one when he was without insurance, a revocation of his license for drunken driving, and a revocation extended for failure to show financial responsibility.

His driver's license was last suspended on June 21, 1967, after he was unable to obtain insurance after two wrecks earlier in the year. His license had been restored on July 26, 1967, when he was again able to show financial responsibility.

Chicago area newspaper headlines had tagged Kusnierz with the label, "Death Driver." DuPage County Sheriff Lawrence J. Springborn, whose department investigated the accident said, "A death warrant for the Arthur Hoffmeister family was signed July 26 when the secretary of state's office reissued a driver's license to Ralph J. Kusnierz." Judge Raymond K. Berg, acting chief judge of the Cook County traffic court, called for the establishment of a judicial board that would frequently review those cases where a motorist has demonstrated a reckless disregard for the state's traffic laws.

"There must be a new state law that says when a man has this many violations his driver's license should be permanently revoked," said Judge Berg.

After a report to a coroner's jury from the Illinois bureau of toxicology showed that Kusnierz was highly intoxicated at the time of the fatal crash, Chicago newspapers also demanded that something be done to take deadly drivers off the road.

Said Chicago's American: "An entire family has been destroyed through one man's stubborn refusal to learn responsibility; when a driver has demonstrated that he is dangerous as thoroughly as Kusnierz proved it, the state should be empowered to remove the danger permanently."

The Chicago Daily News editorial page commented: "When not 10 but hundreds of people are killed on highways of the United States every week, many in crashes as shocking and needless as this one, the legislators should move to catch up with the people and add teeth to the laws intended to screen out the dangerous drivers."

In an editorial headlined "Potential Murderers on Wheels," the Chicago Tribune asked that a study be made of Judge Berg's judicial board proposal.

An incensed coroner's jury returned a verdict of accidental death through reckless homicide in its investigation of the crash and added: "We ask Secretary of State Paul Powell to take note of this accident and show for what reason the license of Ralph Kusnierz was reinstated after his motor vehicle and insurance record."

Powell's office quickly answered: There was no legal cause to have revoked the license of Kusnierz. Said Joseph Belair, director of the public information division of the department: "From the time Kusnierz got his license back, there was no record of any driving violation. Failure to pay insurance does not make a person a bad driver."

This tragic case typifies the nationwide problem of dangerous drivers whose licenses are in force despite long and conclusive records of serious traffic violations. Such drivers constitute a menace to the safety of others. And they compound the ever worsening problem of automobile insurance losses. Hundreds of thousands of drivers who should not be on the roads carry licenses or evade licensing procedures. They then demand to be insured and cause a disproportionate share of death, destruction and monetary loss on the nation's highways. ("Let's Stop Pampering Deadly Drivers," JOURNAL OF AMERICAN INSURANCE, May–June, 1967).

Recently, a memorial mass was held in a school near the Hoffmeister home in Woodbridge, Illinois, for Arthur Hoffmeister, 28; his wife, Paula, 27; their five children, Beth Ann, 6; Jane, 5; Amy, 3; Peggy, 2; David, 1; and Mrs. Hoffmeister's parents.

Neighbors of all faiths came to pay tribute to a family they describe as persons who loved life and their community and who always did things together. They perished together, too, when death met them head on in an automobile driven by a deadly driver.

Mr. WATKINS. I have just one more question.

The mutual insurance companies— I perhaps am not telling you anything, a lot of people in my State fear them because of mutual aid. There are so many of them that have blown up, people have found themselves with big bills because they were partners in this mutual.

If they became a part of this mutual firm and they get a great, big bill when it comes down to the settlement of the liability. Have you had many cases of this type in your Association here?