Lesson 1 – Litter Prevention and Environmental Issues

Topic 1 – Litter Definition

Litter is defined as:

- Decayable waste from a public or private establishment, residence, or restaurant, including animal and vegetable material.
- Non-decayable solid waste, except ashes, including: combustible material such as paper, rags, cartons, wood, furniture, rubber, plastics, yard trimmings and leaves, non-combustible solid waste such as glass, crockery, tin or aluminum cans, and metal furniture, discarded or worn out materials and machinery such as motor vehicles, motor vehicle parts, and old appliances.

Topic 2 – Littering Laws

It is illegal:

- To dispose of or allow someone else to dispose of litter at a place that is not a legal landfill.
- To receive litter for the purpose of disposing it at a place that is not a legal landfill, regardless of whether the litter or the land on which the litter is to be disposed belongs to or is controlled by the person.
- To transport litter to a place that is not a legal landfill for the purpose of dumping.
Common Violations

Some of the most common litter violations are:

- Throwing litter out of a car or boat.
- Rolling junked cars into a river.
- Hauling trash for profit and dumping it in any place that is not a legal landfill.
- Letting someone else dump tires or any waste on your property, regardless of whether you gain financially from the activity.
- Pouring used motor oil or restaurant grease into storm drains or down manhole covers.
- Pouring motor oil on the ground.

Effective Illegal Dumping Enforcement

You should be aware of the laws controlling dumping waste in the state of Texas.

- Always weigh the litter. If it cannot be weighed at the dumpsite using hand scales, it should be weighed by the city or county agency that hauls the litter away for proper disposal.
- Measure the volume of the litter at the site. This can be done by assuming a tarp is thrown over the litter and measuring its dimensions. Courts in other states have ruled that empty space (for example, the space inside a junked car) counts toward the total volume of the litter.
- The law is written to give the strongest penalties to those who dump litter for profit. Look closely at the magnitude of the offense and the intent of those involved when considering the appropriate charge for the offense.
• Even if there is not enough evidence to file criminal charges, you can seek a civil injunction to stop illegal dumping. Also, the County Commissioner has the authority to remove litter from a person’s property and send the landowner the bill, without having to get a criminal conviction first.
• Litter is given a very broad definition under the Texas Litter Abatement Act. Thus the word “litter” defines a vast range of materials such as grease or leftover food from restaurants, building materials abandoned at construction sites, and packaging materials from stores.

**Topic 4 – Impact on Health**

**Impact on Health**

Litter has a definite impact on our health and other factors in our life:

• Litter is ugly and decreases the perceived value of where you live.
• Litter can also become hazardous to our soil and water.
  • A piece of trash that is tossed on the highway can end up floating down the river.
  • Tossing a lit cigarette out the car window can start a fire.

**Topic 5 – Conserving Natural Resources**

**Protecting Resources**

There are ways that you can protect the environment and your future. You should:

• Take personal responsibility for your own garbage and encourage others to do the same.
  • Keep a litterbag in your vehicle and use it.
• Set an example for your neighbors, friends and children by putting your trash where it belongs.
• Cover your load.
• Adopt a highway.
• Join the *Don’t Mess with Texas Partner* program and have your school take a proactive lead in litter prevention.
Lesson 2 – Trip Planning

Topic 1 – Planning an Extended Trip

Preparing the Vehicle:

When preparing your vehicle for driving, you should check your:

- Tires -- inflation, balance, alignment, condition of tread and sidewalls.
- Brakes for wear and/or adjustment.
- Windshield wiper blades and all lights.
- Engine compartment -- tune-up, if applicable, oil change, lubrication and filters, hoses, belts, brakes, radiator and windshield wiper fluids.

Loading Considerations:

Many accidents occur because weight distribution is exceeded or uneven. Take these steps to assure you load your vehicle properly.

- Distribute weight evenly throughout vehicle. DO NOT OVERLOAD. [Load capacity is basically 150 lbs. per belted seating position plus 125 - 175 lbs. for luggage, check owners manual or “B” post].
- Soft items only within passenger compartment, i.e. pillows and or blankets.
- Car-top carriers raise center of gravity, adversely affecting braking and steering.

Basic Equipment:

There are some basic equipment needs when preparing for an extended trip. You should make sure you have:

- Maps with routes marked.
- Flashlight, first-aid kit, screwdriver, pliers, adjustable end wrench, and socket set.
- Jack, spare tire, lug wrench, wheel blocks, and battery jumper cables.

Emergency Equipment (Depending on Weather):

You should prepare for your trip by packing emergency equipment. You should have the following depending on the weather:

- Tow line, gloves, Mylar blanket, radiator coolant, and windshield wiper fluid.
- Water to drink, high-energy food, and fruit.
- Window scraper, chains, and warm clothing.
Personal Preparation:

Sometimes we don’t take driving on trips serious enough. Read about other things you should do when you plan a trip.

- Know where you are going and plan your routes in advance.
- Check on road construction projects along planned routes.
- If camping or staying in hotels/motels make reservations in advance.
- Determine number of miles to be traveled daily.

(Normal average on major highways is 100 to 110 miles every two hours with 10-15 minute breaks every two to three hours and one hour stops for meals. Travel on secondary roads which go through towns and cities will take longer, as will driving through mountains.)

- If one person will be doing all of the driving, six to eight hours driving in any one day should be considered the limit. When two or more persons can share the driving, total driving time should not exceed 10 to 11 hours.
- Be aware of your down time between one and five p.m. and plan to take a break during that period.
- If crossing a desert area, plan to do so in the cooler morning hours.

Topic 2 – Trip Costs

Planning the Cost of the Trip

The basic costs to be anticipated for any trip include fuel, lodging, meals, and in many cases tolls. In addition to these costs there are others such as admission to theme or recreation parks or shows that may be planned. While figuring these costs in advance may seem like a lot of trouble, failure to do so can turn a happy trip into a very stressful experience.

- Fuel:
  - While there are wide variations in the cost of fuel, typical prices for regular unleaded, at this time appear to range from about $2.79 to $2.99 per gallon.
  - Fuel costs can be estimated by determining as closely as possible the number of miles you will be driving to and from your vacation site and then adding 50 to 100 miles to cover local travel and side trips. The miles to and from your destination can be determined by checking the map’s mileage chart, or if that is not provided, adding up the mileage indicated by the miles between points indicated in red and/or black on the map.
o Having calculated the number of miles to be traveled, divide that number by the average miles per gallon (mpg) the vehicle usually gets. For instance, the trip will involve about 1,500 miles, and the vehicle to be used averages 22 mpg. 1,500 divided by 22 = a little over 68 gallons of fuel. 68 gallons of fuel at $2.79 per gallon = $189.72.

- Lodging:

  o Prices for lodging typically run higher during the peak vacation periods, but at family-oriented chains, rooms for one night for two persons are frequently available for about $80 to $100.
  o By making motel/hotel reservations in advance those expenses can be predetermined, as can tolls, by checking the information provided on state maps or checking with an automobile club.

- Food:

  o Estimates for food vary widely, depending on the section of the country, type of restaurant, and whether some meals are eaten picnic style. However, when traveling, the cost of meals, not including dinner in an upscale restaurant will tend to range from about $25 to $40 per day.

**Topic 3 – Map Reading**

**Learning to Read a Map**

Maps are available from state and city offices, motor clubs, bookstores, and many service stations. Whether planning a trip out of state or trying to locate an address in a nearby city or your own hometown, using a map in advance to determine the best way to get there can make driving less stressful. The sudden braking and/or change of lanes as a driver realizes that they have just, or are about to miss their turn, has caused many crashes. Unfortunately many persons either do not take the time or do not know how to use a map.

**Reading a Map**

Maps typically contain a chart or legend that explains the markings and symbols.

- Different color and width of lines to identify classes of roads (Interstates, toll roads, two-lane, and four-lane divided and undivided, unpaved, scenic, under construction).
- Symbols for federal, state, secondary, and county roads.
- Black and red numerals to indicate mileage between major points.
- Identification of rest areas.
- Toll roads and service areas.
• Airports.
• Campground facilities.
• Symbols for cities and towns of a given population.
• Scale of miles.
• Maps of large cities.
• State maps have town and city index with number/letter coordinates.
• City maps have street and major points of interest index with number/letter coordinates (On both city and state maps, the letters and numbers correspond to the letters and numbers located on the top/bottom and sides of the map.)
Lesson 3 – Insuring/Purchasing Vehicle

Topic 1 – Ownership Responsibilities

Responsibilities as a Vehicle Owner

Owning a vehicle gives the young driver freedom but also carries certain responsibilities and associated expenses. They are:

- Purchase price
- Maintenance costs
- Insurance costs
- Fuel costs
- Registration/inspection costs

Topic 2 – Insuring Your Car

Texas Insurance Requirements

The following are requirements for insurance in your state: 

- The Law requires liability insurances.
- The Lender can require coverages on vehicle.

Liability

Pays: Other people’s expenses for accidents caused by drivers covered under your policy. This is the only auto insurance required by law.

The insurance company will pay amounts for which you are legally responsible, up to your policy’s dollar limits.

There is a Safety Responsibility Law in your state that covers: 

- Minimum liability coverage
- Alternatives to insurance
- Types of Proof of Insurance
- When you must show proof of financial responsibility
- Penalties for driving without insurance
The Personal Auto Policy offers eight common types of coverage. Owner selects and pays for each coverage desired.

- Medical and funeral costs, lost wages, and compensation for pain and suffering
- Car repair or replacement costs and auto rental
- Punitive damages awarded by a court

Pays attorney fees if owner is sued and bail up to $250 if owner is arrested.

Covers: Owner, owner’s family members, and anyone else driving with owner’s permission, even if they do not have their own liability insurance. Owner and owner’s family members also are covered when driving other people’s automobiles -- including rental cars -- but NOT cars regularly available to owner, such as a company car.

**Medical Payments**

Pays: Medical and/or funeral bills arising from motor vehicle accidents, including those in which the victim was a pedestrian or a bicyclist.

Covers: Owner, owner’s family members, and passengers in owner’s car regardless of who caused the accident. Owner cannot collect from both personal medical payments and personal uninsured motorist/underinsured motorist coverages for the same medical bills.

**Personal Injury Protection (PIP)**

Pays: Medical and/or funeral bills arising from motor vehicle accidents, including those in which the victim was a pedestrian or a bicyclist. Plus 80 percent of lost income is covered, as is the cost of hiring someone to take on the household and caregiver responsibilities of an injured person.

Covers: Owner, owner’s family members, and passengers in owner’s car regardless of who caused the accident. Owner cannot collect from both personal medical payments and personal uninsured motorist/underinsured motorist coverages for the same medical bills. A company must offer $2,500 in PIP, but more can be purchased. If PIP is not desired, it must be rejected in writing.

**Uninsured/Underinsured Motorist (UM/UIM)**

Pays: for losses from an accident caused by a hit-and-run driver or uninsured motorist. Also pays if the other driver did not have enough insurance to cover all owner’s expenses. Bodily injury UM/UIM pays without deductibles for medical bills, lost wages, pain and suffering, disfigurement, and permanent or partial disability. Property damage
UM/UIM pays for auto repairs, a rental car, and damage to items carried in owner’s car. There is an automatic $250 deductible -- an amount paid by owner.

NOTE — Owner’s UM/UIM insurance pays for a hit-and-run accident only if it is promptly reported to the police.

Covers: Owner, owner’s family members, passengers in owner’s car, and anyone driving with owner’s permission. Insurers must offer UM/UIM coverage, but owner can reject it in writing.

Collision (Damage to Owner’s Car)

Pays: Cost of fixing or replacing owner’s car after an accident -- regardless of who was driving or who was to blame.

Covers: Payment is limited to actual cash value of owner’s car, minus owner’s deductible. Actual cash value is the value of a car like owner’s before it was damaged.

Comprehensive (Physical Damage Other than Collision)

Pays: To replace or fix owner’s car if it is stolen or if it is damaged by causes other than a collision, such as fire, vandalism or hail. Also pays for a rent car or other temporary transportation if owner’s car is stolen.

Coverage Limit: Actual cash value of owner’s car, minus owner’s deductible.

Towing & Labor

Pays: Towing charges when owner’s car is disabled. Also pays labor charges, such as changing a tire, at the place where owner’s car is disabled.

Rental Reimbursement

Pays: Actual expenses up to the policy limits if owner’s car is being fixed because of damage covered by owner’s auto policy. The policy will not pay for auto theft unless it is reported to the police. If a motorist does not have a car, a “non-owner” liability policy can be purchased. It pays for damages and injuries motorist causes when driving a borrowed or rented car but NOT for damage to the auto motorist is driving.
Additional Coverages

The Personal Auto Policy will not pay for tapes, compact discs, cellular phones, citizen band radios, or for stereo equipment not permanently installed in owner’s car unless extra payment for separate coverage is made.

Cost of Automobile Insurance

Factors Used in Establishing Rates:

- *Benchmark rates* issued each year by the Commissioner of Insurance
- Insurance companies set their own rates, within a range of 30 percent above and below *benchmark rates*
- Distinguish between *standard, preferred, and high-risk* companies. Explain groups of companies.
- Accidents and traffic violations
- Surcharges--dollar penalties added for accidents and certain traffic violations
- Age and marital status of the principal driver
- Use of car
- Sex of driver
- County where insured vehicle is kept
- Type of car, safety damage ratings, cost to repair
- Driver’s claim record
- Deductibles, if owner has collision and comprehensive
- Other factors: credit history and premium payment record

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Premium Discounts

Premium Discounts are available through all insurance agencies in the state of Texas.

• Defensive Driving and driver education for young drivers:  
  ...10% off Liability, Collision, Medical Payments, and PIP.
• Airbags and other passive restraints:  
  ...15% off Medical Payments and PIP (driver’s side);  
  ...30% off Medical Payments and PIP (both sides).
• Drug/alcohol education:  
  ...5% off Liability, Collision, Medical Payments, and PIP.
• Anti-theft devices:  
  ...Reduces Comprehensive premium; amount varies by device and county.
• Two or more cars on a policy:  
  ...15% off Liability, Medical Payments and PIP plus % off Collision.

High Risk Drivers

Each company has its own rules, called underwriting guidelines, for deciding whether to insure people. Some of these guidelines include:

• Tickets and accidents
• Owning a car built for speed
• Reports and motor vehicle records

Now if you are a high-risk driver you can expect these consequences:

• It will be harder to get car insurance
• You will pay higher premiums
• Insurance company cannot discriminate or refuse to renew a policy because of age.

• Companies cannot reject an applicant solely because other companies canceled, refused to renew, or denied coverage.

• Rules forbid non-renewal because of:
  o Weather-related claims, including damage from hail, floods, tornadoes, high winds, and hurricanes.
  o Damage from colliding with animals or birds.
  o Damage from gravel and other flying and falling objects. The company can raise deductibles, however, if three such claims are made in 36 months.
  o Towing claims. After four claims in 36 months, however, the company can refuse to renew towing and labor coverage.
  o Other claims or accidents that cannot reasonably be blamed on insured.

What to do After an Accident

There are a few things you should do after having an accident.

• Move car, if possible, to avoid blocking traffic and to protect it from further loss or damage.
• Call the police if somebody is killed or injured -- a vehicle cannot be moved -- or the accident involved a hit-and-run driver. Uninsured motorist coverage pays for hit-and-run accidents only if reported to the police.
• Get the other driver’s name, address, telephone number, license plate number, driver license number, and insurance information. Provide the same information to the other driver.
• Record the insurance company name and the policy number exactly as shown on the other driver’s proof-of-insurance card. Similar company names can cause confusion. Once the name of the other driver’s company has been obtained, call Texas Department of Insurance toll-free at 1-800-252-3439 to get its address and phone number.
• Obtain names, addresses, and telephone numbers of witnesses.

What Your Policy Requires You Do After an Accident

• Notify your insurance company promptly. Give names and addresses of witnesses and injured persons.
• Promptly send the company copies of notices or legal papers received about the accident.
• Cooperate with the company’s investigation. Proof-of-loss form and a medical examination may be required.

What the Company Should Pay

• The company should pay -- up to the policy’s dollar limits -- amounts for which the at-fault driver is legally responsible, including:
  
  o Medical and hospital bills
  o Wages lost because of injuries
  o Car rental while automobile is being repaired
  o Repair or replacement of car, up to its actual cash value
  o Compensation for pain and suffering if anyone is hurt

Topic 3 – Buying a Car

Items to Bring When Buying a Car

When buying a car, you should bring:

• Flashlight
• Small magnet
• Notepad
• Pen or pencil

Tips When Buying a Vehicle

• If you are meeting a private party to look at a vehicle, try to get there 15 to 20 minutes early. You may discover the vehicle being prepared for your visit.
• Try to get the seller to set a time for you to see the vehicle when it has been sitting overnight. You want to see how it will start first thing in the morning.
• Always try to inspect vehicles during the day, when you can see better than at night.
• Don’t be afraid to ask the seller to help or show you something.
• Take time to perform an inspection to your satisfaction. Don’t hurry or let yourself be rushed.
• At some point during a test drive, try to drive at 20 to 30 mph beside a solid center median or beside a solid sidewall. Open the window halfway and listen for sounds of the vehicle echoed by the hard surface. You should only hear the sound of the tires on the roadway. For practice, inspect a vehicle you already own. Doing so will familiarize you with the process and also provide a reference point for vehicles you are considering for purchase.
**Exterior Body**

- Are seams where doors and fenders meet even and straight?
- Does a magnet cling to all steel body panels? (Be sure to test fenders, the lower corners of doors, and rocker panels—the areas below doors. If a magnet doesn’t cling, suspect body filler was used to repair rust or accident damage.)
- Are all body panels the same color?
- Has the car been recently repainted? (Look for signs of spray paint on moldings; also check the edges of the doors, hood, and trunk to be sure they are all the same color. Fresh paint may cover rust that will continue to progress.)

**Tires**

- Do all tires have the same amount of tread?
- Are all tires the same size? (Check tire size markings on tire sidewalls.)
- Are all tires the same brand?
- Is there a spare tire, jack, and lug wrench? If the vehicle has locking hubcaps, is there a key for removing them?
- Is the spare tire inflated? (Press hard against the side with your thumb; the tire should be firm.)

**Suspension**

- Does the vehicle sit level?
- Bounce each corner of the vehicle. Do all corners respond the same? (Corners should only bounce once or twice before stopping.)
- Do you hear a creaking noise when bouncing the vehicle’s corners?

**Frame**

- Examine inside trunk, wheel wells, and under hood. Do you see areas that look like they have been crumpled and straightened?
- Look underneath each side of the vehicle for a row of holes in the frame just inside the vehicle’s outer edge. Do holes appear scratched or recently cleaned? (If so, suspect the frame has been straightened after a crash.)

**Gas Cap and Filler Neck**

- Is there a gas cap? Does it fit correctly? (If the cap locks, is there a key?)
- Remove the gas cap and check inside the filler neck. Is there a fuel-nozzle restrictor to prevent adding leaded fuel? (Most states require them.)
Interior

- Is upholstery in good condition? (Look for tears, stains and burns.)
- Are the dashboard and headliner in good condition?
- Do seats adjust easily?
- Are any window cranks, door locks, handles, dash controls or similar items missing?
- Do all interior lights and dash bulbs work?
- Does carpet condition match the age of the vehicle?
- Does carpeting smell of mildew or stale water, suggesting moisture underneath (or worse, flood damage)?
- Check under the dash at the top of the carpet. Are there stains suggesting heater core or air conditioner leakage?

Accessories

- Do all accessories, such as the heater, air conditioner, audio system, and alarm system operate fully? Test all functions of each.

Engine Compartment

- Are there signs of oil or fluid leaks?
- Run the engine at full operating temperature. Are there abnormal smells that might be due to leaking fluids on hot engine parts?
- Are there unusual noises, such as clattering or metallic sounds or sharp hissing, in the engine compartment when the engine is running? (Normal sound is smooth whirring of belts and fan.)
- Does anything appear to be missing? (Look for shiny or clean areas where parts may have been removed.)

Under the Vehicle

- Are there fluid leaks on the underside of the engine and transmission, at axle ends, at brake line connections, or on the ground beneath the vehicle? Green fluid is usually antifreeze; reddish fluid is usually power steering or transmission fluid; dark brown or black fluid is usually oil or brake fluid.
- Are any parts loose, with the exception of exhaust parts slung from flexible rubber “donuts”?
- Does anything appear missing, such as bolts, clamps, brackets, or cables?
- Are exhaust system parts rusty?
- Are there marks from scrapes, indicating the car has bottomed out on rocks or pavement?
- Examine exhaust when the car is operating at normal temperature. Do you see white or blue smoke?
Engine

- Does the engine start easily?
- Does the engine stall at any time?
- Does the engine idle smoothly?
- Does the idle speed seem too slow or fast?
- Does the engine hesitate or stumble on acceleration?
- Does the engine run smoothly during operation?
- Does the engine seem to lack power?
- If the vehicle has cruise control, do all features work correctly?
- Do engine or other system warning lights appear?
- Does the engine diesel continue running when shut off?

Transmission and Clutch

- Is automatic shifting smooth?
- On a manual-shift vehicle, is take-off smooth, without grabbing or jerking?
- On a manual-shift vehicle, release the clutch and accelerate hard in lower gears or when going uphill. Does the clutch seem to slip?
- On a manual-shift vehicle, try shifting to a lower gear when going slowly. Does the transmission shift easily, without grinding?

4-Wheel Drive

- Engage 4-wheel drive only on soft surfaces unless the owner’s manual specifically says the feature can be used on hard-surfaced roads. On a suitable surface, test-drive the vehicle in forward and reverse with 4-wheel drive engaged. Does the vehicle shift smoothly in both directions?
- Turn tight corners to the right and left. Are there clunking sounds or other noises?
- Do the wheels bind or pull, whether turning or going straight?

Brakes

- Apply the brakes several times at different speeds. Also try a sudden stop. Does the vehicle pull to one side when brakes are applied?
- Do brakes stop the vehicle adequately?
- If the vehicle has antilock brakes (ABS), try stopping suddenly. Do wheels lock? (A pulsing brake pedal is normal.)
- Does the parking brake hold firmly and release completely?
Steering

- Does the vehicle pull to one side during normal operation?
- Is steering difficult at any speed?
- Turn sharply in both directions. Do you hear clunking or other noises or feel rubbing or binding?
- Does the vehicle shake or vibrate while moving? (Take the vehicle up to freeway speed for this test.)
- Is the steering wheel centered when the vehicle is traveling straight ahead?

Financing Your Vehicle

Financing can be arranged through the manufacturer, banks, credit unions, insurance companies or other lending agencies. Typically a down payment is required, with the remaining amount being financed for a certain length of time at a certain interest rate.

Here is an example of what you could expect when buying a vehicle.

Purchase Price: $12,000

Interest Rate: 7.5 percent

Length of time: Four years (48 months)

Monthly Payment of $287.36

Total payback = 48 x $287.36 = $13,793.28