

# Lake Regional Hospital Foundation receives donation from Christmas for Kids

The Lake Regional Hospital Foundation recently received \$3,500 from Lake Area Christmas for Kids. The funds, raised at the December 2009 event, will be used by Lake Regional's Speech Therapy department to purchase the Interactive Metronome® program. The IM helps children with learning and developmental disorders, as well as adult neuro-rehabilitation patients.

"We thank the Christmas for Kids Committee for their generous donation," said Lake Regional Hospital Foundation Director Terri Hall, CTFA. "Because of their contribution, Lake Regional soon will offer area children and others the latest in speech therapy and neuro-rehabilitation technology."

Developed in the 1990s, Interactive Metronome® is a computer-based auditory pro-

cessing training system that focuses on synchronizing a rhythmic sequence of movements of the hands and feet in response to a tone played through ear phones.

For more information or to schedule an appointment with one of Lake Regional's certified speech-language pathologists, call 573-302-2238.



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## "Insurance Talk"

with Margi Hamlin of  
Golden Rule Insurance

### Cut costs of insuring your teen driver

Many teenagers count the days until they can get behind the wheel of the family car. Parents do as well, but for many different reasons. For the teens, it means freedom. For the parents, it means sleepless nights and lighter wallets. Parents concerns are valid. The National Traffic Safety Administration reports drivers under 25 are four times as likely as older drivers to be involved in an accident. As a result, adding a 16-year-old driver to your auto policy can make premiums increase dramatically. Fortunately, you can take steps to rein in premium increases.

Some parents want all the latest safety features for their kids, or they want to give a current car to their teen and replace it with something new. New cars cost a lot more to insure than older cars. If you really want to contain your overall insurance cost, don't buy a new vehicle or sports vehicle for yourself or your teen until they are at least 21-years-old. Assuming you and your spouse have a good claims record, you're probably better off simply adding your teen driver to your own policy and paying the increased premium.

On the other hand, if your driving record leaves a lot to be desired or you drive expensive cars, it may be cost effective to get your teen a separate policy. As your teen becomes a twenty-something, it's worth checking whether he or she should move to a separate policy.

In general, you're better off keeping the teen on your policy, rather than a policy of his/her own. But if your child will have his/her own car, you might want to get quotes for both approaches, just to make sure. Find out how your insurer assigns drivers to your ve-



**Margi Hamlin**

hicles. This differs from insurer to insurer and can make a huge difference in the premium you pay. Some companies allow you to make the choice of assigning drivers to cars. Let your insurance company know if your child has a B or better grade average. Studies have shown a correlation between good students and responsible drivers, so many offer good-student discounts, which typically range from 5 percent to 10 percent.

Some insurers offer "safe driver programs." Teen participants in these programs sign contracts stating that they won't, for instance, drink and drive. If your teenager completes the program, you may be able to cut another percentage from your increase.

Finally, you may be eligible for lower premiums once your teen heads to college. Many insurers will reduce rates for students attending school at least 100 miles away from home who don't have a car on campus.

Margi Hamlin is the Personal Lines Manager at Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or margi@goldenruleinsurance.com for additional comments or questions.

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