

Insurance Co. responds to No-fault criticism

By Michael J. Beno

Criticism #1- No-fault insurance means no responsibility and no more penalties for bad driving.

Response- No-fault simply means payment for damage and injuries is made without arguing about who was at fault. Drivers who are found to have been at fault for an accident, or who broke a traffic law, will still have the accident put on their record, will still lose points, and will find themselves paying higher premiums.

#2- Under no-fault the person who causes an accident can get more than the accident victim.

R- Yes, it's possible if the driver who caused the accident had more severe injuries and was off work longer than the person hit...but is that really good news for that no-fault driver? The good news is that all injured people in an accident will now be compensated quickly and fairly. With no-fault, automobile insurance becomes an accident benefits policy with the emphasis on prompt compensation and rehabilitation. These are the reasons people buy insurance. Let's not

forget one fact here. Most accidents aren't caused by dangerous drivers and irresponsible behaviour. They're the result of momentary inattention...so why shouldn't injured people be paid for lost wages and get rehabilitation.

#3- The no-fault plan will only benefit the insurance companies.

R- The government chose the plan because it protects all injured motorists- not just a few. The plan will deliver what Ontario's six million drivers want most: proper protection, faster and fairer payments and affordable premiums. Many consumers may not realize that car insurance companies rates must be approved by the Ontario government. And a new Insurance Commission office will provide consumers with an appeal process if they don't agree with an insurance company's decision.

#4- No-fault insurance takes away a fundamental right: the right to take legal action against a wrongdoer.

R- The truth is: lawsuits can drag for years through our

Much of this money will now be available to pay directly to car accident victims- not to personal injury lawyers.

#5- When no-fault comes in, people won't care how they drive. The accident rate will soar and we'll all pay more.

R- There is no evidence to back up this statement. It's a scare tactic to suggest that sensible people would deliberately drive dangerously or recklessly simply because of a change in the insurance system. That just doesn't make sense. A 1987 study carried out for the Ontario government found- after reviewing all the evidence from North America and elsewhere- "that the introduction of no-fault insurance has not significantly altered deterrence and accident rates." In fact, to improve highway safety for everyone, the Ontario government has increased the fines for traffic offenses, introduced higher penalties for drinking and driving, and is strengthening police enforcement of traffic laws.

#6- The new no-fault plan won't cut the rising cost of car insurance.

R- Only one thing can cut rising car insurance costs: fewer accidents and fewer injuries. Car insurance costs are driven by the number of claims, how severe clogged court system, and there is no guarantee of winning. The present system has become a lottery run largely by the legal system. Some win big but some don't. The endless legal bicker-

ing now drains off about 30 percent of claims money paid to the injured drivers. In 1988, these legal fees amounted to over \$400 million; in 1989- \$500 million. they are, and what it costs to settle them. If the Ontario government had not decided on a no-fault auto insurance plan, drivers would have faced increases of 35 percent and more. With no-fault they will face an average increase premium increase of only 8% for city drivers and 0% average for rural motorists. Your driving record, the car you drive, and those who drove it, of course, all have an effect on the premium you pay which may vary above and below these averages.

#7- The lost income benefits paid under the no-fault plan are too low-below the poverty line.

R- This is not true. Accident victims will be paid up to \$600.00 a week tax free for lost income: That's equal to an income of \$39,000.00 before taxes and covers approximately 85% of Ontario's workers. The average wage in Ontario in 1988 was \$25,000. So the weekly income replacement is way above the poverty line. And one more point: insurance companies will offer options for drivers to buy even greater benefit protection.

#8- Children under 16 get nothing. Students only get \$185.00 a week. Housewives get only \$115.00 a week. Who can

live on this?

R- Under the old system, only the housewife received anything- \$70 a week for 12 weeks. the rest got nothing. Now students, housewives, and the unemployed receive much more generous benefits. The truth is that the plan provides fast financial help where there was none before.

#9- Look at property damage. You'll be responsible for paying a lot more if you want to drive a nicer car.

R- This is fair. A basic principle of insurance is that premiums should reflect the risk: so the more expensive the car, the more costly to insure it.

#10- Why doesn't the government concentrate on the real problem: bad and careless driving, with a graduated licensing system, a driver re-training, and raising of the driver age?

R- The Ontario government is doing just that. They have raised the fines and punishment for speeding and for drinking drivers. As well, the government has a proposal to introduce a system of graduated licenses. There's also a proposal to re-train drivers convicted of serious offenses. Suggestions have been made to raise the driving age but the government is being careful because this move could result in hardship for responsible young drivers.

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THANK YOU

The O.F.S.A.A. participants and coaches from Lake Superior High School's Track & Field Team would like to thank the following organizations for helping to make our trip to Sudbury possible:



The Royal Canadian Legion, Br. 109 &
The Royal Canadian Legion, Br. 223

FISH DERBY

DATE: June 25 to July 1, 1990

SPONSORED BY: The Township of Terrace Bay and The Downhill Ski Club

FISH FOR: Lake Trout, Speckle Trout, Pike, Pickeral Coho and Chinook Salmon

WEIGH-INS: June 25 to 30, 1990 at the Aguasabon Falls Trailer Park from 7 p.m. to 10 p.m. daily.

FINAL WEIGH-IN: July 1 at the Terrace Bay Arena from 12 noon to 4 p.m.

PRIZES WILL BE AWARDED AT THE ARENA AT 4:30 P.M. ON JULY 1.

RULES: 12-years of age and over: \$10 a ticket, allows you to enter one fish per category each day. The same person may not win more than one prize in each category. Prizes for largest fish in each category.

Under 12-years of age: \$2 a ticket, allows you to enter one fish per category each day. All entries for this under twelve age group will go into a barrel for several draws. Weight of fish does not count in this category.

TICKETS ON SALE IN TERRACE BAY AT: COSTA'S FOODMARKET, HOME HARDWARE, TERRACE BAY CREDIT UNION

*Tickets also at 825-9359 - ask for Cheryl

Pet Talk- neighbors' pets can become health problem

By Alice Scott

Not only is it annoying for someone without pets to have your pet on their property, but it can also become a health problem.

The diseases that spread through feces and urine are Hookworm, Leptosinosis, Round worm, Tapeworm, and Toxoplasmosis.

Hookworms are parasites sim-

ilar to round worms, but enter the body differently. Infective larvae of the cat and dog hook worm enter by penetrating the skin.

Children playing in sand boxes, where cats have visited and used for a litter box, are more likely to contact this disease. The parasites are not really suited to living in people and eventually die.

Round worm is one of the most common diseases in children. The children can have eye inflammation from contact with the larvae and many times small white specks in their feces.

It is more often seen in children aged two to four years, who have the habit of putting their hands in their mouths after playing in dirt or sand. The problem can be cleaned up quickly by a visit to your doctor.

Toxoplasmosis is a very serious disease for pregnant women. It can be picked up from contact with contaminated feces or soil. It can also be contacted from eating raw or undercooked meat.

That is why it should always be a good practice to never feed pets or humans uncooked meat, especially pork.

Those who get the disease show these symptoms: mucous or blood-tinged diarrhea, fever, hepatitis, and pneumonia.

Sometimes there are no symptoms whatsoever. Therefore, pregnant women should never change a litter box, since this disease is very serious to the unborn child and mother.

Not all the population is susceptible to these problems but it is better to be safe than sorry.

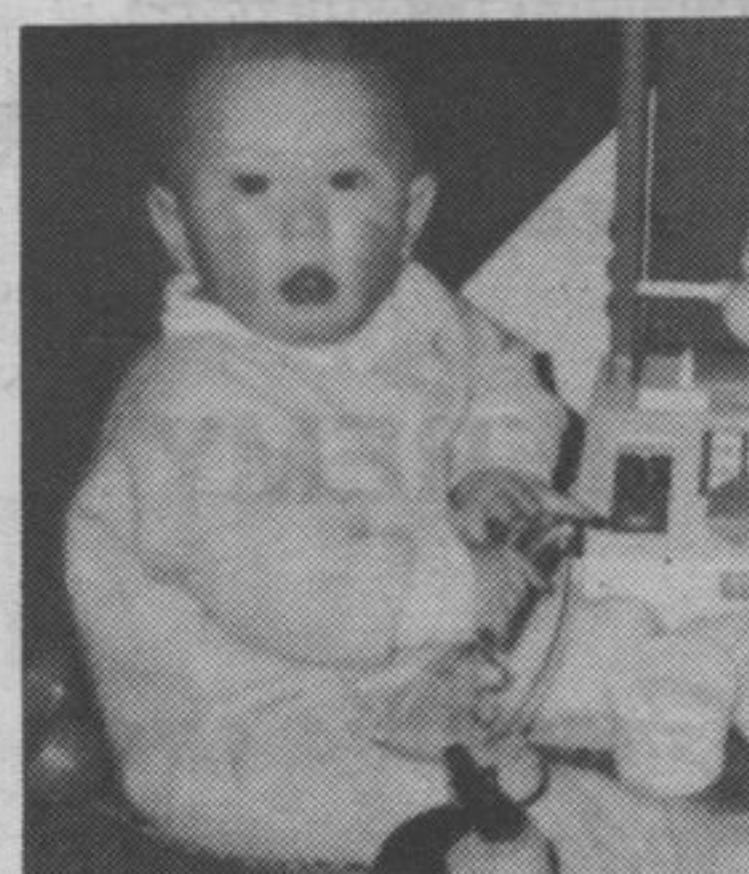
-Keep your cat indoors at all times, therefore preventing him from contacting and spreading these diseases.

-Keep your yard cleaned of dog feces, especially in the summer months.

-Keep all sand boxes covered with boards to prevent cats from using them.

-Wash your children's hands after they have been to the park.

-Have your pet's stool examined by the vet at least once a year to check for any signs of worms.



Happy first birthday,
Justin.
Love, Mommy & Daddy
XXXOOO

RIDE FOR SIGHT

The Northwestern Ontario Ride for Sight will be entering its 11th. year to raise money to battle a group of eye diseases, known as Retinitis Pigmentosa. Last year nationally just under one million was raised and organizers hope to crack the magic \$ 1 Million mark this year. The national ride consists of 10 regional rides across Canada. Three riders from Terrace Bay were in attendance in Dryden raising \$750 toward this cause. Yves Jean, Dave Mikhonen, & Steve Jones would like to thank the business and many town people from Terrace Bay, Rosport, Marathon, Red Rock, Nipigon and Schreiber, who sponsored us in this ride to Dryden. A good turn out of riders were there and the food and bike games were well organized.

HAPPY FIRST BIRTHDAY

Justin

Love Nana & Poppy
Boucher
XXOO