# CAN I BORROW THE CAR?

## Ten Tips To Reduce Teen Auto Accidents

Parents need to set very specific ground rules before giving their teens the keys to the car.

(NAPS)—Primarily due to their inexperience behind the wheel, teenage drivers are much more likely than adults to get into accidents. Fortunately, there are things parents can do to help keep their teens safe on the road while boosting their own peace of mind.

In its new safety brochure, "Can I Borrow the Car?," GEICO offers these 10 tips for parents to help reduce accidents among their teen drivers:

**1. Limit night driving.** Many teen car crashes take place between 9 p.m. and 12 midnight. Beginning drivers should be restricted to driving during the day initially.

**2. Keep it slow and safe for starters.** Remember that teens need to stay away from fast-moving, high-volume traffic until they feel comfortable in such situations.

**3. Train for poor weather conditions.** Limit your teen's driving during periods of bad weather until the teen demonstrates a high level of competence and confidence.

**4. Restrict cell phones to emergency use only.** Don't let bad habits begin. Provide your young teen with a cell phone for the car for emergency situations only.

**5. Choose safe vehicles for your children.** Proper attention to the vehicle a teen drives is as important as his or her actual driving.

✓ Avoid small cars, trucks and sport utility vehicles.

✓ Look for automobiles with high safety ratings (air bags; crumple zones, etc.).

**6. Remember you are a role model.** New drivers learn a lot by example, so practice safe driving. Teens with poor driving records often reflect the behavior of parents with poor driving records.

**7. Supervise as much practice driving as possible.** Parents should take an active role in the teenager's driving practice. Make a firm schedule to supervise your future driver and stick to it.

**8. Be firm about safety belt use.** Require that your teenagers wear safety belts at all times—no exceptions.

**9. Discuss realistic consequences of drug and alcohol use.** Let them hear it from you that alcohol and drug use is totally unacceptable when driving.

**10. Restrict passengers.** Having more passengers in a car increases the chance of greater risk-taking, because of greater peer pressure and because it leads to greater distractions.

To get a free copy of GEICO's "Can I Borrow the Car?" Ten Tips brochure and other teen safe driving materials, go to www.geico.com/cars/teen_safety.htm.

# Holiday Hints

## Simple "Homemade" Holidays

(NAPS)—You don't need to be gifted to unwrap new kinds of family fun this holiday season—just creative. From making holiday cards and gifts to holding decorating parties and holiday family cook-offs, there are a number of activities that can help you and your whole house ring in the season with smiles and laughs.

The good news is you don't have to do a lot of shopping around for fun ideas. You can find them in newspapers, magazines, on TV and online. For example, FamilyFun.com offers a number of holiday suggestions in its "Activities and Crafts" section, like the ones that follow:

**Get Crafty**

Families can make Baby-Sock Snowmen to decorate their homes. The project is easy enough for a kindergartner to do with help, but can be fun for older children as well.

• Fill the foot of a baby sock with batting, tie it shut just above the ankle and trim off the cuff.

• Divide the sock into a body and head by tying ribbon (the scarf) around it.

• To make the hat, gather a colored sock together at the ankle and tie it with string. Leave enough string for a hanging loop. Cut off the foot, roll up the edge of the sock like a stocking cap and glue it on the snowman sock.

• Glue small buttons on the snowman's chest and draw his eyes and mouth with a marker. Cut a one-inch piece of pipe cleaner and poke it in for the nose. For earmuffs, wrap a piece of pipe cleaner around the head and tuck it under the hat. Glue on mini pompoms for ears. To see the adorable snowmen, go to www.familyfun.com.

After you've made your snowmen, celebrate with a delicious holiday treat.

**Cook Up Fun**

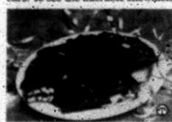
This recipe for Mock Toffee Bars took first place in the Web site's cookie contest. Here's how to make it:

**Ingredients**

**Saltine Crackers**
**1 cup brown sugar**
**Pecan pieces**
**½ cup butter**
**12 oz. chocolate chips**

Line cookie sheet with foil; butter heavily. Place crackers side by side to cover cookie sheet, salted side up. Combine butter and brown sugar and cook until it boils and bubbles (3 to 4 minutes). Pour over crackers and bake 7 minutes at 375°F. Remove from oven and sprinkle with chocolate chips. Spread chocolate with a spatula. Sprinkle with nuts and press into chocolate with a spatula. When cool, break into pieces and serve.

For more holiday craft and homemade gift ideas, visit the Web site www.FamilyFun.com.



A Taste Of Holiday Fun—Mock Toffee Bars are an award winning, easy-to-make holiday treat.

# Food Facts Fancies

## Did Cool Glaciers Make For Tasty Apples?

(NAPS)—The next time you enjoy the flavor of a Michigan apple you may want to thank the Ice Age. Many think the geology resulting from the Ice Age helped make Michigan one of the world's best locations for apple growing.

When the glaciers retreated they left behind Lake Michigan. One of the Great Lakes, it moderates temperature extremes and fosters balmy breezes across the apple orchards located downwind.

The glaciers also built a rim of hills along the lake's eastern shore, ideal for apple trees needing protection against frosts. Early settlers discovered that the climate is ideal both for varieties that thrive in the north and for others suited for farther south.

The primary northern-type apples are McIntosh, Jonathan and Northern Spy. All are said to deliver a robust and tangy tartness that befits the rugged north.

Red Delicious and Golden Delicious remain the two kingpins in Michigan orchards, ranking first and second respectively in production.

Jonathan and Northern Spy are especially fine for processing because they hold their shape in baking. Another processing favorite is Ida Red. Michigan is a leading producer of processing apples. Chances are those firm, tasty slices in your frozen apple pie probably came from Michigan.

You can also try them in this "a-peeling" approach to muffins.

**Brown Sugar Muffins**
**(Low Fat, Cholesterol Free,**

**1½ cup all-purpose flour**
**1 tablespoon baking powder**
**½ teaspoon baking soda**
**¼ teaspoon salt (optional)**
**1 teaspoon pumpkin pie spice**
**2 egg whites**
**⅔ cup firmly packed brown sugar**
**2 tablespoons vegetable oil**
**⅔ cup unsweetened Michigan applesauce**
**1½ cups diced, peeled Michigan apples**
**1¼ cups uncooked, old fashioned rolled oats**
**1 tablespoon turbinado sugar**

Michigan farm families have been growing apples commercially for well over a century.

**1. Stir together flour, baking powder, soda, salt and spice. Set aside.**

**2. In large mixing bowl, combine remaining ingredients except the turbinado sugar. Let stand about 5 minutes or until oats soften slightly. Add flour mixture, stirring only until combined. Portion evenly into twelve 2½-inch muffin-pan cups coated with cooking spray. Sprinkle batter with turbinado sugar.**

**3. Bake at 400°F about 20 minutes or until golden brown. Serve warm.**

**Yield: 12 muffins**

**Variation: substitute 1 can (20 oz.) sliced Michigan apples, drained, diced for fresh Apples.**

Suggested Michigan Apple varieties to use: Empire, Gala, Golden Delicious, Ida Red, Jonagold, Jonathan, McIntosh or Rome.

For more information, visit the Web site at www.MichiganApples.com.

# Consumer Corner

## A Proposal To Streamline Mortgage Settlement

HUD has proposed reforming regulations that currently limit a one charge approach to real estate settlements.

(NAPS)—It looks like there's good news on the way for homebuyers seeking a simpler, lower-cost, less stressful mortgage closing process.

The U.S. Department of Housing and Urban Development (HUD) has announced a proposal to reform a consumer protection statute first passed in 1974, the Real Estate Settlement Procedures Act. Among HUD's goals are to make it easier for consumers to "comparison shop" mortgages and to reduce closing costs for consumers.

The new Guaranteed Mortgage Package Agreement (GMPA) would allow lenders to provide a single lump-sum price for settlement costs coupled with an interest rate guarantee enabling smoother, "no-surprises" closings for borrowers.

With the current system, consumers are often frustrated by not knowing their final closing costs until the last minute.

The GMPA eliminates this problem by providing a guaranteed cost figure at the time of application (coupled with a guaranteed interest rate upon lock-in).

In addition to the up-front cost guarantee, a key benefit of the GMPA is its single-price characteristic. Currently, the required good-faith estimate includes a long list of itemized settlement costs, the complexity of which makes it very difficult for consumers to compare loan cost quotes on an "apples-to-apples" basis. Furthermore, HUD believes the GMPA will help drive consumer settlement costs down through package price competition between providers.

ABN AMRO Mortgage Group, Inc. executives said that as more mortgage bankers embrace the single-price approach to packaging settlement services, the cost to consumers of obtaining a mortgage will be reduced. Additionally, as mortgage companies move toward offering a guaranteed, packaged loan product to retail and wholesale customers alike, local mortgage brokers will soon also be offering the consumer-friendly GMPA.

AAMG is currently ranked among the top 10 lending and loan servicing companies in the nation. To learn more about Real Estate Settlement Procedures Act reform, visit www.hud.gov.com. To learn more about AAMG, visit www.mortgage.com.



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