

What if You Hit a Deer?

Deer migrating and mating season happens between October and December each year and this is the prime time when deer-vehicle collisions occur. If you have never hit a deer, you may not realize how much damage can be done to your car. You also may not know whether your auto insurance will cover damage and injuries from deer collisions. The Better Business Bureau and the Insurance Information Institute recommend that drivers read their auto insurance policies carefully so they know what is cov-

ered, before an accident happens.

With a seasonal increase in deer collisions, many drivers file claims simultaneously. Drivers often wait until they have an accident to learn what their policy covers. It's important for you to know what your coverage includes and excludes to insure that you take full advantage of your insurance benefits.

According to the Insurance Information Institute, the average cost of deer-vehicle collisions is \$2,800 per insurance claim, or \$10,000 if there is injury to the driver or a passenger.

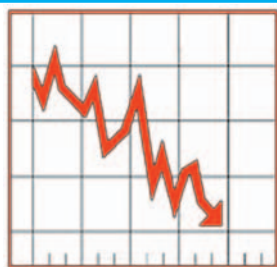
Only comprehensive insurance coverage reimburses drivers for losses due to contact with animals such

as birds or deer. This fact often causes confusion among drivers who are not aware that collision coverage does not pay for damage or injuries from deer-vehicle collisions. "Although many states do not require that you purchase comprehensive coverage, your lender may require it until your car loan is paid off," said Carolyn Gorman, vice president of the Insurance Information Institute.

You should also learn if you have Gap Coverage. If your car is totaled and you have gap insurance, you may not have to continue making payments on your car because gap insurance pays the difference between the amount the insurer pays for the totaled car and the amount you owe on your lease or loan. Without this coverage, drivers are responsible for paying the remainder of their lease or loan even when their car is totaled.

As part of a nationwide consumer education program, entitled Wiser Drivers Wise Up (www.wiserdrivers.com), The Better Business Bureau and the Insurance Information Institute have teamed up to inform and educate drivers to review their auto insurance policies annually to make sure they have adequate coverage for various types of incidents, including deer-vehicle collisions.

For more information, please visit www.bbb.org or call the BBB (toll-free in NC and SC) at 1-877-317-7236.



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Letter to the Editor:

Harvey Leavitt Stresses Importance of Sales Tax Increase

On behalf of students, faculty, staff and the Board of Trustees at South Piedmont Community College, I am asking residents of Anson County for their "YES" vote for the quarter-cent sales tax increase on the current ballot.

The increase will not have a major impact on our residents; for every \$4 spent on non-food items in the county, we'll pay an additional penny in sales tax. But for college students, students in the Anson County Schools, and residents of our community who are embarrassed at the county facilities in disrepair, that extra penny means the world.

The Anson County Board of Commissioners has agreed that the additional funds generated by the sales tax increase will be used to take care of facilities - facilities owned by the college, the public schools, and the county. Those who have had recent occasion to visit our beautiful and historic courthouse certainly understand the need.

As chairman of the Board of Trustees at South Piedmont Community College and as that board's liaison to the SPCC Foundation Board of Directors, I know first-hand of the college's long list of deferred maintenance items. These are projects that must be addressed, projects that are needed not to beautify college property but to get facilities in acceptable condition. We must undertake several roof replacement projects. We have mechanical systems that are more than 10 years past their life expectancy. We need to repair a retaining wall that is in danger of collapsing. The estimated cost to do this work is \$1,939,140.

The quarter-cent sales tax increase is the best opportunity we've had in years to get our facilities up to par. It has been estimated that the increase will generate an additional \$300,000 annually. That additional revenue could be pledged to repay a loan that will enable the county to make these badly needed repairs in a somewhat timely fashion.

Both the SPCC Board of Trustees and the foundation's Board of Directors have unanimously adopted resolutions in favor of the sales tax increase. We believe that the sales tax increase is more equitable than a property tax increase since everyone, residents and visitors alike, will pay this tax.

Nobody likes to see an increase in taxes. But we believe that a favorable vote isn't so much for a tax increase as it is a vote for Anson County's future.

*Sincerely, Harvey Leavitt, III,
 Chairman, SPCC Board of Trustees*

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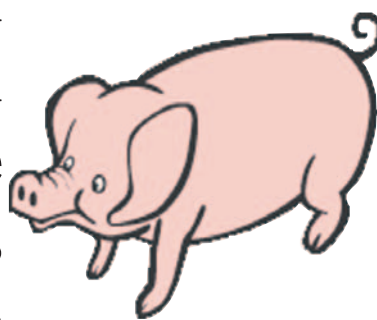
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Dine In.....	\$9.00
Carry Outs.....	\$8.00
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Dessert donations would be greatly appreciated.



Saturday
November 1, 2008
from 11 am - Until

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