

Larry S. Helms
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INSURANCE SERVICES

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It's getting dark out there!



It's that time of year - when the days get shorter and we're all driving in the dark.

Driving at night is much more dangerous than driving in the daytime. According to the National Highway Traffic Safety Administration, you're 3 times more likely to have a fatal accident at night than during the day.

And along with poor light, our vision is more naturally impaired at night. Our depth perception, peripheral vision, and ability to distinguish color are all diminished.

Headlights do illuminate the road, typical low beams stretch from 160 to 250 feet in front of your vehicle, while high beams shine about 350 to 500 feet ahead. When you're driving at 60 mph, it takes more than 200 feet to stop, so there's not much room for error.

Things you can do to help you drive at night.

Have your headlights aimed correctly - if you're unsure how, go to a reputable mechanic and have them adjusted.

Keep your headlights and your windshield clean.

Clean and adjust your exterior mirrors - then aim them so the headlights from behind you can be seen but aren't reflecting directly in your eyes.

Dim your dashboard lights - they become a distraction if they are too bright.

Use anti-reflective glasses - you can ask your eye doctor about coatings that will help.

Slow down and maximize distance between you and other vehicles - you may need more time to stop at night.

Be patient with other drivers - remember, they are dealing with the same things you are.

Look away from oncoming headlights. If the car behind you has their high beams on, you can adjust your rear view mirror.

Stay rested - driving tired in bright sunlight is different than in darkness. Darkness requires you to be even more alert.

Learn to recognize animal eye-shine along the side of the road - some animals are more likely to dart out in front of cars at night.

Do Not Drive Impaired or Distracted!

Read More: nsc.org, popularmechanics.com, caranddriver.com

Fun and Scary Halloween Facts!



2020 will be the first Halloween in 19 years to have a full moon.

Full moons on Halloween are pretty rare. The last time there was a full moon on October 31, it was 2001 — and before that it was 1955. The next one won't occur until 2039. In fact, the 21st century will only see six full moons on October 31: 2001, 2020, 2039, 2058, 2077 and 2096..

Read the entire list: <https://www.goodhousekeeping.com/holidays/halloween-ideas/a35150/halloween-facts/>

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.

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