



More Cell Phone Thoughts

A new study reported in the *Journal of Safety Research* suggests drivers tend to overestimate their driving skills and underestimate distractions caused by other activities while they drive.

Led by William J. Horrey of the Liberty Mutual Research Institute for Safety in Hopkinton, Mass., the study involved 41 drivers willing to test the effects of engaging in other distracting activities while they drive. Participants first demonstrated their driving ability in three key areas: lane keeping, speed control, and quick response to a changing traffic light. Next, they demonstrated these abilities while also performing a relatively easy distracting activity (recalling, adding, and repeating simple numbers presented while driving) and a relatively difficult one (developing and asking yes-or-no questions to identify an object while driving).

Results showed that the more difficult activity reduced driving safety more than the easier one. Yet they also showed that drivers did not recognize one activity as more difficult than the other and estimated no difference between the activities' affect on their driving abilities. Drivers were not aware of their own performance loss due to distraction.

In January, NSC became the first national organization to call for a total ban on cell phone use while driving. Cell phone use while driving contributes to 636,000 crashes, 330,000 injuries, 12,000 serious injuries, and 2,600 deaths each year with \$43 billion annual cost.

“Our nation has reached a point where we estimate more than 100 million people are engaging in this dangerous behavior daily,” Froetscher said, “Hands-free devices do not make cell phones any safer. Several studies indicate that the principle risk is the cognitive distraction. Studies also show that driving while talking on a cell phone is extremely dangerous and puts drivers at a four-times greater crash risk.”

Sales Agents		
Jay Copeland 785-485-2101	Sonny Walker 800-375-8441	Richard Nickel 620-947-3911
Jim Lyssy 505-355-2436	Larry Minner & Mike Esau 800-537-2594	Becky White 561-996-5800
Lonnie Wells 863-465-7155		Tracy Beach 800-569-0118

Driver's List

If you are a grain harvester, your list of driver's must be in our office by June 1. Please take a moment and either send the release form that we have provided, or send us a list of your drivers that includes their name as it appears on their license, their date of birth, and their driver's license number. Penalties for non-compliance can be assessed against your policy. As my mother used to say, "Don't make me come down there."

Murphy's Lesser Known Laws: The probability of being watched or overseen is always directly proportional to the stupidity of the act.

If you dial a wrong number, you never get a busy signal

If you lined up all the cars in the world end to end, someone would be stupid enough to try to pass them, five or six at a time, on a hill, in the fog while talking on a cell phone.

Safety Tip from RT

Place orange signs "Trucks Entering Highway" near the field entrance that your trucks will be using to come from the field to the highway. These signs can be secured from Fruit Growers Supply or some County Highway Shops will actually make them for you.

More Murphy: Light travels faster than sound—this truth explains why some people appear bright until you hear them speak.

Nothing is foolproof to a sufficiently talented fool.

The shin bone is a device for finding furniture in a dark room.

Combine Rental Coverage

A simple coverage is available to you if you insure your combines with Star. For 5 cents per \$100 value, (\$200,000 combine will cost \$100) you can purchase 50 separator hours of combine rental @ \$100 per hour. This rental coverage is made available to you when one of your insured combines is damaged by an insurable cause of loss. For example, if your insured combine is struck by lightning, and will not operate, we will pay \$100 per hour for up to 50 hours to rent you a replacement combine while yours is being repaired. It's not too late to add the coverage—call today.

Referrals

Do your friends need to know about our insurance program? We do not know everyone in the harvest business and we depend on our satisfied clients to tell their friends about us. If you tell someone about us, please tell them to mention that they heard about us from you.

We have the following special programs available for your friends:

- Grain Harvesting
- Forage Harvesting
- Cotton Hauling
- Citrus Harvesting
- Vegetable Planting and Harvesting
- Sugar Cane Harvesting (special program for sugar cane trucks with 6 month policy)
- Grove Caretaking
- Manure Hauling and Spreading

More Murphy: Those who live by the sword get shot by those who don't.

The 50-50-90 Rule: Anytime you have a 50-50 chance of getting something right, there's a 90% probability you'll get it wrong.

A fine is a tax for doing wrong. A tax is a fine for doing well.

Losses

The following is a list of the losses reported for our program since May 5. Even though the loss is printed here, it does not imply that it was or will be paid—just that it was reported to the claims department.

- Goat backed into CV in grove
- IV struck cows on road at night
- Boom on goat hit power line
- CV parked behind IV at convenience store. IV backed into CV
- Pickup struck deer

More Murphy: The things that come to those who wait will be the scraggly junk left by those who got there first.

The chances of an open-faced jelly sandwich landing face down on a floor covering are directly correlated to the newness and cost of the carpet

Final Word

Summer heat and humidity have finally arrived around here. I believe that all of you are experiencing this discomfort—particularly those working in Florida. Be very aware of heat stress. You must provide adequate drinking water for all of your employees. The heat stress section on our Safety CD, and an even higher authority, my wife, reminds me that when it's over 85 degrees and you are working outside, you **MUST** drink a minimum of 16 ounces of fluid, preferably water, every hour.

What is your plan for opening fields—I hope the Boss is driving the lead combine. Also I am on pins and needles worrying about header claims from cutting 1 inch off the ground and running 50 MPH since the wheat is so thin and short. Go slower—your client likes to watch you go slow—he thinks you are doing a better job when you go slow. And you won't get into the landscaping business with your header if you slow down and keep your header under control.

It is not too early to start nagging your employees about intersection safety. Never assume the right of way—the wreck will be just as bad whether you have the right of way or not. Give up any claim to the right of way—impress the locals with your good manners and safe operation.

Do you have a plan for dealing with summer storms. It seems like hail and lightning follow the harvest trail. Do not press your luck when a storm approaches. Get out of the combine and to a safe shelter. If shelter is too far away, get as low to the ground as is possible.

And finally, be safe...there is not one risk that you can take that will reward you sufficiently to make up for an unanticipated accident.

