

Tips For Parents of Teenage Drivers

- **Restrict night driving.** Most young drivers' nighttime fatal crashes occur from 9 p.m. to midnight, so beginning drivers shouldn't drive much later than 9.
- **Restrict passengers.** Teen passengers in a vehicle can distract a beginning driver and/or lead to greater risk-taking.
- **Supervise practice driving.** Take an active role in helping your teenager learn how to drive. Plan a series of practice sessions in a wide variety of situations, including night driving.
- **Remember that you're a role model.** New drivers learn a lot by example, so practice safe driving. Teens with crashes and violations often have parents with poor driving records.

- **Require safety belt use.**

Remember that belt use is lower among teenagers than older people. Insist on belts all the time.

- **Choose vehicles for safety, not image.** Teenagers should drive vehicles that reduce their chances of a crash and offer protection in case they do crash.

(Further information at www.nhtsa.gov)



What You Need To Know Before Buying A Cell Phone

- **Decide When and Where You Want to Use Your Wireless Service**

The big question when buying a cell phone and plan is deciding when and where you will use your phone. Will you use your phone only in the local area or when you travel? Will you use it on nights and weekends or mainly during the day? Should you check with your carrier as to what constitutes "nights" or "off peak times" as well?

- **Test Your Phone and Features During the Trial Period**

Take advantage of the trial periods that most carriers offer to test all the features of the phone as well as your coverage area. Use your phone at home, your office, frequently driven roads, and during the time of day that you generally expect to use your service. Watch out for an early termination fee!

- **Costs of Wireless Phone Service**

Here are examples of what you should consider before you purchase:

1. **Activation Fees:** Will you be charged a fee to initiate service?
2. **Airtime:** Will you be charged for both incoming and outgoing calls?
3. **Directory Assistance:** Will you be charged for Directory Assistance services?
4. **Minute Increments:** Does the carrier bill in whole minute or partial minute increments?
5. **Roaming Fees:** Will there be an additional charge for making and receiving calls while outside of your coverage area?

- **Understand Your Special Features**

In addition to offering traditional voice service, many carriers offer additional features or services such as Internet browsing, text messaging, or digital photos. If you want these features, it is a good idea to use them during the trial period offered by the carrier. Be sure to ask how billing will apply to the use of these features.

(Further information at www.atg.wa.gov)

Goodbye Carol & Welcome Back Joan!

We are very fortunate to be able to have Joan Bowers rejoin our team after an absence of six years. After the retirement of longtime staff member Carol "Carolski" Harvey, Joan "hit the ground running" and will be assisting clients in a variety of ways. Best wishes to Carol whose singular sense of humor will be missed.

OUR OPINION

APPROVE



MAKE THE INSURANCE INDUSTRY TREAT CONSUMERS FAIRLY.

Approve Referendum 67.

Thousands of consumers in Washington file complaints with the Office of the Insurance Commissioner against insurance companies every year because legitimate claims have been unfairly denied or delayed. Right now in Washington State, there is no real penalty when an insurance company intentionally delays or denies a valid claim.

If an insurance company unfairly denies your claim, your only option is to sue. But if you win, the only thing they have to

pay is the amount of the original claim. Referendum 67 creates an incentive to treat legitimate claims fairly by allowing the court to assess penalties if an insurance company illegally denies or delays payment of a claim.

The attorneys at Fuller & Fuller urge you to vote to approve Referendum 67 in the upcoming election.



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35th Anniversary*