

Today's computer technology makes happy endings possible for car crash horror stories

Accidents will happen. Unfortunately, many of us experience a fender bender. Fortunately, getting our car back on the road isn't the problem it once was. Computer technology is helping to speed the insurance claims process, locate replacement parts, and keep costs as low as possible.

As recently as five years ago, car owners plowed through red tape to get their cars operating after an accident.

Insurance adjusters were caught up in endless paperwork and the claims procedures could be time-consuming. The prices at auto repair shops were high and many times owners were told that parts were out of stock.

For most Americans this added up to higher insurance premiums, expensive parts and service charges, and the inconvenience of not having one's car.

Streamlined system

Today's procedures have been reduced to a claim adjuster checking off damaged items on a line drawing of a car. Such skeletal drawings are available for every American car and most imported cars built during the past 10 years.

This information can be transmitted by either computer terminal or phone modem to a central database. Immediately, a printout is returned containing replacement parts, identification, location and cost. In addition, labor costs are indicated.

When it comes to older cars, little dings mean a lot

When it comes to automobiles that are no longer brand new, they can usually be lumped into one of two basic categories. The "haves" and the "have nots."

The "haves" represent those older automobiles that turn your head when they drive down the street. Although not all of these autos are what you would consider a classic, they have one feature in common—a shiny showroom-like finish that gives them an appearance that is timeless.

Unfortunately for the "have nots," their story is not quite as cheerful. These are the automobiles that wear the signs of their age as a mark of humiliation, instead of respect.

Scratches, weathered paint, traffic film and stains which have accumulated on the car's finish over the years are the telltale signs that foreshadow an early retirement to the local junkyard.

Don't give up hope!

If you are among the car owners that find their autos in the "have not" category, all hope is not necessarily lost. With a little bit of effort, it is quite possible that you can start the heads turning your automobile's way in no time.

It's a good bet that it has been some time since you've received the kind of results you desire from your usual wash and wax job.

The reason for this is that, although most of the products utilized for these tasks are designed to clean dirt off the surface of the car's finish, they don't contain the strong abrasive properties necessary to remove scratches and other detractors from the overall look.

For deeper cleaning action

Polishing compounds, which are formulated with moderately strong abrasives, are designed to provide a deeper cleaning action than wash or wax products.

Apply the polishing compound to the car's finish in back-and-forth strokes with a damp cloth. This technique should remove scratches, weathered paint and stains quite readily.

If the detractors still remain, it's time to break out a heavy duty rubbing compound. These products contain much stronger abrasives than polishing compounds and should be applied with considerable care.

In general, when working with a rubbing compound, only a small amount applied with a damp cloth is needed to get rid of a stain. Scratches are best removed when you rub in the compound lightly in the same direction as the mark.

Once you've cleaned away the signs of age from your car's finish, your car has the potential of being a "have."

This information comes from a database containing more than 40 million items. It is apparent that this computerized system of ADP Collision Estimating Services (a division of the computer services giant Automatic Data Processing Inc.) saves auto insurance policyholders both time and money.

The ADP Parts and Assemblies Locator System (called "PAL") is a special feature developed two years ago to provide even more help to auto insurers, repairers and auto parts distributors in providing the very best service possible to the public.

Due to the vast number of auto replacement parts produced—both by the manufacturers of cars and by independent manufacturers of auto parts—a single simplified system was needed to locate replacement parts at reasonable cost in any area of the United States.

The system developed by ADP Collision Estimating Services does just that. It even goes so far as to give the specific name, address and phone number of auto parts distributors, available inventory, part numbers, name and cost.

"Quick as a wink"

With the use of telephones, portable computer terminals and modems, such detailed information is instantly available at any location in the country. It's literally "quick as a wink," and from an independent source not controlled by an insurance company or repair service.

All of this adds up to getting your car back on the road within the least amount

of time.

According to ADP Collision Estimating Services president Garen K. Staglin, the company is processing more than 20,000 computerized auto damage estimates each day in the United States and Canada. This adds up to more than four million estimates a year.

In addition, the system provides a detailed inventory and the location of graded salvage parts, which offers the potential for even greater savings.

The ADP Parts and Assemblies Locator System is yet another example of computers relieving the frustration and anxiety we all experience at various times in our lives. If the worst does happen, and your car is banged up, there is a simple and effective system for getting everything back to normal.



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