

POINTERS FOR PARENTS

Five Things Your Teen Must Know Before Driving

(NAPSA)—Although teens may learn the fundamentals of driving through a driver's education class, it is up to parents to steer them toward safe, practical, real-world driving habits. That's because a driving instructor may teach his/her students how to operate a car, but it is parents who really teach them how to drive.

The reason is simple: Good drivers aren't born, they're made. They are shaped and molded by experience—and teens will get far more experience sitting beside their parents than they ever could during an after-school driver's ed course where they share the vehicle with two or three other wanna-be drivers.

Each year, an estimated 12,000 traffic accidents involve speeding. And according to a survey by Seventeen magazine and AAA, 40 percent of teens say they have exceeded the speed limit by 10 mph or more. So it's important for parents to teach their teens that getting their license doesn't mean they're trying out for NASCAR. Here are some guidelines to help parents through those inevitable discussions about what new drivers can and cannot do:

Why Can't I Drive At 2 a.m.?

When teens earn their license, parents have a great opportunity to start discussions around safe-driving skills. Teens need to understand curfews, location restrictions and speed limits. This means more than just setting rules; engage your teen in a dialogue about the importance of limitations.

In addition, many companies offer safe-driving contracts to help parents keep teens accountable for their own actions. For example, Safeco Insurance recently



Parents are the best driving instructors a teen can have.

launched Teensurance™, a program that uses technology to help families protect their teen drivers as they gain experience and build trust. It includes a set of online tools based on an onboard GPS and notification system, and provides real-world services to give parents peace of mind and help keep teens safe on the road. Parents can set speed, distance and curfew limitations, and the program affords them access to their teens' vehicles with real-time notification so they will know if their teen drivers are in danger.

But Mom, I Had A Designated Driver

First of all, teens should not drink, nor should their teenage friends. Yet according to the Substance Abuse & Mental Health Services Administration, approximately 50 percent of teens have had at least one drink by age 15. To avoid the chance of your teen riding in a car with a friend who falsely claims to be sober, parents should communicate that it is acceptable for their phone to ring at 2 a.m. for a ride home. Losing sleep is better than losing a child.

You Don't Own The Road; You Do Own The Car

Teens may learn defensive dri-

ving in classes, but the only way they will see this in action is to learn from parents. Set up an obstacle course in the driveway for your teen. If you don't have a suitable driveway, find an empty parking lot. Don't be afraid to tell stories of your previous accidents. Teens can learn how to avoid accidents from your experiences.

Most importantly, children start watching parents' driving habits long before they get their learner's permits. Being a good driver is the best way to teach safe driving.

I Have To Change My Oil?

Being a good driver also means taking care of your vehicle—especially since no one else is going to do it. This doesn't mean drivers also have to be mechanics; they do, however, need to know what maintenance needs to be done—oil changes, tire rotation, windshield fluid, clutch and brake maintenance, etc. It doesn't matter who does the work, as long as it gets done. And if your teen is interested in learning how to do the mechanical stuff, all the better.

Know The Laws

States began enacting Graduated Driver Licensing (GDL) laws in the 1990s to enforce safe-driving habits. The graduated license program is a three-stage license phase-in process that allows young drivers to gain experience before receiving a full-privilege license. Parents can use GDL programs to reinforce driving restrictions. For information on GDL programs in your state, visit www.iihs.org/laws/state_laws/grad_license.html.

More information on the Teensurance program can be found at www.teensurance.com.