



SPENCER SPECIAL REPORT: "What You Must Know Before You Turn Over the Car Keys!"

By Charles J. Spencer, CLU

Dear Concerned Parent,

There are probably all kinds of thoughts going through your mind during this period of parenthood. Your innocent young child has reached a milestone in life that brings a new freedom they have never experienced before.

Your child's dependence on you has just been reduced tremendously. You can only hope that all your guidance will be enough to help him or her go out into the world responsibly and remain safe.

But simply hoping doesn't give you peace of mind, does it?

Teen Drivers are 5 times more likely to get into a car accident than an experienced driver. Car accidents are the leading cause of death of teens.

Almost every Monday morning when I read our local newspaper, there is a story about a teenager getting killed in an accident or killing someone else. At the time I am writing this report, there were 2 such stories of teen-related fatal accidents in my paper this morning.

The first accident involved an 18 year old that was beginning his senior year. He was a junior firefighter who was promoted to the team at his 18th birthday just a month ago. He was speeding (65 in a 45), lost control of his car, went into a ditch, rolled his car and was killed instantly. (By the way, he wasn't wearing his seatbelt.)

As tragic as this story is, the only blessing was no one else was involved. No one else was killed or injured.

The second story involved three teenagers out having a good time Saturday night. The 18 year driver had been drinking and using a prescription drug called "Xanax". He lost control of the car and ran off the road into an embankment. His 18 year old girlfriend was killed. Her younger sister and the driver survived the accident with minor injuries.

He was charged with DWI, reckless driving, and other charges are pending. Most likely, manslaughter will be added.

We read similar stories almost all the time. I am sure you are well aware of them.

When you get down to the root of why so many teenagers cause accidents, they don't fully understand the consequences their actions can cause. One simple mistake in judgment can lead to the worst of situations.

You may think your child is responsible and would never be involved with something this tragic. You may be right, but one simple mistake is all it takes to create a tragic car accident!

The reason why I am sharing these stories and examples of what can happen is because I have seen it happen and seen it happen too often during my years in this business. **And I don't want it to happen to you-** and probably no other insurance agent has ever shared this with you.

Five Steps Every Parent Must Follow Before Turning Over the Keys to a Teen Driver

Step One- Take a Home Study Driving Course with Your Teen

Studies have proven that the more time spent practicing with your teen driver behind the wheel, the less likely it is that he or she will get into an accident. Let's face it, this is a new experience for them and the skills that can take years to become habit are just not developed.

Sometimes as adults, we take for granted our ability to avoid and react to sticky situations. You need to realize that a teen driver doesn't have this ability. They have never had to deal with these situations.

Prepare Your Teen for the Worst so when the Worst Happens, He or She will React Properly!

The only way to prepare them is to practice in a safe environment. Experts recommend a minimum of 100 hours of practice behind the wheel before allowing a new driver to drive without supervision. This time should be spent practicing a series of specific techniques to prepare the new driver for certain situations.

For example, a very common mistake teen drivers make that causes accidents is "over-correcting". There are usually other factors such as speeding that help cause these accidents, but when a teen driver gets in a situation and tries to avoid a crash, they tend to over correct and the vehicle loses control.

Have you ever found yourself veering off the road and when you realize this, you suddenly pull the wheel in the opposite direction and then have to pull back to get your car in control? A teen driver doesn't realize that this sudden action can cause the vehicle to become uncontrollable if pulled too hard.

By spending time with your teen and following a structured guide to practice specific techniques, your teen can learn in a safe environment how to avoid accidents rather than learning on the road where the dangers are real.

Since you are taking the time to read this report, I want to help you do this. I have created, along with a team of experts, a 16 step driving course that you can have for free. You can request this "Safe Teen Driver Guide" at info@spencerinsurance.com or by calling 215-885-2200.

You will receive a series of e-mails with each lesson included. Print each lesson and schedule at least an hour of time with your teen behind the wheel for each lesson.

Share this Exciting Experience with Your New Teen Driver!

If you follow my plan, you will not only help your child become a safer driver, you will also share this exciting time together with your child.

Step Two- Have Your Child Take a Safety Attitude Assessment

Everyone has hidden traits built into their personality that others may never know about- the person in question may not even know this about their own self. We tend to do things or react to things for reasons unknown to us.

Your teen also has tendencies that you should be aware of. Especially, before they get behind the wheel. Why?

A car can bring out certain behaviors that can cause serious damage- damage to property and damage to people. It is important to you, as a parent, to be aware of these possible behaviors before you hand over the car keys.

I can help you give your teen a 20 minute on-line test that will help you discover the behavior tendencies of your teen. For example, it will tell you whether he or she is aggressive or cautious.

Once you discover your teen's traits, I can provide you with tools that you can use to help them learn how to control their behaviors while driving.

The cost of this analysis is \$25, but can be priceless in understanding your teen's attitude to driving.

Step Three- Install a GPS-Based Parent Alert System

It has been proven that the likelihood of a child doing something wrong is greatly reduced if they know they will get caught.

There are many systems available on the market. We have arranged for a sizeable discount on one of the systems. There is a small monthly monitoring fee.

If you would like to know more, call my office now!

Step Four- Use Special Tools to Help Your Teen Driver Become a More Responsible Driver

In the "Resources" section of my website, I provide 2 special tools that you can use to stress how serious you are to your child about their safety.

Parent/Teen Driving Contract- Your teen has earned the "privilege" of driving. They must understand that driving is a privilege and not a "right". And this privilege can be taken away from them.

By signing a contract and agreeing to the terms of the contract, your teen will realize that if they break this contract, this great privilege can be taken away. This reduces the likelihood of them driving in a dangerous manner.

Unsafe Driving Consequences- This is an additional contract that outlines the consequences for breaking specific rules. It allows both you and your child to agree what will happen if the child breaks a rule.

For example, if he or she is late returning home, they can lose 2 days of driving privileges. If he or she speeds, they will lose a month or two of driving privileges.

Step Five- Remain Vigilant

After you have taken all of the steps I have outlined, don't just sit back and think your job is done. It's not! It's only beginning.

You have to realize that your teen will not become a safe driver until they get the experience needed to avoid almost any dangerous situation on the road. This can take years but is most critical within the first 3 years. Since you're reading this report, you're already signed up to get consistent reminders to keep your teen driver safe and to learn the latest techniques every month. These reminders will be sent to you each month in my e-newsletter, "Driver's Seat".

Also included in my newsletter is an article from Officer Jim Poer. He is an accident investigator that has investigated hundreds of teen driver crashes and will share with you how you can help to prevent a similar accident involving your teen driver.

You see, I have a strong commitment to helping you prevent a tragedy happening to your family.

If you would like me to help you during this trying time as a parent, call my office now. **The first step is to make sure you have the right protection by completing our 21 Point Protection Review.** Then we will help you get the tools that I have described in this report.

Thank you for reading this report and taking the necessary steps to keeping your teen driver safe!

Wishing you and your family the best in good health, happiness and prosperity,



Charles J. Spencer, CLU
President
Speaker and Family Insurance Specialist

P.S. If you would like to be protected by an insurance agent that can help you not only make your teen driver a safe driver, but get the right protection for your family at the lowest cost, call my office at 215-885-2200 now.

P.P.S. Thank you for visiting my website and for reading this report. Since you have already signed up as a V.I.P., you'll get a FREE subscription to my monthly E-Zine, Driver's Seat. Feel free to forward this to any other parents you want to help make their teen a safer driver too.