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When that “deer in the headlights” look is an actual deer in the headlights!

Most people have either been driving or been a passenger in a car that had a near-collision with a deer or similar animal, and some have been unfortunate enough to actually collide with one. With the continued rise in the deer population, the chances of encountering one on the road increase significantly. It's not a small thing, hitting a deer.

Deer are such large animals that the car will most likely suffer as much noticeable damage as the deer. And when you factor bodily injury into claims for collision damage after hitting a deer, the average is \$10,000. Here are some tips to help avoid hitting deer and other large animals such as moose, antelope or elk. Be especially attentive from sunset to midnight and during the hours shortly before and after sunrise. These are the highest risk times for deer-vehicle collisions.

- Drive with caution when moving through deer-crossing zones, in areas known to have a large deer population and in areas where roads divide agricultural fields from forestland. Deer seldom run alone. If you see one deer, others may be nearby.
- When driving at night, use high beam headlights when there is no oncoming traffic. The high beams will better illuminate the eyes of deer on or near the roadway.
- Slow down and blow your horn with one long blast to frighten the deer away. Short toots of the horn usually don't do much.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.
- Always wear your seat belt. Most people injured in car/deer crashes were not wearing their seat belt.
- Do not rely on devices such as deer whistles, deer fences and reflectors to deter deer. These devices have not been proven to reduce deer-vehicle collisions.

Unless you live in Hawaii, you have the chance —and the risk— of running into a deer at some point. But if some simple precautions are taken, accidents can be avoided.

Farmers Easy Pay monthly billing saves you money!

Farmers EasyPay has flexible and easy payment methods. Do you want to view and pay your bills online with a checking/savings account or credit/debit card? Then e-billing is the choice for you. If you want to pay by phone, you can do that, too. Pay by mail? Sure. Visa and MasterCard are now accepted for monthly payments — Electronic Funds Transfer (EFT), which lets you pay your bills by transferring funds directly from your checking or savings account.

Want to save even more? When you pay your bills by Electronic Funds Transfer (EFT) you save an additional 10% on each vehicle enrolled! This option can save hundreds of dollars a year. It's easy to enroll, so give us a call today and we can switch your billing to Farmers EasyPay today. You chose method that suits your circumstances.





Watch out for excessive fees!



We see it time and again. A client will bring in their truth and lending from other mortgage brokers and there are fees that just pad the brokers pocket! This was a one of the reasons why we teamed up with Polar Mortgage. They are a respected and honest Minnesota company that will never over-charge or add fees that aren't required to close your loan.

There are fees that need to be charged: There is the origination fee, state fees, county fees, city fees, environmental fees, and of course the inspection fee. There are a lot of fees, so we will not charge you bogus fees!

Next time you are looking to finance a new home, or refinance your current home, please keep us in mind. With our knowledge of Home Insurance and Mortgages we will provide you with the best possible service. And, without the excessive fees!

Advice for the parents of new drivers!

Keeping you and your family safe

Road Ready

It's up to parents to help their teens become safer drivers. Here are some suggestions:

Choose the right vehicle: The Insurance Institute for Highway Safety, which crash-tests dozens of vehicles each year, advises parents to choose a midsize vehicle with lots of safety features such as air bags and antilock brakes. Choose the newest model your budget can afford since most of today's cars are better designed for crash protection than vehicles six to 10 years old. Before making a final choice on the vehicle your teenager will drive, check out the consumer information on car safety available from the U.S. Department of Transportation, the Insurance Information Institute, the Insurance Institute for Highway Safety and, of course, your Farmers agent.

Phase in driving privileges: Graduated licensing programs, now in force in 24 states, phase in privileges, such as nighttime driving, to allow young drivers to build experience. If you don't live in a graduated licensing state, you can do the job yourself. For example, have your new driver spend at least four months driving with you in the car, then another four months driving alone before you allow your teen to drive friends.

Spell out the rules clearly: Be specific about the time they should be home, when and how many friends they can have in the car, and so on. You should always know where your new driver is going.

Set a curfew: The risk of a young driver being involved in a fatal accident rises considerably after midnight.

Spell out the consequences: Your teen needs to understand that if these obligations are not met, there will be consequences, including surrendering the car keys.

Make your driver pay: Another way to encourage mature behavior is to make your child financially responsible for buying and maintaining the vehicle.

Send them to school: It's a good idea to get your teen some supplemental driving instruction, whether it's a one-time safety course or a full-fledged driving school. Check out Farmers' youth driving education program, You're Essential to Safety, or Y.E.S., free to all young drivers. The video and quiz is available on my website: www.JimHollisterAgency.com. It's right on the first page. And yes, there is a discount for completing the video and quiz.