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November 20, 1974

Insurance
no fault

Dear Earl:

Enclosed are relevant pages from the address by the Attorney General before the Life Insurance Marketing and Research Association in Miami Beach on November 13, 1974.

The Administration has been standing against Federal legislation on the subject, because it is believed the issues should be dealt with by the respective states.

As I read the Saxbe remarks, he was essentially saying that if states do not act, he has little doubt that the Congress will.

Sincerely yours,

Philip W. Buchen
Counsel to the President

Mr. Earl C. Townsend, Jr.
Townsend, Hovde & Townsend
120 East Market Street
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Indianapolis, Indiana 46204



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JOHN F. TOWNSEND

November 14, 1974

Mr. Philip W. Buchen
Counsel To The President
The White House
Washington, D. C.

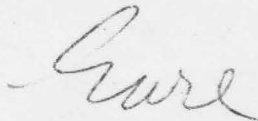
Dear Phil:

Confirming my telephone call of this morning I send herewith a Xerox copy from the Indianapolis News of November 13th, 1974, which purports to describe Mr. Saxbe's remarks at Miami Beach.

Also enclosed is page 2 of Trial Magazine, received after I talked to you, which puts in print what I told you about Michigan's experience and indicates that Mr. Saxbe was not correct in his figures on Massachusetts.

As I indicated to you, Mr. Saxbe will cause the departure of 90% of the American lawyers from the President's camp. I consider that to be a dangerous loss.

Sincerely,



Earl C. Townsend, Jr.

ECT:fb

Encs. 2

cc: President Gerald R. Ford

VIA AIR MAIL



Saxbe Favors

No-Fault Law

MIAMI BEACH (AP) —

Atty. Gen. William B. Saxbe today strongly endorsed a nationwide system of no-fault insurance that would provide virtually automatic payments to victims of automobile accidents.

"There is little doubt that no-fault is an idea whose time has come," Saxbe said, adding that "proposals for extending no-fault insurance coverage to areas other than motor vehicle liability should be explored."

Under a no-fault system, it is unnecessary to prove who was to blame for an accident in order to collect on automobile insurance.

"No-fault insurance coverage would eliminate a major burden on the civil dockets of the nation's courts and free judicial resources to deal more effectively with pressing criminal caseloads," Saxbe said in remarks prepared for delivery to a gathering of insurance executives.

In Massachusetts, which has had no-fault auto insurance since 1971, there has been a 40- to 60 percent drop in the number of auto liability cases tried in superior courts, according to Saxbe.

A nationwide no-fault plan also would aid in the fight against inflation by relieving motorists of the legal expenses frequently involved in settling accident claims, Saxbe told the Life Insurance Marketing and Research Association. He cited a study by the Department of Transportation indicating a savings of \$1.5 billion if every state had a no-fault plan.

Thirteen states already have enacted some form of no-fault insurance, Saxbe said, adding that if the remaining states do not follow suit the Federal government would act to establish a nationwide plan.

No-fault also could be applied to areas such as damages suffered by consumers who purchased defective products, Saxbe continued.

Noting that civil cases filed under the Consumer Protection Act have more than doubled in the last year, Saxbe said, "It does no good to institute no-fault automobile insurance just to have the benefits of such action eliminated by an increase in the number of similar civil suits in other areas."

Indpls News
11/13/74



INSURANCE

Warning: Industry Headed for Financial Crunch

Warning signals are being hoisted on the financial capacity of property-casualty insurance firms by the head of one of the major insurance groups of the nation.

B. P. Russell, chairman and chief executive officer of Crum and Foster Co., said that the falling stock market — he called it a stock market crash — was wiping away insurance companies' surpluses.

"The storm clouds have been building for at least 14 months," he told the National Association of Insurance Agents at its annual convention recently.

"The financial backbone of any company is its surplus. The vast majority of surpluses are made up of stocks and bonds, and we have had, and are having, a slow stock market — a crash.

"The bond market is in a shambles, too. The market value of most bonds is pitifully low. So, surpluses of insurance companies have been taking, and are taking, a helluva beating. The industry's financial backbone has been dramatically weakened," he added.

(Editor's note: Commercial Union Assurance Group, one of the nation's largest, announced that it has liquidated more than \$75 million of its common stocks over a recent 90-day period to strengthen its financial surplus position.)

Russell pointed to the "fantastic turnabout in loss ratios superimposed on the industry's weakened condition," and said: "The accelerated increase in loss ratios from black to red ink in a few short months [has been] so fast — from underwriting profits to underwriting losses."

Russell blamed "double-digit" inflation, backlashing into the cost of claims and losses — "It's costing more to fix people and fix property than we contemplated in our rates" — along with low surpluses as making the industry "skate on thin ice with sharp skates."

Russell's warning appeared to receive some backing in a recent article in *Business Week* magazine. The arti-

cle pointed out that the insurance industry had engaged in a price-cutting war to generate more premium income to use for financing at high present rates. But the inflation costs outran their underwriting base and chewed up profits faster than financing was producing them.

With more accidents being reported than previously (up 5.1%), the costs of medical care jumping 15 to 17% in recent months; auto repair part costs increasing by 24.4 points (according to the State Farm Mutual price index); and the stock market hitting a new record low, Russell's warning may well be taken seriously by some of the industry. At least one industry publication, the *National Underwriter* in an editorial in its September 27, 1974 issue took note of Russell's warning, saying:

"Day-by-day the two levers of a brutal nutcracker — pressured by disastrous underwriting results on the one hand and by a ravaged investment market on the other — creep closer to one another. When they meet, the industry's already fragile shell will be fragmented.

"If any of the victims who are caught in this squeeze play don't realize it's happening, we suggest they hurry to get the official scorecard."

This last was a reference to Russell's speech.

NO-FAULT CONTINUED

With the "cost factor" as the most attractive point to the public in the current no-fault auto insurance controversy, Prof. Bernard Webb of Georgia State University's Department of Actuarial Science and Insurance called for an analysis of the "consumer interest in no-fault on a national basis."

"The public has been led to believe," he told the House Subcommittee on Commerce and Finance of the Committee on Interstate and Foreign Commerce, "that no-fault will bring about substantial premium reductions. But it is clear that no such reductions are in store for most of the country."

Prof. Webb said that while the actuarial studies prepared for national no-fault — the "basis for most of the claims for premium reductions" — appear more scientific than others, it is becoming increasingly obvious that they understate the cost of no-fault in most states.

He pointed to the recent experience in Florida as an example of a no-fault state where costs have jumped.

Gateway Insurance Company, of Philadelphia, doing business in Florida and New Jersey, both no-fault states, was suspended in New Jersey, leaving 65,000 policyholders to find protection from the state, which provided insolvency funds. Gateway, which had a \$16.5 million premium volume in New Jersey, was detected in financial difficulty when its surplus stood at only \$5 million — not large enough to offset its claims.

Financial Indemnity Co. of Los Angeles, a \$22 million writer of auto insurance in New Jersey, halted its auto insurance writing when it was denied a rate increase of 24 to 52%. This action affected 8,000 policyholders in the state.

Also in New Jersey, the state insurance department announced it was seriously considering using a special fund, the state's Unsatisfied Judgment and Claim Fund, to help small insurance companies meet the expenses of the unlimited medical payment provisions in the state's no-fault law.

IN THE STATES:

California's legislature adjourned without adopting either of two proposed no-fault laws — the fourth time no-fault proposals were before the body.

The California Trial Lawyers Association's bill, which would have provided the right to sue along with prompt payment of medical and other expenses, fell short of passage by seven votes. An opposition bill, which would have made mandatory a \$1000 "threshold" before a legal suit could be entered and provided up to \$50,000 in medical expenses, died in committee.

In Michigan, Gov. Milliken said that no-fault insurance firms which had collected \$20 million in excess profits must refund the money.

The debate over the constitutionality of that state's no-fault law — in effect for the last 12 months — has been rekindled. Two judges have ruled part or all of the law unconstitutional. Appellate briefs by ATLA lawyers Harry Philo and Sheldon Miller of Detroit have been filed.

In Massachusetts, Insurance Commissioner John Ryan said that rates will probably rise because of inflation costs.

RSJ

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JOHN F. TOWNSEND

September 27, 1974

Mr. Philip W. Buchen
Counsel to the President
The White House
Washington, D. C.

Dear Phil:

Thanks for your good letter of September 18th. Further congratulations already are in order as I note that you hold cabinet rank.

With respect to your question regarding my special interests -- I would say -- as I did to the President before he was made Vice-President, I would like to serve actively in whatever capacity I could help him and our country the most.

I have had a variety of interests and activities in different fields and attach the most recent biographies from "Who's Who in America, 1974-1975" and "Martindale-Hubbell, 1974".

In regard to your question as to how active I would be willing to be, I can say that I am in financial position to devote full time to making President Ford's tenure a successful one.

As you know, I've been connected with all kinds of farming for 50 years, with construction and operating rental housing for 40 years.

Mr. Philip W. Buchen

September 27, 1974

John and I and three other lawyers formed an automobile insurance company which now is second in volume in Indiana.

I always have had the support of the finest blood brother in the world and my fraternity ties in DKE have likewise brought me many of my happiest days.

I have been called the Number One Trial Lawyer in Indiana by my adversaries and comrades for the last ten years. You will be interested to know that of the first six lawyers elected to the Indiana College of Trial Lawyers, John and I were two. In 35 years I have lost only 6 jury trials. I have lectured at Michigan, Notre Dame and Indiana on various aspects of jury trial practice and have had several articles published in books and journals.

In substance, I have had to face and overcome difficult experiences in law and business for many, many years. In my law practice I represented corporations for about 10 years but the last twenty-five years I have represented private individuals, both black and white, by the thousands.

I will be coming to Frederick, Maryland, to visit my married daughter October 11, 12, 13 and 14th and, if you would have any time, I'd be most happy to come and see you in person on any of those days.

Most sincerely,



Earl C. Townsend, Jr.

ECT:fb

Encs.

Martindale-Hubbell 1974

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MEMBERS OF FIRM

Earl C. Townsend, Jr., born Indianapolis, Indiana, November 9, 1914; admitted to bar, 1939, Indiana; 1973, Michigan. Preparatory education, Arsenal Technical Schools, Rector Scholar, DePauw University and University of Michigan (A.B., 1936); legal education, University of Michigan (A.B., 1936); legal education, University of Michigan (J.D., 1939). *Fraternity*: Phi Kappa Phi. Deputy Prosecutor, Marion County, 1941-1944. Editor, American Trial Lawyers Association Law Journal, 1959-1970. *Member*: Indianapolis, Indiana State and American (Member, Committee on Trial Techniques, 1968—) Bar Associations; State Bar of Michigan; Bar Association of the Seventh Federal Circuit; The Association of Trial Lawyers of America (Vice President, 1959-1960; Governor, 1966-1968); Indiana Trial Lawyers Association (President, 1962-1963). *Fellow*: Indiana College of Trial Lawyers; International Academy of Trial Lawyers; International Society of Barristers; American Trial Lawyers Foundation (Founder). (Also practicing individually at 603 Lake, Roscommon, Michigan).

F. Boyd Hovde, born Minneapolis, Minnesota, August 7, 1934; admitted to bar, 1959, Indiana. Preparatory education, Princeton University (B.A., 1956); legal education, University of Michigan (J.D., 1959). *Fraternity*: Phi Delta Phi. *Member*: Indianapolis, Seventh Circuit, Indiana State and American Bar Associations; Indiana Trial Lawyers Association; The Association of Trial Lawyers of America.

John F. Townsend, Jr., born Indianapolis, Indiana, June 19, 1942; admitted to bar, 1967, Indiana.

Preparatory education, University of Michigan (B.A., 1964); legal education, Harvard University (LL.B., 1967). *Fraternities*: Phi Beta Kappa; Phi Kappa Phi. *Member*: Indianapolis, Indiana State and American Bar Associations; American Trial Lawyers Association; Indiana Trial Lawyers Association.

OF COUNSEL

John F. Townsend, born Indianapolis, Indiana, September 20, 1916; admitted to bar, 1941, Indiana. Preparatory education, Arsenal Technical Schools and University of Michigan (A.B., 1938); legal education, University of Michigan (J.D., 1941). *Fraternity*: Phi Kappa Phi. Deputy Prosecutor, Marion County, 1949, 1951-1953. *Member*: Indianapolis and Indiana State Bar Associations; Bar Association of the Seventh Federal Circuit; Lawyers Association of Indianapolis; The Association of Trial Lawyers of America; Indiana Trial Lawyers Association. *Fellow*, Indiana College of Trial Lawyers; International Society of Barristers. [With A.U.S., J.A.G.D., 1943-1945]

ASSOCIATE

W. Scott Montross, born Milwaukee, Wisconsin, April 16, 1947; admitted to bar, 1971, Indiana. Preparatory education, University of Michigan (B.B.A., 1969); legal education, Indiana University (J.D., 1971). *Member*: Indianapolis, Indiana State and American Bar Associations; Indiana Trial Lawyers Association; The Association of Trial Lawyers of America.

REFERENCE: The Indiana National Bank of Indianapolis.

AROLD-BARLING, artist; b. Toronto, Ont., Can., June 1913; William Henry and Ellen (Watson) T.; grad. Ont. Coll. Art, 1935; M.A., 1937; children—Heather Allison, Shelley Catherine. Exhibited Venice Biennale, 1956, 64, 72, Sao Paulo Biennale, 1957, 61, 2d to 5th expts. Gravure, Ljubljana, Yugoslavia, Documenta, Kassel, Germany, 1964, Carnegie Internat., 1964, Arte of Am. and Spain, 1964-65, 1st Brit. Internat. Print Biennale, Bradford, 1968, Can. 101 Edinburgh (Scotland) Internat. Festival, 1968, 7th Biennial Canadian Painting, Ottawa, 1968; Ont. Pavilion, Expo '70, Japan, one-man show Robert McLaughlin Gallery Civic Centre, Ottawa, 1973; represented in permanent collections including those of Mus. Modern Art, N.Y.C., Guggenheim Mus., Tate Gallery, London, Stedelijk Mus., Amsterdam, Nat. Gallery of Can., Bklyn. Mus., Detroit Art Inst., Met. Mus. Art, Toronto Pub. Library, York U., others, murals for St. Lawrence Seaway, Power Dam, Cornwall, Ont., 1958, mural and sculpture Malton Internat. Airport, Ont., 1962-63, mural Telegram Bldg., Toronto, 1963; painting Queen's Park Project, Toronto, 1967, mural Queen's Park (Toronto) Complex, initial opening poster Ontario Place, Provincial Govt. Can., 1971. Recipient Arno prize Sao Paulo Biennale, 1957; internat. prize exhb. drawings and prints, Lugano, Switzerland, 1958; Centennial medal, 1967; officer Order Can., 1968; fellow Instituto de Cultura Hispanica-Arte de America y Espana, Madrid, 1963. Bd. govs. Ont. Coll. Art. Mem. Toronto Art Dir. Club, Royal Canadian Acad. Author, illustrator: Enigmas, 1964; Banner and Symbol, 1965; Silent Stars, Sound Stars, Film Stars, 1971. Decor and costumes House of Atreus, Nat. Ballet Co. of Can., 1968; The Drawings of Harold Town, 1970. Columnist Toronto Life Mag. Home: 9 Castle Frank Crescent Toronto ON M4W 3A2 Canada Office: 25 Severn St Toronto ON M4W 3A2 Canada. I paint to defy death.

TOWNE, FRANK MCCONNELL, educator; b. Fullerton, Cal., Jan. 8, 1913; s. Dwight Fox and Amy Anna (McConnell) T.; A.B., U. Cal. at Berkeley, 1935; M.A., at Los Angeles, 1941, Ph.D., 1949; m. Sophia Iacovides, July 17, 1939; children—Helen Frances, Kathryn Anne. Instr. English, Athens (Greece) Coll., 1936-40; mem. faculty Wash. State U., 1947—, prof. English, 1959—, chmn. dept., 1963-70, chmn. comparative lit., 1973—, vis. asso. prof. Columbia, 1953-54; Fulbright lectr. U. Thessaloniki (Greece), 1957-58, U. Athens, 1958-59. Served with AUS, 1943-45. Mem. Modern Lang. Assn., Nat. Council Tchrs. English. Author articles in field. Home: SW480 State St Pullman WA 99163

TOWNEND, FRANK, lawyer; b. Wilkes-Barre, Pa., July 1, 1911; s. Richard Henry Mitchell and Mae E. Townend; grad. Phillips Andover Acad., 1929; A.B., Princeton, 1934; LL.B., Harvard, 1937; postgrad. Command and Gen. Staff Coll., 1961; m. Lenchen Coughlin, Nov. 28, 1942; children—Cynthia Barring (Mrs. Gordon A. Donaldson, Jr.), David Stark, Stephen Coughlin. Practiced in Wilkes-Barre; mem. firm James, Silverblatt & Townend, 1938—; solicitor Dallas Twp., 1952—; commd. 2d Lt. Pa. Army N.G., 1933, advanced through grades to maj. gen., 1971; a.d.c. 28th Div., 1966-68, 42d Div., 1968-71; ret., 1971. Dir. 1st Nat. Bank of Wilkes-Barre. Civil Def. dir. Luzerne County, 1956—; chmn. United Fund Campaign, 1959. Asst. sec. treas., bd. dirs. Neabitt Meml. Hosp.; treas., bd. dirs. Blue Cross N.E. Pa. Decorated Bronze Star medal, 1944, Legion of Merit, 1971. Mem. Am. Pa., Wilkes-Barre bar assns., Am. Legion (Americanism award Wilkes-Barre post 1970), F.W.F. Republican. Methodist. Mason. Kiwanian. Home: Pioneer Av RD 3 Dallas PA 18612 Office: United Penn. Bank Bldg Wilkes-Barre PA 18701

TOWNER, ALONZO ALLAN, ret. air force med. officer; b. Chgo., Sept. 4, 1910; s. Alonzo Arva and Margaret J. (Solberg) T.; A.B., Wichita State U., 1931; B.S., U. Kan., 1932, M.D., 1935; m. Elise Aldrich, June 16, 1936; children—Carolyn Elise (Mrs. Joel D. Long), Donald Allan. Rotating intern Deaconess Hosp., Spokane, 1935-36; practice medicine, Nespeque, Ida., 1936-40; commd. 1st Lt. M.C., U.S. Army, 1940, advanced through grades to lt. gen. USAF, 1970; surgeon in Guam, Philippines, Tokyo, Japan and Hickam Field, Hawaii, 1940-60; command surgeon SAC, 1961-66; dep. surgeon gen. USAF, 1966-70, surgeon gen., 1970-72. Decorated Commendation medal with oak leaf clusters, Legion of Merit, D.S.M. with oak leaf cluster. Diplomate Am. Bd. Preventive Medicine. Mem. Phi Upsilon Sigma, Phi Beta Phi. Mason. Contrb. to med. journals. Home: South 2515 Timberlane Dr Verdala WA 99037

TOWNER, LAWRENCE WILLIAM, historian; b. St. Paul, Sept. 10, 1921; s. Earl Chadwick and Cornelia Josephine (Mallum) T.; B.A., Cornell Coll., Mt. Vernon, Ia., 1942; M.A., Northwestern U., 1950, Ph.D., 1955, L.H.D.; Litt.D., Lake Forest Coll.; L.H.D., Cornell Coll.; m. Rachel E. Bauman, Nov. 28, 1943; children—Wendy Kay, Kristin Anne, Lawrence Baumann, Elizabeth Gail, Peter Mallum, Michael Chadwick. History master Chgo. Latin Sch., 1946-47; instr., then asst. prof. history, Mass. Inst. Tech., 1950-55; asso. prof. history Coll. William and Mary, 1955-62; editor William and Mary Quar., 1956-62, mem. bd. editors, 1970—; fellow Center Study History of Liberty, Harvard, 1961-62; librarian Newberry Library, Chgo., 1962—, dir. library, 1964—; vis. prof. English, Northwestern U., 1968-70; professorial lectr. U. Chgo. 1968. Mem. council Eleutherian Mills, Hagley Found., 1965-69, Instr. Early Am. History, Williamsburg, Va.; trustee Grinnell Coll., Latin Sch. Chgo., Mus. Contemporary Art. Served to Ist Lt. pilot USAF, World War II. Mem. Am. Hist. Assn. (mem. council 1973—), Orig. Am. Historians, Bibliog. Soc. Am., Colonial Soc. Mass., Va., Mass. hist. socs., Mod. Poetry Assn. (pres. 1967-69, trustee), Am. Antiquarian Soc., Phi Beta Kappa, Clubs: Cosmos (Washington), Caxton, Tavern, Arts (dir. 1964), Wayfarers (Chgo.). Contrb. numerous articles to mags., journals, Bd. editors. Jour. Am. History, Am. History and Life. Home: 65 E Bellevue Pl Chicago IL 60611 Office: 60 W Walton St Chicago IL 60610

TOWNER, LEONARD WIMBERLEY, JR., educator; b. Long Beach, Cal., Dec. 3, 1918; s. Leonard Wimberley and K. Ione (Tierman) T.; student Pasadena Jr. Coll., 1936-38; B.A., U. Cal. at Berkeley, 1940, postgrad., 1941-42, M.A., 1947, Ph.D., 1948; postgrad. U. Cal. at Los Angeles, 1943; m. Caroline Warren Frost, Jan. 24, 1942; children—Howard Frost, Joseph Francis, Barbara Jane, Robert Leonard, Margaret Ann. Asst. prof., asso. prof. psychology Drake U., Des Moines, 1948-51; research asso., asst. research onologist U. Cal. Med. Sch., San Francisco, 1951-55; from asst. prof. to prof. psychology Cal. State U., Long Beach, 1955-73, asso. dean instr., 1967-69, dean acad. planning, 1969-71; vis. prof. ed. U. Cal. at Berkeley, 1953-55, 67. Served with USNR, 1943-46. Mem. Am. Psychol. Assn., Am. Statist. Assn., A.A.A.S., Cal. Ednl. Research Assn. (pres. 1961), Phi Kappa Phi, Phi Delta Kappa. Office: Cal State University Long Beach CA 90840

TOWNES, CHARLES HARD, physicist; b. Greenville, S.C., July 28, 1915; s. Henry Keith and Ellen Sumter (Hard) T.; B.A., B.S., Furman U., 1935; M.A., Duke, 1937; Ph.D., Cal. Inst. Tech., 1939; m. Frances H. Brown, May 4, 1941; children—Linda Lewis, Ellen Severe, Carla Keith, Holly Robinson. Mem. tech. staff Bell Telephone Lab., 1939-47; asso. prof. physics Columbia, 1948-50, prof. physics, 1950-61, exec. dir. Columbia Radiation Lab., 1950-52, chmn. physics dept. 1952-55; provost and prof. physics Mass. Inst. Tech., 1961-66, Inst. prof., 1966-67, v.p., dir. research Inst. for Def. Analyses, Washington, 1959-61, U. prof. U. Cal. at Berkeley, 1967—;

Guggenheim fellow, 1955-56; Fulbright lectr. U. Paris, 1955-56, U. Tokyo, 1956; lectr., 1955-60, dir. Enrico Fermi Internat. Sch. Physics, 1963; Scott lectr. U. Cambridge, 1963; Centennial lectr. U. Toronto, 1967. Dir. Perkin Elmer Corp. Mem. Pres.'s Sci. Adv. Com., 1956-69, vice chmn., 1967-69; chmn. sci. and tech. adv. com. for manned space flight NASA, 1961-69 Trustee Carnegie Instn. of Washington. Woods Hole Oceanographic Instn. numerous hon. degrees and awards, including Nobel prize for physics, 1964; Stuart Ballantine medal Franklin Inst., 1959, 62, Thomas Young medal and prize Inst. Physics and Phys. Soc. (Eng.). Distinguished Pub. Service medal NASA, 1969; Michelson-Morley award, 1970. Fellow Am. Phys. Soc. (mem. council 1959-62, 65-71, pres. 1967), Optical Soc. Am., I.E.E.E. (medal honor 1967); mem. Am. Philos. Soc., Am. Astron. Soc., Am. Acad. Arts and Scis., Nat. Acad. Scis. (mem. council 1969-72, chmn. space sci. bd. 1970-73, Comstock award 1959), Societe Francaise de Physique (mem. council 1956-58), Phys. Soc. Japan. Co-author: Microwave Spectroscopy, 1955. Author, co-editor: Quantum Electronics, 1960; Quantum Electronics and Coherent Light, 1964. Editorial bd. Rev. Sci. Instrument, 1950-52, Phys. Rev., 1951-53, bd. Rev. Sci. Instrument, 1950-52, Phys. Rev., 1951-53, Jour. Molecular Spectroscopy, 1957-60. Contrb. articles to sci. pubs. Patentee masters and lasers. Office: Dept Physics U Cal at Berkeley Berkeley CA 94720

TOWNES, PHILIP LEONARD, educator, physician; b. Salem, Mass., Feb. 18, 1927; s. Saul and Lillian (Kravetsky) T.; A.B., Harvard, 1948; Ph.D., U. Rochester, 1952, M.D., 1959; m. Marjorie Joan Greenstone, Aug. 27, 1956; children—Elizabeth Anne, Susan Jane, David Andrew. Intern Strong Meml. Hosp., Rochester, 1959-60, asst. resident, 1963, chief resident pediatrics, 1965; mem. faculty U. Rochester Sch. Medicine, 1952—, prof. pediatrics, 1969—, prof. anatomy (genetics), chmn. div. genetics, dir. Genetic Clinic, 1966—; pediatrician Strong Meml. Hosp.; cons. attending Newark State Hosp.; hon. research asst. Univ. Coll., London, Eng., 1965-66. Mem. com. qualifications cytogenetics N.Y. State Dept. Health, 1966—; bd. dirs. Monroe County chpt. Nat. Found., 1965—, chmn. med. adv. com., 1967—, also cons. Served with USNR, 1945-46. USPHS predoctoral fellow, 1951-52, sr. research fellow, 1960-61, research career devel. award, 1961-66. Mem. Am. Assn. Anatomists, Soc. Pediatric Research, Am. Soc. Human Genetics, Teratology Soc., Sigma Xi. Author articles in field. Home: 14 Idlewood Rd Rochester NY 14618

TOWNLEY, FINOS JACK, baking co. exec.; b. Birmingham, Ala., Aug. 26, 1902; s. Stephen Mounteville and Elizabeth (Mellar) T.; grad. pub. schs., Birmingham; hon. degree Miss. So. Coll. Sch. Marketing; m. Nellie Estelle Jones, Sept. 25, 1924; children—F. Jack, Thomas Richard. With Swift & Co., 1924-69, beginning as salesman, Nashville, successively mgr., Nashville, Houston, Montgomery and Birmingham, Ala., Kansas City, asst. gen. sales mgr., Chgo., gen. sales mgr. U.S. and Can., 1924-55, v.p. chgo. dist., 1955-69; asst. to pres. Murray Biscuit Co., 1969—; pres. Nova Sales Inc., 1970. Mayor, Long Palm, Fla. Named coll. staff Gov. of La. Mem. Nat. Assn. Food Research (dir.), Grocery Mfrs., Nat. Assn. Sales Execs. Republican. Mason. Clubs: Lone Palm Country, Hidden Hills Country. Home: 540 Lone Palm Dr Lakeland FL 33801 Office: PO Box 1223 Lakeland FL 33801

TOWNLEY, HUGH, sculptor, educator; b. West Lafayette, Ind., Feb. 6, 1923; s. Hubert Claude and Marguerite (Ozburn) T.; student U. Wis., 1946-48, London County Council Sch. Arts and Crafts, 1949-50; studied with Ossip Zadkine, Paris, 1948-49; m. Mary Ross, Oct. 3, 1961; 1 son, Hugh Merlyn Zadkine. One man shows at Galerie Apollinaire, London, 1951, Meml. Union Gallery U. Wis., 1955. Mils. Art Inst., 1957, Swetfoot Gallery, Boston, 1958, 59, Pace Gallery, Boston, 1962, 64, 65, Pace Gallery, N.Y.C., 1964, Tyler Sch. Art, Phila., 1966, Regis Haupt Gallery, Boston, 1966, Yale, 1966, Bradley Galleries, Milw., 1970, Bell Gallery, Brown U., 1972, others; 2 man show Brockton Mus., 1971; exhibited in group shows at Chgo. Art Inst., 1953, 54, 64, Mus. Modern Art, 1955, 63, Carnegie Inst. Biennial, 1958, Inst. Contemporary Art, Boston, 1960, 61, 62, 65, 66, U. Ill., 1961-63, New Sch. for Social Research, 1962, Wadsworth Athenaeum, Hartford, 1963, Decorada Mus., 1964, 65, Flint Inst. Art, 1966, Nat. Inst. Arts and Letters, 1967, Munson-Williams Proctor Mus., 1970, others; represented in permanent collections at San Francisco Art Mus., Whitney Mus., Milw. Art Inst., Munson-Williams-Proctor Inst., Ithaca, N.Y., Addison Gallery, Andover, Mass., Boston Mus. Fine Arts, De Cordova Mus., Fogg Mus., others; tchr. Layton Sch. Art, Milw., 1951-56, Beloit (Wis.) Coll., 1956-57, Boston U., 1957-61; prof. art Brown U., Providence, 1961—; vis. prof. U. Cal., Berkeley, 1961, U. Cal. at Santa Barbara, 1968; vis. lectr. Harvard, summer 1967, Ft. Wright Coll., Spokane, 1971. Served with USAF, 1942-46. Recipient awards Kalamazoo Art Center Lithographic Workshop, 1964, Nat. Inst. Arts and Letters, 1967; Award for Arts, Gov. R.I., 1972. Yaddo Found. fellow, 1964; Tamarind Lithography Workshop fellow, 1969. Mem. Soaring Soc. Am. Home: 6 Walley St Bristol RI 02809 Office: Brown U Providence RI 02912

TOWNS, CHARLES HENRY, ret. accounting firm exec.; b. Marlborough, N.H., Jan. 9, 1893; s. George Milton and Harriet (Buss) T.; B.C.S., N.Y.U., 1917; m. Eleanor E. Stearns, Apr. 18, 1921. Partner Loomis, Suffer & Fernald, N.Y.C., 1927-58; partner Lybrand, Ross Bros. & Montgomery, 1958-62. Hon. trustee Belknap Coll., Center Harbor, N.H. Mem. N.Y. State Soc. C.P.A.'s (ex-pres.), Am. Inst. Accountants (former pres.), Nat. Assn. Accountants (former v.p., treas.), Alpha Kappa Psi, Presbytn. Mason. Clubs: Accountants, New York University (N.Y.C.). Contrb. prof. journals. Home: Stearns Farm Surry Rd Gilsun NH 03448

TOWNSEND, CHARLES COE, computer co. exec.; b. N.Y.C., Mar. 3, 1917; s. Charles Coe and Edythe Y.C. (Hewitt) T.; A.B., Harvard, 1939; M.S., Columbia, 1941; m. Anita van L. Higgins, Mar. 29, 1947 (div. 1971); children—Charles Coe III, Frederic, James B., Claire; m. 2d, Jocelyne E. Bertal, Aug. 21, 1971. Mgr., Pest, Marwick, Mitchell & Co., N.Y.C., 1946-55; controller Chesapeake Industries, Inc., N.Y.C., 1955-57; analyst Lambert & Co., N.Y.C., 1957-58; treas. IBM World Trade Corp., N.Y.C., 1958—, Bd. dirs. N.Y. Sch. Deaf. Served to capt. AUS, 1942-46; ETO. Mason. Club: Union (N.Y.C.). Co-author: International Money Management. Home: 169 E 69th St New York City NY 10017 Office: 821 UN Plaza New York City NY 10017

TOWNSEND, CHARLES COOPER, lawyer; b. Overbrook, Pa., Nov. 1, 1902; s. Joseph Brevitt and Elizabeth Palmer (Bispham) T.; grad. Pomfret Sch., 1920; A.B., Princeton, 1924; LL.B., U. Pa., 1927; m. Ethel Hart Heckscher, June 19, 1926; children—Charles Cooper, Barbara (Mrs. Alan Crawford, Jr.). Admitted to Pa. bar, 1927, since practiced in Phila.; sr. partner firm Townsend, Elliott & Munson. Mem. Am. Pa., Phila. bar assns., Phi Delta Phi, Republican. Clubs: Phila. Rabbit (Phila.), Phoquealine Fish Assn.; Anglers (N.Y.C.). Home: 620 Black Rock Rd Bryn Mawr PA 19010 Office: Western Saving Fund Bldg Philadelphia PA 19107

TOWNSEND, EARL CUNNINGHAM, JR., lawyer, author; b. Indpls., Nov. 9, 1914; s. Earl Cunningham and Lescie (Kuhn) T.; student De Pauw U., 1932-34; A.B., U. Mich., 1936, J.D., 1939; m. Emily Maenab, Apr. 3, 1947; children—Starr, Vicki, Julia, Earl

Cunningham III, Clyde. Admitted to Ind. bar, 1939, Mich. bar, 1973; sr. partner: Townsend, Harte & Townsend, Indpls., 1939—; dep. prosecutor Marion County, Ind., 1942-44; radio-TV announcer, 1940-49. Founder Ruscene Found. Trial Lawyers Found. Trustee Indpls. Mus. Art Ind. State Mus. Recipient Ind. U. Writers Conf. award, 1960; named Suzanne of Wabash; hon. chief Saginaw-Chippewa Indian tribe. Fellow Ind. Coll. Trial Lawyers, Internat. Acad. Trial Lawyers, Internat. Soc. Barristers; mem. Ind. Trial Lawyers Assn. (pres. 1963-64), Am. Ind. State, Indpls. bar assns., Am. Trial Lawyers Assn. (v.p. Ind. 1959-60, bd. govs. 7th jud. circuit 1966-68), Bar Assn. 7th Fed. Circuit, Trowel and Brush Soc. (hon.), U. Mich. Pres.'s Club, U. Mich. Vectors Club (charter), Delta Kappa Epsilon, Phi Kappa Phi, Methodist. Mason (32 deg.), Clubb The Players, University of Michigan (local pres. 1950); Columbia Author: Birdstones of the North American Indian, 1959. Home: 5068 N Meridian St Indianapolis IN 46208 Office: 120 E Market St Indianapolis IN 46204

TOWNSEND, EDWARD, banker; b. Pelham, N.Y., Aug. 26, 1912; s. Myron Turner and Gertrude (Burnard) T.; grad. Hotchkiss Sch., 1931; B.A., Yale, 1934. With Hanover Bank, 1935-42; with The First Boston Corp., 1946—, now sr. v.p., dir., mem. mgmt. com. Dir., Dundee Cement Co. (Mich.). Home: 1 W 34th St New York City NY 10019 Office: 20 Exchange Pl New York City NY 10005

TOWNSEND, EDWARD THOMAS, journalist; b. Charleston, S.C., Feb. 8, 1910; s. Edward Thomas and Mathilde (Riecke) T.; A.B. in Econ., Birmingham-Sou. Coll., 1931, grad. student, 1931-32; m. Thelma Maye Biezdor, Sept. 17, 1933; children—Thomas Edward, James Courtland, Charles Lewis, Peggy Joy (Mrs. Greydon Cruise, Jr.), John David, Richard Biezdor. Asst. econs. Birmingham-Sou. Coll., 1930-31; reporter, then city editor Daytona Beach (Fla.) Sun Record, 1932-35; with U.P., 1935; mng. editor, then editor Daytona Beach Sun Record, 1936-41; copy desk chief Birmingham Age-Herald, 1941-44; asst. labor editor Business Week mag., 1944-58, labor editor, 1958-68, asso. editor, 1969—, bd. editors, 1966—; labor columnist and writer Christian Sci. Monitor, 1959—; speaker in field, 1958—. Recipient Loeb award bus. and financial journalism, 1960; Louis Stark award Inst. Collective Bargaining, 1971. Republican. Lutheran. Contrb. articles to Compton Yearbook, prof. journals. Home: 84 Woodland Av Summit NJ 07901 Office: 1221 Av of Americas New York City NY 10020

TOWNSEND, ELIAS CARTER, bus. cons., ret. army officer; b. Cartersville, Ga., Aug. 10, 1912; s. William Thomas and Elizabeth B. (Conyers) T.; student Ga. Mil. Coll., 1929-30; B.S., U. Ga., 1934; postgrad. Command and Gen. Staff Coll., 1942, Armed Forces Staff Coll., 1948-49, Brit. Land/Air Warfare Sch., 1950, U.S. Nat. War Coll., 1955-56; m. Zelle Wade, July 21, 1943. Commd. 2d Lt. U.S. Army, 1935, advanced through grades to maj. gen., 1967; faculty Armed Forces Staff Coll., 1952-55; faculty U.S. Army Command and gen. Staff Coll., 1946-48, asst. comd., 1963-65; asst. chief staff operations J-3, Hdqrs. Mil. Assistance Command, Vietnam, 1968-69, chief staff U.S. Mil. Assistance Command, Vietnam, 1969-70; bus. cons., lectr., 1970—. Decorated D.S.M. with two oak leaf clusters, Bronze star medal with oak leaf cluster, Combat Inf. Badge. Mem. San Francisco Com. Fgn. Relations, Assn. U.S. Army, Sigma Alpha Epsilon, Club: Commonwealth. Author: Risks: The Key to Combat Intelligence, 1955. Home: 1275 Greenwich San Francisco CA 94109

TOWNSEND, FRANCIS ASBURY, former cotton textile mfg. co. exec.; b. Ninety-Six, S.C., July 12, 1902; s. Robert Wallace and Amelia (Carter) T.; student Clearwater Coll., 1918-20; B. Eng'ng., N.C. State Coll., 1922; m. Ella Sherard, Oct. 14, 1925; children—Betty (Mrs. Hugh E. Wessinger), Amelia (Mrs. William R. Alexander), Francis Asbury. With Union Bleachery, Greenville, S.C., 1922-24; engaged in lumber, banking, 1924-29; with Sibley Mfg. Co., also Enterprise Mfg. Co., 1929-39, supt. Sibley mill, v.p., 1936-39; cos. merged into Graniteville Co. (S.C.), 1939, dir., 1947-72, pres., 1962-68, chmn., 1968-70; dir. Am. Sentinel Life Ins. Co., Citizens and So. Nat. Bank, Wakefield Buick Co., C.N. & L.R.R. Co. Mem. Am. Textile Mfrs. Inst., S.C. Ga. textile mfrs. assns. Methodist. Clubs: Augusta National Golf, Augusta Country; Midland Valley Country. Exchange (Graniteville); Aiken Business Mens. Home: 317 Hillcrest Rd SW PO Box 265 Aiken SC 29801

TOWNSEND, FRANCIS GUIBOR, educator; b. Maplewood, Mo., Aug. 21, 1915; s. George Austin and Ada May (Guibor) T.; A.B., St. Louis U., 1937, M.A., 1942; Ph.D., Ohio State U., 1949; m. Ruth Mary Mosberger, Dec. 1, 1942. Instr., then asst. prof. English, U. Ill., 1948-53; asst. prof. English, Ohio State U., 1953-56; prof. English, Fla. State U., 1956—, head dept., 1956-70; vis. lectr. English, U. Wis., 1960. Served with USMCR, 1942-45. Mem. Modern Lang. Assn., South Atlantic Modern Lang. Assn. (pres. 1961), Nat. Council Tchrs. English, Coll. English Assn. Author: Ruskin and the Landscape Feeling, 1951. Editor: Victorian Bibliography, 1956-58. Home: 2116 W Randolph Circle Tallahassee FL 32303

TOWNSEND, JAMES BENJAMIN, educator; b. Stillwater, N.Y., Feb. 17, 1918; s. Jackson and Lula May (Townsend) T.; grad. Phillips Acad., Andover, 1936; A.B., Princeton, 1940; M.A., Harvard, 1942; Ph.D., Yale, 1951; m. Jeanette Thankful Rice, Sept. 15, 1945; children—Josephine Rice (Mrs. Benjamin Henry Kaestner, III), Jackson II, Rhys Frederick, Clarissa Rowe. Instr. English, U. Ill., 1947-50, 51-53; asst. prof. English, U. N.C. at Greensboro, 1953-57; asst. prof. to prof. English, State U. N.Y. at Buffalo, 1957—, dir. Master of Arts in Humanities program, 1960-66, vice chmn. dept. English, 1966-67, chmn. dept. art, 1969-71; asst. dir. Nat. Portrait Gallery of Smithsonian Instn., 1967-68. Mem. exec. com., mem. adv. council Albright-Knox Art Gallery, 1958-70; mem. adv. com. Charles Burchfield Center, Buffalo, 1960—; trustee Park Sch., Buffalo, 1969-72; v.p. Co. Man, Buffalo, 1970—. Served with AUS, 1942-45; ETO. Mem. Am. Assn. U. Profs., Modern Lang. Assn., Coll. Art Assn., Phi Beta Kappa, Clubs: Grolier, Princeton (N.Y.C.). Author: John Davidson. Poet of Armageddon, 1961; 103, 1962; Martha Visser's Hoofbeats and Drawings 1950-1973, 1973. Editor: Presidential Portraits, 1968; This New Man: a Discourse in Portraits, 1968. Home: 614 W Ferry St Buffalo NY 14222. I was thirty-five before I found the interest and activity that have given me the greatest satisfaction and self-realization. Keep everything open; eyes, ears, mind, doors, and - you will know what. Hang loose and learn when to let go. Keep the faith, but keep it ready to exchange for a better. Before leading the assault, take your enemy around the corner to see if he isn't open to reason and arbitration. But if he isn't, remember Robert Herrick's wish in a moment of deepest pessimism: And once more yet (ere I am laid out dead) Knock at a Scurry with my exalted Head.

TOWNSEND, JANE KALTENBACH (MRS. ROBERT LESLIE TOWNSEND), educator; b. Chgo., Dec. 21, 1922; d. Robert William and Frances (Rayner) Couffer; B.S., Beloit Coll., 1944; M.A., U. Wis., 1946; Ph.D., U. Ia., 1950; m. Robert Leslie Townsend, Aug. 30, 1948. Research asst. U. Wis., 1950-53; Am. Cancer Soc. postdoctoral fellow Wenner Grens Institut, Stockholm, Sweden, 1953-56; asst. prof. Northwestern U., 1956-58; asst. prof. Mt. Holyoke Coll., 1958-64, asso. prof. 1964-70, prof., 1970—. Mem. A.A.A.S., Am. Inst. Biol. Scis., Am. Assn. U. Profs., Ill., N.Y. acad. sec. Am. Assn.

THE WHITE HOUSE

WASHINGTON

November 18, 1974

MEMORANDUM FOR

PHIL BUCHEN

FROM:

MIKE DUVAL

SUBJECT:

SAXBE'S SPEECH ON NO-FAULT AUTO INSURANCE

Attached are the relevant pages from the address by the Attorney General before the Life Insurance Marketing and Research Association in Miami Beach on Wednesday.

The Attorney General clearly makes a strong case for national no-fault automobile insurance. Although he does interject a caveat that the current Senate bill may be unconstitutional, the clear impression one gets from reading the remarks is that he is supporting Federal legislation. The Administration's objection, up until now, to Federal legislation has not been premised on the unconstitutionality issue (although that clearly should be corrected) but has been based on the Federal-State responsibilities issue. President Ford's recent decision was that he believes no-fault is better for consumers but this should be accomplished through State action. He currently opposes Federal action because even the Senate "standards" approach will, in time, lead to increasing Federal control at the expense of the State.

The Attorney General's speech is not technically a break with Administration policy, but I can well understand how the Press has interpreted it as a policy change.

We will go forward with our review as planned, and I will keep you advised as it progresses.

Attachment

cc: Bill Seidman
Jim Cavanaugh



We cannot be ethical and resolute part of the time. It is conduct that must be embraced 24 hours a day, 365 days a year.

At the same time, I would be remiss in my own sense of responsibility if I did not make it plain that I believe that government at all levels also must do more to take the initiative more rapidly as problems develop.

Let me cite as an example for you today the matter of the controversy raging over no-fault automobile insurance.

Earlier this year, the Senate passed the National No-Fault Motor Vehicle Insurance Act -- to provide virtually automatic payments to victims suffering losses in automobile accidents, without proof that the injuries were the result of malfeasance.

The bill provides that each state be required to supervise, operate, administer, and fund a no-fault plan -- consistent with uniform, nationwide guidelines.

The Administration is concerned that as now written the Senate bill may be unconstitutional. But there is little doubt that no-fault is an idea whose time has come. And if the states do not act to authorize such a system, I have little doubt the Federal government some day will create a bill that is constitutional. The states will thus have lost another important initiative.



No one can predict the impact of a nationwide no-fault insurance system. But one benefit is seen in one of the 13 states that have enacted such laws. In Massachusetts, prior to its no-fault law enacted January 1, 1971, two-thirds of the civil suits in the state Superior Courts were motor vehicle damage disputes.

The impact of the Massachusetts no-fault legislation was dramatic -- a drop in auto liability cases of from 40 to 60 per cent in superior courts in a six-month period.

Similar results might be achieved in other states under a nationwide no-fault system. The implications seem clear: No-fault insurance coverage would eliminate a major burden on the civil dockets of the Nation's courts, and free judicial resources to deal more effectively with pressing criminal caseloads.

A nationwide no-fault plan would also benefit the consumer by eliminating expenses for legal proceedings connected with proving liability.

A recent study done for the Department of Transportation indicates consumer savings of \$1.5 billion if every state had a no-fault plan compatible with the proposed Senate standards.

This plan could also be a large step toward fighting inflation in the months and years ahead.



My overall view is that no-fault automobile insurance enacted nationwide would result in greater industry efficiency, savings to the consumer, and savings to the taxpayer.

In addition, the no-fault concept -- separating disability payments from liability judgments -- might be constructively applied to other areas as well.

Professor Jeffrey O'Connell of the University of Illinois has suggested that product defect cases could be handled by a no-fault system similar to that proposed for auto insurance.

Under Professor O'Connell's proposal, producers would be allowed to elect the type of liability plan they desired. Under a no-fault system, they would agree to pay all relevant claims.

In return, these firms would be immune to tort liability action in connection with such claims. No "pain and suffering" judgments would be awarded. Should producers feel that a no-fault payment plan would be too costly, they could continue using the present system.

What producers would presumably weigh in deciding whether to choose the no-fault package is the cost of the system. If an industry gets only infrequent, large complaints, contesting them through litigation would probably cost less than paying slightly lower claims automatically.

On the other hand, if an industry were subjected to many small claims, it might be cheaper to pay under the no-fault plan. Under this system, a firm could select no-fault for a portion



of claims, the small ones, and leave the large ones to litigation. Innovative thinking like this is needed -- especially in the area of product liability.

In the past year, civil cases filed under the Consumer Protection Act more than doubled -- and with few exceptions, these cases involved damages incurred by consumers from defective products.

With consumer advocacy increasing, the implications for Federal and state court resources seem clear. It does no good to institute no-fault automobile insurance just to have the benefits of such action eliminated by an increase in the number of similar civil suits in other areas.

I do not suggest that no-fault systems are a panacea. The concept does have its critics, and the proposed systems do have their problems.

But proposals for extending no-fault insurance coverage to areas other than motor vehicle liability should be explored. They hold the hope of making damage claims easier to collect, and payments mechanisms more automatic. Further, they can reduce the costs to producers, consumers, and the taxpayer in general.

Inflation has been with us a long time. Court crowding has been with us a long time. Today, these problems are acute, and the solution to both requires innovative thought and courage to face up to new ways of doing things.



I believe this approach has to be the rule. We must face up to our problems -- and then we have to solve them.

Every solution must be fully consistent with our system of laws and democratic way of life. For it is only because we are free that we can solve the host of difficulties which confront mankind today.

Thank you.



Tuesday 4/15/75

*No fault
insurance*

4:25 Earl Townsend called. Said he has been a trial lawyer (317) 637-1521 for almost 36 years. Has been the owner of an insurance (317) 253-2230 company and in his business no-fault principle constantly (home) comes to the fore not only there where he practices most of the time but in Michigan where he has his own office and in Florida where he also practices. He wanted to tell you how many lawyers there are who oppose no-fault on a national basis and they feel like the states should take care of it without help from the Federal government.

Said he could put out so many arguments that no-fault caused malpractice. Many lawyers who had their life's work cut out for them in trying law suits, when that business is taken out, they turn to ~~in~~ malpractice suits. It has repercussions all over the place.

He will be in Alexandria, Virginia, next week. He was 19 of the TWA airline crash cases to handle.



No fault insurance

THE WHITE HOUSE
WASHINGTON

Date 4/25/75

TO: PHIL BUCHEN

FROM: KEN LAZARUS *KL*

ACTION:

- ☒ Approval/Signature
- ☐ Comments/Recommendations
- ☐ Prepare Response
- ☐ Please Handle
- ☐ For Your Information
- ☐ File

REMARKS:

Note: I can meet with Lewis in the event
you can't keep his appointment.



THE WHITE HOUSE

WASHINGTON

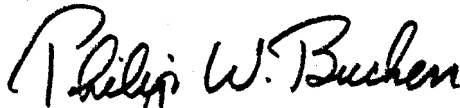
April 25, 1975

Dear Mr. Lewis:

This is in response to your letter to the President under date of April 15, wherein you request the opportunity to present the views of the American Trial Lawyers on S. 354, the Federal no-fault automobile insurance bill.

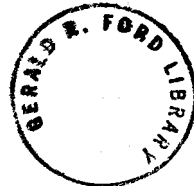
I would welcome the benefit of your views on this subject and suggest that you contact my office in order to schedule a mutually convenient time for our meeting.

Sincerely,



Philip W. Buchen
Counsel to the President

Mr. Marvin E. Lewis
Lewis, Rouda & Lewis
690 Market Street
San Francisco, California 94104



MARVIN E. LEWIS
RONALD H. ROUDA
MARVIN K. LEWIS
MICHAEL B. MOORE
EDUARDO M. XAVIER

LEWIS, ROUDA & LEWIS

ATTORNEYS AT LAW
AMERICAN SAVINGS BUILDING
690 MARKET STREET
SAN FRANCISCO, CALIFORNIA 94104
TELEPHONE (415) 421-7616

OF COUNSEL
GREENSTEIN, COWAN & FREY
HONOLULU, HAWAII

April 15, 1975

President Gerald T. Ford
Whitehouse
Washington, D.C. 20006

Dear Mr. President:

You will recall that several years ago when I was President of the American Trial Lawyers I introduced you as the principal speaker at a banquet.

I note that the hearings are being held on The National Standards No-Fault Motor Vehicle Insurance Act before the Senate Committee on Commerce.

I would be very appreciative of seeing you at sometime in Washington and give you the views of the trial lawyers on this matter.

I believe that the insurance industry is practicing a deception on the consumer in making him believe that this act is to his benefit while just the opposite is true.

Sincerely,

Marvin E. Lewis
MARVIN E. LEWIS

MEL:pd

Interviewed
(open)

ACTION
T/D
SCHEDULE BD
DATE RECEIVED
APR 17 1975
MESSAGE
SPEAKERS BUREAU
OTHER <i>Mr. T. Buchanan</i>
APPOINTMENT OFFICE



Friday 4/25/75

Meeting cancelled
4/26/75
2:30 p.m.

6:50 The meeting which had been scheduled for
Saturday 4/26 at 2:30 p.m. on no-fault insurance
has been cancelled for tomorrow.

Have advised Lazarus at home.



Secretary Lynn's office called to invite you to a meeting on "No-fault Insurance" scheduled for 2:30 p.m. Saturday, April 26, in the Secretary's office in Rm. 252-EOB.

Expected to attend: Wally Scott (OMB)
 Cal Collier (OMB)
 Atty. Gen'l Levi (a representative)
 Mr. Buchen (Ken Lazarus?)

I spoke with Ken Lazarus about it and he indicated that he would go if you agree. He also asked me to check on any papers that may be available for the meeting. Secretary Lynn's office advises that something may be available tonight.

Jim Jura 3160



Tuesday 4/29/75

11:20 Ken Lazarus advises the Cole testimony on no-fault insurance has been postponed until Monday 5/5.



*No fault
insurance*

Thursday 5/1/75

Meeting
5/1/75
10 a.m.

9:20 Bill Timmons called to say he has a paper he would like to bring over -- as a result of your conversation with Joe O'Neal this morning.

Would like to bring Tom Bendorf (head of the Trial Lawyers Association in Washington) with him.

I have scheduled the meeting for 10 o'clock this morning.

