

Business Beat

Markham auto firm safe

Crash results of various cars

By ALEX LAW
Do you know how sumo wrestling works? Two enormous guys in a circle run at each other and the guy that's knocked out of that ring loses. There's a brutal simplicity about it that appeals to millions, but for my purposes it's better to think about the size of the guys.
You may be the fleetest, smartest, most-muscular, and best-

balanced guy in Markham, but if you're running into a guy who weighs two or three times as much as you do you're the one that's going to be knocked out of the ring.

The point I want to make here is that, as in sumo wrestling, mass is important when you run into someone or something else. Like another car.

Intuitively I have always known that, but now courtesy of Saab-Scania Canada Ltd. (whose interest will be obvious as soon as you look at the numbers,) I have some numbers to back up that feeling, some of which are printed below. I will preambule those numbers further on, but first some words about automobile safety.

Because of technological improvements, today's automobiles are safer than they've ever been. They handle and stop much better than they did 10 years ago, so it should be easier to avoid an accident than it was then.

Further, manufacturing improvements and government regulations are adding safety features to all cars, so in case of an accident you've got a better chance. Recent examples of this include the third, higher brakelight, and airbags.

This is great if you happen to have the good fortune to get on a collision course with someone in an Audi Quattro who's been to a good advanced driving school. Unfortunately, this is not always possible.

Too often the vehicle coming your way is one of the remaining full-sized cars or a van or a loaded pick-up, or worst of all, a mid-'70s behemoth. This is worst because cars were pigs in those days and a dozen years and a 100,000 miles haven't improved them.

Even worse is that they are usually in their fourth owner's hands, and those hands have all too often just held a bottle of beer; these are the cars that belong to young men with something to prove and nothing to learn, and statistics bear out how often they are in accidents. So be careful when you see a car being driven by a guy who's not much older than it is.

The accompanying figures have their limitations and idiosyncracies, and they're not in any way trying to tell you your chances of being hurt, or how much it's going to cost, but it is instructive because all the cars

have been gauged using the same methods.

Even though the numbers were crunched from the accident reports of 1984-86 cars, they are still valid since most of the cars are essentially the same now as they were then. They're also reliable as used car stats.

Considering the numbers comparatively is most useful.

Before the fine print, I'll make the most obvious point in case you're not up to reading on: A new large car, like the Crown Victoria or the Caprice, is probably the safest vehicle you can be in.

Okay, time for the credits. The numbers have been put together by the Highway Loss Data Institute (HLDI) which is a non-profit, public service organization. HDLI gathers, processes and publishes data on the ways in which insurance losses vary among different kinds of vehicles.

The results are grouped according to four body styles: station wagons and passenger vans, four-door models, two-door models, and sports and speciality models. These are further broken down by size, small (vehicles on wheelbases less than or equal to 99 inches); midsize (greater than 99 but less than or equal to 109); and larger (greater than 109).

Injury losses are presented in terms of the "frequency of insurance claims filed under Personal Injury Protection (PIP) coverage." The "overall" result for a particular car is the frequency of all medical claims filed under PIP coverage, regardless of the size of the losses. The "severe" injury loss result represents the frequency of claims for paid medical losses exceeding \$500. All losses are stated in relative terms, with 100 representing the average figure. So the lower the number the better the car's injury record and, it follows, the better a passenger's chances of not getting hurt.

Not all the cars available in Markham are listed, and some of them do not have "severe" fi-

gures because not enough data was available. Having said all that, here are the results:

Two-door Models	Overall Injury	Severe Injury
Saab 900	70	64
Honda Prelude	97	90
Volkswagen Golf	102	-
Mazda 626	103	100
Honda Civic	104	102
Toyota Celica	109	-
Chrysler Laser	115	105
Toyota Tercel	117	118
Ford Escort	125	119
Oldsmobile		
Cutlass Ciera	80	74
Pontiac 6000	85	-
Pontiac Grand Prix	87	93
Chrysler LeBaron	91	95
Honda Accord	93	-
Buick Century	94	-
Ford Thunderbird	102	104
Dodge 600	108	-
Mercury Cougar	111	122
Oldsmobile Calais	116	123
Plymouth Reliant	117	113
Pontiac Grand Am	117	115
Ford Tempo	123	125
Pontiac Sunbird	124	114
Mercury		
Grand Marquis	55	-
Oldsmobile		
Ninety-Eight	70	-
Sports and		

Specialty Models	Overall Injury	Severe Injury
Porsche 944 Coupe	62	-
Chevrolet Corvette	80	96
Mazda RX-7	84	-
Nissan 300ZX	104	113
Pontiac Fiero	116	117
Honda Civic CRX	121	121
BMW 500 Series	65	-
Lincoln Continental	80	84
Audi 5000	80	87
Volvo 740/760	87	92
Ford Mustang Conv.	96	-
Toyota Celica Supra	102	104
Chevrolet Camaro	125	128
Jaguar XJ6	57	-
BMW 733i/735i	67	-
Cadillac DeVille 2dr.	68	72

Station Wagons & Passenger Vans	Overall Injury	Severe Injury
Toyota Van	75	77
Nissan Stanza	93	-
Nissan Sentra	104	105
Volvo 240	58	55
Ford LTD	80	80
Pontiac Parisienne	52	-
Buick Electra	54	-
Plymouth Voyager	63	53
Ford Aerostar	65	-
Chevrolet Astro Van	68	72

Four-door Models	Overall Injury	Severe Injury
Saab 900	66	59
Mazda 626	98	89
Volkswagen Jetta	102	103
Honda Civic	112	111
Ford Taurus	73	-
Oldsmobile Cutlass	76	77
Toyota Camry	80	73
Pontiac Bonneville	81	77
Toyota Cressida	81	88
Honda Accord	87	79
Chrysler		
New Yorker	82	88
Cadillac Cimarron	93	98
Audi 4000	95	91
Mercury Topaz	107	98
Pontiac Sunbird	121	103

TAKE SHELTER

You work hard. You owe it to yourself to protect as much of your income as possible. Do you know that an R.R.S.P. is the best investment?

Plan to attend an R.R.S.P. seminar on Wed. Jan. 20, 1988 Time: 7:30 p.m.

Location: Ebenezer United Church (Brimley & Steeles)

Seating by reservation only



Investors
PROFIT FROM OUR EXPERIENCE

CALL
449-0600

Join Our Special Celebration and Earn...

1/4%
BONUS
INTEREST

on new GIC and RRSP accounts!

Family Trust Inc.
FAMILY TRUST CORPORATION

Stouffville—18 Main Street West 640-2082
Markham—8 Wellington Street West 294-4405
Unionville—105 Main Street 477-1270

"You deserve the best possible value when you spend your auto and home insurance dollars."



We believe it...and so does Kemper.

Call us today. Find out how you can save money on your auto and home insurance. Once you compare Kemper you'll ride with us.

THE INSURERS

7812 KENNEDY ROAD
UNIONVILLE, ONT.

477-5000



ADVERTISING CORRECTION

Inadvertently, the following error appeared in the Brass Warehouse ad in The Markham Economist & Sun Weekender on Sat. Jan. 9/88. Italian Continental Brass Bed priced at \$599.00 should have been priced at \$799.00. The Markham Economist & Sun regrets any inconvenience this error has caused the Brass Warehouse or its customers.

the
**Brass
WAREHOUSE**