

SUMMER drive time

Dan will be a junior in the fall. Every school year, he maintains a high stress schedule from early August until mid - March. He is a running back on the high school football team and the minute the football season ends, he swings into high gear for the basketball season. With his heavy class load and preparation for college, there is barely a moment to sit back and put his feet up. He looks forward to late spring and early summer. Mom and dad are at work all day and his younger siblings are at camps. "My time" means sleeping in until about 11, popping a bagel in the toaster, packing a lunch, and heading for the beach with some friends.

"Put the brakes on spring and summer cruising by agreeing to a plan with your teen before the first warm breeze arrives."

Teens deserve a break from their hectic school schedule. What can parents do to ensure that their teen gets the much needed break from school, athletic, and extra-curricular responsibilities, and at the same time enjoys a safe summer?

The additional free time translates to more drive time. Teens drive 40% to 50% more in the summer! Unfortunately, every year, collisions and fatalities also significantly increase between June and September.

Parents also change their schedules in

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much to do about something!

Your teen has recently received his/her driver license. For many parents, it is the first time the teen will be completely independent of monitoring and free to make decisions that have serious consequences.

FROM
THE EDITOR



It is important to decide early in the process what you are going to do this week, this month, and this year to ensure that your teen has the best possible safety information, decision making abilities, and technical driving skills, before he/she gets behind the wheel or enters a vehicle as a passenger of another teen driver.

The first step is to support your teen by providing clear guidelines. Your teen is anxious about the next few months. The decisions you make will affect your teen's short and long term attitudes about driving. It is great that he/she passed the driver test, but it does not mean the teen has a right to take the car without permission or drive anywhere at any time.

Communication should be relaxed and relevant. Potential situations and scenarios should be discussed with your teen. Parents need to clarify and attain agreement from their teen that there are restrictions that are non-negotiable, listed on page 5 of this newsletter.

Frequent communication, leading by example, and phasing privileges are the best way to direct your teen on a safe driving path.

Thank you to West Bend Mutual Insurance Company. The West Bend sponsorship makes it possible for us to provide safe driving information to high schools, driving instruction schools, parents and teens, and teen community programs.

I look forward to hearing from you. Contact me if you would like the newsletter to be distributed at your high school or community event. I am available at 262.617.3139 or annescallon@aol.com

Sincerely,

A handwritten signature in cursive that reads "Anne Scallon".

Anne Scallon
Publisher & Editor

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To find out more, call an independent insurance agency in your area that represents West Bend. Visit thesilverlining.com for the agency nearest you.



STAND IN YOUR TEEN'S SHOES

parent & teen decision making

Your teen has an uneasy feeling about all the different situations that may occur on the road when he/she is handed the car keys without clear guidelines and expectations.



“How can you be a highly supportive parent that guides your teen without controlling your teen?”

Introducing your teen to a “limited set of driving scenarios” the first few months after receiving his/her license will help your teen acclimate to the different levels of decision making required on the road.

When he/she has mastered the skills needed for this first group and is violation and collision free, does not engage in distracted behaviors, respects the agreed upon curfew, follows the Graduated Driver License rules, wears his/her seat belt, requires seat belt use for all passengers, and stays within the speed limit at all times, he/she should be rewarded and provided with an additional set of privileges.

The National Safety Council and the Insurance Institute For Highway Safety recommend “phasing privileges for your new teen driver.”

The September 25, 2009 *US News and World Report* article, *Firm Parents Keep Teen Drivers Safe*, also recommends appropriate monitoring and parental guidance for your new driver.

The *US News and World Report* article provides information from two studies done by Kenneth Ginsburg of Children’s Hospital of Philadelphia.

Dr. Ginsburg’s research revealed that:

“Teens with authoritative parents who were highly supportive and set rules were half as likely to get in a car accident, 71% less likely to drink and drive, and 29% less likely to talk and text on their cell phone while driving compared with teens with uninvolved parents.”

How can you be a highly supportive parent that guides your teen without controlling your teen?

The following steps help you provide opportunities for your teen to “earn privileges” and attain more access to the vehicle by showing maturity and respect for the rules.

Phase I

First meet with your teen in a casual setting, a favorite restaurant or coffee shop and talk to your teen about the privileges he/she will have during the first 3 to 4 months of driving.

Review the “Just Drive” Driving Contract on page 8. Talk with your teen about the responsibilities and expectations and sign the agreement. File this in a safe place and review it with your teen every few months.

All recommendations are guidelines. The program for your teen must be tailored to your teen’s skill set, the environment you live in, and automobile availability in your household.

Possible Phase I Privileges, first few months of driving

- Drive to and from school and work
- Drive to and from sports activities and or extra-curricular activities
- Drive to and from malls, theaters, and restaurants that are within 10 miles from home
- Take roads with frequent stop signs or traffic lights that regulate traffic flow
- Drive one weekend night with one passenger and follow all curfew rules
- Drive to and from friends' homes on familiar routes



Restrictions: Remember to provide these non-negotiable restrictions

- Absolute Sobriety, not a drop of alcohol
- Cell Communication- pull into a parking lot, park safely or go to a coffee shop or fast food restaurant
- Follows Graduated Driver License restrictions
- Seat belts, driver and all passengers must wear at all times
- Speed Limit, stay within speed limit at all times

Phase II Privileges, 4 to 7 months after receiving the license

Dr. Ginsburg also recommends:

Your teen has “earned a new group of privileges.” Meet with your teen and talk about the next phase of privileges. You may allow your teen more access to the car on weekends and evenings in this phase.

Compliment your teen on taking the initiative to show maturity. Arriving home at the agreed upon times, and wearing seat belts and requiring passengers to wear seat belts are all indications that your teen respects and

understands rules and laws that protect drivers, passengers, and everyone on the road.

“It is important to make sure there is a reward for your teen for good driving behavior, there has to be something in it for the teen.”

Start the conversation for this phase by talking about different “What if” scenarios and seeing how the teen feels he/she should respond to the scenario.

- “What if a passenger says he/she is not going to wear a seat belt?”
- “What if your teen’s best friend wants to drag race?”
- “What if your teen drank alcohol?”
- “What if a passenger turns up the music and won’t turn it down?”

Discussing “What if” scenarios helps your teen become a better decision maker.



Phase III 6 to 9 months after receiving the license

Your teen has been driving for 6 to 9 months. This is a good time to meet again and require your teen to take a defensive driving class and fine tune his/her skills.

Also review the “Just Drive” Driving Contract and determine if your teen is ready for full privileges after he/she has completed a defensive driving class.

Go to www.beforthewheel.com and visit the following links for more information, *Earned Privileges* and *Firm Parents Keep Teen Drivers Safe*. ■

summer drive

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the summer. They often coach a local sports team, take time to golf, or join a softball, tennis, or volleyball league.

The supportive parental guidance needs to continue through the summer. Make sure you set aside time to communicate with your teen for the important Who/What/When/Where/Why conversation regarding summer activities that require driving.

The most dangerous summer driving times for teens are weekend evenings and Sunday afternoons.

The National Safety Council cites the following two reasons for teens taking more risk than adults.

“The area of the brain that weighs consequences, suppresses impulses and organizes thoughts does not fully mature until about age 25.

Hormones are more active in teens which influences the brain’s neurochemicals that regulate excitability, and mood. The result can be thrill seeking behavior and experiences that create intense feelings.”

Take the following steps to create a safer summer environment for your teen.

- Communicate with your teen about the Who/What/When/Where/Why for each summer driving trip
- Encourage your teen to have some structured activities such as a summer job a few days a week or volunteering at a camp and helping younger children
- Limit late night weekend driving
- Communicate with the parents of your teen’s friends so everyone understands the plan
- Reduce the number of teens in each car by talking with other parents and splitting the group into more cars

Visit <http://teendrivers.nsc.org> for more information on communicating with your teen and helping your teen attain necessary technical and decision making skills. ■

DEFENSIVE DRIVING TECHNIQUE

technical skill development



71 ½ HOUR RULE

Teens love to create “bumper to bumper traffic”. They will creep up as close as possible to the car in front of them when approaching a stop light. When your teen does this behavior, you may make the comment, “It is not a good idea to follow so closely”. You most likely will hear the response “it is no big deal”. Your teen will be surprised when you respond with “it is no big deal to me”.

I, the parent, will not be paying the \$500 deductible when the collision happens and it is going to happen, maybe not today or tomorrow, but probably within a few weeks or next month. Remind your teen to “do the math”. He/she makes a little over \$7 per hour at the local fast food restaurant, coffee shop, or gas station. At \$7 per hour, it will take 71 ½ hours to make the \$500 deductible which equates to 10 to 12 Saturdays if their shift is 6 to 7 hours each Saturday. That translates to 3 months of foregoing many of the fun activities and extra items your teen usually buys with his/her own money at the local mall. Your teen may see the close following in a whole different light.

RIGHT OF CENTER

What does it mean to drive “right of center” and why is it important? Right of center is a driving skill that you utilize when there are only two lanes on the road and the other lane is oncoming traffic. When you drive slightly to the right of the center of your lane, you are protecting yourself from errors of judgment of the drivers in the oncoming lane. If the driver from the oncoming lane makes a mistake and goes over the yellow line, you are better positioned to avoid the driver and prevent a serious collision.

PERIPHERAL VISION

Anticipating the behavior of other drivers is one of the most difficult skills for teens because they lack the experience to predict what other drivers may do. Developing peripheral vision is key to noticing behaviors of other drivers. First, teach your teen to look in front of them, check the rearview mirror, left side mirror, and right side mirror. This rotation should be done at frequent intervals, every 2 to 4 minutes if possible. This is the best training for developing peripheral vision.

APPROACHING A YELLOW LIGHT

The driving decision you make when you see a yellow light may save your life and the lives of your passengers.

Trying to beat the light and speed up toward a yellow light is very dangerous. If you speed up toward a yellow light, you are most likely driving at a speed that is faster than the speed designed for the traffic at that intersection.

A driver who is in the other lane is tired of waiting at the red light. He decides to lurch forward the second his light turns green. At that exact moment, your car is going very fast through the intersection. Due to the high speed, the collision in this type of situation may result in very serious injury or worse.

When you see a yellow light, slow down and come to a complete stop before the light.

The 8 hour defensive driving course is offered through the National Safety Council at locations throughout the United States. Go to www.nsc.org to get a listing of locations in your area. ■

directory



Alive at 25 Parent Program Online

The best \$25 a parent will ever spend. The program informs parents of high risk situations that teens frequently encounter and how to avoid them and also provides parents with ideas on how to handle conversations with your teen. Go to www.nsc.org/demos and sign up for the Alive at 25 Parent Program for only \$24.95.

Before The Wheel

Newsletter and website provide information for parents and teens on local safe driving programs and resources offered on the internet. www.beforthewheel.com

Children's Health Education Center

a member of Children's Hospital & Health System

Creative programs provide teens with the opportunity to work together to attain grant money to promote safe driving at their high schools. www.bluekids.org/cruisecontrol

Click It or Ticket – New Seat belt Law

Seat belts are required for all occupants in a vehicle in Wisconsin. Teens who violate the law and are still under the GDL, Graduated Driver License, will receive a ticket and an extension of 6 more months of the Graduated Driver License restrictions.

Defensive Driving Programs

Drive for Life, Advanced Vehicle Dynamics, Dane County, www.drive-for-life.com

Street Survival, May 8, 2010, MATC, Oak Creek, go to www.streetsurvival.org

WCTC, Defensive Driving for Teens, Waukesha, www.waukesha.org March 27, May 1, June 5, July 17, August 14, September 19, 2010

Wisconsin Safety Council, Defensive Driving 8 hour course www.wisafetycouncil.org

Earned Privileges

Phase the privileges for your teen's car use. Your teen will have the opportunity to show maturity by respecting your rules and abiding by the laws that protect all drivers and passengers on the road. You will work closely with your teen to agree upon certain privileges. When your teen follows the guidelines and is collision and violation free, he/she is rewarded and attains more frequent access to the car. Download this PDF from: www.beforthewheel.com

Froedtert & the Medical College of Wisconsin

Forever Changed
Program for High Schools, includes mock crash scene and student participation. Call 414.805.3666

Just Drive
www.froedtert.com/justdrive

Graduated Driver License

Requirements apply to 16 and 17 year olds during the first 9 months after receiving the probationary license

5:00 a.m. to Midnight
One unrelated passenger is allowed along with any number of members of licensee's immediate family.

Midnight to 5:00 a.m.
Licensee can drive alone when traveling between his or her place of residence, place of employment or school. Parent or guardian must be present if the licensee is driving for reasons other than stated above.

Milwaukee Family Magazine,

Fall/Winter 2009 & Spring/Summer 2010
Safe Teen Driving, Teen Decision Making, Teen Dating and Relationships, Returning to School Safely and other articles Issuu.com/twwmag/docs/Milwaukee_family_2009. Free at Walgreens.

Online Resources

Graduated Driver License, GDL, www.dot.wisconsin.gov/safety

Insurance Institute of Highway Safety, www.iihs.org

National Safety Council advice for parents of teens, teendrivers.nsc.org

Oprah.com/nophonezone, Take the pledge to not communicate on your cell phone while your vehicle is in motion.

YouTube – www.youtube.com
Texting While Driving, PSA

Traffic and Weather

www.traffic.com

West Bend

Visit www.thesilverlining.com to locate an independent insurance agent in your area and to view the DVD, *Young Drivers, The High-Risk Years*. Go to tips and click Young Drivers Program.

directory

Illinois

The first step in the Operation Teen Safe Driving, OTSD, program is for teens to become aware of the high risk behaviors that lead to serious injuries and fatalities: lack of seat belt use, speed, distracted driving (cell phone communication and passengers), impaired driving and lack of technical experience. The students develop a creative program to combat the traffic safety problem in their school and community.

Teams can win \$2,000 if their program is the winner for their region.
www.teensafedrivingillinois.org

Other great information including PROM, Please Return On Monday can be found on:
www.dot.state.il.us/safety.html

Defensive Driving Programs in Illinois
<http://list.nsc.org/chicago>

Illinois Graduated Driver License Requirements, 16 to 17 year olds

A nighttime driving restriction is in place Sunday-Thursday, 10 p.m.-6 a.m., and Friday-Saturday, 11 p.m.-6 a.m. (local curfews may differ from the nighttime driving restriction). Must maintain a conviction-free driving record for six months prior to turning age 18 before moving to the Full Licensing Phase. The number of passengers is limited to one person under age 20, unless the additional passenger(s) is a sibling, step-sibling, child, or step-child of the driver. Cell phone use while driving is prohibited except in the case of an emergency.

Indiana

Safe Teen Driving Coalition is a driver education instruction school with an emphasis on safety and educating the parents on how to be involved in insuring that their teen develops safe driving habits.
www.safedrivingcoalition.org

Information about helping your teen "drive safely through the Hoosier State"

www.in.gov/bmv/2956.htm

Defensive Driving in Indiana.
www.ddcncs.org/IN

Indiana Graduated Driver License Law, 16 to 17 year olds

Licensed drivers under the age of 18 may not use a telecommunications device while driving (talking, texting, etc.) except when making an emergency 911 call.

May not drive during the following hours:

10 p.m. – 5 a.m. for the first 180 days of holding a license.

11 p.m. – 5 a.m. Sunday - Thursday
1 a.m. – 5 a.m. Friday & Saturday

Passengers are prohibited in the vehicle for the first 180 days of the probationary license period except for the following that are allowed: a licensed driver 25 years or older, a driving instructor, a parent or guardian age 21 or older, a sibling, or a spouse.

All occupants of the vehicle must have a safety belt fastened at all times when the motor vehicle is in motion.

Iowa

Great education tools are available to help parents become more aware of the high risk behaviors. Parents can become educated about the dangers of extra passengers, lack of seatbelt use, and recent news articles. The Iowa Department of Transportation promotes safe teen driving, go to:
www.iowadot.gov

Go to the Index at the top and click T, next click [Teen Traffic Deaths, Prevent.](#)

University of Iowa advice on driving for all ages.
www.uihealthcare.com/topics/personalsafety/pers4871.html

Defensive Driving in Iowa
Iowa-Illinois Safety Council
www.iisc.org

Iowa Graduated Driver License Law, Intermediate License for 16 year olds
Must be held for 12 months
May drive unsupervised between 5:00 a.m. and 12:30 a.m.

With a waiver to drive between 12:30 a.m. and 5 :00 a.m. to and from work or school related extra-curricular activities. Must complete 10 hours of supervised driving.

Number of passengers limited to number of seatbelts available in vehicle. Must drive accident-free and violation free for 12 consecutive months preceding application for full license.

Minnesota

Teens Behind the Wheel. "As experience is gained, expose your teen to different driving conditions including wet roads, snow, freeways, rural roadways, night driving, etc." This 12 page informational brochure can be downloaded and provides parents with a practical step-by-step approach to working with your teen. Go to:

www.minnesotansforsafedriving.com and click on links, click on <http://www.dps.state.mn.us/ots/> and click on the icon on the left side "Teens Behind The Wheel."

For more information on safe teen driving go to: www.dot.state.mn.us

Defensive Driving
www.minnesotasafetycouncil.org

Minnesota Graduated Driver License Law for 16 year olds

First 6 months, no more than 1 passenger under the age of 20, second 6 months, no more than 3 passengers under the age of 20.

Nighttime restrictions, 16 year olds not allowed to drive between Midnight and 5:00 a.m.

The Graduated Driver License requirements frequently change. Go to www.beforethewheel.com and click on the Insurance Institute for Highway Safety, www.iihs.org and click laws and regs.

"JUST DRIVE!"

DRIVING CONTRACT

I understand that driving, like any other privilege, comes with certain responsibilities that must be met. In order to retain my privilege to drive and become a more safety-conscious driver, I agree to the following driving responsibilities:



YOUNG DRIVER:

1. I understand that driving is not a right – it is a privilege with certain responsibilities.
2. I agree to focus on driving at all times when I am behind the wheel of an automobile. I will not be distracted by factors such as cell phones, friends, food, music, make-up or any other non-driving related factor.
3. I agree not to be a distraction to other drivers when I am a passenger in someone else's vehicle.
4. I agree to drive with the legal number of occupants in my vehicle in order to comply with the Wisconsin Graduated Driver Licensing Law.
5. I agree to drive no faster than the speed limit at all times regardless of the situation and to obey all other traffic laws. I understand that speed limits, and all traffic laws, are set for safety and must be obeyed at all times.
6. I agree to wear my seat belt at all times whether I am the driver or passenger in a vehicle. I will require that all passengers in my vehicle wear their seat belts.
7. I will never drive a vehicle under the influence of alcohol or any other substance that may impair my ability to drive safely, and I will not be a passenger in a vehicle driven by a person in such condition.
8. I understand that I may contact you to be picked up, at any time, regardless of the reason, with no questions asked. I agree to discuss the situation and any potential consequences the next day.

PARENT/GUARDIAN:

1. I agree to follow safe driving practices, including wearing a seat belt and obeying all traffic laws as an example to you.
2. I agree to focus on driving at all times when I am behind the wheel. I will not be distracted by factors such as cell phones, friends, food, music, make-up or any other non-driving related factor while I am driving.
3. I agree to accept responsibility in providing you with the required 30 hours of coaching in normal and adverse conditions as set by the Wisconsin Graduated Driver Licensing Law.
4. I agree to pick you up or arrange a ride home regardless of the time and without question. I agree to discuss the situation and any potential consequences the next day.

YOUNG DRIVER AND PARENT/GUARDIAN:

I agree to abide by all of the above conditions, knowing that they are in the interest of my safety, that of our family and of others. I understand that any violation will be met with consequences such as:

1. _____
2. _____
3. _____

Young Driver Signature

Date

Parent/Guardian Signature

Date

PRINT School Name