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Each week The Champion will select a licence number from a downtown parking space and publish that number in this feature. The owner of that vehicle has Fourteen Days to claim their prize of a \$25.00 Gift Certificate at a selected Downtown merchant.  
The winner should contact Sandy Martin at the D.B.I.A. 876-2773.

**YBR - 446**

**DOWNTOWN BUSINESS IMPROVEMENT ASSOCIATION**

## Your Opinion Counts!

### THE OPENING AND CLOSING EXERCISES COMMITTEE OF THE HALTON BOARD OF EDUCATION

invites written and oral responses from the community regarding the content of opening and closing exercises in schools.

On September 23, 1988, the Ontario Court of Appeal struck down the regulation requiring public schools to open or close with the reading of the Scriptures and the recitation of prayers. What was to be included in exercises, beyond the singing of O Canada, was left to the discretion of the board, though readings were chosen they had to reflect the multi-cultural realities, traditions and values of Ontario society.

Written presentations to the committee must be received by the committee, at the address below, by **Friday, February 16, 1990.**

Requests to make an oral presentation to the committee (maximum: 10 minutes) must be submitted, in writing, to the following address by **Friday, February 2, 1990.** Please include name, address and telephone number.

SEND REQUESTS/PRESENTATIONS TO:  
Judy Watson, Committee Chair  
J. W. Singleton Education Centre  
2050 Guelph Line, P.O. Box 5005  
Burlington, Ontario  
L7R 3Z2

Oral presentations will be heard by the committee on Saturday, February 17, 1990 beginning at 10 a.m. at the J.W. Singleton Education Centre, 2050 Guelph Line, Burlington.

It is expected that the committee will report to the Board by June, 1990.

For more information, contact **Bob Parry, Superintendent of Policy and Planning** at 335-3663, extension 3345.

**THE HONORABLE BOARD OF EDUCATION**

"Pursuing Excellence in Education Through Commitment and Service"

Pat Hillhouse Chair of the Board Bob Williams Director of Education

**EDUCATION: LET'S TALK!**

# Council says 'no' again to no-fault insurance despite lobby group's plea

By ROB KELLY

A lobby group representing insurance brokers across the province failed to talk municipal council into reversing its stand on the controversial provincial plan to revamp the auto insurance industry Monday night.

At the December 18, 1989 meeting council endorsed the position of the Canadian Bar Association on the Ontario Motorist Protection Plan.

The group, which represents lawyers, is dead set against introducing legislation which will mean victims of most auto accidents will face a ceiling of \$450 per week in damages for car accident injuries. The sum would be paid only while the victim is unable to work.

Council unanimously endorsed lawyer Ian Kirby's argument against the provincial plan, supporting his rationale that the new system would eliminate the rights of most victims to sue for pain and suffering. Mr. Kirby contended that all the action necessary is to "fine tune" the current system.

Cliff Fraser, a vice-president with State Farm Insurance and a spokesperson for the Insurance Bureau of Canada, told council in a report that insurance premiums will have to go up by between 35 to 47 per cent in 1990 to pay claims under the current arrangement. Under the proposed modified no-fault system, premiums are only expected to jump by eight per cent in the Toronto area, he said.

Mr. Fraser said the expensive and inefficient approach to resolving many insurance disputes currently, through lawyers and the court system, would diminish. Costs are bloated today for example, he said, when insurance companies elect to pay \$3,000 on a \$5,000 lawsuit even though it may not be worth that much because the only alternative is a more costly legal battle.

As well, he said payments to injured motorists of up to \$450 per week (tax free) are more fair than forcing such a driver to sue the other party in the accident in order to gain any benefits.

Mr. Fraser said that under the current practice, if an injured person's insurance company believes the other driver is at fault in the mishap, the company usually only recommends the injured person seek legal help in suing the at-fault driver's insurance firm.

That can take a long time, he noted, an interim during

which little, if any, financial aid is available to the injured driver.

Ontario "is surrounded" by jurisdictions with some form of no-fault insurance, including Michigan, New York and Quebec, Mr. Fraser said.

He likened car accident injury claims to a pyramid, with the most severe injuries proportionally representing only the top while "tens of thousands" of minor injury cases round out the base. The thousands of small claims, are "where the money is being sapped from the system."

The insurance industry spokesperson said he believes one reason personal injury lawyers are so adamantly against the proposal is because they see only the deeply afflicted accident victims, those suing for massive sums after their lives have been enormously disrupted. "Lawyers see the high drama cases. I don't know if that places them in a position to be highly objective."

Such cases represent only three to four per cent of the province's accidents, he said. People facing such misfortune will still be able to sue under the new process.

At present auto insurance is most often a money-losing proposition subsidized by profits from other insurance activities, Mr. Fraser said. In the case of at least the larger companies, however, he likened the dilemma to that of a grocery store faced with rapidly increasing milk prices. The store cannot stop selling milk, he noted, for fear of losing customers who also buy other products.

Councillor Rick Day, himself a lawyer, was not swayed by Mr. Fraser's arguments, although he admitted many of them made sense.

He said victims often agree to settle out of court, due to financial concerns, rather than go through long and expensive litigation.

That led him to question whether such procedures have sapped insurance profits.

He also expressed a concern raised previously, that a family business, for example, could be wiped out if the breadwinner is injured and forced to stop working while attempting to support dependants on \$450 a week.

Council opted not to rescind their previous motion, and only accepted Mr. Fraser's presentation for information, with no formal endorsement.

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## PRINCE & PRINCESS CONTEST!

**Saturday, February 3rd**  
(Scheduled Interviews)  
**Monday, February 5th**  
(Prince & Princess Presentation)  
7:00 pm at the Milton Mall

**HERE'S HOW TO ENTER**

- Participant age: 5-10 yrs.
- Entry forms available at Milton Mall Management office or at the Town of Milton Dept. of Leisure Services (878-7211)
- To be completed by parent or guardian
- Registration deadline: Tues., Jan. 30th, 1990 at 12 noon.

**CONTEST PRIZES**  
**GRAND PRIZE** - A beautifully engraved plaque plus a \$50.00 gift certificate  
**2nd PRIZE** - A beautifully engraved plaque plus a \$20.00 gift certificate

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**Winner will open Winter Carnival February 11th at Mill Pond.**

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