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## ON THE ROAD

TEACHING YOUR TEEN --

Tips for helping teens learn to drive

REDUCE FUEL CONSUMPTION --

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## PREOWNED POINTERS --

How to make buying a preowned vehicle less stressful



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## PROPERLY ADJUSTED MIRRORS VASTLY IMPROVE SAFETY



Millions of motor vehicle accidents occur each year. While the motor vehicle industry places a great emphasis on safety, it's ultimately up to motorists to ensure their vehicle is as safe as possible.

Mirrors are an often overlooked aspect of safe driving. Properly adjusted rearview and side view mirrors improve visibility by reducing blind spots, which in turn reduces a driver's risk of being in an accident, especially on multi-lane highways where drivers may be forced to keep tabs on fellow motorists on both sides of their vehicles. When adjusting mirrors, consider the following tips to ensure your vehicle is as safe as possible.

**Ensure optimal visibility from the interior rearview mirror.** A properly adjusted rearview mirror allows drivers to see what's alongside and behind them, improving road awareness while reducing the risk of an accident. Most drivers know the rearview mirror should allow them to see out of the rear window from the driver's seat. But it's also important to utilize the day/night switch found on most rearview mirrors. Such a switch isn't an unnecessary accessory, but one that can reduce glare from cars behind you at night. Just be sure to flip the switch back to the daytime setting in the morning to ensure maximum visibility.

**Firmly secure the rearview mirror.** Unfortunately, rearview mirrors are not always sturdy, as many vehicle manufacturers attach the rearview mirror to the windshield with a special button that is glued to the glass at the factory.

This glue can come undone when drivers hit a pothole or just gradually weaken thanks to the ravages of heat, humidity or cold weather.

When a rearview mirror comes unglued, drivers often look to a quick, yet temporary, solution like super glue or a high-strength adhesive. Such quick fixes are ineffective over the long haul, and drivers might find themselves driving down the street without a rearview mirror. Permatex® Rearview Mirror Adhesive was designed specifically for motorists looking for a permanent fix that ensures the rearview mirror will stay attached to the windshield regardless of external factors like the weather or poor road conditions. The adhesive employs a special formula that can easily withstand changing weather conditions and the thermal expansion that typically renders other glues and adhesives useless.

**Don't overlook side view mirrors.** A 1995 study from the Society of Automotive Engineers noted that, when positioned correctly, side view mirrors can help drivers see vehicles in their blind spots, eliminating a driver's need to glance over his or her shoulder when changing lanes.

When adjusting the driver's side mirror, place the side of your head against the window, then adjust the mirror until the side of your vehicle comes into view. To adjust the passenger's side mirror, sit in the driver's seat, and then lean to the right so that your head is in the car's centerline. Adjust the mirror until the side of your vehicle comes into view.

Once your mirrors have been adjusted and the rearview mirror is firmly secure, don't forget to use each of these mirrors when driving. Many drivers rely solely on their rearview mirrors to back up and change lanes on the highway. However, if all of your mirrors are aligned correctly, you should be able to see a vehicle leave the rearview mirror and move to one of the side view mirrors immediately. Diligent use of each mirror can help prevent accidents that occur when drivers change lanes.

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# TIPS TO MAKE BUYING A PREOWNED VEHICLE LESS STRESSFUL

Men and women purchase a preowned vehicle for a variety of reasons. Preowned vehicles are often a better bargain than a brand new car right off the lot, and a preowned vehicle will likely cost less to insure, making it an even bigger bargain. In addition, many manufacturers and dealers have recognized the growing appeal of preowned vehicles and, as a result, offer warranties, something that was unheard of as recently as a decade ago. But buying a preowned vehicle is still a nerve-wracking process for some consumers, who no doubt recall the horror stories of yesteryear when previously owned vehicles were sold as-is and the risk of buying a lemon was enough to scare consumers away. That risk has dwindled considerably, but there are still some things prospective buyers can do to ensure the process of buying a preowned vehicle is less stressful and more likely to be a success.

**Research the vehicle you want to buy.** The Internet has made it easier than ever before to conduct research regarding certain vehicles. In a relatively short period of time, consumers can learn about a vehicle's standard features, safety records and warranty information, and may even find opinions about the vehicle online from past or current owners of the same model. Owner opinions might be especially valuable, as owners might shed light on any mechanical issues you might not be able to glean from other sources.

**Determine your price range.** Settling on a price range is an important part of the process when buying a preowned vehicle. If you will be financing the vehicle, then you likely won't save as much on insurance as if you buy the vehicle outright. That's because lending institutions typically mandate that a vehicle be fully insured while it's being financed. If your insurance is going to be as high as it would be to purchase a new vehicle, then you might want to make a larger down payment so your monthly payment is lower. A preowned vehicle is likely to need more immediate maintenance than a brand new car, so keep that in mind when figuring out a price range you can be comfortable with.

**Find a reputable seller.** Working with a seller you're



comfortable with can make the process of buying a preowned vehicle a lot less stressful. Private sellers tend to sell preowned vehicles at the most reasonable prices, and buyers are often a little more at ease because they don't feel as pressured with a private seller as they might at a dealership. However, dealerships might offer a greater sense of security, as their preowned vehicles are now typically certified and backed by warranties.

**Test drive the vehicle.** It might seem simple, but consumers have the right to test drive a preowned vehicle just like they would a brand new car on the lot at a dealership. In fact, the test-drive is perhaps more important with a preowned vehicle than a new vehicle. A new vehicle will likely feel good no matter what on a test-drive, but test-driving a preowned vehicle may reveal certain issues. When test-driving, take the vehicle on a long enough ride to accelerate from a stop, get a feel for the vehicle's visibility, brak-

ing, cornering, and ability to climb hills, and see how the vehicle drives on the highway. The ride should be long enough so you can get a true feel for how the vehicle drives, and you should pay attention to any noises along the way, such as noises coming from the engine or any creaks, rattling and squeaks that tend to be commonplace with older vehicles.

**Don't be afraid to negotiate.** Preowned vehicles may have a suggested price attached to them, but that price is entirely contingent on the condition of the vehicle and it's certainly open to negotiation. This is true whether you are buying from a dealership or a private seller. If the seller refuses to negotiate, you can always walk away and continue your search.

Buying a preowned vehicle is a lot less stressful than in decades past, and buyers who do their homework can find the right deal if they stay patient.



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For many people, leasing is a smart and affordable way to get a new car.

## THE BENEFITS OF LEASING

People frequently wrestle with the decision to lease or buy a vehicle. The decision to buy or lease depends on a host of factors, including how long you plan to own the vehicle and how frequently you're on the road. Some motorists might find leasing is better suited to their needs.

Some people remain skeptical of leasing, particularly because they are paying a fee to use a car for a limited time. At the end of the lease period, you do not own the vehicle, and the money you paid toward the lease is essentially gone — unless you choose a buy-out option. But in that case it may have been less expensive to simply finance the entire time. Leasing is like renting an apartment. It provides you with what you need at the time, but you have no stake in ownership at the end of the rental period. Individuals who frequently move and want little responsibility like the freedom of renting. Those who are looking to set up a household for a long period of time often seek out a more permanent home situation. The same can be said for leasing a vehicle.

If you prefer to drive a new vehicle every few years and don't want the hassle of maintenance as the vehicle ages, then leasing is the way to go. When the car is returned to the dealer after a certain period of time, you have no other responsibilities to that car or truck. Furthermore, some dealerships often offer incentives to those consumers who turn in an expired lease and immediately sign up again.

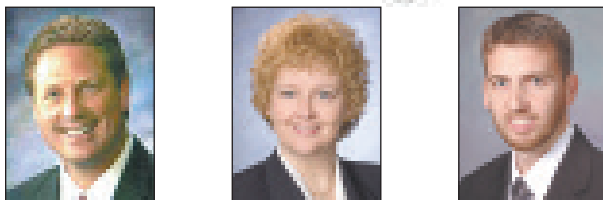
Cost is another factor to consider. Leasing is typically less expensive in the short term than purchasing. If required, down payments can be very low, while monthly lease payments tend to be lower than financing payments. Individuals who like the security a new car provides but may not have the funds to buy a new car often turn to leasing. Leasing payments can sometimes be \$100 less than financing the same vehicle or one with fewer options.

Leasing also can save money on warranties. Many leases are for 36 months, a period that typically coincides with the factory bumper-to-bumper warranty period. This means you do not have to purchase an expensive extended warranty as you might with a vehicle you're financing to own.

Drivers who spend little time in the car are often good prospects for leasing. That's because you will have to maintain a certain range of miles used within the lease term. Should you exceed the miles at the end of the term, you will be required to pay a designated rate on those extra miles, which can quickly add up. You also will have to pay for any extraneous wear-and-tear on the vehicle that goes beyond normal use. Those who only use vehicles for short jaunts here and there may find leasing advantageous.

Many people who are looking for reliable cars for the short term lean toward leasing as the primary method for driving a new, options-rich vehicle.

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# THINGS TO LOOK FOR ON A VEHICLE HISTORY REPORT

A vehicle history report can be a used car buyer's best friend. Whereas in the past buyers bought used cars and hoped for the best, today's used car buyers can rely on a vehicle history report to tell them all about the vehicle while helping buyers make more informed decisions.

When shopping for a preowned vehicle, you should always ask for a vehicle history report, regardless of whether you're buying from a dealership or a private citizen. If the seller refuses, it's time to look elsewhere. When a seller eagerly provides a vehicle history report, buyers should examine a few things on the report so they can be more comfortable should they ultimately purchase the vehicle.

**Number of previous owners:** All vehicle history reports list how many owners a vehicle has had in the past. In general, the more owners a vehicle has had, the more risk you're assuming as the buyer. Vehicles that tend to change hands often are less likely to have been well maintained.

In addition to how many owners a car has had, look at who those owners were. Vehicles that were once owned by a rental car company, for instance, were likely not treated very well, as few people care how much abuse their rental car endures. However, a car once owned by a rental agency likely has lots of highway miles on it, and such driving is less taxing on a vehicle than city driving where the vehicle's engine is stopping and starting more frequently.

**Specifics:** Just because a seller provides you with a vehicle history report does not necessarily mean that report matches up with the vehicle you might be buying. A dishonest seller might try to pass off the history report of another vehicle of the same make and model as his own. This is done to hide a suspect vehicle history or even when thieves are selling a stolen car to an unsuspecting buyer. Check the vehicle identification number, or VIN, on the vehicle to ensure the car you're looking at matches the car on the history

report. In addition, each vehicle history report describes the car, so if the description does not match you might be holding an inaccurate report.

**Location:** The vehicle history report will show where the car has lived over the years. Vehicles that have spent ample time in harsh weather, such as Alaska or another region with a prolonged winter, have likely had their share of weather-related wear and tear, more so than a car driven in warmer climates. While this does not mean past owners didn't properly maintain the car, some buyers might be wary of purchasing a vehicle that has endured too many harsh winters.

**Physical appearance:** Does the physical appearance of the car match up with its history report? Sometimes a vehicle owner does not report when



a car has been in an accident. Owners might do this to avoid higher insurance premiums or to mask the vehicle's history because they intend to sell the car down the road. If a car exhibits any signs of body work that aren't on its history report or if the car drives awkwardly but has supposedly not been in an accident, buyers should consider this a major red flag and strongly consider walking away from the vehicle and continuing their search elsewhere. A vehicle history report can calm the fears of a buyer shopping for a pre-owned vehicle. But even when a report is made available, buyers should still examine the report closely to ensure the vehicle is all it's cracked up to be.



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## OCTANE RATING AFFECTS CAR COSTS



Save money by fueling your car with the right gasoline.

A variety of factors come into play when a person is deciding which new or previously owned vehicle to purchase. While body type, model year and make all are considered, shoppers should also look into what type of fuel the vehicle needs.

Many drivers are aware of the different grades of gasoline available at the pump. Unleaded versions come in regular, plus and premium varieties, which coordinates to the octane of the gasoline. The octane rating of gasoline tells a driver how much the fuel can be compressed before it spontaneously ignites, rather than igniting normally from a spark plug in the vehicle engine. Lower-octane gasoline can withstand less compression than higher-octane gasoline.

Gas that ignites on its own rather than from a spark from the spark plug causes knocking and pinging, which can damage the engine. Therefore it is important to use the right octane level of gasoline for a vehicle, based on the car's compression ratio for the engine. Car engines that are rated in a particular way will benefit from the correct octane in gasoline. Higher-performance engines commonly found in race cars and sporty, luxury vehicles will generally require a premium, high-octane gasoline to run at their optimal performance. Most cars on the market are built to take regular 87-octane gasoline.

A visit to the gas station clearly indicates that higher-

octane fuel costs more per gallon than the lowest octane. Over time, filling up with premium gas can be a significant factor in how much it costs to own a particular vehicle. If you are looking to save money, it is important to consider just how much of your budget will be devoted to fuel costs. A vehicle that requires premium gasoline instead of regular gasoline may end up costing a few hundred dollars more per year based on the size of the fuel tank.

It is important to note that using a higher octane fuel in a vehicle that is not rated for it will not increase performance — it only will end up costing you more. That's because the octane rating refers to how much energy it takes to ignite the gasoline and at what point in the compression cycle, not how much power the gasoline will put out. Premium gas will not improve gas mileage or give the vehicle more "oomph" if the engine is not designed to accommodate a higher-octane fuel. In fact, engines that are not designed for high-octane gas may actually lose power because it burns so much slower and the ignition timing is not tuned for it.

It is always wise to consult with the owner's manual to determine the type of fuel that will offer the best performance in the car. Those shopping for a new vehicle should pay attention to octane ratings and not assume that every car they test drive is best when running on regular octane.

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Taking steps to reduce fuel consumption can benefit the environment and your bottom line.



## REDUCE FUEL CONSUMPTION TO SAVE MONEY AND HELP THE PLANET

capacity. Check the driver's manual for the manufacturer's recommended tire pressure, and check the tire pressure frequently to ensure your car isn't working harder than it needs to be.

**Clear out the trunk.** A car filled with clutter is carrying unnecessary weight, making it harder for the car to accelerate and consuming more fuel than it should be. Clear out the trunk and anything inside the vehicle that you don't need.

**Open the windows at lower speeds.** Air conditioning consumes lots of fuel, and many auto experts suggest rolling down the windows when driving at lower speeds. When you begin driving a little faster, roll the windows up and turn on the air conditioning to reduce drag.

### Spend wisely

How you're spending at the pump can also help you reduce fuel consumption and save you money.

**Fill 'er up!** Many drivers avoid filling up their tank when visiting the gas station for fear that filling up the tank makes the car heavier, decreasing the vehicle's fuel efficiency as a result. While that may be true, drivers who don't fill up make more trips to the filling station, and those trips can waste fuel. In addition, when the gas cap is removed from your vehicle, vaporized gas escapes from the tank, so opening the cap more frequently allows more vaporized gas to escape.

**Pay for gas with a card that rewards you with cash for making purchases.** While using a cash-back credit card won't reduce your fuel consumption, it will earn you some money back on your fuel purchases.

**Don't pay more for fuel your car won't utilize.** Some drivers might feel as though putting a high-octane fuel in their vehicles will improve the vehicle's performance. But that's not the case. A high-octane fuel in a car that's built for a low-octane fuel won't improve the car's performance or its gas mileage. Only purchase the fuel the owner's manual recommends. For many new vehicles, that means 87-octane, or "regular," fuel, which is typically the most affordable.

### Drive wisely

Driving habits can also impact how much fuel you're consuming. Driving habits can be hard to change, but drivers who start driving with a mind toward safety and reducing fuel consumption can take steps to do just that.

**Don't accelerate too quickly.** Rapid acceleration consumes more fuel. When accelerating, do so gradually. You'll still get to the same place, but you'll get there with a lot more fuel.

**Don't speed.** Highway speeds more than 60 miles per hour significantly reduce fuel efficiency. Estimates suggest a car traveling at 60 miles per hour uses 20 percent less fuel than a vehicle traveling at 75 miles per hour. Toxic emissions, including carbon monoxide, hydrocarbons and nitrogen oxides, also increase when vehicles travel more than 60 miles per hour.

Reducing fuel consumption is a goal for environmentalists and drivers alike. There are several ways drivers can help their vehicle consume less fuel and benefit the planet at the same time.

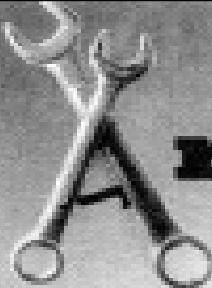
Reducing fuel costs is foremost on the minds of many drivers. Myriad costs are associated with owning an automobile, many of which are within a driver's control. For instance, safe drivers are likely to spend less on auto insurance than drivers with a history of traffic violations or accidents, while drivers who purchase a vehicle with a high safety rating will likely spend less to insure that vehicle than they would a sports car. One of the costs associated with driving that some drivers may mistakenly feel is beyond their control is the cost of fuel. Drivers might not be able to control the price at the pump, but there are many ways drivers can spend less on fuel, helping them save money and helping the environment along the way.

### Emphasizing efficiency

Making a vehicle more efficient is a great way to save money at the pump. But drivers don't need to get under the hood or have a mechanic's understanding of automobiles to make their cars more efficient. In fact, a few minor adjustments is all it takes to make a car more efficient and save drivers, regardless of their mechanical inclinations, money at the filling station.

**Adequately inflate tires.** Tires that are not properly inflated increase drag on a vehicle, which then consumes more fuel to operate at full ca-

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## HOW TO PACK A CAR SAFELY



This is the prime season for road trips, which many people feel are the most affordable vacation option available. They also provide unsurpassed views of the countryside and the ability to slow down and customize the trip as desired. Packing the car for a road trip can be complicated. Although the goal may be to cram as much as possible into the car and get on the road quickly, part of the safety plan for this year's adventure should include packing properly to avoid injury.

Americans and Canadians combined drive trillions of miles in any given year. Although it is difficult to make a direct comparison between how many people choose driving as opposed to flying, when comparing data from the Federal Highway Administration and the Bureau of Transportation Statistics, for every mile Americans flew they drove about six more in 2011. With so many miles clocked on the road, it is essential to make the experience as safe as possible — and that means properly securing belongings in a vehicle before getting on the road.

In 2009, a laptop computer became a projectile that killed its owner. Heather Storey of Surrey, British Columbia, was driving to work when her vehicle was hit

by a tow truck. Her laptop was propelled at such a force that it caused a deadly injury to her head.

Unsecured or improperly packed items in a car or truck have the potential to cause serious injury when on the road or, at the very least, may obscure visibility when driving, says Consumer Reports. The organization and others offer drivers a series of tips that can help make travel safer.

**Adjust tire pressure prior to travel.** Consult the owners manual to determine the proper tire pressure when the vehicle is carrying a full load. This will not only help alleviate unnecessary wear and tear on the tires, but also can help to prevent a tire blow-out.

**Know the car's limits.** It also is important to

stay below the maximum permitted weight or maximum load capacity for the car or truck. Consumer Reports says that the capacity for small SUVs can span from 825 pounds to 1,155 pounds. Midsize SUVs may carry anywhere from 900 pounds to 1,405 pounds. Minivan capacities can vary significantly as well. The load capacity is specified in the owner's manual.

**Store the heaviest items at the lowest, most central part of the vehicle.** This helps reduce effects on handling that can lead to problems with steering or braking. Drivers should keep the overall center of gravity lower to help reduce the risk of rollover.

**Make sure everything is secured in the car or truck.** Use crates or boxes to house smaller items. Use straps or rope to tie down anything loaded in the back of a truck or SUV to the vehicle's cargo anchors. Load as much as you can into a car's trunk to avoid having loose items rolling around inside the passenger area.

**Keep a clear view of mirrors and the rear of the vehicle.** Do not pack any items higher than the level of the rear seats. Not only can these items fly forward in the event of sharp braking or a crash, but they also may obscure the driver's view of the road.

**Invest in a roof rack or cargo box.** Only place light items on the roof of the car so you can free up interior space. Secure roof items tightly, as they will be caught by the updraft while driving and you do not want to send them airborne and onto the roadway. Also, if you do use the roof for storage, be aware of how much taller the items will make your vehicle so you know if you can safely drive beneath underpasses.

**Make sure passengers can be seated safely.** Packing a car doesn't always mean being able to fit suitcases and belongings. It also means ensuring passengers can ride safely. Do not seat more passengers than can be restrained by the seat belts in the car. If there is not enough room, it is safer in the long run to take two cars. Pack a vehicle safely and make sure it is maintained before heading out on your first road trip of the season.



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Drugs and alcohol are often to blame in vehicular accidents resulting in injuries and fatalities.

## ALCOHOL AND DRUGS IMPAIR DRIVING ABILITY IN MANY WAYS

Millions of people die each year due to alcohol- and drug-related motor vehicle accidents. Many people simply do not realize how much alcohol and drugs affect one's ability to operate a motor vehicle. Many more may mistakenly feel they won't be among the many people who cause injuries to themselves or others when operating a vehicle in an impaired state. Drugs, whether they are illegal or legal, can impair a person's motor skills, leading to accidents.

The Centers for Disease Control and Prevention says almost 30 people in the United States die each day in motor vehicle crashes that involve an alcohol-impaired driver. That equates to 1 death every 48 minutes. Many other accidents and fatalities can be traced back to other substances, whether legal or illegal. Using drugs such as marijuana and cocaine can be linked to roughly 20 percent of motor vehicle driver deaths in the United States. Compounding the problem is that these drugs are often used in conjunction with alcohol.

MADD Canada estimates that a minimum of 1,074 fatalities in 2009 could be attributed to impairment-related driving in that country. Moreover, it is also estimated that 63,338 were injured in alcohol- and drug-related crashes the same year.

### What is BAC?

BAC, or blood-alcohol concentration, measures the amount of milligrams of alcohol that is in 100 milliliters of blood. Each drink a person consumes increases his or her BAC.

The legal BAC varies all over the world. Some countries have a zero-tolerance policy, while in Canada and much of the United States, the legal limit is .08 percent. That means anything more than 80 milligrams of alcohol is punishable. But a person can still suffer side effects of alcohol consumption if their BAC is below the legal limit. Between .03 and .06 a person may experience mild euphoria, trouble concentrating, a relaxed feeling, talkativeness and decreased inhibition. Between .06 and .08, feelings may be dulled, peripheral vision can decrease, and drivers may have poorer depth perception and struggle to recover from glare.

Drugs that impair driving

Using drugs can also make it hard to safely operate a motor vehicle. Many drugs can affect the body in ways that make it dangerous to drive.

A person may not think they are driving under the influence after taking a cold or allergy pill. However, many of these pills can impair driving ability because they tend to cause drowsiness.

Drugs that act on the brain, such as psy-

choactive drugs, antidepressants, sleeping medications, and anti-anxiety drugs, can impair reaction time, judgment and motor skills. Most medications that can prove dangerous while driving will carry a warning label that advises against driving or operating heavy machinery.

Illegal drugs have their own share of negative effects. Research indicates that marijuana is one of the most prevalent illegal drugs detected in individuals fatally injured in driving accidents. The Emergency Medical Services Authority says marijuana can cause reduced concentration, difficulty perceiving time and distance, poor speed control, inability to read signs, drowsiness, and distraction.

Cocaine can mask fatigue and impair a person's ability to concentrate. Impulsive behaviors can lead to risk-taking. Some research suggests that antagonistic effects can be produced when cocaine is mixed with alcohol.

The EMSA says the use of amphetamines can interfere with concentration, impair vision and increase the driver's willingness to take risks.

It is better to err on the side of caution and avoid the use of any drugs or alcohol if you plan to be driving. No one wants to cope with the emotional, financial and legal ramifications that can occur should an accident leading to injury or fatality occur.



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# TOP DRIVER DISTRACTIONS



## Using mobile phones

Leading the list of the top distractions behind the wheel are mobile phones. Phones now do more than just place calls, and drivers often cannot pull away from their phones, even when driving. According to the California Department of Motor Vehicles, studies have shown that driving performance is lowered and the level of distraction is higher for drivers who are heavily engaged in cell phone conversations. The use of a hands-free device does not lower distraction levels. The percentage of vehicle crashes and near-crashes attributed to dialing is nearly identical to the number associated with talking or listening. Accident rates have increased thanks to texting, which involves a person taking his or her hands and eyes off of the road. A 2009 study by Car and Driver magazine compared the

dangers of texting while driving to the effects of driving drunk to see which would be more dangerous under the same conditions. Measuring the time it takes to brake after being alerted by a red light to stop, the reaction time was recorded when the driver was legally drunk, reading an e-mail and sending a text. Texting easily elicited the slowest response time.

Ironically, in January 2011, Texas man Chance Bothe drove off of a cliff after texting that he had to stop texting or risk dying in a car accident. Bothe survived but sustained significant injuries and had to be revived from death three times.

## Moving Objects

Whether there's a pet bouncing in the front seat or children being boisterous in the back, passengers and items moving around the car are significant distractions. Turning around to look at the kids or to reach for a ball that may be rolling around on the floor of the car can take a person's eyes off the road. If something really is important and needs to be addressed, it is much safer to pull over and take care of it before getting back on the road.

## Daydreaming

Many people will admit to daydreaming behind the wheel or looking at a person or ob-

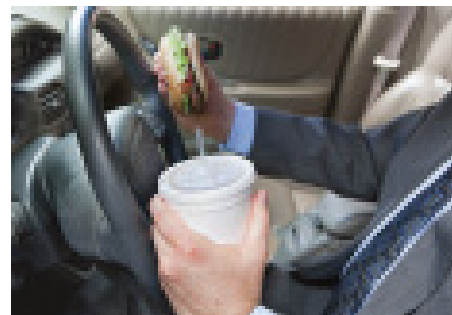
ject outside of the car for too long. Perhaps they're checking out a house in a new neighborhood or thought they saw someone they knew on the street corner. It can be easy to veer into the direction your eyes are focused, causing an accident. In addition to trying to stay focused on the road, some drivers prefer the help of lane departure warning systems.

Distracted driving can be very dangerous. Diverting one's attention from the road for mere seconds can have serious, and potentially fatal, consequences. The Centers for Disease Control and Prevention have found distracted driving kills more than 15 people each day while injuring more than 1,200. Any activity that takes attention away from driving is considered a distraction. These include taking your hands off the wheel, daydreaming or engaging in any behavior that takes your eyes off of the road. Certain activities are known distractions, and understanding which habits can be dangerous and making strides to correct behaviors can help save lives, prevent injuries and reduce accident-related expenses.

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## Eating

Those who haven't quite mastered walking and chewing gum at the same time may want to avoid eating while driving. The majority of



foods require a person's hands to be taken off of the wheel and their eyes to be diverted from the road. Reaching in the back seat to share some French fries with the kids is also distracting.

A study by the National Highway Traffic Safety Administration and the Virginia Tech Transportation Institute indicates 80 percent of crashes and 65 percent of near-crashes in the United States involve some form of driver distraction. This distraction took place a mere three seconds before the vehicle crash. An Allstate Canada marketing survey of 1,605 Canadian adults conducted between July 26 and July 28 found that, although the vast majority of Canadians thinks driving while distracted is unacceptable, nearly three out of four Canadian drivers admits to engaging in a behavior that is considered a distraction. That is perhaps in part because drivers are not aware just how distracting some of the following behaviors truly are.

Try to eat meals before getting in the car. For those who must snack while en route, take a moment to pull over at a rest area and spend 10 minutes snacking there before resuming the trip.

## Reading

Glancing at an advertisement, updating a Facebook status or reading a book are all activities that should be avoided when driving.



Even pouring over a traffic map or consulting the digital display of a GPS system can be distracting.

When driving, attention should be placed on the task of safely getting from point A to point B. All other activities taking place in the vehicle are distractions that can end up risking a person's life.

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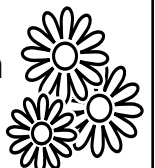
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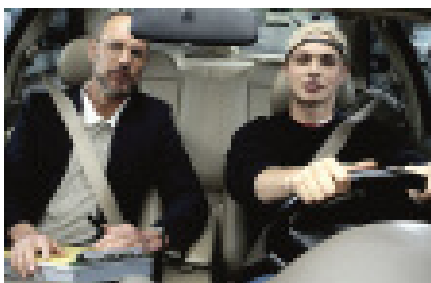
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Parents can employ various methods to help their teen become more comfortable behind the wheel.

## TIPS FOR HELPING TEENS LEARN TO DRIVE



Few parents look forward to the day when they must teach their teenager to drive a car. Handing over the keys to a teenager and then riding shotgun as he or she learns the basics is hardly a recipe for a stress-free afternoon, but it's a part of life many parents must endure sooner or later, and it's a rite of passage for their children.

While it's likely your son or daughter will not be a great driver from the get-go, there are ways parents can make the process of teaching their teen to drive less stressful and more likely to be a success.

**Utilize an empty parking lot as a classroom.** Empty parking lots are great places to teach teens to drive. In an empty parking lot, teens can practice skills like turning or braking without the risk of running into another driver. This gives kids the feel of a vehicle and an opportunity to familiarize themselves with the vehicle's controls, including those for turn signals and headlights. Find an empty parking lot that is large, such as one outside a closed grocery store or a nearby school when school is not in session.

**Find a less-traveled road to practice more subtle driving skills.** Once your teen has become familiar with the vehicle, a good next step is to find a back road or a road without heavy traffic where he or she can learn more subtle driving skills that might be difficult to learn in a parking lot. Coming to a stop, maintaining a safe distance between vehicles, accelerating and decelerating on roadways and

learning to share the road with pedestrians and/or cyclists are all valuable lessons that can be learned on a back road without heavy traffic.

**Some lessons are best learned on the freeway.** Some skills, including changing lanes and merging into traffic, are best learned on the freeway or highway. Teens will eventually take to the highway once they get their driver's license, so it's best to teach them how to handle using on and off ramps and learning to yield when entering a highway so they're comfortable with such driving and don't have to teach themselves.

**Teach kids to anticipate other drivers.** Anticipating other drivers is a lesson even some veteran adult drivers must learn, much less teen drivers with little or no experience driving. When teaching teenagers to drive, emphasize how difficult it can be to anticipate other drivers' maneuvers and how defensive driving techniques are designed to help drivers predict what other drivers will do in order to protect themselves from drivers who might be unpredictable. Teach teens to keep an eye out for drivers routinely switching lanes without signaling and tell them to be mindful of other drivers when they pull up to a

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stop sign. Teens who will become good drivers will eventually find such techniques are second nature, but initially parents should instruct them in the ways to anticipate the behavior of other drivers so the teens can stay safe on the road.

**Practice driving at different times of the day.** Taking teens out to drive at different times of the day can teach them that road conditions, even when the

weather is nice, vary depending on the amount of light. Driving at dusk and dawn, for instance, can be difficult because glare from the sun can decrease visibility and headlights might not provide much help. Like learning to drive on the highway, learning to drive at various times of the day is a valuable lesson that kids should learn with their parents in tow and not on their own after they have received their driver's license.



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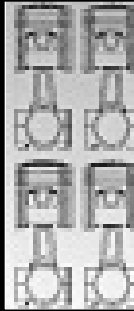
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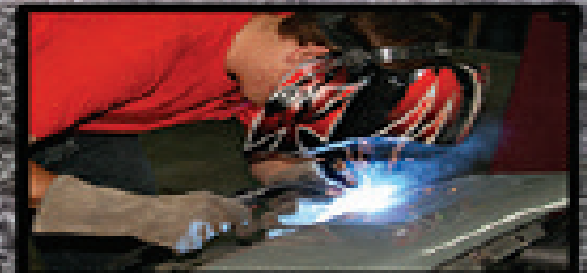
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## OLDER DRIVERS HAVE TO REASSESS ABILITIES

For many older drivers, driving is more than getting from point A to point B. Getting behind the wheel allows older drivers to remain independent as well as mobile. But as a person ages, his or her risk of injury on the road increases, according to the Centers for Dis-

ease Control and Prevention. Older adults and their family members need to make plans for handing dwindling skills behind the wheel and the point in time when it is no longer safe for a loved one to continue driving.

In rural and suburban communities, driving is a necessity for independent living. With limited resources available for older individuals to get around, seniors may hold onto the notion of driving longer than is safe and practical. The National Highway Traffic Safety Administration says that in 2009 alone, 5,288 people age 65 and older were killed and 187,000 were injured in traffic accidents. Older people are involved in around 15 percent of all traffic accidents in a typical year. Getting older doesn't mean it's time for you or a loved one to turn in your license just yet. There are ways people can come together to make the driving experience go smoothly, and it often begins with an honest conversation.

**Let a loved one know you are on his or her side.** Make sure the first topic of conversation is that it is not your intention to take away the keys of the car. Indicate that you want to work together to help keep this person behind the wheel as long as possible. Being open and honest about intentions may eliminate arguments or animosity.

**Figure out safe ways to keep your loved one driving.** This may include identifying a new car with upgraded safety features, such as brighter headlights, a back-up camera and a better safety record. Enroll together in a driving safety course to brush up on driving skills.

**Go for a "test drive."** Family members can ride along with an older driver to get a better

sense of his or her ability behind the wheel. If drivers have too many close calls, frequently get lost in familiar places, exhibit slower response times or are easily distracted, this should be a wake-up call and the loved one should intervene.

**Schedule a vision and hearing exam.** Driving abilities can be affected by poor vision and hearing, both common side effects of getting older. Getting a senior a new eyeglass prescription or a better hearing aid may make all the difference in his or her driving ability.

**Review prescriptions and over-the-counter medications.** Many seniors take a bevy of different medications, and the side effects to these drugs could impact their driving abilities. If medications cause drowsiness or dizziness, speak with your loved one's physician about a possible alternative treatment that might make driving safer.

**Be honest.** If an older driver is no longer safe behind the wheel of their automobile, it is important to involve other family members and make a joint decision to remove driving privileges. Have other solutions available, such as senior busing or courtesy vans, so your loved one doesn't feel he or she will be confined to the house.

Driving is a sensitive subject for older drivers who see being able to get behind the wheel as an opportunity to maintain their independence. But individuals need to be honest with themselves to remain safe on the road.

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# HOW CAN YOU PREVENT A BACKOVER ACCIDENT?



Young children, cyclists and pedestrians are especially vulnerable to injury when vehicles are backing up — either in or out of parking spaces or a driveway.

In July of 2011, 78-year-old Yolanda Casal was thrown into the air and killed after she was hit by an SUV that was backing up on the streets of New York City. Her daughter was also struck and suffered broken ribs. In the same year, Judy Neiman was backing out of her parking space in Washington State when she struck her 9-year-old daughter Sydnee, who did not survive her injuries.

Neiman has since lobbied lawmakers to establish laws requiring mandatory back-up cameras on vehicles.

Backover is the term applied to hitting a person or object while a vehicle is in reverse. Thanks to the prevalence of sport utility vehicles and minivans, backover accidents have increased. Figures from the U.S. National Highway Traffic Safety Administration say backovers kill on average 292 people in the United States every year. Although Canadians suspect that backovers are just as much a problem for them, Transport Canada does not have any recent information regarding statistics or policies on backovers. The most notable information available is a Transport Canada research paper that states at least 900 Canadians were struck and injured by reversing vehicles every year between 1992 and 2001. There are many people who believe that back-up cameras on vehicles can save hundreds of people, particularly young children, from backover accidents. An SUV that has rear windows nearly 5 feet off the ground does not enable drivers to clearly see a person or object directly behind the vehicle. Most children under the age of 10 (the segment of the population most likely to be injured in a backover) are much shorter than that height.

Even without legislation already in place, many SUVs and vans now come equipped with reverse cameras as a standard feature or as an option. Therefore, consumers can choose brands that offer this added safety feature. After-market cameras also are available for installation.

In addition to using cameras, there are other safety precautions drivers can take to reduce backover accidents.

- Children should be instructed not to play in, under or around vehicles.
- Drivers should always assume someone or something is behind the vehicle. Conduct an inspection behind the car or truck prior to getting in the vehicle and backing up.
- Do not back up the vehicle until you have ensured all passengers are in the car and safely belted in.
- Be aware of the vehicle's blind spots at all times.
- Always clear windows from visual obstructions before putting the car or truck in gear. Do not reduce visibility any further.
- Always back up slowly and with the windows rolled down so you can look and listen for anything that might be behind the vehicle.
- Keep the radio off, put your cell phone away and avoid any distractions in the car when moving in reverse.
- Teach teens learning to drive how to safely move in reverse.

Backovers can be prevented with diligence on the part of drivers. Taking a few minutes to inspect behind the vehicle before moving in reverse can help save a life.

## NEWER CHILD SAFETY SEAT GUIDELINES

Parents of young children may need to brush up on their knowledge of child safety seats and seat belt restraints. Many are still operating in adherence to older guidelines that go back more than a decade. As a result, parents should re-educate themselves in order to ensure child safety.

In guidelines published in April of 2011, the American Academy of Pediatrics made some modifications to the period of time a child should be kept in a rear-facing seat. Prior to 2011, parents were told it was safest for infants and toddlers to ride rear-facing up to the limits of the car seat or when children reached 12 months in age and 20 pounds. But new guidelines advise that children should be kept rear-facing until age 2, or until they reach the maximum height and weight for their seat.

"A rear-facing child safety seat does a better job of supporting the head, neck and spine of infants and toddlers in a crash, because it distributes the force of the collision over the entire body," says Dennis Durbin, MD, FAAP, the lead author of the new policy.

Transport Canada says children should be kept in rear-facing seats until they outgrow them. There are some rear-facing seats that will accommodate children up to 20 kg (40 pounds). As long as the child is still below the weight and height limit of the current child seat, they should continue to face the back of the car.

Rear-facing seat recommendations weren't the only ones to be modified in 2011. New

advice on booster seats for older children were also presented. The AAP and the National Highway Traffic Safety Administration say children should ride in a belt-positioning booster — which is the high-back booster seat that provides a guide for the vehicle's seat belt — until they are at least 4 feet, 9 inches and between 8 to 12 years old.

Vehicle seat belts are designed to fit an average adult. In order to get the best protection, children usually need a booster seat until they are about 4 feet 9 inches tall and weigh between 80 to 100 pounds. Smaller children may need to remain in a booster a little longer than anticipated.

Transport Canada advises that as long as a child still fits within the manufacturer's weight and height limits for the booster seat, it is safer for the child to remain in the booster seat rather than wear a regular seat belt. Canadians also are urged to check with their province or territory for specific laws concerning when a child can move to a seat belt.

Children should not ride in the front seat of a car until they are age 13 or older. Parents of preteens who were under the impression that booster seat days were coming to an end will need to keep the safety seats in the car a few years longer. But safety seats should not be placed in an area of the car where an air bag can be deployed.

Parents and other adult drivers may want to heed some other safety precautions before a child is upgraded to a new seat.

- A seat belt should never be placed under a child's arm.
- Children should always be buckled up in a booster seat with both the shoulder and lap belt.
- The seat belt should fall across the shoulders and the lap belt should rest on the upper thighs when a child is in the seat of a car. If the seat belt rubs against the neck, the child is not yet tall enough to give up a booster seat.
- Mirrors placed in the rear seat of the car can help parents see their children in rear-facing toddler seats.
- Children who cannot be trusted to keep a seat belt latched should not be moved from a five-point harness to a regular seat belt.
- Parents unsure if their children are buckled up correctly can have the seat checked at a police station or first aid building.

Keeping children safe means heeding warnings and guidelines regarding safety restraints. It is not advisable to upgrade a child into the next seat until he or she has met all the measurement requirements set in place.

### CAR SEAT EXPIRATION

In addition to using the right car seat for a child's age, weight and height, drivers should also be aware to check the expiration dates of seats they already have. While a car seat will not grow moldy after a few years, it does "expire," meaning it is no longer deemed safe for use. That's because these seats are not built to last forever. Hairline cracks may form in the plastic, and the harness belts may become stretched or more elastic after years of use. Manufacturers do not test safety seats after a certain period of time, so they cannot state how they will perform in an accident after many years. Most seats will feature a label on the bottom that indicates when the seat is likely to become unsafe — typically between five and six years after manufacture. It can be tempting to borrow a used car seat from a friend or family member to save money, but if the seat is older parents could be putting children at risk.



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