

Practical tips can keep teenagers safe on the road

More teenage motor vehicle fatalities happen in summer than any other time of year. While teen driving statistics are troubling, research shows teens whose parents set rules are half as likely to get in an accident.

The National Association of Insurance Commissioners, of which the Kansas Insurance Department is a member, has compiled tips for parents and teens to make driving safe and save money.

The ultimate goal when our kids start driving is to ensure their safety and the safety of others. That starts with establishing expectations. The good news is setting boundaries provides the opportunity for the roads to be safer for everyone, and fewer accidents is a goal we can all get behind.

Setting Expectations
Inexperienced, distracted driving, speeding and drug or alcohol use are major contributors to teen-related crashes. One way to help your teen become a safer driver is to talk openly about your expectations for when they're behind the wheel. Here are some discussion items.

- Set a driving curfew. More than 40 percent of teen auto deaths occur between 9 p.m. and 6 a.m.
- Put a limit on the number of passengers allowed in your teen's car. For teenagers, the relative risk of a fatal crash increases as the number of passengers increases.
- Make the cell phone off limits while driving. Talking and texting on a cell phone can double the

likelihood of an accident.

- Encourage your teen to exercise his or her rights as a passenger. Only 44 percent of teens say they would speak up if someone were driving in a way that scared them.

These safety measures also may help save money on auto insurance, because even minor fender-benders can drive up costs.

Keeping Costs Down
Parents know, too, that vehicle insurance for teenagers is expensive. That's why it pays to follow some useful advice from the insurance experts in making sure you can keep premium costs as low as possible. Here are some of them.

- Encourage teen drivers to keep his or her driving records free of accidents and moving violations for at least three years. Many companies grant discounts to "safe drivers."

- Enroll new drivers in a defensive driving course. Some companies offer discounts for completion.

- Some companies may offer driver awareness programs, either online or with a smartphone app for young drivers. Ask your insurance agent or company if there is a discount for using these programs.

- Encourage teen drivers to keep their grades up. Many insurance companies offer discounts or preferred rates for teens at particular grade average levels.

- Ask your insurance company about an "accident forgiveness" clause that guarantees premiums

will not increase after one minor accident.

- Consider a higher deductible and only allowing the teen to drive the family's oldest, least expensive car. The type of vehicle also will affect the policy premium. SUVs, convertibles and performance vehicles typically cost more to insure than other cars.

While education and preparation can help, accidents still happen. If you or your teen are involved in one, make sure you know what steps to take to stay safe and protect your identity when exchanging information for a claim. The national association's free WreckCheck app (available at iTunes and Google Play) guides users through what to do – and not do – after an accident. The app helps drivers collect necessary information on the spot, then immediately emails a report to your home and your insurance agent.

For teen driving tips and resources, check our Kansas Insurance Department's booklet "Auto Insurance and Shopper's Guide," which you can print from our website, www.ksinsurance.org, or from our Facebook page, www.facebook.com/kansasinsurancedepartment. You can also go to InsureUOnline.org to download a Teen Driving Contract and other helpful documents, including a downloadable accident checklist.

Staying safe on the road just makes good sense.

I love chalk



SAM DIETER/Colby Free Press
Bailey Britton (left) and Cassie Wells chalked the sidewalk in Fike Park during Wednesday's Picnic in the Park, when the Jeff Wagoner family entertained the crowd.

Senior Progress Center

Come join the fun Tuesday for backgammon at the Senior Progress Center.

Activities for the week: **Monday:** 10:30 a.m. shuffle board. **Tuesday:** 10 a.m. exercise; 10:30 a.m. backgammon. **Wednesday:** sno cones. **Thursday:** 10 a.m. exercise; 10:30 a.m. canasta. **Friday:** 10 a.m. exercise; 1:30 a.m. pool game.

Menus for the week: **Monday:** Polish sausage with kraut, mashed potatoes, corn, apricots. **Tuesday:**

Red Barn

Activities for the week: **Monday:** 1:45 p.m. blood pressure clinic; 2 p.m. Barnswallows. **Wednesday:** 10 a.m. ladies' Bible study. **Thursday:** 2 p.m. Come On Down. **Friday:** 9:30 a.m. Koffee Klatch; 2:30 p.m. Stitch and Chatter.



Gas thieves drill into victims' tanks

ELKO, Nev. (AP) – A mysterious gasoline thief has struck again in rural northeast Nevada.

The *Elko Daily Free Press* reports (tinyurl.com/kjlp2va) the latest victims include the newspaper itself.

Police say the gas thieves have hit more than a dozen vehicles the

past month, drilling holes in gas tanks and apparently draining the fuel into buckets.

In addition to a newspaper truck, tanks were tapped over the weekend at a car dealer, a laundry and a grocery store.

Earlier targets included a city councilman's truck and a state-

owned SUV at NV Job Connect.

Police have no suspects. They say they haven't been able to establish any pattern to the thefts.

And if the price of gasoline isn't bad enough, authorities say replacement tanks are costing the victims anywhere from \$500 to \$2,000.

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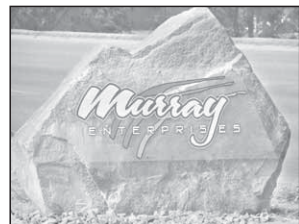
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