

WHY ARE OUR

By EDWARD R. SAMMIS

IF YOU HAVE a young, unmarried son in your family who drives, have him read this. Maybe it will jolt him into realizing the mathematical risk he runs of harming himself and others every time he takes out the family car.

Maybe he will grasp the disastrous consequences—physical, psychological, and financial, to himself and to you, his parents—which inevitably follow the serious auto accident.

He will read here facts drawn from the files of the casualty insurance companies. From them he will learn about one of the greatest crises facing American families. Having learned, maybe he'll be less inclined to drive like an irresponsible child and more like a mature man.

First of all, he should know that his age group is the most dangerous on the road. Single, "under-25" males show up in more than twice as many fatal accidents as their elders, all out of proportion to their numbers.

Their record for "one-car accidents" is even worse. A "one-car" accident is one in which a car jumps the road or hits a stationary object. It is usually caused by speeding or carelessness, or both.

None of this applies to your daughter. In the eyes of the insurance companies, she is stable and dependable. Nor does it apply to your son after he marries, which seems to settle him down.

There are exceptions, of course—but not many. And you, his parents, pay for this irresponsible record through a two- or threefold increase in your insurance premium. Does the young male driver in your family understand this?

Why are our sons such bad drivers? When your boy says to you, "Dad, I've got the skill, the reflexes, and the coordination," he's quite right. But when he tells you, "I've got the judgment and experience," he's quite wrong.

If he confronts you with, "Nothing's happened to me yet," he's also on shaky ground. By the statistics, the boy who has not yet had an accident is about as likely to have one before he reaches 25 as the boy who already has had a mishap.

Take any average impulsive kid, give him command of a car, turn him loose without training, supervision, or control—add parental laxity and community indifference—and you have the ingredients for tragedy.

High Cost of Bad Driving

In nearly every accident, somebody—and often more than one somebody—did something wrong. But if there's a teen-ager involved, fair or unfair, he's going to get blamed.

"The average citizen today is censorious of teen-agers," says a claims attorney, "and he's not going to change when he gets into the jury box."

Now let's back up these blanket statements with actual cases that show what can happen:

Dade County, Fla.: A pleasant evening, warm and dry; 6:30 p.m. A youth, 19, driving the new car his mother bought him, is on the way to the movies with a family of friends. Another boy dares

him to try a "panic stop." He accelerates to more than 55 miles an hour within a couple of hundred feet. He tries to jam on his brakes—too late. He crashes. His passengers are injured, one boy suffering a possibly permanent brain injury.

The case goes to trial. The jury awards damages totaling \$418,000. For the driver, unending remorse; for his mother, a crushing financial burden; for the victim, a lifetime of impairment. All the result of a single, foolish chance few grownups would take.

Here's another case which shows the serious consequences of an apparently minor mishap:

A youth in an Ohio town is driving in traffic on a clear afternoon. His brakes fail. He smashes into another car, whose driver sustains torn ligaments and broken bones. Because the boy did not use his hand brake, which appeared to be in working order, the judge directs a verdict against him. The jury awards the plaintiff \$37,500.

Games That Shouldn't Be Played

The gruesome game of "chicken" among young drivers appears to be dying out. But it has been replaced by an even more deadly "sport"—changing drivers while the car is speeding. Here's one that shows the awful consequences of this gambit:

Four Midwestern high-school boys pooled their savings to take a vacation trip to Florida. A 17-year-old, driving the family convertible with his father's permission, was at the wheel. The boys had agreed to take turns driving every hour or so. On a straight, clear road in Arkansas, they tried to change drivers at 45 miles an hour. The car went out of control, hit a ditch, and rolled over. One boy was left with a severed spine, crippled for life. The case is still pending. The young driver and his father are being sued jointly for \$500,000.

And another instance of wholesale horror that can result from the impulse to create a dangerous situation for "kicks":

A 17-year-old Illinois boy kept his pick-up truck after work and invited half-a-dozen boys and girls for a joy ride. The passengers stood in the back, but the driver's girl friend sat in the cab with him. To give the kids in the back a thrill, the girl grabbed the wheel and stepped on the gas pedal.

The boy lost control, and the car hit a tree. The standing passengers were hurled to the ground.

One girl, unconscious for 32 days, is still subject to seizures. Another has had to undergo continuous bone grafting and may lose a foot. A third suffers a nervous disorder. The girl friend may not live; if she does, she may be mentally impaired.

A case in South Carolina had a shocking twist. A teen-age boy was driving at night when his car left the road on a turn. A girl passenger was killed. Subsequent newspaper stories revealed that the boy was to appear in court the next day to answer charges for an almost-identical accident in which another girl had been killed several months before. Had he been kept off the road, a life might have been saved.

SONS SUCH BAD DRIVERS?

There also are economic aspects to the "kid-stuff" mayhem our sons pull on the highway. Insurance companies aren't reformers. They're in business to make a profit, and they're not going to underwrite drivers on whom they lose money. But many states have compulsory insurance laws. So if your son is a frequent driver, he may be thrown into what is known as the "assigned-risk" pool, a quota of undesirables which insurance companies are required to take on in proportion to the business they do in the state.

But the liability limits available in the assigned-risk plans in most states are "10, 20, and 5," that is, \$10,000 for an injury to one person, \$20,000 for any one accident, and \$5,000 for property damage.

These figures don't come within shooting distance of what a jury can hang on your son if he causes a serious accident. There is no fixed price tag on a human life, nor on an injury. Because of a revolution in the public attitude, which has made average awards climb by 300 or 400 percent in the past 10 years, a death settlement in six figures is possible. One jury awarded a victim \$150,000 for the loss of a leg.

Financial Ruin A Possibility

What does this mean to your son? Simply that he is going to have to pay his share of any judgment in excess of his insurance limits for any serious accident he causes. He may find his salary attached when he goes to work. It can conceivably ruin him financially for the rest of his life.

Nor are you, his parents, going to escape, either. States have various laws. Some call it the doctrine of dangerous instrumentality; some, vicarious re-

sponsibility; some, doctrine of family purpose. All have the same end result: you, the owner, become codefendant with your son, the driver. This means that everything you own—car, home, life savings—could be wiped out by a heavy judgment.

We're all caught in a kind of social squeeze. On the one hand, as victims, we expect to be well-compensated for any harm done us. On the other hand, we resist, through our politicians, efforts to punish severely those who do the harm, because this threatens our own freedom as drivers. Right in the middle of that squeeze stand our sons.

Parents Must Act

Given this situation, what can we do? Wake up to the seriousness of it; know the odds against us; support tough legislation; change our attitudes.

But if we wait for this slow social process, a lot of people are going to be killed—including, possibly, our own sons or their pals. Who, then, can act in the meantime?

We, the parents.

Know the facts. Take them seriously. Tighten the controls. Explain. Train.

It's not easy. You won't win any popularity contest with your son if you take the car away when he's picked up for jumping a red light. Or if you make him earn the money to pay the fine. But family discipline is a lot less painful than the public discipline that follows a bad accident.

Regarding one area, there must be special emphasis. Two beers in a boy unused to drinking can have disastrous effects. Have you ever discussed this with your son? Does he know how even a couple of ounces of alcohol can impair his judg-

ment of distance? Has he any idea how long alcohol stays in the blood stream? Does he know, for example, that no airline pilot is permitted to take a drink 18 hours before take-off?

True, many youngsters are becoming smart enough not to drink before they drive. Yet they still cause accidents. How? It seems to work like this: a boy alone in a car with his girl may be a model of behavior. But get two or three cars with four or five kids and it's different. One taunts another; the other tries to prove his skill and manhood by taking chances. His judgment fails. Then it happens. Have you ever pointed out to your boy that it takes real guts to ignore taunts?

Speed, insurance men say, is the great killer. Not just speed itself, but speed for the circumstances. Sixty may be all right on a thruway, while 40 on a curve can be lethal.

How often do you ride with your boy and point out his mistakes? Not just once or twice, but under all sorts of conditions: rain, sleet, wet leaves, clear, dry, fast? Do you have the moral right to entrust someone else's life to him until you can be sure of your own?

High-school driver courses are excellent, as witness the fact that insurance companies will give a 10 percent discount to their qualifying graduates. But less than half our high schools have them. And the ones that do are so crowded there's a waiting list. Are you going to assume your son has been trained? Or are you going to check?

Maybe if your boy is impressed with the facts of life and death in automobiles, he will use his native skills to avoid tragedy instead of courting it.

If a life can be saved, isn't it worth a mighty try?

What Others Say About the Young-Driver Problem



The high rate of auto accidents among people under 25 is mainly attributable to the fact that they don't value their own lives—and, consequently, others' lives—highly enough. I feel that home training

does not emphasize sufficiently the very miracle of life. If it did, cars would not be used for reckless self-indulgence.

While the auto safety programs of the Boys' Clubs and other organizations have a very definite value, it's my opinion they cannot do the maximum good unless receptiveness to these programs is built up by moral and religious training in the home. Safety programs are of no value unless home training has opened the child's mind and conditioned him to absorb and accept it.

—Nicholas D. Beck, 17
"Boy of the Year"
Boys' Clubs of America



As figures of the National Safety Council and other agencies show, teen-age drivers are involved in a disproportionately large number of traffic accidents. But when you separate teen-age drivers into two groups—those who have had formal driver training before obtaining their licenses and those who have not—you will find that the safety record of the first group is significantly better.

Connecticut believes that driver education is one answer to the problem of making teen-age driving less hazardous. By statute, no Connecticut boy or girl under 18 may be examined for a license before passing a driver-training course approved by the Motor Vehicle Commissioner.

Parental attitudes are very important, too. Obviously, boys and girls are apt to drive as well or as poorly as the parents with whom they rode during their impressionable formative years.

—Abraham Ribicoff
Governor of Connecticut

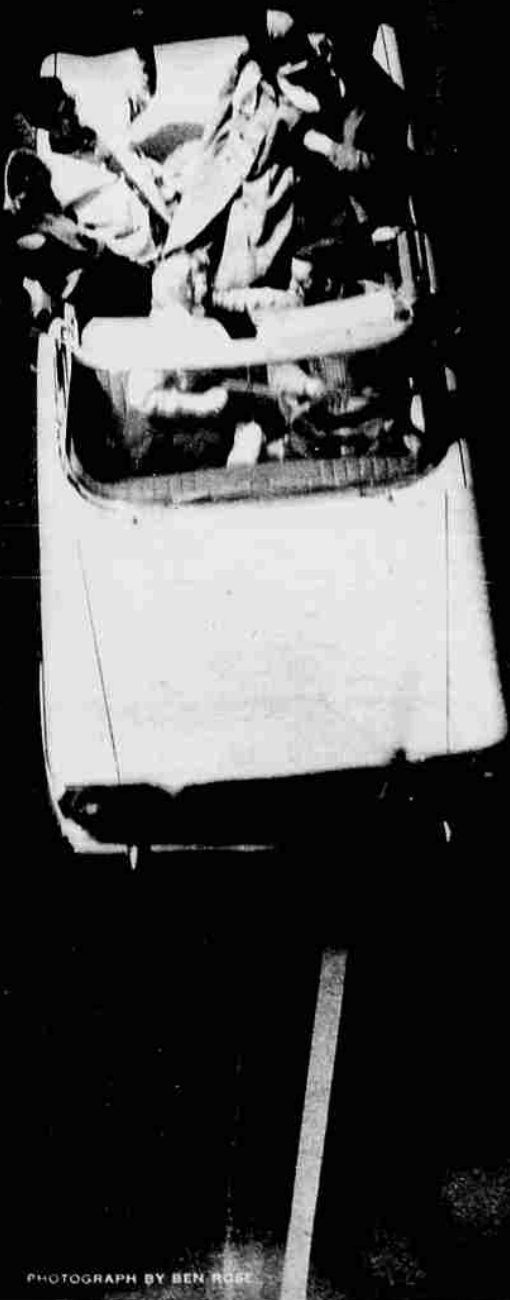


The problem of the young driver—the reason for his relatively poor accident and violation record—is mainly a case of attitude, of lack of respect for the driving privilege. It isn't a lack of skill or perception or quickness of reaction; in these, the young driver should be superior to his elders. It is a question of respect for laws and regulations and for the limitations of the automobile.

We build correct attitudes through education, and driver education is an essential for living in the modern world. It is our one best hope for instilling the proper attitudes in the young driver.

—J. Dewey Dorsett
General Manager
Association of Casualty
and Surety Companies

The impulse to show off and seek thrills makes young males potential highway killers; it's about time, experts say, that we stop babying these boys playing with a man's machine



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