



“Safety & Compliance are Never a Compromise”

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What to do in an emergency:

Severe weather

Wintertime is not the only season to be concerned about unsafe driving conditions due to the weather. Unsafe driving conditions can happen on the roadway any time of the year when hazardous weather strikes. Mother Nature can cause dangerous conditions from events such as thunderstorms, tornadoes, and floods.

Maintaining a high level of awareness and being prepared can go a long way in ensuring your safety. This includes keeping up with the forecast and watching for changing conditions.

Thunderstorms

Thunderstorms can produce hail, strong winds, and heavy rain. Additionally, every thunderstorm produces lightning.

These hazards can lead to poor driving conditions and reduce your visibility. Following these practices can help you stay safe:

- Turn on the vehicle’s headlights, slow down, and allow extra braking distance when approaching a thunderstorm.
- Pull off the road and find a safe area to park, avoiding trees, poles, or any other items that could fall on the vehicle.
- Stay in the vehicle as it provides better protection against lightning than being in the open.
- Seek shelter in a sturdy building, staying away from windows if you are able to do so before the storm strikes.

Once the storm has let up and travel has continued:

- Approach intersections with extra caution. If traffic signals are not working, the intersection should be handled in the same way as a four-way stop.
- Watch for downed power lines, trees, and other debris that may have blown on the road.



Tornadoes

Tornadoes are considered nature’s most violent storms. A tornado appears as a rotating, funnel-shaped cloud that extends from a thunderstorm to the ground with whirling winds that can reach 300 miles per hour.

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A tornado's damage path can be in excess of one mile wide and 50 miles long.

You should never try to outrun a tornado.

If in an area where a tornado warning is issued, you should park your vehicle and seek shelter immediately, preferably a basement or the interior of the lowest floor of a sturdy building or storm shelter.

If outside with no shelter, you should lie flat in a near-by ditch or depression and cover your head with your hands. You should also be aware of the potential for flooding, as heavy rain can cause low spots to quickly flood.

Additionally, you should watch for flying debris. Most tornado-related deaths and injuries are caused by flying debris.

Also, you should not seek shelter under a highway overpass. Winds blow stronger under an overpass due to the wind-tunnel effect.

Floods

Flooding can occur quickly when there is a significant amount of rain that falls in a short span of time.

You should never drive through a flooded area, even if it appears that it is safe to cross. Water can hide dips in the road or can wash out the road.

You should never walk through moving water.

As little as six inches of moving water can make a person fall. Moving water has such a great force that it only takes about two feet of water to carry away passenger vehicles.

Also, you should be extra careful at night, as it is more difficult to see rising water levels and judge the depth of water covering road surfaces.

Watches and warnings

Severe weather watches and warnings are issued by the National Weather Service. Understanding the following terms can assist in identifying weather hazards.

Watch. A watch is issued when the risk of hazardous weather has increased significantly, but its occurrence, location, and/or timing is uncertain.

Watches are normally issued well in advance of the occurrence of severe weather to provide lead time so the public can be prepared.

- A **severe thunderstorm watch** is issued when conditions are favorable for the development of severe thunderstorms in and close to the watch area.
- A **tornado watch** is issued when conditions are favorable for the development of tornados in and close to the watch area.

Warning. A warning is issued when hazardous weather is occurring, is imminent, or has a very high probability of occurring.

Warnings are used for conditions posing a threat to life or property.

- A **severe thunderstorm warning** is issued when a severe thunderstorm is indicated by radar or spotter reports. A severe thunderstorm includes hail one inch in diameter or larger and/or winds of at least 58 miles per hour.
- A **tornado warning** is issued when a tornado is indicated by radar or sighted by spotters. The warning will include where the tornado is located and what towns are in its path.

Severe weather signs

Besides listening to your local news for warnings, certain indicators can also alert you severe weather is approaching. Signs to watch for include:

Thunderstorms

- Darkening sky;
- Lightning flashes; or
- Increased wind.

Tornadoes

- Strong, persistent rotating clouds;
- Whirling dust or debris on the ground under a cloud base;
- Hail or heavy rain followed by either dead or calm, or a fast wind shift; or
- Loud, continuous roar or rumble that doesn't fade after a few seconds.



Safety focus: Use of antilock brake systems

An antilock braking system (ABS) works with the regular brakes on your vehicle. An ABS system keeps your base brakes from locking up. In vehicles not equipped with ABS, the driver can manually pump the brakes to prevent wheel lockup. In vehicles equipped with ABS, the driver's foot remains firmly on the brake pedal, allowing the system to automatically pump the brakes.



More specifically, ABS automatically changes the brake fluid pressure at each wheel to maintain optimum brake performance just short of locking up the wheels. There is an electronic control unit that regulates the brake fluid pressure in response to changing road conditions or impending wheel lockup. When your wheels lock up on wet and slippery roads or during a panic stop, you may lose traction and control, causing your vehicle to spin. Antilock brakes keep your wheels from locking up, so your vehicle maintains directional control around hazards if you can't make a complete stop in time.

ABS brakes are not designed to make your vehicle stop more quickly. ABS may shorten stopping distances on wet or slippery roads and many systems will shorten stopping distances on dry roads. On very soft surfaces, such as loose gravel or unpacked snow, an ABS system may actually lengthen stopping distances. In wet or slippery conditions, you should still make sure you drive carefully, always keep a safe distance behind the vehicle in front of you, and maintain a speed consistent with the road conditions.

Most newer vehicles offer ABS as either standard or optional equipment. To find out whether your vehicle has an antilock brake system, and what type, read your owner's manual. You can also check your instrument panel for a yellow ABS indicator light after you turn on the ignition. And when you buy, lease, or rent a vehicle, always ask if it comes equipped with ABS.

Four-wheel systems, including those found on cars and minivans, are designed to keep all four wheels from locking up. Rear-wheel-only systems, found on some pickups, vans, and sport-utility vehicles, keep the vehicle from spinning out of control, but the front wheels may lock up, resulting in a loss of steering control.

The feel and sound of ABS

When ABS is activated, you may experience a slight vibration or a rapid pulsation of the brake pedal almost

as if the brakes are pushing back at you. At times, you will feel the pedal suddenly drop. The valves in the ABS unit may make a grinding, scraping, or buzzing noise. This means your ABS is working. Continue to apply firm pressure and steer. Do not take your foot off the brake pedal.

After you consult your owner's manual for more details, give your ABS a mini-road test. In an unobstructed parking lot, drive your vehicle at a speed above which the antilock brake system activates (usually above 10 mph) and apply the brakes firmly. The antilock brake system is speed-sensitive and will not activate at very slow speeds. Also, it's easier to activate ABS on a wet and slippery surface. The antilock system should prevent the wheels from skidding. Practice NOT pumping the brake.

Better braking

How effectively you can stop your vehicle can be influenced by many factors including:

- Road conditions, since wet and slippery roads provide less tire friction and will therefore result in longer stopping distances than dry roads.
- Vehicle condition, including properly inflated tires that have good tread, and a properly maintained brake system that is free from defects such as worn linings, air, or dirt in the brake fluid, or leaks that reduce the available braking force.
- Driver reaction time. At 60 mph, your vehicle travels 88 feet each second. Reaction time, that is the time it takes a driver to identify a braking situation and then apply the brakes, will affect the overall distance to stop. A one-half second reaction time will result in a vehicle traveling 44 feet. That is why it is important to always pay attention to the road and other traffic.
- Type of brake system. When faced with a panic braking situation, ABS allows a driver to rapidly apply the brakes without worrying about wheel lockup, and the vehicle begins to stop immediately. Without ABS, a rapid, hard brake application could cause wheel lockup and loss of vehicle steering control, if the driver does not pump the brakes correctly or limit the brake pedal force to prevent wheel lockup. Therefore, more driver skill is needed to obtain short stops without ABS.



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Feeling good about your finances

"He that is of the opinion money will do everything may well be suspected of doing everything for money."

Benjamin Franklin



Financial well-being has more to do with the freedom to make choices than a specific income level.

What would it take for you to have a positive feeling about your financial situation?

Higher income, lower debt, or more savings might immediately come to mind. While these factors play a role in financial well-being, broader factors make a more significant impact, according to a report from the federal Consumer Financial Protection Bureau.

To define financial well-being, bureau researchers conducted open-ended interviews with consumers and found that financial well-being has more to do with a feeling of security and the freedom to make choices than a specific income level.

They identified four main elements of financial well-being:

Control: Individuals with high levels of financial well-being felt in control of day-to-day and month-to-month finances. They could pay bills on time, and did not worry about having enough money to get by.

Capacity to absorb a shock: Savings, insurance, or support from family members can help offset the effects of a financial shock, such as a car accident or home repair. Individuals who are prepared



to absorb unexpected expenses tend to feel more secure.

On track with goals:

Financial well-being includes working toward goals and planning for the future. This may involve a plan to buy a home, pay off student debt, or save for retirement.

Freedom of choice: Having the freedom to take a vacation, go out to eat, or cut back at work in order to spend more time with family also makes an impact on financial well-being. Freedom to make these choices helps a person enjoy life.

Everyone's financial situation is different, but thinking about these factors when it comes to your own financial decisions could help you make choices that lead to a greater sense of financial security and freedom.

