

THE DALLAS POST

Covering The Back Mountain
1984 Pennaprint Inc., All Rights Reserved. USPS 147-720

Vol. 95, No. 1
BRIGHTON BINDERY CO
BOX 336

Wednesday, September 26, 1984

25 Cents

College Misericordia celebrates 60 years



Dallas Post/Ed Campbell



Dallas Post/Ed Campbell



Dallas Post/Ed Campbell



Dallas Post/Ed Campbell

Festivities open with big parade

Festivities celebrating the 60th anniversary of College Misericordia began with a parade through Dallas on Friday evening. Starting at the Weis Marke in Dallas, the parade continued up Lake Street to College Misericordia where the 60th anniversary party officially started.

Shown here in the top left photo is the Dallas Band as it makes its way up Route 415 while the Misericordia Queen, her court and their escorts are shown in the top right photo. The award-winning Lake-Lehman marching band is seen in the lower left photo while the right photo shows Julie Jayer, left and Lydia Zurenda as they celebrate the college's anniversary.



Dallas Post/Ed Campbell



Dallas Post/Ed Campbell

Grand opening

Ribbon-cutting ceremonies were held recently at Ruth Crawford's Beauty Salon, located in the Fernbrook Mall, behind Treat Drive-In. Shown here at the ceremonies are, from left, Cathy Crawford, Roy Crawford, Ruth Crawford, Sandy Hanadel, John Baur, Lena Baur, Lynnette Moore and Debbie Gallagher.

Effective Oct. 1

New insurance law requires motorists to make changes

By PAMELA AARON
Staff Correspondent

Pennsylvania motorists will soon be asked to make choices regarding their auto insurance coverage. On Oct. 1, 1984, the Motor Vehicle Financial Responsibility Law will replace the Commonwealth's No-Fault Auto Insurance Law. The new system changes the level of coverage that is demanded of each motorist in that "personal injury" insurance is no longer mandatory, providing drivers can meet their financial responsibilities should accident or injury occur. These stipulations are set out by the Pennsylvania Department of Transportation, and include either regular or self insurance; in which case forms will be sent to each driver in order to ascertain their ability to reimburse financially, if involved in an auto accident.

The new law doesn't change the minimum amount of "liability" protection a policyholder must carry rather, the coverages that will change will be those for "personal injury". The requirements for those persons who wish to purchase insurance to meet the financial responsibility requirements are as follows:

1. Liability - Drivers must carry

at least \$15,000 for injuries to one person in a single accident and \$30,000 for all people in an accident. \$5,000 must be carried for property damage.

Insurance companies, however, will offer up to \$100,000 and \$300,000 for one person injuries and all persons, respectively.

2. Medical coverage - Under no-fault, personal injury coverage paid for medical bills in total. Under the new law, persons will be allowed to select the dollar amount of coverage to meet their needs. Allowable is as little as \$10,000 coverage. Again, higher benefits can be had as well. A person isn't required under the new law, to buy less income protection if the person is retired, disabled or unemployed.

To help those whose bills may surpass \$100,000, the law establishes a Catastrophic Loss Fund, whereby the Commonwealth operates its own policy for a fee of \$5.00. Because policy holders have heretofore been entitled to unlimited benefits, they need to assess their needs carefully under this new law.

If policyholders select the minimum of \$10,000 coverage and the CAT Fund begins paying after expenses pass \$100,000 people will

realize a gap of \$90,000. Some will have private medical insurance that will cover that gap; many will not.

Accidental Death - This is optional now; whereas a \$5,000 minimum was required by the old law.

Legally Uninsured Victims - the new law will pay up to \$5,000 in medical expenses, whereas the old law was unlimited.

The new law denies claim payments to illegally uninsured victims. For example, drivers who own cars but have not satisfied the financial responsibility requirements. Under the old law, they received unlimited medical benefits. Uninsured motorist coverage - This pays for injury to policyholder or passengers caused by uninsured or hit and run drivers as well as underinsured coverage. Minimum is \$15,000 for one person and \$30,000 for all victims.

Lawsuit restriction - The old law restricted lawsuits to those that exceeded medical expenses of \$750; the new law makes no restrictions.

Collision and Comprehensive Coverage - These function to repair vehicles and are not changed by the new law.

The major change in upcoming

auto insurance is the Motor Vehicle Financial Responsibility Law, which will effectively enable each motorist to choose whatever amounts of certain insurance coverages are best suited to them; this will enable each person to more effectively augment their insurance or decrease it; depending upon their budget. The new law is intended to help control the rising insurance costs by eliminating the collection of benefits by uninsured drivers and the payment of duplicate benefits to claimants; a frequent occurrence under no-fault insurance coverage. Both situations resulted in unwarranted increases in insurance costs to policyholders.

The initial choice is one of how much coverage. The best answer will be arrived at by you and your own broker. Each vehicle owner must demonstrate, however, "financial responsibility" to register the car; that is that insurance or private means can take care of liability. If you self-certify to the Pennsylvania Department of Transportation, you must be able to prove that you can handle up to \$15,000 for one person injuries and \$30,000 for more than one. For most of us, auto insurance will be the more practical way to keep these requirements.

If you do not purchase insurance,

you receive no benefits; however, if you don't own a car you may receive benefits from the party involved or from the Assigned Claims Plan, which is an organization maintained and funded by the insurance industry. The Catastrophic Loss fund, at \$5.00 per registrant is probably a good plan; the payment is small and the insurance great, should the unfortunate occur.

The major drawback to the new insurance plans is that the motorist himself will have responsibility for his own coverage. Many will probably under or over evaluate their needs; a few may disregard the new laws altogether. Ultimately, each person is made responsible financially under this new law and the choice of what position he or she will be in, upon an accident, is left totally up to the individual. There is a great potential for saving dollars with this new system; but just as great a potential for personal blunders that will increase cost with liability.

Earl Samuel of the Samuel Insurance Agency on Memorial Highway in Dallas believes the major issue people will face concerning the new laws has to do with the wide gap that will exist between \$10,000 coverage and the 100,000 Catastrophic

Insurance coverage offered by the state. Many people will wish to purchase automobile insurance and cover the \$90,000 with their hospital insurance; but not many medical insurances give that type of coverage.

Samuel suggests the easiest and best way to solve the problem is to receive full automobile coverage up to the \$100,000. Remember, these are insurances to cover YOUR medical bills. Samuel believes because of these higher costs, premiums won't be lesser. He suspects, however, that we will see a softening effect, or a decrease in rate jumps, over time.

Inside The Post

Calendar	16
Classified ..	12,13,14,15
Obituaries	12
People	2,5,8
Perspective	4
School	3
Sports	9,10,11