

# The right car for teens reduces the wrong problems



Face it, your teen will be driving. When they drive, you want them in something safe. How about a 5,000 lb vehicle with one seat and about 15 air bags? That covers protection and no distracting passengers. Nice, if you can get it.

As the parent, you will be paying at least some if not all of the purchase price for your teen's car. This puts you in a position to call the shots when choosing the vehicle. Follow your gut and experience on this.

Trucks and SUVs make up the fastest growing segment of vehicles but aren't the right choice for a new driver. "They can be very unforgiving for a new driver who won't know when they're getting into a bad situation," cautions Clarence Ditlow, Director of the Center for Auto Safety. They can instill overconfidence in a young driver and are more likely to roll over in an accident than a sedan or coupe.

All safety officials urge parents to buy their teens cars that do well in federal government and insurance industry crash tests. The results for new and older models can be found at [www.safercar.gov](http://www.safercar.gov) and [www.iihs.org](http://www.iihs.org).

There are plenty of cars that qualify as "cool", yet are safe and reliable. As already noted, size isn't the only factor, as some big cars do not maneuver well, while several newer, smaller models have earned coveted four-star crash-test ratings. The Insurance Information Institute suggests avoiding vehicles with

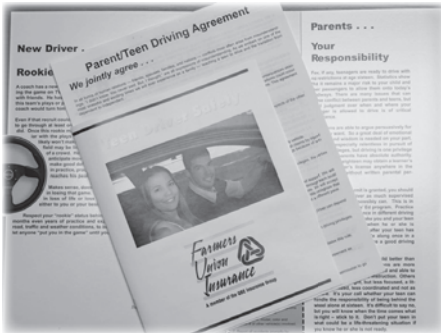
a performance image, which tends to encourage speeding.

Similarly, Consumer Reports suggests that teen cars have four cylinder engines and no turbochargers, and a 0-to-60 mph time of more than 8 and less than 11 seconds - not racy, but not sluggish when merging into traffic. Some of their suggestions are:

- Hondas: Accord EX, four cylinder (1998 or later) and Civic
- Toyotas: Corolla (1999 or later), RAV4 (2001 or later), Camry LE four cylinder and XLE with V6
- Nissan: Altima 2.5S, four cylinder (2003 or later)
- Ford: Focus sedan or wagon (2002 or later)
- Subaru: Forester 2.5X

For more on Consumer Reports information, visit [www.consumerreports.org](http://www.consumerreports.org).

## A guide for the nervous parent



Are you nervous as a hen in a foxhole? Probably, if you have a young driver in the house. Farmers Union Insurance can lend a hand. Our "Young Driver Kit" can help relieve some pressure and offer you up to a 12% discount.

The Young Driver Kit Includes:

- Teen Driver Safety Handbook
- Teen Driver Safety Review
- Parent/Teen Driving Agreement

A Young Driver Qualifier:

- Is an unmarried household member under age 25
- Completes FUI's Safe Driver Course
- Submits a signed Parent/Teen Driving Agreement

Young Driver Discounts Include:

- Driver's training
- Good Student
- Violation/accident free
- Accident forgiveness

You can get a "Young Driver Kit" and more details about receiving up to a 12% discount for your qualifying young driver from your local Farmers Union Insurance agent.

