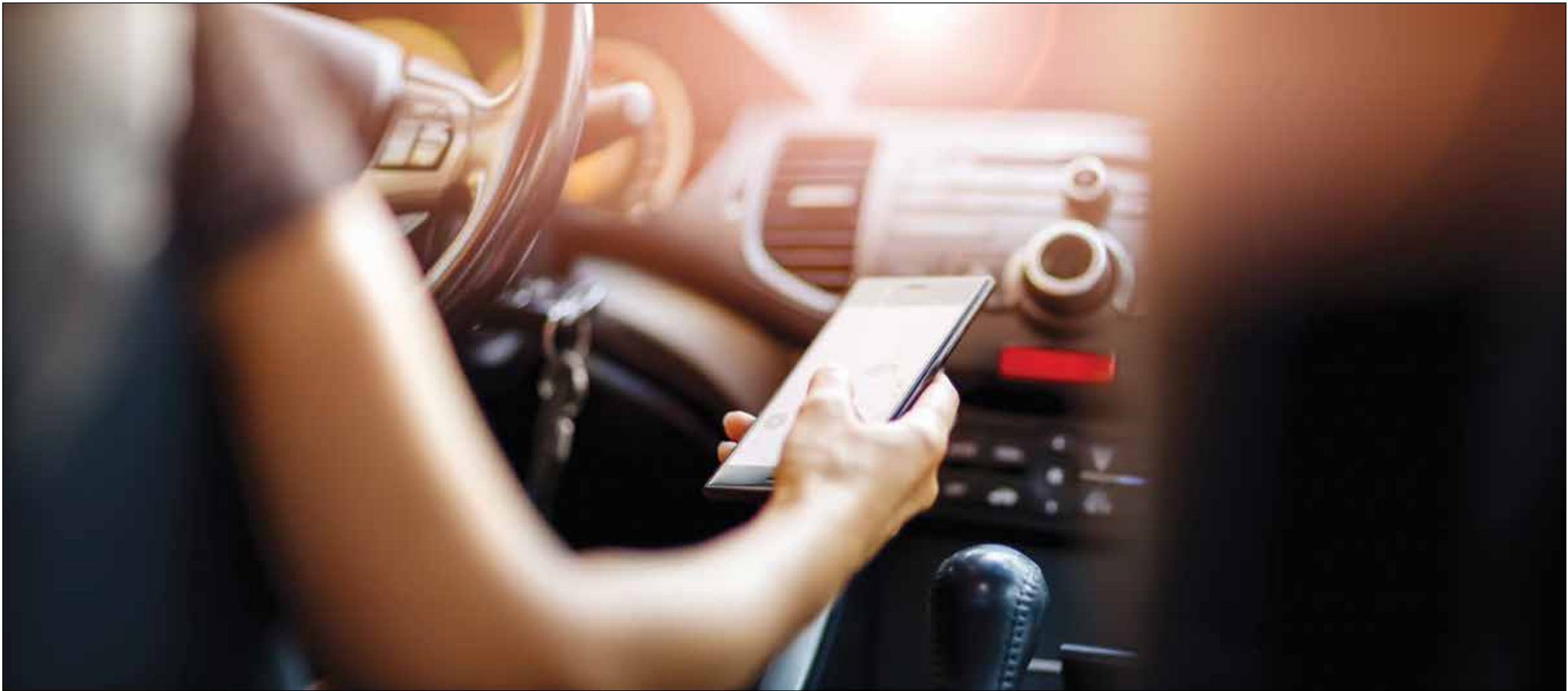


A man with a beard and glasses, wearing a white shirt and blue jeans, is sitting in the driver's seat of a car. He is buckling his seatbelt. The car's interior is visible, including the steering wheel and door panel. The background shows a blurred outdoor scene with greenery.

Driving Safety



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Distracted Driving

More than 3,000 people died in distracted driving crashes in 2019, the National Highway Traffic Safety Administration says.

Rarely a day goes by when we don't hear of some tragic accident that involves someone texting, talking or even shopping while they drive. The sad thing is that every one of those deaths was completely avoidable. Keep reading to learn how you can save lives.

WHAT IS DISTRACTED DRIVING?

Distracted driving, according to the

NHTSA, is any activity that diverts the driver's attention away from operating the car. This usually, but doesn't always, involve a smart device, such as a phone. Drivers can also be distracted by the radio, car controls, eating and even passengers.

Texting is one of the most common distractions out there, and one of the most dangerous. NHTSA experts say that sending a text takes your eyes off the road for five seconds. At 55 miles per hour, that's driving an entire football field with your eyes closed.

PREVENTING DISTRACTED DRIVING

One of the biggest things you can do to prevent distracted driving is to put

your phone down. If you need to, you can even put it away in a console or a bag so you aren't tempted to check it. There are also apps you can download that will prevent you from using it while you drive.

You can also put up any loose gear or anything rolling around in your car that might divert your attention from the road. Set your GPS and adjust seats and mirrors before you put the car in drive so you don't have to do it on the road.

Secure pets and children before you take off, and if you do need to tend to them while you're driving, pull over and do so safely rather than trying to hand a fussy baby a toy while you're also trying to stay in your lane. Encourage your passengers to help you

stay safe as you drive.

FOR TEENS AND NEW DRIVERS

Teens and new drivers are particularly susceptible to distracted driving, not just because they might be more attached to their devices, but also because they lack the experience to tell when situations are getting too dangerous.

If you're the parent of a teen or new driver, consider restricting the number of passengers in the car until your driver is more experienced. Set a good example by not using your phone or driving distracted yourself and model good behavior by pulling over when you feel yourself getting too distracted to pay attention.

Roadside Emergencies 101

No matter how careful we are and how prepared we think we are, roadside emergencies can and do happen.

Usually, it also happens at the worst of times. Don't worry; we're here to get you through it.

THINGS TO KEEP IN YOUR CAR

The first step to taking care of yourself and your car in the event of a roadside emergency is to be prepared. Here's a short list of things to have in your car that will give you a leg up in any situation.

- Jumper cables.
- Flashlight.
- Flares and matches or emergency triangles.
- Multitool.
- Duct tape and zip ties.
- Waterproof tarp.
- Wet wipes and rags.
- Water and non-perishable snacks.
- First aid kit.
- Escape tool.
- Bug spray, sunblock and a hat.

- Umbrella.
- Ice scraper and a snow brush (if you regularly get winter weather).
- Blanket, gloves and a warm hat.
- Kitty litter.
- Washer fluid.
- Cell phone charger.
- Tire pressure gauge.
- Reusable grocery bags.

WHAT TO DO IN AN EMERGENCY

Now that you're prepared, you need to know how to use all those tools to keep yourself safe. When a roadside emergency occurs — say you have a flat tire — here's what to do.

1. Pull off the road. Get as far away from traffic as you can, safely.
2. Make your vehicle as visi-

ble as possible. Put on your hazard lights and deploy any flares or reflective triangles you have with you.

3. Show that you're in distress. Raising the hood (even if the problem isn't under the hood) is a universal signal of a roadside emergency. You could also display a white cloth by tying it around your car's antennae or putting it

outside the window and then rolling the window up to hold it in place.

4. Lock your doors, even if you're staying with your car. And leave your seat belts fastened if you're sitting inside. Another motorist could hit your car, even if it's parked, and you'll be safer with your safety belt on.

5. Call roadside assistance.

You may have the service and not even know it. Many car manufacturers include the service with their vehicles, but it may also be available through your cell phone provider, credit card, bank, insurance or other accounts. Make sure you know every avenue through which you can get assistance and have those phone numbers in your car.



The Skinny on Speed Limits

We're familiar with speed limit signs, and most experienced drivers can usually anticipate speed limit changes in certain neighborhoods and on different roads.

While we're all familiar with the black-and-white signs, and some of us are even familiar with the fines that go with breaking them, you may not know how they came about. Let's learn.

HISTORY

Speed limits, believe it or not, predate automobiles. American towns as early as 1652 forbade riding or driving animal-powered conveyances through town at a gallop. The fine for that law, in the colony of New Amsterdam, was two pounds Flemish, or about \$50.

In 1901, the state of Connecticut imposed a maximum numerical speed limit of 12 mph in cities and 15 mph on rural roads. By 1930, most other states in the union followed suit.

Some states' speed limits came about as a consequence of the 1973 oil crisis. Montana and Nevada, for instance, relied on the U.S. basic rule, but set a numeric speed limit after the National Maximum Speed Limit law of 1974. When federal rules were repealed in 1996, Montana reverted to the basic rule for daylight, rural



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areas, but soon reinforced a 75-mile-per-hour limit in 1999.

Most states nowadays set their own limits, but regardless of what the sign says, authorities are allowed to enforce speeding rules for present conditions, regardless of posted limits. This means that, in heavy rain or other inclement weather, you could still get a speeding ticket while going

under the posted speed limit.

MINIMUM SPEEDS

Most of us are familiar with maximum speed limits, but some types of roads also have minimum speed limits because slower speeds can impede traffic or be dangerous. For instance, on most interstate highways, the minimum speed limit is 45 miles

per hour.

Some roads also have variable speed limits that change with traffic conditions. On the New Jersey Turnpike, for instance, officials can adjust speed limits according to the weather, traffic and construction projects.

SPEED KILLS

By tracing the history of

increased speed limits in the U.S., you can easily see how speed kills. In 1989, the federal speed limit increased from 55 miles per hour to 65 miles per hour. Fatal crashes went up by more than 20%.

A 1999 study found that increased speed limits in the wake of federal speed limit repeals carried a 15% increase in traffic fatalities.

Maintenance by the Mile

Cars and trucks, like all complex machines, require a great deal of maintenance.

Most manufacturers base your maintenance requirements on mileage schedules. These schedules can be found in your owners' manual. You should follow those for your particular model carefully, but these are general guidelines for automobile maintenance.

EVERY 3,000-7,000 MILES

You should check your oil every 3,000-7,000 miles, generally speaking, depending on the age of your car and the type of oil you use. Some full synthetic oils in modern engines can even go 12,000 miles between changes, but it's critical to keeping your car in good shape to check it based on your manufacturer's schedule. You should also rotate your tires regularly, every other oil change is a good rule of thumb.

EVERY 15,000-30,000 MILES

Change the air filter (and cabin air filter, if you have one). Also inspect the battery and coolant levels and change the fuel filter. Other fluids may also need to be replaced around this time, including power steering fluid. Technicians should also inspect radiator hoses, the heating and air system, brakes and your suspension.

EVERY 40,000-50,000 MILES

You'll probably need to replace the battery around this time, along with the spark plugs and spark plug wires. If you decide to DIY any of these, be careful. Many modern vehicles have very specific requirements for installing

spark plugs and being just a little bit off can cause your engine to misfire. Around this time you should also check the ignition system and suspension.

EVERY 60,000 MILES

This is a good time to pay attention to your brakes. Pads

and brake fluid probably need to be replaced, and your radiator hoses and coolant is probably reaching the end of its life as well. Technicians should also take a look at the climate control and any belts under the hood.

Each and every time you drive, you should check your

tires and lights to make sure they're in working order. You should also listen for and feel for any odd sounds, squeaks or differences in the way your car drives. Report any problems or differences to your trusted automotive professionals immediately to have it checked on.



Driving at Night

Fatal accidents are three times more likely to occur at night, the NHTSA says, largely for the simple reason that we can't see as well in the dark.

Here are six tips from insurer Geico on how you can drive more safely at night.

1. Be extra defensive.

Drivers are more likely to be under the influence of alcohol at night (though drunk driving can definitely happen any time of day). The number of fatal crashes involving alcohol impairment is almost four times higher at night than during the day.

2. Don't drive drowsy. Be aware that, when driving between midnight and 6 a.m., drivers are more likely to be fatigued and less likely to be fully alert. Of course, this could apply to you, too. Driving drowsy can be almost as dangerous as driving drunk. Don't take a chance. Grab some coffee, or, if you need to, pull off in a safe space to nap.

3. Slow down. The NHTSA says speeding-related crashes account for 37% of night-time-driving fatalities.

Visibility is lower in the dark and reaction times may be shorter. Drivers going 40 miles per hour need 190 feet to stop, but your headlights may only show you 160 feet.

4. Use your high beams. High beams are useful in rural



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areas or on open roads without oncoming traffic. Just remember to dim them when traffic is approaching so you don't blind the other drivers. Some newer cars offer adaptive lighting systems that

automatically adjust your high beams for you.

5. Look in the right direction. You should be looking at the road, but don't stare at one spot and don't look at oncoming lights because they can

blind you. To avoid being blinded, shift your eyes down and to the right, focusing on the right edge of the road or lane markings to keep you safe.

6. Watch for wildlife. Lots of

wildlife, including large animals like deer, are more active at night. Look for the glint of animal eyes with your high beams in rural areas and don't swerve but rather try to slow down and stop.

Tire Safety

The thin rubber skin on your tires is the only thing between you and the road.

Tire-related fatalities topped 700 in 2017, the National Highway Traffic Safety Administration says. The easiest way to stay safe on the road is by taking proper care of your tires. Here's how.

INFLATION IS INSTRUMENTAL

Keeping your tires inflated to manufacturer's specifications is the most important part of maintaining your wheels. You should check the pressure of all your tires, NHTSA says, at least once a month while your tires are cold, meaning you haven't driven for at least three hours. The proper inflation pressure can be found on the tire information on the driver's side door edge or in your owner's manual. Have a tire pressure gauge in your vehicle and keep an eye on your tire pressure monitoring systems. This is a warning light that will tell you when your tire pressure is low.

TEACHING TREAD

Your tires' tread is what gives you traction with the road as you drive along. Tires are not safe, the NHTSA says, when the tread is worn down to 2/32 inch. Most tires have built-in tread indicators, raised sections that run between the tire's tread. When that tread is



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worn down so that it's level with the indicator, it's time for new tires. You can also check your tread by placing a penny in the tread. Honest Abe's head should be upside down and facing you. If you can see the top of Lincoln's head, replace your tires.

ROTATION, BALANCE AND ALIGNMENT

Rotating your tires regularly helps reduce irregular wear. Rotate them depending on your vehicle's schedule and pattern, but every 5,000-8,000 miles is a good rule of thumb. If your vehicle uses two differ-

ent sized tires on the front and back, you may not be able to rotate your tires. Check your owners manual for guidance on what you should do.

Tire balancing makes sure your wheels spin properly. Your vehicle will ride steady

and smooth instead of shaking and vibrating.

New tires should always be balanced when installed. Alignment prevents the car from veering right or left on the road it also evens the wear and maximizes the life of your tires.

What to Do in an Accident

Accidents happen, no matter how prepared or how experienced you are. Don't panic.

Follow these steps from insurer State Farm to make sure you keep everyone and everything safe.

SAFETY FIRST

If you can, move the involved vehicles out of traffic to a safe place such as the shoulder or a nearby parking lot. In some states, the law requires you to do so. Shift your car into park as soon as you can, turn it off and then turn on your hazard lights. If you have them, use flares, cones or reflective triangles to warn other drivers about the wreck.

CALL FOR HELP

Check the other driver and any passengers for injuries. Call the police and, when in doubt, ask for an ambulance to make sure everyone is safe. While you're waiting for the police, start to gather information. Some of the things you should ask for:

- Contact details for the other driver and for any passengers.
 - Vehicle descriptions, including make, model and year.
 - Driver's license numbers and license plate numbers.
 - Insurance companies and policy numbers.
 - Eyewitness information.
- Make note of the accident



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scene, including addresses of nearby businesses. Take photos of all the vehicles involved and the accident scene — but remember to stay safe while doing so. Don't go into traffic or near any badly damaged vehicles. Be polite, State Farm says, but don't tell anyone the accident was your fault, even if

you think it was.

DEALING WITH THE POLICE

Take down the responding officer's badge number and name. Follow their instructions carefully and provide all information as quickly and accurately as you can. Make note of

how you can get a copy of the ensuing police report. If your car cannot be driven, the officer can help you get a tow truck to transport your vehicle to safety.

AFTER THE WRECK

Call your insurer as soon as you are able to report the acci-

dent. If your policy includes tow coverage or rental coverage, arrange for those things to be taken care of. You can often do so via mobile apps on the spot. It's not uncommon to feel sore after a wreck even if you weren't injured. You may wish to take it easy for a few days after.