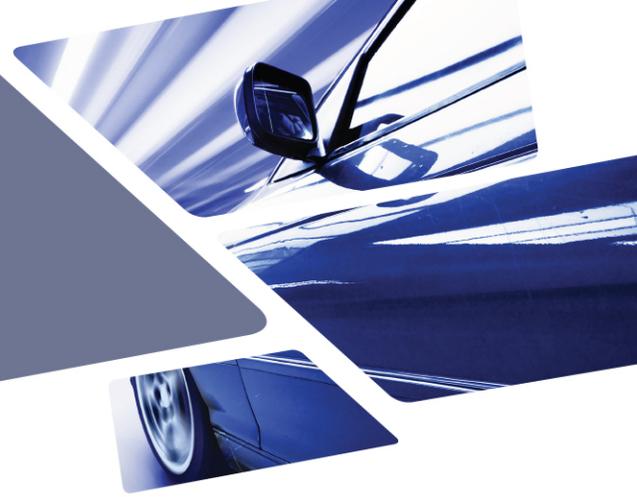


Auto Insights

Auto and driver risk management tips provided by:
Marshall & Sterling Upstate, Inc.



Cool! You're a New Driver!

Congratulations, you got your driver's license! In addition to the being excited about the keys you've just been handed, you're probably a bit apprehensive at the new responsibility you've just been given, too. To make sure that you keep your good driver standing and stay safe while on the road, remember these helpful safety tips.

Roadway Tips for Teens

- Always wear your safety belt, even if you are just going for a short drive down the block. It's the law!
- Always abide by the speed limit.
- Never drive under the influence of drugs and/or alcohol. Also, realize that some over-the-counter medications can affect your reaction time and should not be taken if you plan to drive within a few hours of taking the medication.
- Avoid driving at night until you have more experience behind the wheel.
- If possible, wait for bad weather to pass before driving.
- Avoid busy roads during peak travel times.
- Abide by the two-second rule when following another vehicle—when the car in front of you passes a traffic sign, count to see how long it takes you to reach that same sign. If it takes you less than two seconds, you are traveling too close.
- Never reach for something inside of your car, look for vehicle controls, talk on a cellphone, text message or have an involved conversation with a passenger. These distractions only increase the chance that you will get into an accident.
- Create a code word with mom and dad in the event that you get into a sticky situation and need some assistance. This way, you won't have to explain the situation to your friends and your parents can come and help you out.



Safety First

Attention Parents... Teen drivers tend to get distracted easily, especially when first getting their license. During their first year of driving, do not allow teens to drive with more than one other person in the car to minimize the chance that they could become distracted by rowdy passengers.

**Marshall & Sterling Upstate,
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