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How to help young drivers stay safe on the road

Teenagers typically anticipate the moment they receive their drivers' licenses, feeling their personal freedom increases dramatically in such moments.

While drivers' licenses may be liberating for teen drivers, parents may be considerably less excited when their children pass their drivers' tests. Driving is a big responsibility and one that requires both concentration and maturity. Seemingly innocent things can turn pleasurable car rides into accidents.

Although driving education programs, testing and practice behind the wheel are required before kids can receive their drivers' licenses, it takes more than classes, tests and limited practice for teens to become competent drivers. The National Center for Health Statistics says motor vehicle crashes are the leading cause of death among 15- to 20-year-olds. Statistics show that teen death rates increase with each additional passenger. Plus, according to the Insurance Institute for Highway Safety, 53 percent of motor vehicle crash deaths among teenagers in 2012, the most recent year for data collection, occurred on Friday, Saturday or Sunday between the hours of 9 p.m. and midnight.

Considering one in five 16-year-old drivers has an accident within their first year of driving, according to statistics compiled by DoSomething.org, teen drivers may need more supervision and instruction. The following are some risks on the road to consider when educating teens.

- All calls are risky. Turn off phones when in the car. The National Safety Council says more than 30 studies show hands-free devices are no safer because the brain remains distracted by the conversation. When talking on a cell phone, drivers can miss seeing up to half of their surroundings, including traffic lights, stop signs and pedestrians. Younger, less experienced drivers may be even more distracted by phone calls.

- Slow down. Crash risks for teens increase incrementally with each mile per hour over the speed limit. Speeding reduces drivers' ability to avoid an accident, and new drivers may not be as capable of avoiding obstacles that come into their paths.

- Go sparingly on passengers. The risk for automobile accidents increases with each additional passengers teens have in their cars. The AAA Foundation for Traffic Safety found the risk increases 44 percent with one passenger, doubles with two passengers and quadruples with three or more passengers. Friends in the backseat can prove very distracting or may even encourage young drivers to engage in risky behaviors.

- Avoid other distractions. In addition to phones and too many passengers, teens are distracted by looking things in



their own vehicle. For example, singing and dancing to music can distract teens' attention from the road. In addition, some teens may tend to personal grooming when behind the wheel, further taking their attention away from the road.

Getting a driver's license is a milestone event in the lives of teenagers, but one they should not take for granted. Good drivers are not born, but developed through practice, avoiding distractions and adhering to the rules and regulations that govern the roads.



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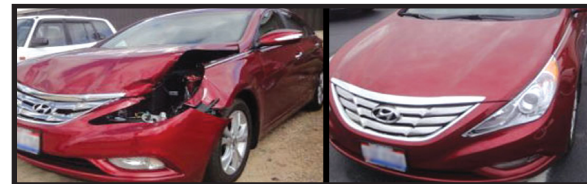
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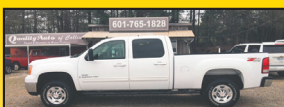
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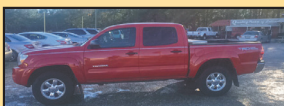
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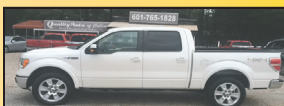
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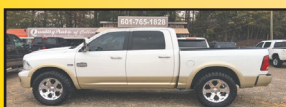
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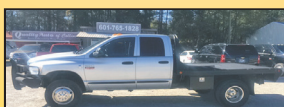
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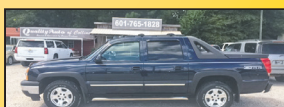
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Items to include in your automotive emergency kit

Road trips can make for great weekend getaways or even more lengthy vacations for those who can't get enough of the open road. But before embarking on any road trips, motorists should replenish their automotive emergency kits with the following items so they are fully prepared in the event of an accident or an injury.

- **First-aid kit:** A first-aid kit can treat cuts and abrasions suffered while you are out of the car and even some minor injuries that may result if you are in a car accident. Include essential items like adhesive tape, antibiotic ointment, anti-septic wipes, aspirin, bandages, a cold compress, gauze, and scissors. Visit www.redcross.org for a more extensive list of items to include in your first-aid kit, which should be kept in your car at all times.

- **Tools:** It's important to include tools in your automotive emergency kit. While a full toolbox might be unnecessary, bring along an adjustable wrench, a flat head and Phillips screwdriver, a pair of pliers, a tire jack and crow bar, an ice scraper, and a flashlight. Extra roadside flares and reflectors also should be packed should you need to pull over and address an automotive problem, such as a flat tire. Keep a tire pressure gauge in your glove compartment or with your other tools so you can check tire pressure if you feel your car is not

operating as smoothly as it normally does.

- **Fluids:** While it's best to check all of your vehicle's fluids before beginning a road trip, it does not hurt to bring along some extra fluids just in case you start to run low while out on the road. Fluids to pack include motor oil, antifreeze, brake fluid, and windshield washer fluid. Include a funnel with these items so you can easily pour them in should you be running low. Pack an empty spray bottle as well so you have something to spray washer fluid from if a problem arises with your wiper blades.

- **Wiper blades:** Include an extra set of wiper blades in your automotive emergency kit. Maintaining wiper blades is an oft-overlooked component of vehicle maintenance, so bring along an extra set of blades should your existing blades succumb to wear and tear while you're on the road.

- **Miscellaneous items:** Some items that may not seem synonymous with road trips can come in handy should you find yourself in an emergency. Pack a blanket so you and your passengers can stay warm should your car break down at night. In addition, pack some energy bars and bottled water so no one gets too hungry or thirsty while waiting for help to arrive. It's also good to keep a pair of work gloves in your car so you can still use your tools or change a tire when the temperatures dip or your hands get sweaty on hot days.

DID YOU KNOW?

Drivers who travel between the United States and Canada or plan on renting a car for an international business trip or vacation should understand that driving rules vary from country to country. One noticeable difference is the side of the road vehicles travel on, as well as the measurement system used for calculating speed and distance. Although speedometers will often feature both mph (miles per hour) and kmh (kilometers per hour), it helps to have a rough idea of the conversion between the two speed measurements. Every mile per hour in speed translates to roughly 1.7 kilometers per hour. Therefore, if the posted speed limit is 55 mph in the United States, expect to travel at 88.5 kph in Canada. Always heed speed limit postings and regularly check your vehicle's speedometer to ensure you are driving at or below the legal limit. Traffic offenses that might be tolerated in one country may not be tolerated across the border, so always obey the local laws when behind the wheel.

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Explaining the terms listed on window stickers

Buying a new car can be both exciting and confusing. The automotive industry, including manufacturers, dealerships and salespeople, have their own unique lingo, and buyers may not always understand some of the terms they hear as they shop for a new car.

Anyone who has ever visited a new car dealership has probably glanced at a new car sticker and felt like something has been lost in translation. Such stickers hang prominently in the windows of all new cars on the lot, but reading them can be akin to reading a complicated legal document. Drivers about to begin their searches for new vehicles may benefit from learning the following terms they might see when reading window stickers at their local auto dealerships.

- **Vehicle description:** This is typically at the top left or right of the sticker, and it includes information about the vehicle you are looking at. This includes the type of engine and transmission, the interior and exterior colors, the make and model of the vehicle, and its passenger capacity.
- **Destination charge:** Drivers who have passed auto transport trucks hauling new automobiles on the highway might not know it, but if they ever bought a

new vehicle, chances are they helped to pay for the trip those cars made from the manufacturing plant to the dealership lot. That's because window stickers typically list a destination charge, which is the fee buyers pay to get the vehicle from the plant to the dealership. This might be listed as "Destination & Delivery" on the sticker.

- **Fuel economy:** Many buyers understand this term when they see it, but they might not know that the figure listed next to fuel economy, which is an estimate of how many much miles per gallon a given vehicle gets in the city and on the highway, is determined by the United States Environmental Protection Agency.

- **MSRP:** The MSRP, or manufacturer suggested retail price, is the price of the vehicle before any additional charges, including destination charges, are added in.

- **Standard equipment:** On a window sticker, the basic items the vehicle is equipped with are listed as the standard equipment. This can include a number of items, such as AM/FM radio and heating and cooling systems. The standard equipment listed on the sticker is often broken down into categories, including exterior, interior, safety/security and warranty information.

- **Optional equipment:** The special features available, such as leather interior and heated seats, will be listed separately in this category. These features may only be available as part of bundled packages, though some manufacturers allow buyers to add them a la carte.

- **Total retail price:** The total retail price includes the MSRP and the standard and optional equipment, but it does not include taxes or registration and title fees.

- **Safety ratings:** Safety ratings also are included on vehicle stickers, and these can shed light on how the National Highway Traffic Safety Administration has rated a given vehicle if it has tested that car or truck. If you are unsure of what those terms mean or if the safety ratings are not listed (the NHTSA does not test every new model every year), visit the Insurance Institute for High Safety website at www.iihs.org.

Prospective car buyers may not give new vehicle window stickers more than a passing glance, but these stickers are invaluable sources of information that can shed a great deal of light on a given vehicle and its costs and features.

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Simple ways to trim auto insurance costs

The cost of owning an automobile extends beyond maintenance and fueling costs. One of the biggest expenses motorists must plan for is auto insurance, the cost of which can vary greatly depending on geography and driver history.

But no matter where drivers live or what their histories are, there are some simple ways for drivers to save money on their monthly insurance premiums.

- **Reassess your driving habits.** Auto insurance companies consider how many miles drivers drive per year when determining the cost of an insurance policy. Many drivers provide this information when opening a policy, but then never update it when renewing or extending their policies. If you drive less now than you did when you opened your policy, notify your insurance company and you might end up paying less each month, especially if your daily commute is considerably shorter than it used to be.

- **Check your credit rating.** Another way to save money on your auto insurance is to check your credit rating and, if necessary,

take steps to improve your credit score. Credit rating is another variable insurance companies use to determine drivers' premiums, and a good credit rating can save drivers a substantial amount of money on their policies. If your credit rating has improved since you opened your policy, contact your insurance company and you might see the cost of your insurance reduced dramatically. It's also good to periodically view your credit report to determine if there are any errors that are negatively affecting your rating. Such errors may be inflating your auto

insurance premiums.

- **Hit the books.** No matter how many years you have behind the wheel, your auto insurance company may offer you discounts if you periodically take defensive driving courses. Such classes are inexpensive, but they may save you as much as 10 percent on the cost of your auto insurance policy. Young, inexperienced drivers and seniors tend to benefit from defensive driving courses more than other drivers.

- **Change your policy.** Drivers also can save money by making changes to their policies. Raising your deductible is perhaps the easiest way to save money without affecting your coverage, and such a decision can save you as much as 15 percent depending on how high a deductible you're willing to pay. Drivers whose cars are older and completely paid off might want to drop their collision insurance, which pays you if your car is damaged or destroyed in an accident. Such insurance won't yield much in return if your car is not worth much money, and dropping it from your policy can save you between 10 and 15 percent.

Auto insurance is a necessity for drivers of all ages, but there are several ways to cut the costs of insurance premiums without affecting coverage.



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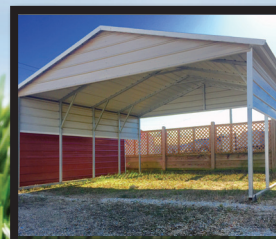
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How to handle car trouble while driving

Sudden car trouble is something no driver wants to experience, but many a driver has been driving down the highway only to feel his or her vehicle start to sputter. Such sputtering might indicate a car is running low on fuel, or it could be a sign of something more serious that requires motorists to think as quickly and safely as possible.

When car trouble strikes while a vehicle is on the road, the first thing many drivers do is check their fuel gauges. A car that runs out of gas is certainly inconvenient, but if you can pull over to the shoulder or make it to the nearest filling station, then this unfortunate situation can be remedied rather easily. But when a car's tank is full and it is still showing signs of trouble, drivers must take steps to protect themselves, their passengers and their vehicles. The following are a few simple tips motorists should keep in mind so they can safely handle any car trouble that may arise while they are out on the road.

- Keep a first-aid kit, spare tire and tire jack in the car at all times. Flat tires are no fun, but they are even more of a nuisance when drivers are not prepared to address them. Always keep a jack and spare tire in your car, even if the spare is a donut you can temporarily use to replace a flat tire until

you make it to a filling station or automotive supply store. As an added safety measure, keep a fully stocked first aid kit in your vehicle in case you cut yourself while changing the tire or need to address another medical situation. Visit www.redcross.org for a list of items to include in your automotive emergency kit. Keep a blanket in the trunk as well so your passengers can stay warm should you experience car trouble on a cold day or night.

- Make note of your surroundings. Some car troubles can only be fixed by the professionals, so pay careful attention to your surroundings in case an issue arises and forces you to pull over and call for help. Always pay attention to mile markers and any landmarks that might help you describe where you are. Car troubles can strike at any time and anywhere, so be sure to pay special attention to your surroundings when driving in unfamiliar areas.

- Pull over. Don't panic if an issue arises suddenly. Remain calm and pull over onto the shoulder. The right shoulder is the area for pulling over on most roads, but you may also use the left shoulder on multilane highways with medians. Try to get as far away from traffic as possible without driving off of level ground, and always use your signals

when pulling onto the shoulder. If the vehicle can't make it to the median, put your emergency flashers on and get out of the car, moving away from both the vehicle and traffic. Immediately call for emergency roadside assistance, alerting the authorities if need be.

- Use flares or triangles to alert other drivers. So long as you are not risking your well-being, you can place flares and/or warning triangles behind your vehicle so oncoming traffic knows to drive around it. The popular not-for-profit motor club AAA recommends placing the first flare or triangle 10 feet directly behind the side of the vehicle that is closest to the road. The second should be placed between 30 and 60 feet (increase the distances as the posted speed limit increases) behind the middle of the bumper, while the third flare or triangle should be placed between 120 and 360 feet behind the vehicle's right side.

- Stay with the vehicle. Once you have called for help and set up flares or triangles, stay with the vehicle, though do so at a safe enough distance so you are not in harm's way.

Sudden car troubles can be scary, but drivers who approach such issues calmly and quickly can reduce their risk for accident or injury.

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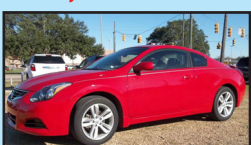
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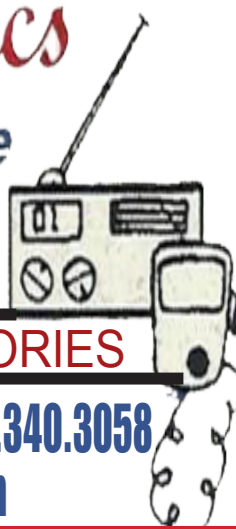


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How to get the most bang for your automotive buck

Automobiles are more expensive than ever before. According to auto researcher Kelley Blue Book, the average transaction price of a new car or truck sold in the United States in April of 2015 was \$33,560. That figure, which represents a nearly 3 percent increase from the average transaction price a year earlier, highlights just how expensive new cars have become. Because cars and trucks are such significant investments, many drivers want to get the most bang for their automotive buck. While that desire compels some drivers to purchase the most fuel-efficient vehicle they can afford, motorists should know that fuel efficiency is not the only way they can secure the best returns on their automotive investments.

Maintenance



Adhering to manufacturer maintenance guidelines is perhaps the most effective way for drivers to ensure a great return on their automotive investments. Routine maintenance, whether it's changing oil at the recommended mileage intervals or keeping tires properly inflated so engines aren't overtaxed, can add years to a vehicle's life expectancy, stretching drivers' dollars along the way.

Technology

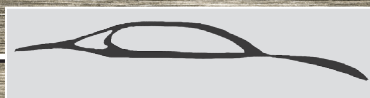
Many drivers purchase a car or truck and never give a second thought to the vehicle's lights. But there's a great disparity between standard manufacturer-installed lights and aftermarket lights that employ the latest technology, such as Philips Vision LEDs. With LEDs, vehicle owners are less likely to lose a light to burnout

or failure, which can effect visibility and potentially result in a police citation. Unlike incandescent bulbs that will eventually fade and go dim, LEDs stay bright at the same intensity, so drivers can be confident and rely on their consistent performance. Vision LEDs are new, innovative bulbs that are available for direct replacement on interior and exterior lights and feature an advanced design capable of handling extreme heat and high vibrations. Because of their robust design and durability, Vision LEDs are backed by a 12-year limited warranty, providing drivers with more than a decades' worth of return on their initial investments. And, unlike standard incandescent lights in brake light applications, Vision LEDs turn on instantly, helping drivers react faster. A faster light response can help reduce overall braking distance. For example, at a speed of 75 mph, a driver can reduce braking distance by up to 20 feet because of a quicker reaction to the brake lights.

Styling upgrades

Because they are often personalized, automotive style upgrades are rarely associated with great returns. But some style upgrades are wiser investments than others. For example, Philips Vision LEDs mimic the popular lighting style used by many of today's high-end luxury vehicle manufacturers, enabling drivers to give their vehicles the same high tech, top-of-the-line look offered by luxury brands without saddling them with the higher costs of owning such vehicles. The Vision LEDs are available to replace brake and taillights as well as back-up, dome, glove compartment, side markers, trunk, and license plate lights, allowing drivers to make stylish upgrades that are backed by a limited 12-year warranty.

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Maintain tire balance and alignment for a smooth ride

It is easy for motorists to take their tires for granted when everything is working correctly. Wheels and suspension systems bear the weight of cars and trucks and must bear the brunt of rough roads, pot holes and any additional obstacles, so some wear and tear is to be expected.

Many drivers know to monitor their tire pressure, but it's also important to check for worn treads and inspect tires for punctures or damage. Proper tire alignment and balance also is essential for a comfortable and smooth ride.

Balance

Balancing tires involves equalizing the weight of the combined tire and wheel assembly so that each tire spins smoothly on the road. Tires are mounted on the wheel assembly, and the chances of this assembly having precise weight distribution is nearly impossible without a little help. According to Discount Tire, the slightest imbalance in the tires, even as little as half an ounce, can be felt by drivers. Unequal mass can make tires wobble, causing noticeable vibrations.

Mechanics will test tire balance by putting it on a balancing machine. The machine will spin the tire and determine the tire's heaviest point. Counteracting weights will be placed on the tire hubs to create a more uniform balance of weight. Lead weights are often used, but some are being phased out for other metals, such as zinc, because of the medical and

environmental implications of lead.

Tires that are not balanced will not only cause vibration, they also can lead to uneven wear.

Alignment

Tire alignment is another way to reduce wear on tires and help avoid steering and "pulling" problems. Bridgestone Tires defines tire alignment as an adjustment of the vehicle's suspension, or the system that connects a vehicle to its wheels.

When tires are not properly aligned, drivers may notice uneven tread wear. Misaligned tires also may cause the vehicle to pull to the left or right. Drivers who notice their steering wheel is off-center or vibrating when they are driving may need to adjust their tires' alignment.

Camber, or the inward or outward angle of the tire when viewed from the front of the vehicle, will be adjusted. In addition, "toe," or the extent to which the tires turn inward or outward when viewed from above, will be adjusted. Caster angle also helps balance steering, stability and cornering. Caster is the angle of your steering axis when viewed from the side of your vehicle.

When tires are balanced correctly and aligned, vehicles will offer a smooth ride with little to no vibrations. Having tires serviced can maximize their performance and lifespan.



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