

## IN A flash

### 30 to 50

Percent of home energy consumption homeowners can save when they do a "green" upgrade, including energy-efficient appliances and programmable thermostats.

### 1x/month

How often to check the air filter in your HVAC system and replace it if necessary.

### \$180

Amount of money typically saved over the course of a year by using a programmable thermostat.

### 25.1 minutes

Average commute time for U.S. workers.

#### Sources:

National Association of the Remodeling Industry, Sustainable Building Industry Council, [www.energystar.gov](http://www.energystar.gov), U.S. Census Bureau

## SOLUTIONS

Liberty Mutual has joined with **Upromise** to offer a free service that helps you save money for college with purchases you're already making. **VISIT [www.libertymutual.com/insurance](http://www.libertymutual.com/insurance)** and click on "Solutions."



# LIKE parent, LIKE child

New findings about teens, parents and drinking point out the power of communication—and imitation.

**64%**  
OF TEENS  
HAVE NO FORMAL  
DRIVING  
RULES

Talking with your teen about drinking and driving may not be as scary as you think. According to the 2009 Liberty Mutual/SADD (Students Against Destructive Decisions) Teen Driving Study, 87 percent of teens

say their parents have talked to them about drinking and driving at least once, and 56 percent say their parents talk about it more than once a week.

These are heartening numbers, say the experts, because kids really do listen when parents talk. "Parents are the number one reason why kids say they make good choices," says Stephen Wallace, chairman and CEO of SADD and author of *Reality Gap: Alcohol, Drugs and Sex—What Parents Don't Know and Teens Aren't Telling*.

The survey uncovered more sobering statistics too: 30 percent of teens drink alcohol with their parents, and 14 percent say their parents allow them to host parties where alcohol is served.

For experts who talk to kids and parents daily about making good choices, these more subdued findings aren't that surprising. "According to the Liberty Mutual/SADD research, many parents believe allowing kids to drink at home makes it less likely they'll drink with friends," Wallace says. "But research shows the exact opposite is true."

### A CONTRACT FOR SAFER DRIVING

Setting a good example and talking about responsible choices may be just what your teen needs. "Parents are role models for teens, especially when it comes to driving," says Josh Linson, personal markets marketing manager with Liberty Mutual.

If discussions about safe choices seem awkward for you and your child, there are guidelines to help. The Liberty Mutual Parent/Teen Driving Contract outlines appropriate rules and consequences. Think your teen would object? You might be surprised. "Parents think teens won't sign it, but from our research a lot of teens say they would," says Linson.

It's even more important when parents consider the consequences of teens having even one drink and driving. Teens can have their licenses revoked, and in some states, courts find parents responsible when they or their kids host parties with alcohol.

"Too many times parents underestimate their ability to have a positive impact on decisions their children make," Linson says. "It's important they recognize they can do something about their child's behavior, and they need to be willing to try."

→ **VISIT [www.libertymutual.com/insurance](http://www.libertymutual.com/insurance)** > Auto Insurance > Tools and Resources > Teen Driving

to download the contract.

**21%**  
OF TEENS  
ARE ALLOWED TO  
DRINK  
WHEN THEIR  
PARENTS  
ARE NOT WITH  
THEM

