

departure of the sisters, St. Mary's is now in its demise. No mention is made of the followers of the sisters, namely the dedicated lay principal and faculty now staffing the school. St. Mary's is alive and well, still serving the Taunton area, maintaining the standard of excellence instituted by the sisters nine years

education and knowledge of Christian values. Our principal, Mr. Borges, and our total lay faculty devote hours during and beyond the normal school day for the betterment of our school. We all have fond memories of the sisters and were saddened when Sister Carol Regan, past provincial, announced plans for

I was about to open my new hair salon in Taunton when I found I had no water pressure. I could not even wash hair. I called Mr. Lewis of the water division of the Public Works Department, and he had a crew of men come out and made sure I had water. They worked hard and were very helpful and made sure

my opening day was a success. They say Taunton does not have the best water around, but when it comes to the Taunton Water Division and its service, we have the best around. As busy as they were, they saved my day.  
Dianne Balmain  
571 Bay St.

# The great auto insurance rip-off

I don't know about most car insurance firms, but mine might more appropriately be called a collection agency.

Car Insurance Agencies, however, don't seem to think they make enough money. They are now asking the state to raise its standardized rates.

I have no sympathy for them. I used to think I was paying for a service. They were the people who would help me out if I was ever in an accident.

But when another driver ignored a stop sign and rammed into the passenger side of my little car last month, I learned differently. The exorbitant amount of money I sent



my agency merely reserved me a claim number and a secretary to file it with. Although the company promises prompt action, it wasn't delivered.

I waited seven days for an appraiser, 15 days to learn my car

was to be declared totalled, and 20 days to learn what the final settlement would be.

In addition to the long wait, I could get no clear answer on how my rental car fee would be paid.

"The accident was definitely not your fault," a clerk at my company told me when she looked over the police report. "The other driver's insurance should have to cover it."

"But who will determine finally who's fault it is?" I asked.

She told me my company would have nothing to do with the rental car fee, because they would try to cover the cost of the accident themselves and I was not covered for substitute transportation. They

didn't sound like they planned to sue the other company for any of the costs.

"It's easier for us this way," I was told.

"But if you approached them to cover the accident, and they agreed the other driver was at fault, wouldn't they have to cover the rental fee?" I asked.

"Yes," I was told, but that would be too much trouble. My company would obviously prefer to lose a customer rather than do a little extra work.

"What am I paying them for?" I thought. "This is a cost incurred by an accident that was not my fault." It seemed only logical my company should deal with the other company for the payment.

It turned out the woman who hit me was in another accident a few days after mine, and I guess that one was also her fault.

Her company paid the entire bill without any questions.

But after the inconvenience and mental aggravation my company put me through I have little sympathy for insurance agencies.

Where does all the money go?

Everyone I know pays exorbitant yearly insurance rates, but not everyone has an accident each year.

What happens to the almost \$1,000 I annually pay for insurance? I never see it again even if I do get into an accident.

The price I paid this year alone more than covers the settlement reached for my totalled car. If I pay the same amount every year and rarely ask for money back, why should my rates rise if I get into an accident?

Aren't I paying them for coverage anyway? Why do they expect me to pay for something they'd prefer to guarantee I never use?

We pay money to insurance companies to protect us in case of an accident. It makes no sense to be fined when you use a service you pay for.

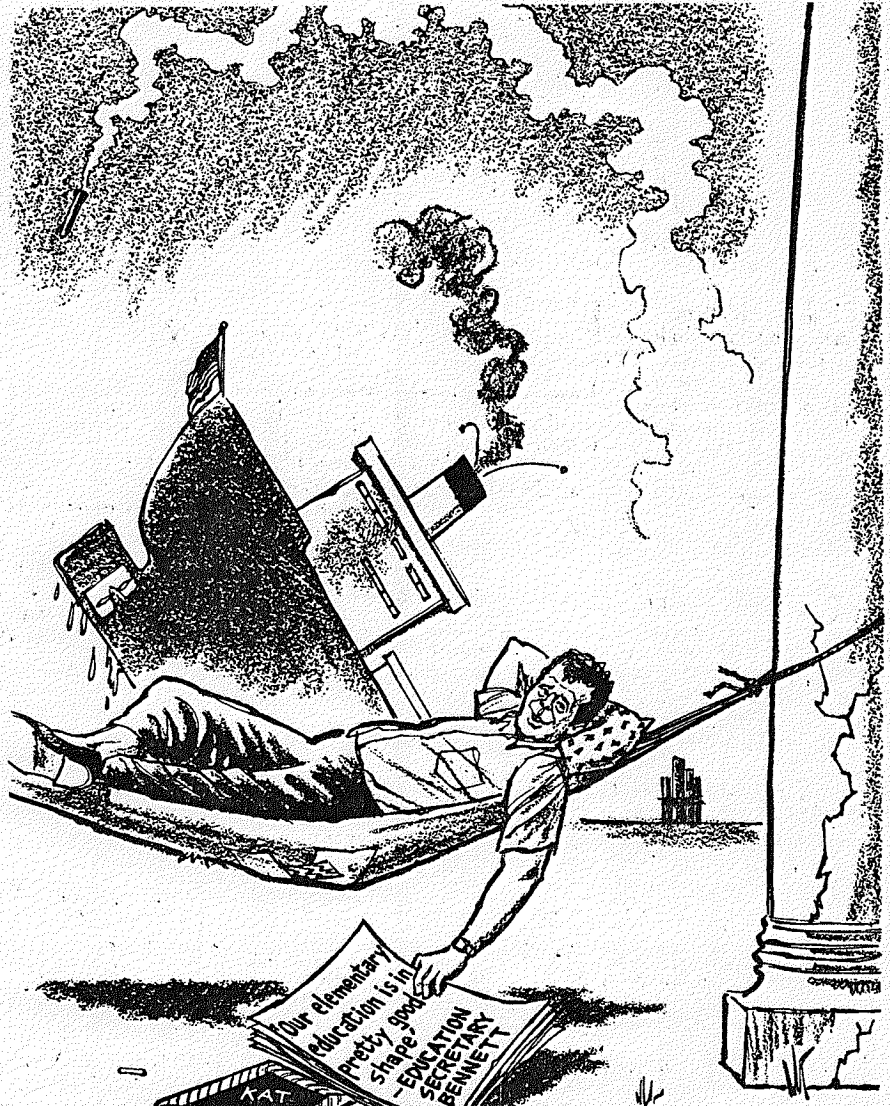
It took my company over a week to send the claim money we had settled on.

By that time I had given up on rental cars, and borrowed money from my parents for the down payment on another car which was newer and required additional insurance.

A few days later my claim check arrived in the mail. It had been incorrectly addressed, returned to the post office, and re-addressed properly.

In the same batch of mail was another envelope both carefully and properly addressed.

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