	---	---	-	20
207	85	40	---	---	-	125

*Approximate value for settlement agreement.

TABLE IX. (continued)

Accident Number	Repair Cost	Medical Cost	Cost Due to Missed Work	Settlement Agreement	Balance Plus Minus	
209	\$ 15	\$---	\$---	\$ 15	-	---
210	10	---	---	5	-	15
218	(c o s t u n d e r m i n e d)					
227	35	---	---	---	-	35
228	---	90	100	90	-	100
229	20	---	---	---	-	20
243	80	---	---	---	-	80
246	---	5	---	5	-	---
251	---	20	---	---	-	20
253	---	95	---	45	-	50
257	150	---	---	---	-	150
261	---	8	30	---	-	38
Totals	\$1944	\$781	\$972	\$638	-	\$3094

For thirty-six insured accidents, the total compensation was \$6,623.50.

For fifty-six non-insured accidents, the total compensation was \$638.00.

For thirty-six insured accidents, the total plus balance was \$2,361.50, and the total minus balance was \$131.00.

For fifty-six non-insured accidents, the total plus balance was zero, and the total minus balance was \$3,094.00.

In the fifty-six non-insured accidents, there was one accident in which no damage or injury was found. This must be counted as a "neutral accident."

In the fifty-five remaining accidents, there were thirteen accidents for which some compensation was received. Apparently, for non-insured accidents only approximately 24 per cent received any compensation.

This seems meagre when compared with the eighty to ninety per cent of the insured accidents that received compensation.

CHAPTER VII

COMPARISON WITH OTHER SIMILAR STUDIES

It was possible to find only one other similar study, the "Report by the Committee to Study Compensation for Automobile Accidents, to the Columbia University Council of Research in the Social Sciences." The report henceforth in this study will be called the "Columbia Report." Actually, the Columbia Report is similar in subject matter to only one chapter of this study, which hereafter will be called the Knoxville Study. The chapter referred to is the chapter on Compensations.

The Columbia Report and the Compensation chapter of the Knoxville Study are similar in numerous respects.

To compare the Columbia Report with this entire study could not easily be done. In the Knoxville Study, four phases of automobile accidents have been considered. They are:

1. Causes and types of accidents,
2. Prevention, safety measures, and improvement of traffic control,
3. Cost to the public,
4. Compensations.

The Columbia Report studies only compensations.

The source of information for the Knoxville Study was the police reports of Knoxville, Tennessee.

The sources of information for the Columbia Report are not from one city alone, but from six cities and four town, rural, and suburban districts. Not only were police reports examined, but court records were used as a source of information. In all localities and from the different sources of information a consistency was maintained in the method of obtaining additional data.

Methods of obtaining additional information for both studies were in general the same. Both methods were based on personal interviews with persons whose addresses were obtained from the original sources of information. The Columbia Report, however, had 8,849 cases, and for each a personal interview was obtained. The Knoxville Study had 266 cases, and personal interviews were obtained for 113 cases.

It is readily seen that the Columbia Report is much more extensive and representative of the particular phase it covers. Numerous field workers were employed for the Columbia Report in the ten different localities. The Knoxville Study covered four phases of automobile accidents and was made by one person, at a small cost.

The Columbia Report studied only accidents in which there was personal injury. The Knoxville Study considered all types of motor accidents which occurred in Knoxville during a six-months period.

When obtaining additional information by personal interviews, the field workers for the Columbia Report had printed forms to fill out, and they interviewed only the injured persons or members of the immediate families. When obtaining additional information for the Knoxville Study, some interviews were with the injured persons and other interviews were with persons conversant with the accident. It was considerably easier in the Knoxville Study to obtain additional information from injured persons than from persons who felt they were at fault in the accidents or had participated in acts in which some other persons had been injured. It is probable, then, that for the Columbia Report as a whole, more complete information regarding individual accidents was obtained.

It is at once seen that the Columbia Report is much more comprehensive in its particular field than the Knoxville Study. The Knoxville Study, being primarily a general traffic study for one special locality, is, however, broader in scope than the Columbia Report.

In the chapter on Compensations in the Knoxville Study, it is shown that in cases in which insured

automobiles participated, between eighty per cent and ninety per cent of the persons injured were paid compensation.

In the Columbia Report, covering only injured persons, it is shown that eighty-six per cent of these persons received compensation if insured automobiles were involved in the accidents.

In the Knoxville Study for this particular phase, it is shown that twenty-four per cent of persons who were injured or whose cars were damaged received compensation if the motor vehicles involved in the accident were not insured.

The Columbia Report shows that the injured persons received compensation in twenty-seven per cent of the cases where there was no insurance.

The two studies are similar in the manner of obtaining information. The Knoxville Study is broader in scope than the Columbia Report. The Columbia Report, however, is probably more representative than the Knoxville Study in its particular field.

Where the two studies considered the same subject, the results obtained are closely related.

APPENDIX

Appendix A. A List of All Accidents with Brief Descriptions, as Taken from Police Reports.

1. January 1, 1933. Robert Love, in an Oldsmobile sedan, collided with a Willys sedan, driven by Sheriff Brewer at Chestnut and McCalla Avenue. Ruben Sexton and John Webb, who were in the car with Sheriff Brewer, received injuries. Sexton received a fractured shoulder, and Webb suffered fractured ribs and shoulder. Brewer's car knocked down a fire plug and some small trees on the corner.

2. January 1, 1933. Mrs. Ben McCall, in a Buick roadster, and Mrs. Z. B. George, in a DeSoto sedan, wrecked their cars at 323 West Clinch Avenue. The Buick was badly damaged, but there was only slight damage to the DeSoto. They agreed to repair the cars.

3. January 2, 1933. Jack Countiss, driving a Ford truck owned by the Powers Service Station, turned over on McCalla Avenue in front of the Old Ladies' Home. George Rutherford and Hiram Black, riding with Countiss, suffered fractured ribs and head cuts.

4. January 2, 1933. R. A. Monroe, in a Chevrolet coupe, and Mitchell Wade, in a Hupmobile sedan, collided while both were driving east on Woodbine. Neither was injured, and the cars were only slightly damaged.

5. January 3, 1933. Jimmy Rogers, driving a Moore Dry Cleaning Company truck, struck a pedestrian, M. A. Miller, at Central and Morelia. Miller's head was badly cut.

6. January 4, 1933. Dillard Fist, on a bicycle, holding on to a Marble City Coal Company truck, hit a bump and was thrown off. He suffered dangerous head injuries and a possible skull fracture.

7. January 5, 1933. Miss Leo May Eller alighted from a streetcar in front of the new library on West Cumberland and walked into a Chevrolet sedan, driven by E. H. Honeycutt. She was taken to the University Hospital and treated for minor injuries.

8. January 5, 1933. James Wimberly, in a Buick coupe, to avoid colliding with a car driven by Mrs. Goddard struck a parked car owned by S. R. French. Only slight damage resulted.

9. January 6, 1933. Joe Cianciola, driving an Essex, struck a pedestrian, Luke Mize, in the seventeen hundred block on Magnolia. Mize was taken to Knoxville General Hospital and treated for cuts on his forehead. Cianciola made bond for reckless driving.

10. January 7, 1933. F. W. Welker, a pedestrian, was struck by a hit-and-run driver in a Ford truck at Clinch and Henley. He was not dangerously injured.

11. January 7, 1933. Elmer Burnett, riding a motorcycle, was struck by a Hupmobile coupe, driven by J. H. Bowling, Jr., in the 800 block on Cumberland. Burnett's left leg was broken.

12. January 7, 1933. A. H. Daily, driving a Ford coupe, ran into the Todd and Armistead pharmacy and broke plate glass and marble.

13. January 7, 1933. George Boles, driving a Willys coupe, struck a pedestrian, W. H. Johnson, at Tennessee and Western. Johnson suffered a broken leg and body bruises. Boles was arrested for reckless driving.

14. January 7, 1933. Irving Mayfield, driving a Packard sedan owned by Dr. T. R. Jones, ran into a pedestrian, Maude Morley, at East Main and Lynch. Miss Morley had both legs broken. After striking her, Mayfield ran into a pole and was cut over the eyes and received body bruises.

15. January 7, 1933. Victor Morris, a pedestrian, was struck by a car at Clinch and Henley. He received a dislocated toe and foot injuries. It was a hit-and-run accident.

16. January 7, 1933. Wyman Allen, driving a Ford truck owned by the Pine Mountain Coal Company, ran over Edward White at Clark and West Fifth. White received a fractured skull and body bruises. Allen made bond for reckless driving.

17. January 7, 1933. Thurman Farr, driving a Ford sedan owned by Mrs. Lena Cash, collided with a Ford roadster at North Sixth and Pratt. The driver

of the roadster was unknown. Mrs. Cash, riding in her car, suffered minor cuts. L. N. Wilson, a passenger in the roadster, also was slightly cut. Wilson was taken to jail for drunkenness. Both cars were slightly damaged.

18. January 8, 1933. Raymond Lawson, in a Durant coupe, collided with Frank Wheeler, driving a Ford sedan, at Morelia and McMillan. Lawson's car was badly damaged. Both drivers were cited for reckless driving.

19. January 9, 1933. Harvey C. Meek, in a Nash coupe, and Bert Vincent, in a Whippet, collided at Church and Gay. Both cars were slightly damaged. Meek and Vincent agreed to make a settlement.

20. January 9, 1933. Susie May Mynatt, a pedestrian, walked into a Ford touring car, driven by Don Bloch, at Wall and Gay. Miss Mynatt was only slightly injured.

21. January 9, 1933. James Griffiths, driving a Chevrolet coach, collided with a Chevrolet coupe, driven by L. D. Lovett, in the 2300 block on West Cumberland. Only slight damage was done, and a settlement was agreed on.

22. January 9, 1933. George Phillips, in a Chevrolet sedan, collided with a Ford sedan, driven by James B. McReynolds at University Avenue and College Street. Albert Greenberg, standing on the corner, was struck by Phillips' car, and his left leg was broken and the thumb and a finger torn from his right hand. Both drivers were arrested for reckless driving.

23. January 10, 1933. David Davis, a pedestrian, was struck by a hit-and-run driver on Kingston Pike. He received dangerous cuts on the head and other dangerous injuries.

24. January 10, 1933. Jimmy Frazier, driving a Ford truck, collided with a Paige sedan on the Church Street bridge. Both cars were badly damaged, but no one was injured.

25. January 10, 1933. The same as No. 23.

26. January 10, 1933. Hoyle Kelley, riding a motorcyclâ, struck a Dodge sedan, driven by Mrs. H. B. Johnson, at Henley and Western. Kelley received slight injuries. His motorcycle was slightly damaged. A settlement was reached.

27. January 11, 1933. Ray Weaver, driving a Chevrolet coach, collided with E. B. Henry in a Lincoln touring car at Atkin and Oak. No one was injured, and the cars were only slightly damaged. An electric light post was knocked down.

28. January 12, 1933. C. M. Jones, driving a Ford coal truck, was struck by a Chevrolet hit-and-run driver. The truck was badly damaged, but Jones was not injured.

29. January 12, 1933. Bill Wayland, driving a car on North Broadway, was struck by another car. Wayland's car was wrecked; Wayland suffered a broken arm; several of his teeth were knocked out. The other driver was arrested for reckless driving.

30. The same as No. 29.

31. January 12, 1933. F. L. Allen, with his wife and daughter, was turning left from Broadway in a Chevrolet coach and was struck by a White truck, loaded with coal and driven by George Cole. Allen's hand was hurt, and his daughter's shoulder was injured. Allen's car was badly damaged.

32. January 12, 1933. Rana Mitchell suffered a shoulder injury when the Jolly Cab, in which he was a passenger, was wrecked at Clinch and McKee.

33. January 13, 1933. L. F. Vineyard, in a Ford coupe, collided with John Lowry, in a Chrysler roadster, at Sutherland and Citico. There were no injuries, and only slight damage was done to the cars.

34. January 14, 1933. C. L. Tittsworth, in a Ford roadster, collided with Wilson Johnson, in a Ford truck, at the south end of the Henley Street bridge. No one was hurt; the cars were slightly damaged.

35. January 14, 1933. Herbert Hammond, a pedestrian, was struck by a hit-and-run driver at five points on McCalla. Hammond was taken to a hospital.

36. January 14, 1933. Madeline Gibson, a pedestrian, was knocked down by a Ford truck, driven by J. D. Johnson. The accident occurred on Blount Avenue. Miss Gibson was taken to a hospital, and Johnson was cited for reckless driving.

37. January 14, 1933. C. L. Tittsworth, driving a car west on Blount, collided with Milton Johnson, driving a truck south on Henley. No injuries resulted, but the cars were badly damaged.

38. January 14, 1933. Richard Wells, a pedestrian, was struck by W. K. Wolfe in a city Ford, at 209 West Magnolia. Wells received only minor bruises.

39. January 14, 1933. J. P. Kirk, in a Ford truck, was struck at Gay and Clinch by a motor car driven by a woman who refused to give her name and who drove away from the scene of the accident. Kirk was not injured. The fenders on his truck were bent.

40. January 14, 1933. Claude Wahli, in a Whippet, collided with W. C. Fain, in a Dodge, at Depot and Broadway.

41. January 15, 1933. Joe Thompson. drove a Ford coupe into a parked motor car in the 2100 block on Nelson. Two boys who were riding in Thompson's car received minor cuts. They received medical attention. Thompson was arrested for reckless driving.

42. January 16, 1933. Maynard Ezell, a pedestrian, was knocked to the pavement by a car driven by H. H. King at Coker and Broadway. Ezell was dangerously injured, receiving a skull fracture, cuts, and bruises.

43. January 16, 1933. J. W. Marshall, Jr., was driving a Franklin sedan south on Broadway in front of the Safety Building. L. F. Fortener, in a Chevrolet coach, was progressing in the same direction and turning left into the Firestone station, when his car and Marshall's car were struck by a Cadillac, traveling north on Broadway and driven by A. S. Gallagher. The three cars were damaged; the three drivers reached a settlement.

44. January 18, 1933. Louis Schippa, driving a Hudson sedan, collided with a trolley bus at Gay and Clinch. The Hudson was slightly damaged, and damage was done to the rear door of the trolley.

45. January 18, 1933. Pete Cronos, in a Ford, collided with a Ford driven by Claude Hammer at Central and Depot. Only slight damages resulted. Cronos was arrested for driving while intoxicated.

46. January 19, 1933. J. L. Rudy, in a Ford, collided with Eugene Hardin, in a Ford. The accident was at Vine and Mee Streets. Fenders were damaged.

47. January 20, 1933. A. L. Ward, in a Chrysler sedan, collided with R. E. McEver, in a Franklin. Only slight damage resulted.

48. January 20, 1933. Billie Burnett, a pedestrian, was run over by a car driven by Tobe Ledgerwood. Burnett was only slightly injured.

49. January 20, 1933. Clarence Plaster, in a Chevrolet coupe, collided with a Ford truck, driven by John Ammons at Western Avenue and railroad crossing. Fenders were smashed on the Chevrolet.

50. January 20, 1933. Bryant Needham, a pedestrian, was struck by a Pierce-Arrow, driven by J. N. Johnson, at Anderson and Central. Needham was badly injured and was taken to a hospital. Johnson was cited for reckless driving.

51. January 21, 1933. A Hudson sedan was wrecked in the 1000 block on Irwin and left across the sidewalk.

52. January 22, 1933. Fred Holt, driving a DeVaux, ran down a bank on Sevierville Pike near Cottrell Street, badly damaging his car. He and John B. Rogers, a passenger, were slightly injured and taken to a hospital. After that they went to jail for drunkenness.

53. January 22, 1933. Mrs. Joe R. Crandall, driving a Packard touring car, collided with the safety zone at Clinch and Gay. A running board on the Crandall car was damaged, and damage was done to the rail on the safety zone.

54. January 23, 1933. Wesley Allen, a pedestrian, ran into a rear fender on a Chevrolet coach, driven by L. F. Gibbs, in the 500 block on Campbell. Allen received a sprained ankle.

55. January 23, 1933. Tom Roach, driving a Nelson Transfer truck, pulled out from the curb on Jackson Avenue, near State Street, and ran into a Ford, driven by G. J. Bremer, causing Bremer's car to strike a Franklin sedan, driven by C. G. White. No one was injured, but the Ford and Franklin cars were badly damaged.

56. January 24, 1933. C. C. Maples, driving a Tennessee Public Service Company car, ran into a car driven by A. A. Brill, at Depot and Morgan, turning over Brill's car. No injuries resulted, but Brill's car was badly damaged. An agreement was reached.

57. January 24, 1933. W. J. Bruce, driving a Chevrolet sedan, collided with a Ford car at Henley

and Cumberland. There was slight damage done to the car.

58. January 25, 1933. Margaret McCorkle was injured in a wreck at Lawson and Broadway. She was taken to a hospital.

59. January 25, 1933. Helen Smith, a pedestrian, was struck by a Chevrolet coupe, driven by R. H. Harris, in front of the St. James Hotel. Miss Smith was taken to the hospital in a Roberts ambulance.

60. January 27, 1933. Joe Mynatt turned over his Chevrolet coupe in the 900 block on Atlantic Avenue in avoiding a collision with another car. He received cuts on his leg and was treated at a hospital.

61. January 27, 1933. George Carrell, driving a Buick sedan, collided with a Chevrolet coupe, driven by Homer Tiller, in the 2600 block on North Central. The Chevrolet was badly damaged. Carrell admitted his fault and agreed to pay Tiller the cost of repairing his car.

62. January 28, 1933. George Rutledge, driving a Ford, collided with J. Bloomer in a Chevrolet coupe, at Lee and Geraldine. The cars were badly damaged. Rutledge was drunk and was escorted to jail.

63. January 29, 1933. Raymond Rogers fractured his arm when he drove a motor car against the curb on Vine Street.

64. January 30, 1933. Coy Burchell, a pedestrian, was struck by a car driven by Frank McDonald, at Henley and Union. He received cuts on his head which were treated at a hospital. Then he was taken to jail for drunkenness.

65. January 30, 1933. James Thress, driving a Chrysler roadster, collided with a Ford coach, driven by H. M. Irwin, on Jackson Avenue near the Lay Packing Company. The cars were badly damaged.

66. January 30, 1933. J. C. Mead, driving a car north on Gay Street, was struck by a truck going east on Depot. The front bumper was torn from Mead's car.

67. January 31, 1933. J. W. Johnston, a pedestrian, was struck by a hit-and-run driver at Broadway and Western. Johnston was sent to a hospital.

68. January 31, 1933. Walter Lay, driving a Ford coach, collided with W. L. Clark, in a Pontiac coupe, at Broadway and Vine. The cars were damaged. An agreement was reached.

69. January 31, 1933. Clara Shutley, a pedestrian, was struck by a Dodge sedan, driven by Hill Parson, at Sherry and Magnolia. Miss Shutley said the accident was unavoidable.

70. February 1, 1933. C. P. Taylor, in a truck, collided with C. A. Carter, in a Chevrolet roadster, at Chickamauga and McMurray. No one was injured, and the cars were only slightly damaged.

71. February 2, 1933. V. B. Paugh, driving a Ford, ran into the concrete abutment at the Fifth Avenue underpass. He was taken to a hospital.

72. February 4, 1933. Agnes Patrick, a pedestrian, was knocked to the pavement by a motor car at Locust and Clinch. Her leg was bruised; she was treated at a hospital.

73. February 4, 1933. W. W. Stowers, driving a truck, had to run it on the sidewalk to keep from hitting a car.

74. February 5, 1933. J. L. Clark drove a Chevrolet coach into a parked Ford coupe in front of General Hospital. The coupe was owned by H. E. Hix. Clark was drunk.

75. February 11, 1933. J. T. Frederick, a pedestrian, was crossing McCalla Avenue from the north to the south side. A truck driven by Earnest Ruble and progressing east on McCalla struck Frederick. Frederick died two days later. Ruble was arrested for reckless driving, was tried and acquitted: the accident appeared to have been unavoidable.

76. February 11, 1933. Captain Monday, driving a police car, skidded on the car track on Island Home Pike in front of the Model Laundry and cut down an electric pole. Three men in the car were slightly injured.

77. February 12, 1933. C. E. Lewis, driving a Rickenbacker, struck a fire plug in the 900 block on Cooper. The car then struck Luther Robinson, a pedestrian, bruising his legs and body. The injuries were not dangerous. Lewis was drunk.

78. February 14, 1933. A negro man drove a Chrysler roadster belonging to Mat Cate into a pole at Vine and Laughlin Streets. The car was badly damaged. The negro ran away.

79. February 14, 1933. J. P. Longmire, in a Studebaker coupe, backed into and tore down a fence on the Kerr Motor Company lot at 506 North Broadway. Longmire was taken to jail. He was drunk.

80. February 15, 1933. Hardin Foust, a pedestrian, was struck by a Buick car, driven by Earl Daniels at Martin Mills and Maryville Pike. Foust was bruised and taken to a hospital. Daniels was arrested for reckless driving.

81. February 15, 1933. C. S. Moore, driving a Chandler sedan, collided with Harley Rich, in a Chevrolet coupe, at McConnell and East Vine. Moore and Rich were cited for reckless driving.

82. February 16, 1933. C. G. Davis, in a Dodge roadster, collided with J. R. York in a Ford coupe at Ailor and Western. Neither was injured. The cars were slightly damaged.

83. February 17, 1933. J. K. Moody, driving a municipal Ford truck, struck Ethel Petty, a pedestrian, at Williams and Depot. Miss Petty was taken to a hospital where she was treated for minor hurts.

84. February 18, 1933. Charles Arnold, a pedestrian, was struck by a car driven by W. T. White, at College and Douglas. Arnold's injuries were not dangerous.

85. February 18, 1933. Emma Long, driving a DeSoto sedan, collided with Boyce Longmire in an Austin coupe. They said they would make a settlement.

86. February 18, 1933. Howard Stephens, riding a bicycle, collided with a Dodge car, driven by Floyd Kelley, on Main Street in front of the Vester Motor Company. Stephens was taken to a hospital.

87. February 19, 1933. Bernard Hillman was struck by a Whippet sedan driven by Mrs. Locky Vincent in 2500 block on East Magnolia. Hillman's left leg was fractured. Mrs. Vincent made bond for reckless driving.

88. February 19, 1933. W. C. Bolling, driving a Chevrolet sedan, collided with a Morris ambulance, driven by Fred Connor, at Glenwood and Sixth Avenue. Bolling was arrested. Bolling was drunk.

89. February 19, 1933. W. C. Spurgeon, driving an Auburn, collided with a truck at Riverside Drive and Hill Street. The Auburn was slightly damaged.

90. February 20, 1933. Nellie Holt, with a cut knee and a knot on her head, reported to a hospital. She said she had been in motor car accident on Middlebrook Pike.

91. February 20, 1933. Jack Schneider, in a Studebaker, was towing Will Thompson in a Ford truck on North Broadway. Ruby Cox's Chevrolet was parked at the curb. The Studebaker caught a tire in the streetcar track, causing the Ford truck to swerve and to strike the parked Chevrolet. The Chevrolet was damaged. The owners agreed to a settlement.

92. February 23, 1933. Frank Haynes, driving an Oldsmobile coupe, collided at McCalla and Langford with Joe Kirk in a Ford touring car. The Oldsmobile was badly damaged; no one was injured.

93. February 23, 1933. John W. Rapp, driving a Ford, ran into a parked car at Broadway and Morgan. Damage was slight.

94. February 24, 1933. Earnest Robinson, driving a coal truck, collided with G. W. Moody, in a dairy truck at Oak and Richards Street. No one was injured; damage was slight.

95. February 24, 1933. Paul Rowe, driving a Ford roadster, collided at Bertrand and Linden with Lena Burkhart in a Ford coupe. No one was injured; the damage was slight.

96. February 24, 1933. F. W. Goddard's car collided with a car driven by Dr. Elder's chauffeur at Depot and Central. The damage was very slight.

97. February 24, 1933. Will Omaha, driving a Ford truck, was struck by a Chevrolet coupe which did not stop.

98. February 25, 1933. Frank Brooks, driving a Ford service car in the 2100 block on McCalla, turned over. His head was bruised, and a rib was fractured.

99. February 26, 1933. Utah Lefew, driving a Chevrolet truck, collided with C. H. Brakebill in a Chevrolet coach at Washington and Winona. The cars were badly damaged. The drivers were cited for reckless driving.

100. February 27, 1933. Lee Branson, driving a Ford touring car, collided with Cas Walker in a Ford truck at Wilder and Dandridge Pike. Arch Henderlight, in the Branson car, received injuries to his back and chest. John Jackson, in the Branson car, received cuts on his arm and head.

101. February 28, 1933. Howard Kelley, on a motorcycle, collided with H. H. Hunt, driving a Dixie Laundry truck at Gay and Depot. Kelley was cut and bruised.

102. February 28, 1933. Carl Isbel, a pedestrian, was struck by a tire company truck, driven by James Upton, on Cowan Street. Isbel was taken to a hospital, where he was treated for minor bruises.

103. February 28, 1933. Clyde Warwick, driving a truck, collided with Mrs. Francis in her car at New York and Burns. Mrs. Francis' three-year-old daughter was slightly cut.

104. March 2, 1933. J. J. Broackrich brought his Chevrolet coupe to a stop at a red traffic light at Western and Broadway. Buddie Carnes, in a Ford truck, ran into his rear fenders. Damage was slight.

105. March 3, 1933. Walter Smith, riding a bicycle, ran into a Reo truck driven by Otis Dunn, at Dale and Western. There were no injuries or damages.

106. March 4, 1933. Ida Sharp, a pedestrian, was struck by a hit-and-run driver at 104 Magnolia. She was taken to a hospital.

107. March 4, 1933. E. C. Headrick, driving an Essex sedan, collided with Alva Hickson, in an Overland truck, at Hannah and Arthur. The left rear wheel on the Overland was broken.

108. March 6, 1933. John Whiteside, a pedestrian, ran into the side of Gene Walden's Essex coupe at University and College Street. He was taken to a hospital where he was examined.

109. March 6, 1933. Floyd Cunningham, driving with Jackie Cunningham as passenger, had a motor car wreck at Cumberland and Market. They were given first-aid treatment.

110. March 7, 1933. Eastman Portrum, a pedestrian, was struck by a hit-and-run driver at Cumberland and Henley. Portrum suffered a fractured leg.

111. March 7, 1933. W. F. Brown, driving a city truck, collided with a Ford roadster driven by Mrs. L. S. Lavin. The truck was slightly damaged, and a wheel broke down on the roadster.

112. March 7, 1933. Bill Gillentine and three companions were riding in a Whippet sedan on the Maryville Pike when a wheel broke on a curve. Each received minor cuts and bruises.

113. March 7, 1933. W. M. Lunsford, driving a Ford truck, collided with R. W. Hall, in a Standard Oil truck at Broadway and Cecil. No one was hurt. The cars were only slightly damaged.

114. March 8, 1933. J. S. Carmer, in a Ford truck, collided with Luther Bridges in a Ford coupe, in the 400 block on Depot. They arrived at a settlement.

115. March 11, 1933. Jim Capps and Colett Riding were in a Star roadster when it overturned in the 1700 block on McSpadden. Capps was drunk. Both he and Riding received cuts and bruises. Police were unable to ascertain who was driving the car.

116. March 11, 1933. E. J. Griffin, driving his car, collided with O. H. Newman, in a truck, at Bertrand and East Fifth Avenue. There was little damage.

117. March 12, 1933. A. P. Vine, in his car, collided with E. M. Atkinson, in his truck, at Washington and Winona.

118. March 15, 1933. James Moore, driving a Chevrolet coach, struck a boy pedestrian at Central and Dameron. The boy ran away, and no one knew him.

119. March 16, 1933. T. J. Guy, a pedestrian, was run over at Church and State by Mrs. E. R. Robertson in her Pontiac coupe. Mrs. Robertson took Guy to a hospital.

120. March 17, 1933. Ed Bremer and J. H. Renar collided in their cars at Magnolia and Williams. Both cars were badly damaged.

121. March 17, 1933. Wiley Wright, in a Dixie Laundry truck, collided with a Ford truck driven by M. F. McCook, at Lamar and Third. There was much damage to the car, but slight injury to the persons concerned.

122. March 17, 1933. Mrs. E. H. Kohlhase, in a Hupmobile sedan, collided with a Ford coupe, driven by Fred Blatt.

123. March 18, 1933. Riddle Roy backed his Packard coupe into Fanny Young, pedestrian, and injured her ankle.

124. March 18, 1933. Ben Goodstun, driving a Ford truck south on Broadway, started to make a left turn on Depot when T. H. Blevins, driving a Ford touring car north on Broadway, hit the truck full in the side. Both cars were damaged.

125. March 18, 1933. Charles Buckner, pedestrian, running from south to north across Magnolia, in the 500 block, was hit by a Graham-Paige car going west on Magnolia, driven by Reverend Paul C. Martin. Buckner died on the way to the hospital. Martin was tried and acquitted. The accident appeared unavoidable.

126. March 18, 1933. William Brockman, driving on Central Avenue Pike, hit a pole and received head injuries. H. Daniel, a passenger, had a cut nose. Both were taken to the hospital.

127. March 18, 1933. James Belmont, driving a Buick sedan, at Oklahoma and Central hit a pedestrian, George Curry, who was running across Central, looking behind him. Curry suffered from a cut mouth and a possible fracture. Belmont made bond for reckless driving.

128. March 19, 1933. Clarence Kimbrough, in a Pontiac sedan, drove upon the sidewalk at 314 East Magnolia. There was damage to the sidewalk and a hedge.

129. March 20, 1933. Sam Rogers, in a Chrysler roadster, collided with Oscar Matthews in a Chevrolet truck, at Locust and Western. Injuries were slight, but there was about \$150.00 damage to the cars.

130. March 20, 1933. Kathrine Harrow, pedestrian, was hit by a hit-and-run driver while crossing Vine Street. She was treated at the hospital.

131. March 21, 1933. Walter Yater, driving his Ford, collided with another Ford car, whose driver ran away. Cars were badly damaged.

132. March 21, 1933. Howard Wrinkle, pedestrian, playing on Gay Street bridge, ran into the side of a passing car, driven by C. B. Alexander.

133. March 22, 1933. Fred Wess and Bruce Wile reported at the hospital with cuts and bruises. They said they were in a wreck of two state highway trucks at University and Twenty-fourth Streets.

134. March 23, 1933. Sophie Bales, pedestrian, was treated at the hospital for injuries received by being hit by a hit-and-run driver at Dameron and Central Avenue.

135. March 24, 1933. Christine Hacker, in a Studebaker sedan, collided with Roy C. McGhee in a Ford coach at Burwell and Central.

136. March 24, 1933. Fred Slover, in a Ford, was hit by a Plymouth, which did not stop. The Ford had to be hauled in.

137. March 24, 1933. Roger Swingle, on a motorcycle, was in an accident at Broadway and Western.

138. March 25, 1933. Earl Wolfenbarger was driving a stolen car very fast and collided with a pole at Penelope and Broadway. The car was demolished and Wolfenbarger was killed.

139. March 25, 1933. S. K. Crockett, in a Ford coupe, ran into Lloyd Reed, on a bicycle, on Henley Street bridge. Injuries were not serious. Crockett repaired the bicycle.

140. March 26, 1933. Arthur Bibber, driving a Dodge coupe, started to make a U-turn in the middle of the block on Fifth Avenue between Broadway and Gay, when he was hit by a Ford touring car driven by John Varner. There was no damage.

141. March 26, 1933. J. W. Crabtree, in a Ford, hit patrol car driven by Bullard and knocked off a bumper and hub cap. Crabtree was intoxicated.

142. March 27, 1933. Elmer Trater, in a Ford sedan, struck the rear of a Plymouth coupe driven by Lonas Hancock at Depot and Broadway. They agreed to settle damages.

143. March 27, 1933. W. F. Cureton fell from a city truck and had to be taken to the hospital.

144. March 27, 1933. Clyde Chambers, pedestrian, was struck by a Reo milk truck, driven by Troy Carr, on Pershing Avenue. Chambers was seriously injured.

145. March 28, 1933. W. A. Horner, pedestrian, was struck by a Ford touring car driven by Herman Jenkins, at Western and University Avenue. Jenkins made satisfactory arrangements as to damages.

146. March 29, 1933. King Turpin was riding in a truck with a piano. As the truck was backed into a yard, the piano slipped. Turpin tried to hold the piano, but it fell on him and killed him.

147. March 29, 1933. Sarah Gresham walked into a car driven by Dr. Carr, on Broadway, near the Safety Building.

148. March 30, 1933. Dr. Eben Alexander, in an Auburn sedan, was struck by a Roberts ambulance, at Church and Gay. The traffic policeman had stopped all traffic for the ambulance, but Dr. Alexander misunderstood the situation. There was minor damage.

149. March 30, 1933. A DeSoto coupe struck a parked Pontiac coupe at Clinch and State, causing the Pontiac to roll down hill into the Elks' Home, breaking a window and screen. The Pontiac was badly damaged.

150. March 30, 1933. Walter Ford, pedestrian, was struck by James Craig, in a Chevrolet sedan, at Hill and Riverside. Ford suffered a fractured skull. Craig was arrested for reckless driving.

151. March 31, 1933. While Mr. and Mrs. J. M. Hull were driving in their Ford sedan, with W. S. Wilson as a passenger, they skidded on the wet street near the Central Avenue underpass and struck a telephone pole. All of them were cut and bruised.

152. March 31, 1933. Earnest Mincey was driving a Hudson sedan when he struck the central pillar of the Fifth Avenue underpass. Mrs. M. L. Cates, riding in the car, received cuts on her nose and leg. Mincey was arrested for being intoxicated.

153. March 31, 1933. J. E. Connatser, in a Chevrolet sedan, ran into the rear of a streetcar at Jacksboro and West Fifth.

154. March 31, 1933. Ora Sue Ball, pedestrian, while running across the street in the 500 block on Blount ran into the side of a Dodge sedan, driven by Pat Dunn. She suffered a fractured hip. Dunn made bond for reckless driving.

155. April 1, 1933. A. A. Patterson, driving a Ford coach, collided with H. E. Christman, in an Oldsmobile sedan, at Depot and Morgan. Mrs. Christman and Mrs. Beard and her young baby were all taken to the hospital. Patterson made bond for reckless driving.

156. April 1, 1933. Helen Cutshaw, pedestrian, while running across the 1000 block of Western ran into the side of a Chrysler sedan, driven by W. W. Badgett. She suffered a bruised leg and cuts on her head.

157. April 1, 1933. Hubbard Whittle, pedestrian, ran into a Pontiac, driven by J. W. McClain, at Emerald and North Central. He was sent to the hospital.

158. April 1, 1933. Charles Sauls, on a motorcycle, collided with a truck at Pershing and Atlantic and broke his ankle.

159. April 2, 1933. Sandy Bonnyman was driving his Ford coupe when a wheel broke down. Walter Jenifer, riding in the car, sprained a leg and was treated at the hospital.

160. April 3, 1933. Ethra Styles, driving a Ford, collided with Raymond Ackard in a Ford, at Church and Main. No one was hurt. There was about \$40.00 damages.

161. April 3, 1933. Lawrence Walker, pedestrian, ran into the side of Captain Montgomery's car in Hudson Alley. There were no injuries.

162. April 4, 1933. J. H. McAlily, pedestrian, was struck by a car driven by J. B. Gregg, at Cumberland and Gay. Gregg took McAlily to the hospital and then home. They agreed that the accident was unavoidable.

163. April 4, 1933. Jim Williams, in a Dodge sedan, struck a pole at 311 Grainger. The car was badly damaged, and there were slight injuries to Williams and to Jo Mintz, a passenger.

164. April 5, 1933. Dr. Dykes, driving a Ford coupe, collided with H. A. Trout in a Graham truck, at McCalla and Chestnut. Both cars were damaged. Dr. Dykes was taken to the hospital.

165. April 6, 1933. O. J. Matel, in a Ford coupe, collided with J. R. Lawson in a Chrysler roadster, at Spence and Magnolia. There was only slight damage to the cars.

166. April 7, 1933. John Kraechenbuhl, pedestrian, was struck at Market and Wall by A. C. Tilton, in a Chevrolet sedan. Kraechenbuhl was sent to the hospital, and Tilton made bond for reckless driving.

167. April 8, 1933. R. R. Compton, driving a Ford truck, collided with W. F. Taylor in a Plymouth sedan, at McKee and East Church. They agreed to settle the damage to the cars.

168. April 9, 1933. George Phillips drove into a telephone pole. Three passengers with him were taken to the hospital.

169. April 10, 1933. An Erskine sedan struck a telephone guide wire and was wrecked in the street at Claiborne Place and Acker Place. It was reported that the driver was drunk.

170. April 10, 1933. Herbert Bryand in a Buick coupe ran into a gas pump at Rowe Transfer Company and tore it down. He was taken to jail for reckless driving.

171. April 11, 1933. A man tried to drive a car between a truck and a streetcar in the 500 block on Gay while all three were headed south.

172. April 12, 1933. Frank West, Jr., driving a Plymouth roadster, collided at Fifth and Broadway with C. L. Branan, in a Plymouth coupe. Branan had passed a stop sign. Both cars were damaged, and both drivers were cited for reckless driving.

173. April 14, 1933. J. C. Bacon, driving an Essex coach, collided with H. M. Davis in a Dodge sedan, at Eleanor and Third. Mrs. Davis received cuts on her head and leg.

174. April 14, 1933. Mr. R. D. Stone, in a Dodge sedan, collided with Mr. C. D. Carter in a Whippet at Patton and Cumberland. Stone was taken to the hospital.

175. April 15, 1933. Norma Forsyth, pedestrian, was struck by a car driven by Fred Ward, on Texas Avenue. Ward took her to the hospital.

176. April 15, 1933. C. L. Poe, pedestrian, was struck by a hit-and-run driver at Monroe and Wall.

177. April 16, 1933. Bertha Pratt, driving a Ford coupe, skidded and turned over on Oak Street. There were no injuries.

178. April 19, 1933. It is alleged that Jimmy Taylor was driving a Ford touring car in the 900 block on Hart Avenue when he struck a post. Two girls in the car received cuts on their faces and were treated at the hospital. The car was badly damaged.

179. April 20, 1933. S. W. Jennings, driving a Ford sedan, was struck by W. F. Simpson in a Chevrolet at the 3400 block of Kingston Pike. Mrs. Jennings was taken to the hospital with leg injuries.

180. April 21, 1933. W. H. Smith, pedestrian, was struck while playing in the street at 1208 West Fourth by F. W. Riggs, driving a Willys-Knight car.

181. April 21, 1933. Kyle Wall, pedestrian, was struck by a car driven by J. T. Simmons at Vine and Central. Simmons was cited to court for reckless driving.

182. April 21, 1933. W. J. Heins, pedestrian, was struck by a car driven by David Cooper, in the 300 block of West Clinch. Heins was cut over the eye and went to the hospital.

183. April 21, 1933. Herbert Bryant and the Yellow Cab Company have a damage suit. Jess Wallace is the driver of the cab.

184. April 22, 1933. Frank Shearl, in a Studebaker, and an Ermine Taxi Company Buick had an accident at Broadway and Wells. Both cars were damaged.

185. April 23, 1933. Nell Ely, in an Oakland, and B. L. Meek, in a Ford coupe, collided. They agreed to settle damages.

186. April 23, 1933. C. A. Hodges, pedestrian, walking north at 3016 Central, was struck in the back by a Dodge coupe going the same direction. Hodges died on the way to the hospital. The Dodge was owned by H. E. Hilton and was driven by Orville Noe, who was carrying whiskey. It was a hit-and-run accident. Hilton and Noe were charged with manslaughter.

187. April 23, 1933. A Salvation Army truck, driven by Bob Sears, was struck at Western and Henley by a Ford coupe, which kept going. Two girls in the truck were bruised.

188. April 24, 1933. Vernon James, driving a Jolly cab, turned over on West Cumberland and fractured his ribs.

189. April 25, 1933. Otha Tate, on a bicycle, was struck at Depot and Broadway by a Buick, driven by Dorothy Adams. Injuries were not serious.

190. April 30, 1933. G. E. Morgan, driving a Ford sedan, collided with Kemp Doyle in a Ford roadster at Heiskell Street and Central Avenue Pike. Doyle was treated at the hospital.

191. April 30, 1933. W. O. Lowe ran into two Maunig children and then drove them home. They were not dangerously hurt.

192. May 2, 1933. P. F. Keeland, driving a G.M.C. truck, collided with a Chevrolet sedan, driven by G. M. Nichols, at Broadway and Depot. The Chevrolet was damaged.

193. May 2, 1933. W. A. Willett, driving a LaSalle sedan, skidded on a wet car rail at Fifteenth and Cumberland. The LaSalle skidded into Dr. S. R. Miller in a Dodge sedan.

194. May 3, 1933. Evelyn Hammond, pedestrian, was struck by C. K. Rollins, in a Dodge coupe. She was sent to the hospital with cuts on her forehead. Rollins was arrested for reckless driving.

195. May 4, 1933. W. C. Foresee fell out of a car in the 300 block on Church Street. He was given first aid at the hospital.

196. May 4, 1933. Three girls, Mary Hood, driving, Tilly Hood, and Edith Bishop, in a Chevrolet sedan on their way to work collided with J. W. Sheaffer in a Hupmobile sedan at Baxter and North Central. The girls were given first aid at the hospital.

197. May 4, 1933. Jim Morton, driving a Ford coupe, ran into a chicken house at 1510 Western and broke his shoulder. Two girl passengers in his car had cuts and bruises.

198. May 5, 1933. Henry Duncan, pedestrian, was struck by J. E. Ferguson in a Hupmobile sedan. Duncan received a broken leg and cuts in his head. Ferguson made bond for reckless driving.

199. May 6, 1933. W. B. Harvey, in a Nash sedan, collided at Vine and Langland with Roscoe Bell in a milk truck. Harvey received cuts and a fractured rib. His car was badly damaged.

200. May 6, 1933. T. R. Waddell, driving a car, collided with a car driven by A. E. Eschewat, Western and Broadway. There was only slight damage.

201. May 7, 1933. Geo. A. Hitch and Juanita Stansberry suffered slight injuries when a street car split a switch and struck the side of the car in which they were riding.

202. May 10, 1933. A parked Chevrolet sedan, owned by Roy McClout broke loose from its parking place in the 500 block on Walnut and struck the side of the building. The car was slightly damaged.

203. May 10, 1933. T. D. Fisher, pedestrian, was struck by a truck driven by Hubert Bowling and received a cut on his ear.

204. May 14, 1933. L. R. Evans, driving a dairy truck, was struck by a Chevrolet coupe, driven by Brown Roberts, at Fairmont Boulevard and Whittle Road. Mr. and Mrs. Evans were both injured.

205. May 15, 1933. George Daniels, pedestrian, was struck by J. D. Chaffin, driving a car on Oak Street. Daniels was taken to the hospital.

206. May 15, 1933. W. A. Eisenberg, driving a Studebaker sedan, collided with E. L. Cablish, in a Chevrolet coach, in the 600 block on Western. They agreed to settle damages.

207. May 18, 1933. Ben Sims, driving a Studebaker, and Ben Wise, in a Ford, collided at Sixteenth and West Cumberland. Both were sent to the hospital. The cars were badly damaged.

208. May 18, 1933. Edward Reagan, pedestrian, was struck by a car in the 2900 block on Sutherland.

209. May 18, 1933. E. R. Lowry, in a Franklin sedan, collided with C. B. Donahoe in a Ford coupe at Haynes Place and Luttrell. They agreed to settle.

210. May 18, 1933. Chilton Guthrie, in a De-Vaux sedan, collided with H. H. Roach, in an International Truck, in the 500 block on South Broadway. The cars were wrecked. They agreed to settle.

211. May 18, 1933. Jack Dance, in a Chevrolet coach, collided with Bill Hardin in a Chevrolet coach. There was slight damage, and they agreed to settle.

212. May 19, 1933. Hutsell Taylor, in a Ford truck, collided at Vine and Main with Oliver Kincaid, in a Hupmobile coupe. The cars were damaged.

213. May 19, 1933. W. F. Barnes, in a Chevrolet truck, collided with W. W. McKinney in a car, at Leslie and Twenty-fourth. Both cars were damaged.

214. May 20, 1933. Jim Long, pedestrian, was struck by a car belonging to D. M. Cates. Long went to the hospital.

215. May 20, 1933. Jimmy Spears, pedestrian, was struck by Tom Hay, on a motorcycle, near Fifth Avenue bridge, and was sent to the hospital. Hay was arrested for reckless driving.

216. May 20, 1933. Margie Lamar, pedestrian, was struck by a car driven by P. J. Sams, at Broadway and Central, and had to go to the hospital.

217. May 23, 1933. Mary Baker, driving a Plymouth coupe, at Washington Pike and Nadine Street had a wreck. She received minor bruises.

218. May 23, 1933. Roy Thomas, in an Essex sedan, struck James Meek, pedestrian, at Clinch and Gay. He drove Meek home.

219. May 24, 1933. Harold Keene, pedestrian, was struck by a car, driven by Bill Guy. Keene was slightly injured.

220. May 25, 1933. Hoyle Ammons, in a truck, struck the curb and fell into the rear of the truck. He was given first aid at the hospital.

221. May 26, 1933. J. Arthur Atchley had his car knocked into the creek by a hit-and-run driver at Island Home Pike and Haven Road. Atchley went to the hospital.

222. May 27, 1933. Katherine Hawkins, pedestrian, ran from behind a parked car in front of H. O. Pollard, driving a Buick coupe. She died in three hours. Pollard was tried and acquitted.

223. May 27, 1933. Bernard Watkins, pedestrian, was struck by a hit-and-run driver and was sent to the hospital.

224. May 29, 1933. R. W. Jolley, pedestrian, stepped in front of a DeSoto coupe, driven by R. W. Parker at Eighteenth and Cumberland. Jolley was sent to the hospital in an ambulance.

225. May 30, 1933. Walter Wilson was in a motor car accident at the west end of the Oak Street bridge. His legs and face were injured.

226. May 31, 1933. Mrs. Jess Clanton, in a Chevrolet coach, and Mrs. Ruth Tipton, in a Dodge, collided at Oklahoma and Central. The case was settled in a Justice of the Peace court.

227. May 31, 1933. R. M. Kirth, in a Willys sedan, collided at Fifth and Gay with Ernery Terry, in a Dodge touring car. Damage was slight; a settlement was made.

228. May 31, 1933. Allen Littlejohn, a pedestrian, was struck by a motor car driven by Fred Hightower at Martin Mill Pike and Vestal. Littlejohn was taken to a hospital. Hightower was arrested for felonious assault.

229. May 31, 1933. A large truck was backed into J. A. Sneider's Ford car, parked at the Fulton Company. Two tires were damaged, and the side of the car was smashed.

230. June 2, 1933. Henry E. Barnes, Jr., was driving a Model T Ford west on New York Avenue. In the car were Lincoln Barnes and Henry E. Barnes, Sr. J. E. Flack was driving a city of Knoxville Chevrolet sedan south on Burnside. In this car were J. E. Vandegriff, John Vick, and Lillian Goddard. The cars collided at the intersection. Henry E. Barnes, Sr., died in an ambulance on his way to a hospital. Lincoln Barnes suffered a fractured finger and minor scratches. H. E. Barnes, Jr., was slightly injured. J. E. Vandegriff went to a hospital. No one else was injured. The cars were badly damaged.

231. June 3, 1933. Denny Moore, in a Ford truck, ran into a pole at Elmer and Western to avoid striking another car. He received first aid treatment.

232. June 3, 1933. Mrs. Morley in her car collided with another car at Clinch and Gay. Damage was very light.

233. June 3, 1933. Ollie S. Hart Bailey, a pedestrian, was struck by a Chevrolet Tire Service truck in the 700 block on East Vine. He was taken to a hospital.

234. June 3, 1933. Randolph Scarborough's Dodge car, parked at College and University, was struck by a car driven by C. C. Whitson. Damage was slight.

235. June 4, 1933. A Hupmobile touring car collided with a railroad car and was badly damaged.

236. June 4, 1933. J. D. Holloway, in a Reo roadster, collided with an open sedan, driven by Johnny Jones, at Burnside and Delaware. Three persons were injured and were taken to a hospital. Both drivers were cited for reckless driving.

237. June 7, 1933. J. P. Maples, in a Ford sedan, collided with Elmer Taylor, in a Studebaker, at the end of the bus line on Sevier Avenue. Both drivers were cited for reckless driving.

238. June 8, 1933. Clifton Franklin, a pedestrian, was struck by M. R. Ebbs' car. He received a broken leg and bruises.

239. June 8, 1933. Eugene Grigsby sustained a sprained ankle in a motor car accident at Main and East Clinch. He was treated at a hospital.

240. June 9, 1933. Ray Webb, in a Chevrolet truck, collided with H. G. Judkins in a Chrysler sedan at Clinch and Henley. Damage was slight.

241. June 11, 1933. Elizabeth Campbell, a pedestrian, was struck by a hit-and-run driver at the corner of Broadway and Jackson.

242. June 12, 1933. John Troutman, a pedestrian, was struck by a tire service truck, driven by Fred Emery. He sustained a broken leg.

243. June 14, 1933. Jess Maryville, in a Ford coupe, was struck by an Auburn, driven by Tipton Carter at Caldwell and Hancock. Maryville was taken to a hospital. Carter was arrested for reckless driving.

244. June 15, 1933. A Dodge roadster and an Oldsmobile sedan collided. The Dodge was wrecked. The driver of the Oldsmobile picked up the driver of the Dodge, who was dangerously hurt. Neither was found.

245. June 15, 1933. Leonard King, in a tire company truck, and Mrs. Eva Bowers, in her car, had a wreck at Sixth and Glenwood. Both were insured and agreed to settle. The cars were badly damaged, and a woman in the Bowers' car was slightly injured.

246. June 16, 1933. James Bullion, in a Chrysler sedan, struck a Ford roadster driven by H. Brown, at Jackson and Central. The cars were slightly damaged.

247. June 17, 1933. Ted Norris was in a motor car accident and was taken to a hospital.

248. June 17, 1933. Mr. Murphy, driving a workhouse truck, was struck by an intoxicated driver in a Ford on Fifth Avenue near Arthur Street.

249. June 17, 1933. Noa Fletcher, in a Reo coach, collided at Deaderick and College with Wilfred Cox in an Auburn sedan. The cars were slightly damaged.

250. June 17, 1933. Dan Burrell, in a Ford coupe, collided with H. R. McCoy, Jr., in a Chevrolet coach. Burrell was arrested for being intoxicated and for leaving the scene of the accident. The cars were slightly damaged.

251. June 19, 1933. C. J. Prater, in his car, was struck by Floyd Evans in his car, at Fifth and Richards. Prater was taken to a hospital and Evans was arrested for reckless driving.

252. June 19, 1933. B. A. Monton, Jr., in his car, struck Robert Shepherd, a pedestrian.

253. June 19, 1933. Mary Goodson, riding a bicycle, was struck by a truck driven by Kenneth Smith. She was taken to a hospital. Smith was cited for reckless driving.

254. June 19, 1933. Sam Watson, riding a motorcycle with B. L. Lovingood and Jerry Stanball, collided with a Ford sedan driven by Bob Guthrie at Henley and Cumberland. Watson was given first aid. Stanball was dangerously injured; and Lovingood died in twenty-six hours of injuries. Guthrie was arrested for being a hit-and-run driver.

255. June 20, 1933. Fire truck No. 7 collided with a Southern Railway switch engine at the Oldham Street crossing. Captain Minton and Fireman A. C. Thompson were painfully hurt. Fireman W. W. Wells was slightly injured.

256. June 21, 1933. Fred Post, in a Dodge sedan, collided at Broadway and Atlantic with Elmer Woodfin, in a Ford touring car; the cars were wrecked. Post was cited for reckless driving, and Woodfin was arrested for being intoxicated.

257. June 22, 1933. Richard McNabb, in a Dodge, collided at Ray and Baxter with C. A. Boyd in a Buick. Damage was slight.

258. June 23, 1933. Dale Harrell, in a Chevrolet roadster, drove past a red light and ran into the rear of the Chrysler roadster driven by Leslie Bass. Damage was slight. Harrell made bond for reckless driving.

259. June 23, 1933. Paul Turner, a pedestrian, was struck by a Studebaker driven by Harry Loett on Western. Turner was only slightly injured.

260. June 23, 1933. James Thompson, in a Studebaker, collided with M. Didusch, in a Chrysler, at Henley and Cumberland. Thompson agreed to pay the repair costs.

261. June 23, 1933. Woodruff Harvey, riding a bicycle, was struck by a car driven by Thomas Ridley. Ridley took Harvey to the hospital and then went to jail to make bond for reckless driving.

262. June 24, 1933. H. E. Williams' car, while parked at 1204 East Vine, was struck by a truck which kept going.

263. June 24, 1933. W. A. Reynolds, driving his car, struck a pole at Lamar and Broadway. His daughter was taken to a hospital for treatment.

264. June 25, 1933. Three men were struck by a hit-and-run driver. One of them was dangerously injured.

265. June 26, 1933. Lester Evans, in a Chevrolet, collided with John L. Williams, in a Chevrolet, on Western.

266. June 26, 1933. Kenneth Smith drove a Chrysler coupe into a telephone pole on Fifth Avenue. He was painfully injured.

267. June 29, 1933. The small daughter of Francis McCarty was struck by a Ford car on Holston Drive. She was taken to a hospital. Henry Wohnwerd was the driver of the car.

268. June 30, 1933. Clarence Holley, driving south on Central near Church Street, was slightly injured when a North Star truck, driven by Oscar Brogden, collided with his car.

Appendix B. More Detailed Accounts of 113 Accidents

Regarding Injuries, Damages, and Compensations

(The accidents in Appendix B correspond in number to those listed in Appendix A.)

3. In this accident, the truck turned over because the front brakes locked. The injuries amounted to about \$60.00 and the truck was damaged to the extent of \$50.00. These amounts had to be paid by the individuals for the injuries. The truck was repaired by the owner.

4. There was very little damage done in this accident: only a spring was bent. There was no settlement.

5. Miller was struck while crossing Central Avenue. He lost the use of his hand for a while. His doctor bill was \$18.00. The car carried insurance, and the adjuster paid the doctor bill and gave Miller \$125.00. Miller missed three weeks of work.

6. Dillard Fist, twenty-one years old, was in a hospital four weeks and missed two months of work. Hospitalization was free, but he lost about \$100.00 time at his place of employment. There was no liability insurance on the truck, and Dillard received no compensation.

8. There was about \$10.00 damage in this accident. There was no insurance, and each owner fixed his own car.

10. Welker was struck by a hit-and-run car while he was crossing Henley Street at night. He was sore and stiff, because of bruises, and missed five days of work for an approximate loss of \$25.00.

11. The motorcycle and car were both progressing in the same direction, when the car struck the motorcycle. It was dark, and the street was wet. Burnett sustained three fractures to his leg. His doctor bill was \$100.00 and his hospital bill was \$60.00. His time lost was put at \$150.00. He received a lump settlement from the insurance company of \$1000.00.

12. Dailey was pushing his car to get it started. When it started, it ran into the store, causing about \$35.00 damage to the store, which was paid by the store owners. The Ford was an old Model T, and carried no insurance.

14. This accident occurred about 10:00 o'clock at night. Maude Morley was given free service at the hospital for her two broken legs but received no compensation, as her car carried no insurance.

21. Both cars were traveling in the same direction, and Lovett attempted to make a U-turn, when he was struck by Griffiths. There was no insurance. Lovett paid \$40.00 to repair Griffiths' car and \$50.00 to repair his own.

22. There was no insurance in this accident, but some compromise was agreed upon. It was impossible to obtain any information concerning this agreement.

23. Davis was sixty-five years old and received painful bruises. His neck and spine were injured. He was forced to remain in bed for twelve weeks. He missed six months of work with the highway department. There was said to be no insurance. The man was offered \$18.00, which he accepted. His doctor bill amounted to only \$10.00, as he received free service at the hospital.

24. The truck and the car met on the bridge at average speed; the roadway was wet. Damage of \$75.00 was caused to the truck, and damage of \$20.00 was caused to the sedan. There was no insurance, and each owner paid for repairs to his vehicle.

29. A. D. Eggers' car was damaged \$114.00, and he missed four days of work. The policeman, Wayland, sustained a broken arm and some of his teeth were knocked out. His car was damaged \$100.00. Eggers alleged the police ran by a stop sign and brought suit. The outcome of the suit could not be ascertained.

31. Mr. Allen made a left turn from Broadway to go west on Glenwood. He approached the intersection on the right hand side of Broadway in the lane next to the center and thought he had time to clear the intersection before an approaching truck from the opposite direction on Broadway would cause him trouble. When almost clear, the truck struck his right rear wheel and caused considerable damage and injury. In a lawsuit with the truck owner, Mr. Allen lost, because he violated minor provisions of the city traffic code. His car was insured, and this insurance paid \$120.00 to the truck. The truck was insured, but Mr. Allen had personally to pay \$169.00 for his own medical bills and for repairs to his car. This judgment was given, although it was admitted that the truck was heavily loaded with coal and was going fast.

35. The car started down McCalla, then turned and went down Vine. Hammond was crossing Vine and was struck. It was about 8:00 o'clock at night and the lights on the car were very dim. It was a hit-and-run car. Hammond was only bruised, and the hospital cost was nothing.

38. Richard Wells was fourteen years old. He was struck near the curb at 209 West Magnolia. He was practically unhurt.

44. The trolley bus was making a right turn from Gay to Clinch when struck by Schippa's car, which was traveling at a slow speed. The damage was less than \$10.00, and no claim was presented.

45. This collision was at the intersection of Central and Depot. It caused about \$10.00 damage to each car. Hammer paid for all repairs.

48. Billy Burnett was six years old. He was uninjured, but Ledgerwood wanted him to be examined. Ledgerwood carried insurance.

49. John Ammons carried no insurance, and neither did the owner of the other car. The damage was slight. No other information could be obtained.

52. There was about \$150.00 damage to the car, and each of the two had a hospital bill of \$50.00. There was no insurance, and each paid his share of the expense.

53. There was about \$15.00 damage in this case. The damages were not covered by insurance, and Mrs. Crandall paid.

54. Wesley Allen, nine years old, ran into the rear of the automobile as the car suddenly stopped. His ankle was sprained. The accident was unavoidable.

55. There was about \$40.00 damage done to all three cars. This was paid by insurance carried on the Nelson truck.

58. The two cars met head-on on Broadway at Lawson. One car was damaged \$100.00, and the other one \$50.00. Both drivers were alleged to be drunk. One boy spent eight days in the hospital and had a \$20.00 doctor bill. There was no insurance. The owners were undecided as to how to dispose of their cars.

60. This car turned over, dodging another car. The other car could never be found. Mynatt was not hurt except to need first aid. His car was damaged about \$300.00. He had his own repairs to make.

65. This was a head-on collision at slow speed due to quick brakes. There was about \$10.00 damage to each car. Each owner fixed his own car, as there was no insurance.

70. This was an intersection collision. The damage amounted to about \$35.00 and was paid by Taylor. There was no insurance.

78. A negro man drove Cates' car from the storage company without authorization. He was going fast and hit a guy wire on a pole. There was about \$75.00 damage, which the storage company paid to Cates.

81. This was caused by making a left turn. The damage to the cars was about \$3.00 each; cost of repairs was paid by the owners.

84. Charles Arnold, four years old, was crossing the street when struck by the car. He remained at a hospital four days at a cost of \$40.00, which his parents paid. There was no insurance and no settlement was made by the driver of the car.

85. Mrs. Long was driving on Luttrell, a paved street, and had almost cleared the intersection. Another car came into the intersection from Mrs. Long's right, and crashed into the right rear wheel on her sedan. This second vehicle was traveling rapidly and was crossing Luttrell from an unpaved street. Although Mrs. Long was at the intersection first, she lost a judgment because the second car approached from her right. The accident cost Mrs. Long \$50.00. Neither car was insured.

86. The car came out of a driveway and struck Stephens who was riding a bicycle. Stephens paid a \$15.00 doctor bill and missed three weeks of work, equivalent to \$35.00. There was no insurance, and Stephens was unable to obtain a settlement from the car owner.

91. The truck was traveling rapidly. Damage amounted to about \$20.00, which was covered by insurance on the truck.

95. There was no damage in this accident. The drivers had almost forgotten it when questioned.

96. There was about \$10.00 damage to each car. Neither driver carried insurance. Each driver paid for repairs to his car.

101. Howard Kelley had a doctor bill of \$11.00. Repairs to his motorcycle cost \$9.00. He was confined to his bed for two days. Insurance on the laundry truck paid

him \$47.50.

102. Carl Isbel was seven years old. He was struck while crossing the street and was bruised. The driver paid his hospital bill of \$5.00. The car was insured.

103. This was an intersection collision. The car was damaged \$60.00 and the truck, \$10.00. Mrs. Francis had a doctor bill of \$20.00. There was no insurance. Mrs. Francis is suing Wayrick for more than \$150.00.

104. Only a bumper was slightly bent in this accident.

105. There was no damage or injury in this accident. Insurance was carried on the truck.

107. This accident as reported caused about \$50.00 damage to the Overland. There was no insurance, and the owner was slowly taking care of his car, as he could arrange to obtain parts and do the work.

108. Whiteside was struck while crossing the street by a car going at a rapid speed. He seemed to suffer mainly from shock, as he was an old man. His shoulder was injured. The driver of the car paid for some patent medicine, which Whiteside said he wanted. There was no settlement made. There was no insurance.

109. A collision between Cunningham's car and a Jolly cab resulted in a hospital and doctor bill of \$25.00 for Cunningham. The Jolly Cab Company paid him \$35.00 for the necessary releases. This was covered by insurance.

110. Portrum's leg was broken when he was struck by a hit-and-run driver when crossing Henley Street. No compensation was paid. Expenses were paid by Portrum's father. They were about \$50.00.

111. There was about \$40.00 damage to both cars. The city paid Lavin for his damage and caused its truck to be repaired.

112. This accident was caused by mechanical faults and cost about \$30.00 in damages. No insurance covered this type of accident.

115. These two persons spent one day in the hospital at a cost of \$10.00. The body of the car was bent - the only damage.

118. This accident as reported. The boy, a pedestrian, was not struck squarely or hard, and after being hit he ran away apparently sound.

121. This accident between a grocery truck and a laundry truck was at an intersection of Lamar and Third. There was about \$200.00 damage, done mainly to the laundry truck. The laundry driver was absent from work two days. The grocery truck was at fault, but no insurance was carried on it. An agreement was made whereby the grocery company would pay a part of the repair costs on the laundry truck. The grocery truck was only slightly damaged. The driver received no compensation.

122. It was less than \$10.00 in damages involved in this accident - only bent fenders and bumpers. Each owner paid for the repairs on his car. There was no insurance.

123. Fanny Young, fifty years old, missed one day of work. There was no insurance on the car, but the driver paid a \$5.00 doctor bill.

127. George Curry, six years old, was badly bruised and spent four days in the hospital. There was no insurance on the car, but Mr. Belmont paid \$60.00 to cover all expenses, which was more than agreeable to the boy's family.

128. There was no apparent damage to the sidewalk and hedge.

132. This boy, eleven years old, was playing tag on the bridge on his way home from school, when he ran out in front of the car. He spent seven days in a hospital and was kept to his bed at home for two weeks. Medical costs were more than \$75.00. This accident was obviously unavoidable, and the boy received no compensation.

135. While parking her car, Christine Hacker bent her fender and also the door to another car. There was less than \$10.00 damage, and each person fixed his own car. There was no insurance.

139. There was no insurance in this case. Read went to law to get some compensation for slight injuries. The suit was unsuccessful. Crockett, however, paid \$15.00 for repairs on the bicycle.

142. Hancock was making a left turn at an intersection, when he was struck by a car approaching from the rear. It cost him about \$5.00 to repair his car. There was no insurance, and he paid this cost himself.

143. Cureton was holding some brush on a city truck when the end-gate collapsed, and he fell to the pavement. The city paid his medical bill of \$15.00. He received no compensation for the three weeks of work he missed.

144. Clyde Chambers, aged seven, sustained scalp wounds and spent one day at a hospital. His father paid \$25.00 for doctor, hospital, and X-ray bill. No insurance was carried on the truck.

145. W. A. Horner was struck while walking on the sidewalk at Western and University. One car had dodged another car. Horner missed three weeks of work for a loss of \$100.00. The driver had no insurance and no money. Horner's medical service was free.

147. Sarah Gresham is an elderly colored woman. She was struck by Dr. Carr's automobile as she was dodging another car, near the Safety Building. She was treated at a hospital. She suffered only shock and minor bruises. Dr. Carr made no move to pay any compensation. He carried no insurance on his car.

152. This accident occurred about 8:00 o'clock at night during a rainstorm. The occupants of the car were treated without cost at a hospital. The car was damaged about \$20.00. There was no insurance.

153. Connatser denied being drunk. This was a slight collision, and there was no damage or injury.

156. Helen Cutshaw, seven years old, was crossing Western Avenue when she was struck by the car. Her hand and fingers were broken, and she spent five days in a hospital. The insurance company paid \$40.00, but Mr. Cutshaw instigated a suit for \$100.00.

157. Hubbard Whittle sustained an injury to a shoulder muscle when struck by McClain's car. He was in the hospital eleven days and wore a brace for three weeks. The insurance company paid him \$140.00.

158. Sauls sustained a broken ankle and other injuries. He was at a hospital for five weeks. The insurance company paid him \$1100.00.

159. The broken wheel in this accident cost \$15.00. It was not covered by insurance. There was a \$5.00 doctor bill, which Jenifer paid.

171. This accident was as reported. The hurried car driver won an \$87.00 judgment in a Justice of the Peace court against the Knoxville Power and Light Company. They appealed. It appeared the driver was at fault.

173. These cars collided at Eleanor and North Third. Mrs. Davis was in the hospital for five days. Davis' insurance paid \$115.00 hospital bill for Mrs. Davis, \$150.00 for Bacon's car, \$60.00 to Bacon, and \$1000.00 for Davis' car. Davis' car was a new sedan and was completely wrecked.

176. Poe's damage was only a bent fender and amounted to less than \$5.00. The hit-and-run driver was never found.

178. The boy was driving very fast, when a tire blew out. Margaret Birdwell paid a doctor \$5.00 and missed one day of work. The doctor bill of Lucille Ford was \$13.00, and she missed six days of work. The driver lost some teeth, and in all he paid out \$50.00 and missed six days of work. There was no insurance on the car.

180. Mrs. Smith called to her child to cross the street. He was struck lightly by a car driven by F. W. Riggs. Riggs paid a \$6.00 doctor bill. There was no insurance on his car.

182. Heins is slightly deaf. This probably caused him to be struck by Cooper's car. He paid \$5.00 to the doctor for dressing a cut over his eye. There was no insurance on the car.

183. A Yellow cab pulled from the curb as Bryant was passing. They collided. There was less than \$10.00 damage, and each person repaired his own car.

185. These cars collided during some excitement due to a fire. There was \$20.00 damage. Meek had insurance. Each person fixed his own car.

187. The driver of the hit-and-run Ford is alleged to have been carrying a load of liquor. Etta Daniels was hurt badly, and had a doctor bill of \$15.00. Elizabeth was not hurt badly. The truck was damaged \$35.00. There was no insurance, hence these amounts had to be paid by the individuals.

190. There was a total damage of \$70.00 to the two cars. There was no insurance. Each owner had his own car repaired.

191. Neither child was more than scratched. Lowe had insurance and made satisfactory settlement. It was impossible to learn the amount.

192. In this intersection collision, there was \$60.00 damage to the Chevrolet and none to the truck. There was no insurance on the truck. The owner of the Chevrolet received a \$90.00 judgment in court.

193. The New York car skidded on the wet street, when the wheels caught in the streetcar rail. The damage to Dr. Miller's car was \$8.00 and was paid by Millett. Millett carried insurance. The car rails are poorly fixed at this place.

198. Henry Duncan's broken leg cost him a total of at least \$300.00. Ferguson had no insurance and no money. He was entirely at fault, because he was rushing by a traffic light during the change from green to red.

199. Roscoe Bell was apparently at fault here, as he drove by a stop sign. Harvey's car was damaged \$310.00, and his medical bill was \$15.00. The truck was damaged \$10.00. The truck had no insurance. Harvey, consequently, sued Bell. The result of the suit could not be ascertained.

201. When the streetcar rear trucks split the switch, the rear of the street car hit Hitch's automobile. A \$98.00 settlement was paid.

204. Mrs. Evans had a large cut on the head, which left a bad scar, and she had a fracture in her hand. Mr. Evans had a bad cut on his head. Their hospital and doctor bill was over \$100.00. There was no insurance on the Roberts' car, and Evans received between \$1200.00 and \$1500.00 as a settlement.

205. George Daniels, eight years of age, was badly bruised while playing in the street. He felt the effects for eight weeks. There was no insurance on the car, and no settlement was obtained. In addition to the injuries, there was a \$20.00 cost for medical services to George's family.

207. Sims did not stop for a stop sign. His car was damaged \$20.00, and his medical bill was \$20.00. Wise's car was damaged \$65.00, and his medical bill was \$20.00. There was no insurance; each paid his own costs.

208. Edward Reagan had to spend one day in the hospital with injuries. This was a free service, hence the cost to the family was nothing.

209. Lowry seemed to be at fault in this intersectional collision. There was no insurance, but he personally paid \$15.00 to repair both cars.

210. There was \$5.00 damage to each car. The owner of the DeVaux sedan paid for both, as he was at fault. He had no insurance.

212. This was an intersection collision. The owner would not tell any other information about the accident.

214. Long spent one week in the hospital and missed work, causing him to lose his job. There was insurance on the car, and some compromise settlement was made. It was impossible to learn the amount.

218. Jim Meek, sixty-two years old, was crossing Gay Street on a green light. A car was turning right from Clinch and struck Meek. Meek was still confined to his bed after being there for two months. He seemed very badly injured. There was no insurance, and after Thomas drove Meek home, Meek's family have never even heard from him.

220. Hoyle missed two weeks of work. His medical services were free. His family would tell nothing else.

225. Walter Wilson paid \$5.00 medical bill for his injuries, received when the two cars collided.

227. Terry was making a left turn, and Keith collided with him when trying to pass. There was no insurance, and the accident cost Terry \$55.00.

228. Littlejohn had a fractured skull and was unconscious four days. He stayed in the hospital two weeks. Hightower had no insurance, but he paid \$90.00 medical bill.

229. Sneider had to pay \$20.00 himself, as he could get nothing from the truck owner. The truck had no insurance.

233. Bailey's \$5.00 medical bill was paid by the tire company.

236. Jones had passed a stop sign. His insurance paid \$35.00 to the other parties. This settlement was agreeable.

237. This was an intersection collision. Taylor's car was damaged \$15.00, and Maple's car \$85.00. Taylor's insurance paid Maples \$85.00. Taylor had to pay \$15.00 on his own car.

238. Franklin, eight years old, had his leg broken by Ebb's car. Ebb's insurance paid \$50.00 medical bill and gave young Franklin \$100.00 for damages.

243. There was \$50.00 damage to Carter's car, which he paid for and fixed. The damage to Maryville's Ford, \$30.00, was left unrepaired. There was no insurance.

246. Bullion paid \$5.00 damage to Brown. Bullion had no insurance.

247. The accident of Ted Norris cost him two days in the hospital and \$20.00.

251. Prater had to spend \$20.00 for medical service for himself. The negro in the other car had no insurance.

252. Shepherd had a leg broken and other injuries. He spent six weeks in the hospital. Montonzi's insurance company has promised to take care of the costs and damages.

253. There was no insurance on the grocery truck. The grocery company and the girl's parents divided the bills. The parents paid \$50.00, and the grocery paid \$45.00. The girl was in the hospital five days.

255. McNabb's car was damaged \$75.00. Boyd's car was damaged \$75.00. They fixed their own cars, as there was no insurance.

260. Thompson had insurance and paid \$200.00 altogether for damages.

261. Harvey worked for Western Union. He missed a week of work and had \$8.00 medical bill. Western Union paid him for both. Ridley had no insurance.

262. The truck skidded on a wet street and damaged the car \$20.00. As the truck kept going, Williams had no alternative but to repair his own car.