

## AM I LUCKY!

These days, the high point of my year is when I get together with my friends from Reading Out Loud (ROL). And these days, we do it twice a year: Once in the spring and once in the fall. There used to be 14 of us. Now we are down to eight. We used to meet on weekends at hotels or motels in the NY-NJ- CT- MA area. Now, we have the use of the country home in the Berkshires of the son (and daughter-in-law), Dan and Jennie, of one of the group. We usually try to agree a month or more beforehand on the time that we would be getting together. This requires first clearing with Dan and Jennie. Then we make sure we all have clear calendars: no doctor's appointments or other activities that would interfere with getting to the ROL.

It was the beginning of August that we first debated whether September 8-9-10 would be better or September 15-16-17. We decided on September 15-16-17. Am I lucky! If it had been September 8-9-10, Fran and I would not have been able to make it. Why, you ask. Let me tell you.

It turns out that on Thursday, September 4, Fran had a little car accident. Luckily, she was not hurt, nor was anyone else. Fran was tired, she was distracted momentarily, and she rear-ended the car in front of her as she was coming home from a physical therapy session. As Fran told me, the people involved, including the police, could not have been nicer. Though the front end of our car was mashed in, and a light was broken, and you could not lift the hood, the car was drivable. Fran drove it home, I put it in the garage, David and I tried to comfort her, and then I called the insurance company to report the accident. I gave the representative all the information, and I was told to bring the car to the appraiser the next day.

When, on Friday morning, I brought the car to the appraiser (who could not have been nicer) he shook his head as he appraised it and said, off the record, he thinks it is a total loss. I could not believe it. It drives fine. All it needs is some body work. I told the appraiser that I will bring it to my body shop and he can send his report there. However, since I will not have a car, I will need a rental car, and I arranged to get one after I left our car at the body shop.

Mike, the owner of Beacon Collision, looked it over and thought that it was repairable, but he could not argue with the appraiser after he concluded that it was a total loss in the eyes of the insurance company. I had been met at the body shop by a car rental agent who treated me to a maroon 2014 Toyota Avalon. My insurance policy entitled me to a maximum of \$900 for a car rental. Friday afternoon I returned home, called the insurance company and was directed to the agent in charge of total loss cars. She also expressed her regrets, and, as everyone else did over the less than 24 hours since the accident, told me how lucky we were that Fran is all right. I told her that Fran is not all right. She is very upset. She corrected herself: that Fran was not hurt.

She then told me how much the insurance company will pay me for the car. I did not think it was sufficient (there was a \$500 deductible) but she said that was the best they

could do. She said a check would be sent to my insurance agent on Monday and all I needed to do was to bring them the Title to the car, and since I am not getting the car repaired, I should return the rental car to the rental office. I told her that was impossible. I am looking for a car, and will try to find a car as quickly as possible, and to do that I needed the rental car.

The search for a new car began Saturday September 6. (Sunday September 7, we went to the engagement party of the daughter of friends.) And on Monday, September 8, I have to go to Beacon Collision to empty my car and remove the plates, go to my insurance agent, give them the Title and get my check, and go to some more car dealers. And in anticipation of ROL, Fran and I have several appointments throughout the week of September 8. Our calendar for September 15-16-17 is clear. The plan, therefore, is to get a car September 8-9-10, but no later than September 12, (in between appointments.) I talked the lady from the insurance company into allowing me to keep the rental car until we get back from the ROL. Am I lucky!

9-7-14