

Larry S. Helms
& Associates
INSURANCE SERVICES

704.893.2793
www.LarryHelms.com

August 2018

BACK to SCHOOL



It's that time again - Back to School!

You all know what that means: increased traffic from parents trying to get kids where they need to be, school buses stopping to pick up kids, kids walking near the roads and between parked cars, etc.

NOW is a great time to review some school safety tips.

Sharing the Road

We all have to share the road. And during school days that becomes even more difficult.

Be aware of **cross walks and intersections**. If your car is on a cross walk, people have to walk out into the street. Also, if you're at a stop sign or light, be aware of people walking on and crossing the road at the intersection.

Watch for **police officers and traffic/crossing guards** trying to assist with school drop off and pick up traffic. They have a system; just **be patient**.

Be especially aware of **school speed zones**. During the summer we forget about those slower zones around schools that have been sitting dormant all summer.

Remember to **watch even more** between parked cars. Or from behind your car; in your blind spots. People/kids and bicycles can come from between cars before we ever see them.

Eliminate distractions within your own vehicle. This is the time to put the phone down and wait until you get to work to eat that biscuit.



Teen Drivers

Your teen driver is headed to school! Below are some safety tips to give them.

Habits: remind them of safety driving habits. Safety belts - turn signals - stopping - speed limits - etc.

School buses: make sure your teen is aware of school bus laws.

Good sleep: a good night's sleep will help with alertness during the driving rush to school.

Special circumstances: school speed zones, crossing

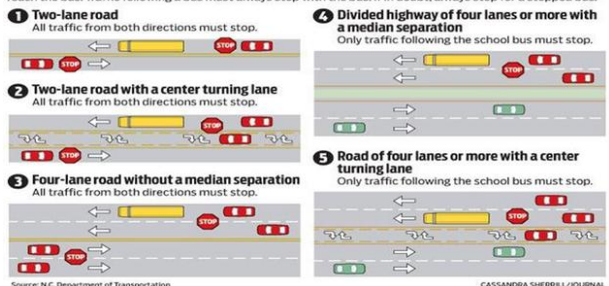
We all have those days when school buses are too big, too slow, and in the way. Remember - our children are on and around those buses. Getting to where you want to be five minutes earlier is not worth a life.

KNOW SCHOOL BUS TRAFFIC RULES.

Do your own search for rules in your area - for the road configurations in your town or neighborhood. Below is one image we found from the NC Department of Transportation. Please contact the DMV or your local police department with specific questions.

North Carolina's law on stopping for a school bus

All traffic must stop for a stopped bus, unless it is on a road of four or more lanes with a median or center turning lane. In those instances, oncoming traffic does not have to stop because children will not be crossing the road to reach the bus. Traffic following a bus must always stop with the bus. If in doubt, always stop for a stopped bus.



Information Sources: exchange.aaa .com, nsc .org, adt .com and the DMV.

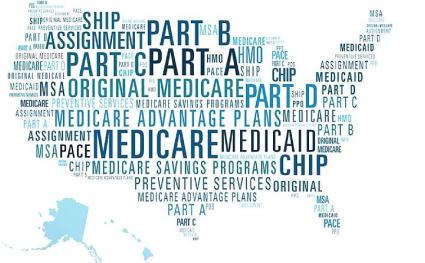
Leave early: now is a great time to learn about increased traffic and unknown issues that can delay their ride to school. Leaving early lessens the stress of being late.

Passengers: limit the number of passengers and friends your teen can have in the car with them. Fewer distractions.

Distractions: put the phone down - eat before you leave home - do your hair and makeup at home, etc..

Defense: teach them to back off from aggressive drivers. Remind them it's easier to let that driver go on and get out of the teen's way.

Information Source: AAA .com, drivingskillsforlife .com



**Turning 65 soon?
You Are Invited to Attend
Our Information Session
- at No Cost!**

To assist with creating a better understanding, we have put together a program to help clarify *Original Medicare Part A and Part B*. The program will be held each Tuesday morning from 10:00 to 11:00 am in our office.

You're welcome to drop in any Tuesday morning at 10:00 am. Though it would be helpful to let us know you're coming. Please give us a call: 704.893.2793.

Do you have questions about your insurance?

Do you have the insurance you need? Have you had any life changes that might affect your insurance coverage?

Call us today! We'll look at what you have and answer your questions.

Like

Share

Tweet

Share this Page: 

powered by 

Larry S. Forns
& Associates
INSURANCE SERVICES

704.893.2793

