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Staying in touch Keeping you informed on *Personal Insurance* issues



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The Dangers of Texting While Driving

Texting while driving is the most dangerous kind of distracted driving. Why? Because it combines three kinds of distractions simultaneously—it takes your eyes off the road, your hands off the wheel, *and* your mind off of driving.

Teenagers are especially at risk for distraction-related crashes. Nearly 50% of teens admit to texting while driving according to the American Automobile Association (AAA). While many states have passed laws to ban texting while driving, parents must do their part to prevent this dangerous—and sometimes fatal—activity. If you have young drivers in your family, be sure to review the following information:

- **Set a good example.** Do not underestimate the power of your own actions. No member of your family—teenagers or parents—should ever text and drive.
- **Make your message clear.** Before your child receives his or her license, review the dangers of texting while driving. Firmly and clearly explain that it is not an acceptable activity, and set clear rules. One easy way to convey this message, according to the Cellular Telecommunications Industry Association, is to repeat the rule: “On the road, off the phone.”



- **Be informed.** Research reputable websites, such as the Federal Communications Commission site, to get the facts on texting and driving. The more you know, the better you can explain to your children about its dangers. Spread your message to other places as well. Share information with your children's school and other organizations to which you belong.

The risks of texting while driving should never be taken lightly. Sending or receiving a text takes a driver's eyes off the road for an average of 4.6 seconds. That is the equivalent of driving the length of an entire football field blind! Get informed about the dangers of distracted driving, and teach your children about its risks.

Insure Your Collection

If you're a collector who has put years, and possibly a lifetime, into acquiring a collection, you could find it gone in an instant if a fire, theft, or other disaster occurs. Because these prized possessions may not be covered by your **homeowners policy**, consider adding a **personal articles floater** to help broaden the protection for your collection. A personal articles floater is designed to insure nine classes of personal property on a scheduled basis, including jewelry, furs, cameras, musical instruments, silverware, golf equipment, fine arts, postage stamps, and rare coins.

Not all collections will need a personal articles floater. In order to determine your needs, get an appraisal of your complete collection from an accredited professional. You may also want to inventory your collection. Update both your appraisal and inventory regularly and be sure to keep it in a safe place.

One of our qualified insurance professionals can review your homeowners policy with you in light of your collection and discuss whether any changes to your coverages may be necessary.

Driving in Wet Weather

Each season brings with it changes to the road conditions that, in turn, affect the way we need to drive to remain safe. Driving in inclement weather is different from driving on dry pavement on a fine sunny day. Springtime often brings wet weather that makes seeing other vehicles, road signs, and the even the road itself more difficult, so it is important to be prepared to help ensure that you and your passengers remain safe.

Vehicle Maintenance

Before you venture out on the roadways this spring, check the following items on your vehicle:

- **Windshield wipers:** Replace your windshield wipers if they are not working properly. Wipers should be able to clear the glass in one swipe.
- **Lights:** Make sure your headlights, taillights, brake lights, and turn signals are all working, to increase your vehicle's visibility. And remember to turn on your headlights whenever you drive, especially in bad weather.
- **Tires:** A critical factor in improving your traction is safe tires. Check that the tread depth is at least 2/32 inches, or insert a quarter and make sure you cannot see above Washington's head. If the tread is not deep enough, it is time to replace the tires. Get in the habit of checking the treads and the tire pressure once a month. The correct pressure is set by the manufacturer and typically can be found on the driver's side door edge or doorpost; it should also be listed in the owner's manual.

Wet-Driving Dangers

To help prepare you for wet-weather driving, be on the lookout for these common dangers:

Hydroplaning: Hydroplaning occurs when the water in front of the tires builds up faster than it can be pushed out of the way by the car's weight. The water pressure causes your car to rise up and slide on a layer of water between your tires and the road; essentially, your tires lose contact with the road and skid across the water. It can happen in as little as 1/12 inch of water and at speeds as low as 35 mph. To reduce your chances of hydroplaning, keep your tires properly inflated, maintain your tire tread, slow down, avoid braking hard or turning quickly or sharply, and follow the tracks of the car ahead of you. If you do hydroplane, slow down until



you can feel the road again. When you brake, pump slowly.

Skidding: Skidding is another common occurrence on wet roads. As rain falls, it mixes with dirt and oil on the road, creating slippery conditions. You can help prevent skids by slowing down and maintaining easy pressure on the brakes. If you find yourself in a skid, remain calm, and avoid slamming on the brakes. Take your foot off of the gas pedal, and "steer into the skid," in the direction you want the car to go. If your car has an antilock brake system (ABS), do not pump the brakes; your car's computer will initiate the pumping action. If your car does not have an ABS, avoid using your brakes.

Tips for Wet Driving

- Avoid using your cruise control when it is raining. When the cruise control is on, slowing down by lifting off of the accelerator is not possible, so you can lose control much more easily.
- Allow at least two car lengths of space between you and the driver in front of you.
- Slow down early for intersections.
- Do not use your high beam headlights. Although it is important to use your headlights in wet weather, high beams can make it harder to see.
- If the water is deeper than the bottom of your doors, you should not attempt to drive through it.
- If it is raining so hard that you cannot see the road or the car in front of you, pull over to a safe spot and wait until the downpour stops.

If your car is in good condition and you are prepared for wet-weather dangers, driving in rainy weather should not be a problem. By taking a few precautions, you can help avoid getting into an accident or worse: becoming a statistic.

Did You Know?

Accessing Disaster Assistance

DisasterAssistance.gov provides information on help available from the Federal government before, during, and after a disaster. Once the President declares a disaster, residents of the community can visit the site to learn about aid from 17 agencies and apply for assistance online. In addition, DisasterAssistance.gov provides the latest information about evacuating, finding shelter, getting food and water, accessing medical services, and locating loved ones. Visit www.disasterassistance.gov for more information.

Exploring America's Byways

The National Scenic Byways Program (NSBP) is a grass-roots collaborative effort established by the U.S. Department of Transportation to help recognize, preserve, and enhance selected roads throughout the United States. These roadways represent the scenery of America with natural and man-made panoramas, breathtaking landscapes, and rich history. Through their website, travelers can find byways and learn about their landmarks and events, as well as share experiences with other travelers. For more information, visit www.byways.org.

Determining MPG

These days, gas mileage (MPG), fuel costs, and gas emissions are on the minds of consumers and manufacturers alike. With this in mind, the Department of Energy has created "Your MPG" to help consumers calculate and track their vehicle's fuel economy. Individuals can also compare their fuel economy with the Environmental Protection Agency's test ratings, share their data with other users, and download a fuel expenditure log. For more information, visit www.fueleconomy.gov.