

Defensive driving a must for deer season

Deer and driving...it's time to be prepared, according to Sandy Praeger, Commissioner of Insurance.

"Constant defensive driving on Kansas roads and highways is a must during this fall's deer mating season," Commissioner Praeger said. "Be vigilant when you take the wheel."

Mid-fall is a likely time of the year for deer to be seen on roadways. Sunrise and sunset are the times they are most active around roadways.

Accidents involving deer cause almost \$4 billion in vehicle damage yearly in the United States, according to statistics from the Insurance Information Institute. The average property damage is estimated at more than \$3,000 per vehicle.

"I urge Kansas motorists to check with their insurance agents or companies to find



sandy praeger
• insurance comm.

out if they have physical damage coverage (comprehensive and collision) on their vehicle policies," Commissioner Praeger said. "If not, they should get a quote to find out the additional premium charge to add that coverage, just so you have all the necessary information."

The Commissioner also emphasizes two factors: For consumers who have only a liability policy, any damage in a deer/vehicle collision would not be covered by insurance. Second, the higher the deductible a person has, the more out-of-pocket costs

that person will have to pay.

To help avoid deer-vehicle collisions, Commissioner Praeger suggests the following:

- Stay alert, always wear your seat belt and drive at a safe, sensible speed for conditions.
- Watch for the reflection of deer eyes and for deer silhouettes on the shoulder of the road.
- Do not rely exclusively on devices such as deer whistles, deer fences and reflectors to deter deer.
- When driving at night, use high-beam headlights when there is no opposing traffic. The high beams will illuminate the eyes of deer on or near a roadway.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious accidents occur when drivers

swerve to avoid a deer and hit other vehicles or lose control of their cars. Potentially, you will risk less injury by hitting the deer.

- If you see one deer, there are probably more nearby.
- If the deer stays on the road, stop on the shoulder, turn on your hazard lights and wait for the deer to leave the roadway; do not try to drive around the deer while it is on the road.

When an accident occurs

If a deer accident occurs, a policyholder should contact his or her insurance agent or company quickly to begin the claims process. One easy way to help this situation is to download a new WreckCheck mobile application for your smartphone. The app is free and available for both Apple® and Android™ smartphone users.

It can be downloaded by going to a user's

app store on his/her phone and searching "WreckCheck." The app outlines what to do immediately following an auto accident, and it takes users through a step-by-step process to create their own accident reports.

If you do hit a deer and are uncertain whether the animal is dead, keep your distance. You might be dealing with an injured, wild animal with sharp hooves that can inflict serious bodily injury.

If the deer is blocking the roadway and poses a danger to other motorists, you should immediately report the incident to the local law enforcement agency.

"Defensive driving is always important, but this time of year it's extremely important," Commissioner Praeger said. "Do everything you can to protect yourself and your family while on the road."

Highest soybean yields could win award

Yields might be low this year, but the stakes are as high as ever in the annual Kansas Soybean Yield and Quality Contests this fall. Thanks to the Kansas Soybean Commission, the highest dryland and irrigated yields in the state each will receive a \$1,000 award.

In each district, first place will win \$300, second will ear \$200 and third will receive \$100.

Entry fee is \$10 per entry for non-members. Entries must be post-

marked by Friday, Nov. 30.

No-Till on the Plains will supply additional awards for the no-till districts.

Managed by the Kansas Soybean Association, the contests are open to anyone involved in farming. Farmers may enter multiple categories, but there is a limit of only one entry per field.

All entries must be entered in the same district, however. Farmers may enter the quality contest with-

out entering the yield contest.

A complete set of rules is available at www.KansasSoybeans.org and in Kansas State Extension is a contest sponsor. Gary Kilgore, an emeritus professor agronomy, coordinates the project.

"Maintaining yield and quality in a drought year will go a long way toward U.S. food security," he said, "and Kansas soybean farmers are using the technologies that help accomplish that. They deserve

recognition for their efforts, and the Kansas Soybean contests provide that."

The Kansas Soybean Commission, headquartered in Topeka, includes nine volunteer farmer-commissioners who oversee investments of the soybean checkoff.

Checkoff funds are invested in research, consumer information, market development, industry regulations and farmer outreach.

The Kansas Soybean Association,

also headquartered in Topeka, is the voice and advocate for soybean farmers on local, state, national and international issues of importance.

Its advocacy efforts are made possible through the voluntary memberships of nearly 500 farmers. It also is the primary contractor to the Kansas Soybean Commission.

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