

Things that could only happen to Peck.

Assigned Risk



I bought my first car when I was in Cleveland High School; it was a 1954 2-door Chevrolet. One day I was passing by the local hangout, Bob's Drive In. A friend hollered at me so when made a U-turn another car crashed into my car. My bad.

I had a date the next night with a girl that I will call Mary, and since my car was wrecked, I borrowed my mother's car. While driving down Highway 8 which goes through Cleveland, I decided to lay a big kiss on Mary. She then responded with a bigger kiss. I think my eyes were closed when I crashed into a car that was parked in front of a classmate's house. We bounced off of the parked car to the other side of the street hitting a brick building, The Church of Christ, on Sunday night.

We were thrown onto the floor with me on top of Mary. No seatbelts back then. We were face-to-face, and Mary said, "I wonder if the car is hurt?" Yes, the car was hurt and luckily, we were not. I had a friend at the church that night and he told me they were singing the benediction song at the end of the service when the building shook from the impact of my mother's car. This time when I called home, my mother gave the phone to my dad and he just said, "Where are you and are you okay?"

Three weeks later I picked up my car from the body shop and I had a date with Barbara that night. It was common in small town Cleveland to end a date parked in some secluded country location. Only my best friends knew my favorite parking spots. Barbara and I were parking in the yard of an old country church when a rain storm poured on us. It was actually very nice, parking in the rain with a pretty girl, until we tried to leave. The car was stuck in the mud and much as I tried, I could not get it out. The farm, where I kept my horse, was about half a mile down a gravel road. I started walking in the rain to ask the farmer to pull us out of the mud.

When I got there, the farmer did not want to get out in the rain, so he gave me the keys to his car. I picked up Barbara, avoided the mud, and drove back to town. After stopping at a red light, a car with a classmate and his girlfriend ran the light and crashed into my car, the farmer's car. Everybody was OK but the cars were not. The police brought Barbara and I home. The next day Dad and I drove out to the old church and pulled my car out of the mud. After Dad assured the farmer that his car would be repaired, he took my car keys for two weeks—a small penalty I reasoned for wrecking three cars.

My car insurance became Assigned Risk with very high premiums. Speeding tickets kept me in this insurance situation for 15 years.

