

Consumer Responsibility

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Driving is a great responsibility. You are accountable for your own safety, the safety of your passengers, as well as the safety of the other road users who share the HTS; vehicle ownership means even greater responsibilities.

Today, the purchase of a vehicle, whether new or used, is a major spending decision. It is a major portion of one's budget. And, for many people, the transaction is paid for with borrowed money (loan, lease, or financing).

Responsibility for one's actions or inactions, the protection of the environment, and appropriate consumer practices are all facets of today's society. Driving a vehicle with the potential for critical input in these areas must be realized and accepted. There is much that can be done to diminish the negative consequences.



AFTER COMPLETING THIS CHAPTER, THE STUDENT MUST BE ABLE TO SYNTHESIZE INFORMATION, APPLY STRATEGIES, AND DEMONSTRATE RESPONSIBILITY FOR THE:

- selection of motor vehicle insurance (complying with the Texas Safety Responsibility Law).
- purchasing of a new or used vehicle.
- conservation of resources and Texas littering concerns.
- the important issue of organ and tissue donation; as well as water safety.



Vehicle Ownership

When you're young, "wheels" represent liberty; the freedom to go where you want, when you want. Later on, vehicles may become status symbols or extensions of your personality, with glitter and gadgets added to the basic product to create your personal "dream machine". For the more practical

minded, vehicles represent transportation, nothing more. The first step is to determine whether or not you are able to afford a vehicle.

Evaluate honestly how much of your budget is available to spend on the purchase, insurance, and upkeep of a vehicle. Will you have to work



extra hours to pay for it? If you are a student and you intend to pay for the vehicle yourself, these extra hours will be lost from your studies and other activities. Can you afford the time?

TRANSPORTATION NEEDS

Do you need transportation for work, school, as well as weekday and weekend activities? Is public transportation readily available at a reasonable cost? If you live in a city core, you may find a vehicle to be more of a bother than a convenience since parking can be hard to find and expensive.

Public transit, taxis, or biking may provide adequate alternatives. The occasional rental of a vehicle can cover special requirements. Will you transport other people and equipment regularly? A good way to establish your needs is to keep track of your transportation usage over a three to four week period. Keep a record. Is a family vehicle at your disposal? Include these trips on your list. Will the time saved balance the cost of owning your own vehicle? Remember, a personal vehicle that is not in use still costs you money in terms of depreciation and insurance.

A mature evaluation of these needs will determine if purchasing a vehicle is really necessary and economically feasible. People are increasingly conscious of the need for quality in the vehicles they choose to drive. Quality of construction, corrosion protection, warranty protection, emission standards, and good mileage are important items to consider. You must also take into account the maintenance schedule, repairs, and the availability and cost of replacement parts. At today's prices, there is good reason for hoping you can keep your vehicle a long time.

From your transportation study, you can determine what kind of vehicle you will need to purchase. How many passengers did you usually have? What were their ages? How much baggage and equipment did you transport regularly? Will you need a two or a four-door vehicle?

TYPES OF VEHICLES

There are several categories of vehicles from which to choose.

SUB-COMPACTS - small, easy to maneuver, economical to operate; seating for two adults and limited trunk area; good for short distances and light loads.

COMPACTS - good mileage, easy to handle; seating for four adults for short periods of time; limited trunk space.

INTERMEDIATES - more expensive to operate; seating for five or six adults comfortably; perform well in city and highway environments; larger trunk.

FULL-SIZED - the largest models; power and comfort for trips, loads and large families; more compact and fuel efficient than in previous years.

SPORTY MODELS - personality vehicles with performance and luxury features; most expensive to purchase, operate, and insure; some only seat two adults.

MINI-VANS - specialty vehicles; plenty of seating and space for hauling; family vehicle; moderate to operate.

TRUCKS, VANS, JEEPS, RV VEHICLES - specialty vehicles that are expensive to operate, maintain, insure, and repair.

HYBRIDS / ELECTRIC VEHICLES - Eco-friendly vehicles that are more expensive to purchase, but save money over time.



VEHICLE PERFORMANCE RECORD

You should consult consumer information magazines or services in your area before making your choice. The "track record" for repairs, service, costs of operation, fuel mileage and safety, as well as the suggested retail price, can all be verified from these sources.

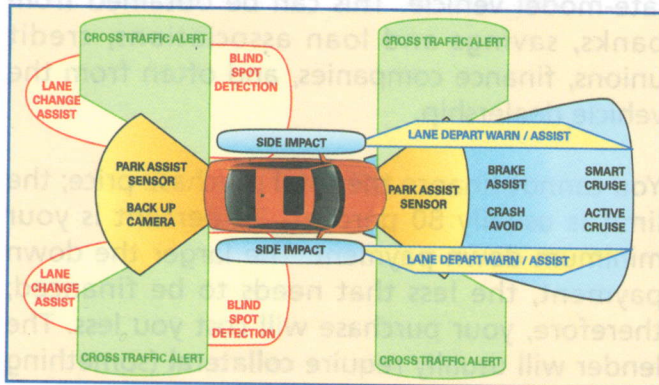


SAFETY EQUIPMENT

Safety is a prime consideration in deciding what to buy. Larger vehicles are safer though more expensive to operate. Is the vehicle equipped with air bags? How did this vehicle perform in crash test and accident studies? How did the vehicle perform in crash test and collision studies? Does the vehicle have Traction Control and other new technology systems? What is the advertised gas mileage? Is it equipped with blind spot and Cross-Traffic detection?

You may spend a lot of time in your vehicle, so try it out. Perform the "driver's compartment drill". Make sure the seats, controls, and instrumentation are suitable. Take it for a test drive. Can you check the blind spots easily? Are all the controls within easy reach? Do the seats support you comfortably? Check the road-handling and maneuverability; try parallel parking.

As you can see, there are many factors to consider when deciding to buy a vehicle. Do not rush into this purchase. **Think carefully. Do your research.** You will own this vehicle for some time, make sure your choice is a mature one.



NEW OR USED VEHICLES

Once you have given careful thought to the kind of vehicle you will purchase, the next step is to consider whether to buy a new or used one. A new vehicle costs more than a comparable used model; however, warranties and guaranties usually mean the new model will cost less in maintenance. If properly maintained, it will last longer. The used model



has a lower purchase price, lower depreciation per year and lower insurance cost.

BUYING A NEW VEHICLE

With the make, model and options already chosen, you must find a reputable, reliable, and, if possible, conveniently located dealer. This will permit you to receive competent and courteous service at the time of purchase, during the warranty period and when routine maintenance is required. Check local consumer groups and/or ask people that you know for suggestions.

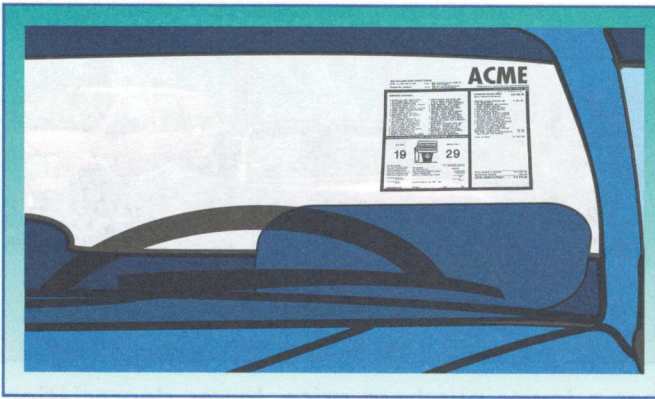
Visit a local showroom. Check out and test drive the vehicle as mentioned earlier. Get quotes on the model and the desired options. Don't be pressured into buying a vehicle in stock with extras if a base model is sufficient. If a low financing rate is offered, ask if you can have a rebate on the price if you pay cash. Ask to see an owner's manual, and check required maintenance schedules and warranties thoroughly.

Leave the showroom and prepare to visit several others. Be prepared to negotiate the final price. The final price should be somewhere between dealer cost and the suggested (sticker) retail price. Keep in mind that you can often get a good deal at the end of the month or the end of the model year. After several quotes, negotiate the best possible price.

BUYING A USED VEHICLE

Shopping for a used vehicle can provide good service for less money, but it is a little more complicated. You can buy a used model from a





dealership, a used-car dealer, or a private owner. The dealers offer a warranty for a limited amount of time which is not the case with a private owner, where the price is usually lower. The price of used vehicles will vary depending on the model year, wear and tear, mileage and general condition.

Check the "Blue or Red Book" (dealers, banks and insurance agents), as well as the local papers for the usual price range.

Check the vehicle thoroughly for all of the following items:

- **The body-** new paint may indicate rust or a collision. Bubbles or ripples suggest rust underneath.
- **The tires-** uneven wear signals steering or suspension problems. Worn tires including the spare, are a future replacement expense.
- **The engine-** start it and listen for any unusual operating noises. Check all of the fluid levels, the belts, the hoses and service stickers. Check the color of the exhaust gas- blue signals major engine problems and black-grey indicates a fuel system problem.
- **The control pedals-** excessive wear may indicate stop and go driving (urban) or very high mileage.
- **The controls and accessories-** make sure they are all functioning properly.
- **The doors and windows-** should operate easily without squeaking and should close tightly.
- **The transmission-** should engage smoothly without lurching or clunking.

Test drive the vehicle. It should continue straight (on level ground) when you release the steering. The brakes should work effectively (without pulling to the side) with normal pressure, and the pedal should feel firm. The steering should not show any signs of looseness or shimmy.

If the vehicle passes this preliminary inspection, **have the vehicle tested** at a reputable diagnostic center or by your own trusted mechanic. A list of necessary repairs and their cost can then be added to or negotiated into the sale price. You will then be in a position to make an informed decision on the purchase.

Usually, you can expect an extra thousand dollars in repairs in the first year of ownership of a used vehicle.

FINANCING YOUR PURCHASE

The least expensive way to buy a vehicle is with cash. You might put a fixed amount of money aside each month in a special savings account until you have accumulated the desired amount. For most people, some type of financing has to be arranged to buy a new or late-model vehicle. This can be obtained from banks, savings and loan associations, credit unions, finance companies, and often from the vehicle dealership.

You cannot finance the total purchase price; the limit is usually 80 percent- 20 percent is your minimum down payment. The larger the down payment, the less that needs to be financed; therefore, your purchase will cost you less. The lender will usually require **collateral** (something

MANY DEALERS OFFER FINANCING AT REDUCED RATES, CHECK THE DETAILS CAREFULLY; YOU MAY BENEFIT FROM THESE SPECIALS!



of value to secure the loan) in case the loan is not repaid. If the vehicle is offered as collateral, the lender retains the certificate of title until the loan is paid in full. The lender will also demand collision and comprehensive insurance coverage to protect their investment.

If you are a full-time student, the lender will require a responsible adult to **co-sign the loan**. Many young adults without a sufficient credit rating may also need someone else to co-sign.

Shop around for your loan; interest and other charges vary. **You should ask about:**

- down payment amount,
- number of installments,
- interest rate or service charges,
- amount of monthly payment, and
- penalties, if paid off early.

Get a written statement of the interest rate and

other charges as well as the amount of your monthly payments and the length of the loan. Find out if it can be repaid without any penalty charges. Remember ***the higher the rate, the more you borrow and the longer it takes to repay the loan are all factors that increase the total cost of financing your vehicle.***

It would also be advisable to consult with your parents or someone with more financial experience before making your decision. The person co-signing the loan would be a good advisor, since he/she is legally responsible for the loan.

When you decide on a loan and a lender, make your payments by check or money order payable to the lender. Keep a record of each transaction. If you ever pay cash (this should be avoided), make sure to demand a receipt for your files.



Vehicle Insurance

Texas requires proof that an owner is capable of paying in case he/she injures a person or damages property in a collision. This is referred to as the Texas Safety Responsibility Law. Most drivers carry auto insurance. They pay a premium, or fee, to provide protection from financial losses which may arise from a collision or mishap in which they are involved. The insurance company issues a policy, or written contract, and proof of insurance to the individual indicating how much and under what circumstances it will pay.

WHERE TO ACQUIRE INSURANCE

There are several sources:

- Directly from an insurance company,
- Agents who represent one or more companies,
- Brokers who do business with many companies,
- County mutuels which are not required to

- offer discounts,
- Auto clubs which also issue insurance, or
- Employers, unions, or fraternal organizations offering group plans.

Whatever your choice, deal with someone who takes the time to answer your questions, who is willing to point out alternatives in coverage and explain the differences between them, and who has a good track record in the settlement of claims. You must shop around; ask friends and relatives. Check with consumer groups and the Texas Department of Insurance web site at www.tdi.state.tx.us. Use their Auto Rate Guide as well.

KINDS OF INSURANCE COVERAGE

Vehicle insurance is available in many forms to cover the possible situations that may arise.

LIABILITY INSURANCE, responsibility insurance,



protects you against any claims that may arise when you are held responsible for a mishap or collision. It comes in two forms: bodily injury liability (injuries to other people whether pedestrians or passengers) and property damage liability (repairing or replacing other people's property including public property). Both of these will also pay legal fees, court costs and lost wages up to the maximum of your coverage.

This is the only auto insurance required by Texas law. The minimum coverages are:

- \$30,000 per person,
- \$60,000 per collision (injuries), and
- \$25,000 for property damage.

The minimum Texas requirements are insufficient, as you will be held personally responsible for any claims that exceed the dollar limits of your policy.

COLLISION INSURANCE pays for repair or replacement of your vehicle, regardless of whether you are at fault, involved in a collision with an uninsured driver or the victim of a hit and run. Because of the increasing cost of this coverage, most insurance companies offer a deductible within the policy (the insured is required to pay the first \$50 to \$500). The higher this deductible; the lower the insurance premium will be.

Uninsured / Under-insured Motorist Insurance is more complete coverage. It includes medical and funeral expenses, car repairs, car rental, and replacement of damaged contents.

COMPREHENSIVE INSURANCE protects you from losses due to vandalism, theft (rental car), fire, floods, windstorms or other non-collision event. Once again, a deductible affects the cost of this coverage.

MEDICAL PAYMENT INSURANCE is a specific policy covering medical, hospital, or funeral costs. It covers you, your passengers, and your family in case of collisions causing injury or death.

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PERSONAL INJURY PROTECTION (PIP) Insurance covers medical and funeral expenses, lost wages, and homemaker / caregiver services.

TOWING & LABOR INSURANCE covers the cost of on-road repairs and the cost of having your vehicle towed.

RENTAL REIMBURSEMENT INSURANCE pays for a rental car if the owner's vehicle is undergoing repair for covered damage.

Insurance is not a simple matter. Since each person's situation is unique, this means that you must arrange your coverage to meet your individual needs.

THE COST OF INSURANCE

Benchmark Rates are issued every year by the Commissioner of Insurance in Texas. Insurance companies set their own rates, within a range of 30% above and below the Benchmark Rates. They also use statistics, as well as the following factors, in determining the cost:

- **YOUR AGE**- rates change as you get older. The youngest drivers pay the highest premiums.
- **DRIVING RECORD**- traffic violations, collisions, previous claims, etc. will increase your rates.
- **VEHICLE USAGE**- if you drive to work, car pool, or use you vehicle for pleasure only; your premium will reduce accordingly. Higher mileage means higher rates.
- **MARITAL STATUS**- married persons pay lower premiums.
- **GENDER**- women drive less often and shorter distances than men and have fewer collisions. They therefore pay lower rates.
- **YOUR VEHICLE**- the more expensive the vehicle; the higher the premium will be. Sports models also cost more to insure.
- **YOUR RESIDENCE**- people residing in high density population areas pay higher rates.
- **DEDUCTIBLE**- as mentioned earlier.
- **SPECIAL DISCOUNTS**- some insurance companies offer discounts for air-bags, brake systems (ABS), alarm systems, having completed a driver



education program, etc.

MANDATORY DISCOUNTS IN 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 (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 vehicles on a policy;** 15% off Liability, Medical Payments, and PIP. Reduces Collision premium.

Despite the relative high cost of insurance coverage, make sure that you have adequate protection before driving your vehicle.

HIGH RISK DRIVERS

Each insurance company has its own rules, called underwriting guidelines, for deciding whether to insure people. The driving record, tickets, accidents, type of vehicle, etc. are all taken into account.

High risk drivers will find it difficult and more expensive to acquire insurance. County mutual insurance companies provide coverage under the assigned risk plan - **Texas Automobile Insurance Plan Association (TAIPA)**.

TAIPA Take-Out Plans provide the basic liability insurance required by Texas law. Policyholders pay surcharges for traffic convictions and higher surcharges for collisions than other drivers. These surcharges are mandatory and remain on the policy for three years. The companies cannot reject the applicant or charge higher rates because of previous insurance carriers.

PAYING FOR INSURANCE

The least expensive way to pay for your insurance premium is to pay in one payment by check (to have proof of payment). For many people, this is not possible. Some form of

financing will be required.

- **Insurance company installment plans-** these are usually low-cost financing.
- **Premium finance companies-** loan consumers money to pay their insurance premiums, often at high interest rates.

Compare both premium quotes and installment plan information from several companies before deciding. **You should ask about:**

- down payment amount,
- number of installments,
- interest rate or service charges, and
- total amount of monthly payment.

Make payments by check or money order. Keep a record. (If cash, demand a receipt.)

LOSING INSURANCE COVERAGE

Despite having an insurance policy with a certain insurance company, it is possible to lose this coverage for a variety of reasons. If the company sends you notice to this effect, request the reasons for the cancellation or non-renewal in writing.

CANCELLATION

In the first 60 days of your coverage, the company can cancel a policy for any lawful reason, including a ticket or a collision. (If this should occur, check with TDI's web site.)

After your policy is in effect for 60 days or more, the company **can cancel** for any of the following reasons:

- failure to pay premium,
- filing a fraudulent claim, and
- driver license or motor vehicle tags are suspended or revoked (also applies to any family members who customarily use policyholder's car).

The insurance company is required to give 10 days notice before cancelling and must refund the unearned premium.

NON-RENEWAL

The policy must be in effect for at least 12 months before the insurance company can refuse to renew. They must give at least 30 days



notice in writing of non-renewal. Age or discrimination is not a legal reason for non-renewal. Another company's cancellation, refusal to renew, or denial of coverage is also not a valid reason.

AFTER A COLLISION

Review Chapter 6-E, Involved in a Crash, for the legal requirements at the scene of a collision. Your insurance policy will require you to notify the company promptly giving details of the event, as well as names and addresses of witnesses and injured persons. If you receive any notices or legal papers, immediately send copies to the company. You must cooperate with the company's investigation, complete a proof-of-loss form, and often, 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:

- medical and hospital bills,
- wages lost due to injuries,



- car rental during repairs,
- repair or replacement of vehicle, up to its actual cash value, and also
- compensation for pain and suffering if anyone is hurt.

HOW LONG TO SETTLE THE CLAIM

Texas' prompt-payment-of-claims law has set deadlines that the company must meet.

- It must respond within 15 days after receiving the claim in writing.
- After receiving any requested documentation, it has 15 business days to accept or reject your claim (45 extra days with reasonable cause).
- Once it agrees to pay, it must issue the check within 5 business days.



Being a Green Driver

Owning and/or driving a vehicle also places an additional responsibility on you with respect to the environment. Motorized vehicles are among the biggest causes of pollution. Each driver must operate in a manner that causes the least harm to the environment.

The environment is the surroundings we live in and consists of the air, the ground, the water and all the eco-systems and creatures that are interdependent on these basic components and on each other. Man has learned that small changes to any part of the environment can have far-reaching ramifications. Motorized vehicles pollute and use up non-renewable resources. All responsible drivers must do their utmost to diminish any negative consequences on the environment.

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AIR POLLUTION

An obvious effect of the internal combustion engine that powers the majority of motorized vehicles is the engine exhaust. These gases contain harmful emissions: carbon monoxide, particulates and hydrocarbons.

Several counties in Texas require emission tests every other year prior to license (registration) renewal (if so, the DPS will mail you a notice). Even if not required, it is an excellent idea to have your vehicle verified anyway.

TO LIMIT EXHAUST POLLUTION

- Keep your engine properly tuned.
- Use the proper fuel.
- Avoid unnecessary engine idling.
- Accelerate smoothly, avoid jack rabbit



- and sudden unnecessary acceleration.
- Remove unnecessary weight.
- Combine several errands into one trip.
- Car pool with friends when possible.
- Use public transit.
- Use cruise control on long trips.

Some exhaust emissions are injurious to health and accumulate in the atmosphere; they are dangerous to everybody's health. The gas, called carbon monoxide, creates a "greenhouse effect" (which causes global warming), when it accumulates in the air.

Engineers have installed catalytic converters on the exhaust system of modern vehicles to convert some of the harmful exhaust gases into less harmful ones. Minimizing vehicle use and keeping the engine tuned will cut back sharply on the amount produced.

FREON, CFC'S (CHLOROFLUOROCARBONS)

Most vehicle air conditioning units use these gases. If they escape into the atmosphere when the air conditioner leaks or is being repaired, they wear away the ozone layer (a protective shield against ultraviolet rays from the sun). Make sure the mechanic uses a recovery system when repairing the unit and replaces the gas with a less harmful one.

WATER AND GROUND POLLUTION

Motorized vehicles utilize a wide variety of fluids in the different systems required to support engine operation, to drive and/or lubricate the power train, to transmit pressure and lubricate the brake system, etc. Most of these liquids are toxic, dangerous if ingested, and will pollute water and soil if dumped in a sewer or into the ground.

At a time when more and more people are becoming involved in do-it-yourself maintenance of their vehicles, disposal of engine oil, antifreeze, etc. has become a matter of crucial

ecological importance. Most of the fluids can be recycled; a saving in terms of use of non-renewable resources, as well as protecting the environment. **Call (512) 239-6660 (TNRCC-Texas Natural Resource Conservation Committee)** or your local household hazardous waste office for information concerning the nearest recycling facility.

Waste management is also involved in the disposal of the vehicle itself, as well as vehicle components. The first step is proper maintenance to extend the life span and minimize replacement. This saves you money and also protects the environment. When disposal becomes necessary, check with the authorities. Tires, plastic, metal components, etc. are all recyclable.

FLUIDS, FLUIDS AND MORE FLUIDS

- ENGINE OIL:** contaminates soil and water, affects ground water (aquifer), surface water and water treatment facilities. Used oil contains particles of heavy metals, carcinogens and toxic contaminants. Recycle at waste collection sites; use recycled oil.
- GASOLINE:** contaminates soil and ground water and poses a risk of explosion/fire. Care in storage (never for an extended period of time) and try to use it up completely. Recycle at waste facility.
- ANTI-FREEZE:** is a poisonous liquid (blind-ness, death); pets and children are attracted by the sweet taste. Though biodegradable, it contaminates water and soil temporarily. Take extra care in storage and disposal.
- BRAKE FLUID:** toxic and sweet taste like anti-freeze. Used fluid contains heavy metals, carcinogens, etc. Store in a safe place and recycle.
- POWER STEERING FLUID:** is toxic, contaminates soil and water, can cause eye and skin irritation, and combustion produces carbon monoxide. Unused fluid can be shared with others or brought to a hazardous waste site.

SAFETY TIPS



Protecting Texas' natural resources is extremely important. Set an example for your neighbors and friends by being a "green" driver. Keep a litterbag in your vehicle and use it. Recycle whenever possible. Join the Don't Mess with Texas Partner Program.





Texas Littering Concerns

Litter is a major concern in Texas. It costs taxpayers about 24 million dollars a year to clean up the litter on Texas highways; that works out to more than \$16 per acre. If this money were not spent on litter clean-up, it would be available for paving and repairing roads, as well as for beautification projects around the state.

Law enforcement personnel are not the only people who can stamp out littering and illegal dumping. Every citizen should become involved and take an active role.

WHAT IS LITTER?

The **Texas Litter Abatement Act** defines litter as:

Decayable waste from a public or private establishment, residence, or restaurant, including animal and vegetable material.

Nondecayable 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.

OFFENSES

Under the **Texas Litter Abatement Act**, 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.

PENALTIES

The laws are written to give the heaviest penalties to those who dump for profit. Law enforcement officials look closely at the magnitude of the offense, as well as the intention of the parties involved when considering the appropriate charge. Repeat offenders are treated more harshly; the offense will usually be upgraded to the next highest category.

- It is a **Class C misdemeanor** to illegally dispose of litter that weighs 15 pounds or less, or has a volume of 13 gallons or less.
- It is a **Class B misdemeanor** to illegally dispose of litter that weighs 15 to 500 pounds, or has a volume of 13 gallons to 100 cubic feet.
- It is a **Class A misdemeanor** to illegally dispose of litter that weighs 500 pounds or more, or has a volume of 100 cubic feet or more.
- It is a **Class A misdemeanor** to illegally dispose of litter, if it is for a commercial purpose, and if the litter weighs more than 15 pounds, or has a volume of more than 13 gallons.
- **Upgrading penalties** - for example, if a person has been convicted of a Class A misdemeanor, a repeat offense will be considered a third-degree felony.

Littering fines and penalties

First offense: fine up to \$500.
Repeat offense: fine up to \$2,000, up to 180 days in jail.

Failing to cover a load with a tarp

First offense: fine up to \$200.
Repeat offense: fine up to \$500.

Discarding trash exceeding 15 pounds

This is considered illegal dumping and steeper fines are applied.



COMMON VIOLATIONS

Some of the more common violations of the Texas Litter Abatement Act are:

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

IMPACT ON HEALTH

Litter is ugly and decreases the perceived value of property in the area. When it is present in an area, the area is more likely to be trashed than a pristine one. Litter can also become hazardous to the soil and water. A piece of trash tossed on a highway can end up floating down the river. A lit cigarette thrown from a moving vehicle start a fire.



Anatomical Gifts

An anatomical gift is the act of donating one's tissues or organs which can then be transplanted to another person.

SAVING LIVES

Every day, all across America, people are saved by the miracle of transplantation. Children, teenagers, parents, grand-parents, and friends have been given a second chance at life because someone chose to donate their organs and tissues.

The first organ transplant was performed in 1954 when a kidney was removed from one identical twin and placed in the other. With the use of tissue matching and the development of

STRATEGIES

As a good citizen, you should take a role in your local community. Take personal responsibility for your own garbage and encourage others to do likewise. Set an example for your friends and neighbors. Always bag your debris, secure with twist ties, and then dispose of it properly (in a dumpster). Keep a litterbag in your vehicle and use it.

Get involved in prevention and clean-up:

- Always cover your load when transporting debris in the back of your vehicle.
- Report any illegal dumpsites.
- Report any vehicles dumping illegally.
- Organize volunteer clean-ups of illegal dump sites.
- Participate in volunteer programs:

Adopt-a-Highway (512) 486-5904

Adopt-a-Beach 1-800-852-3224

Keep Texas Beautiful 1-800-CLEANTX

Texas Natural Resource Conservation

Commission (TNRCC) (512) 239-6660

medications (called immunosuppressant drugs) which suppress the rejection of foreign tissue by the host body, the number of successful transplants has increased.

Organ and tissue transplantation is no longer considered experimental. Great medical and scientific advances have made it possible to transplant organs and save lives. Despite these tremendous advances in technology, the number of people on lists waiting for transplants continues to grow.

Surveys show that most people support the concept of tissue and organ donation in principle; yet those surveyed report that they would not consent to donation by a family



member if they had not previously discussed organ donation. The key to solving our national organ and tissue shortage is to encourage family discussion regarding donation.

THE NEED

There currently exists a critical shortage of organs and tissues for donation. In an ideal system, every person awaiting a donor organ would receive one. The reality is that we have many more patients who need transplants than organs available for them. Despite our best efforts, the number of donations available for transplantation continues to fall significantly short of the demand.

The statistics speak for themselves. As of September 2015, there were **122,521 patients in the United States awaiting transplantation** - an estimated **11,000** of those waiting **are Texans**. **Every 10 minutes**, a new name is added to the national transplant waiting list.

ANATOMICAL GIFT EDUCATIONAL PROGRAM

The **Anatomical Gift Educational Program (AGEP)** is a statewide program with the goal of educating Texas residents about anatomical gifts. It provides information about the benefits of organ, tissue, and eye donation; the procedures for becoming an organ, tissue, or eye donor; and the laws governing organ, tissue, and eye donation.

If you have questions, please call the **Bureau of Kidney Health Care** at **1-800-222-3986**, or in **Austin 834-4551** (e-mail: agep@tdh.state.tx.us).

LAWS AND PROCEDURES

Any person can indicate his/her intent to become a donor; however, persons under 18 years of age must have parent's or guardian's consent. There are no age limitations on who

can become a donor. Newborns, as well as senior citizens, have been organ donors. The deciding factor on whether a person can donate is the person's physical condition. Medical suitability for donation is determined at the time of death.

TO BECOME A DONOR

After serious consideration and **discussing your decision with your family members and loved ones**, you can indicate your intention to be an organ, tissue, or eye donor on your **driver's license** and by carrying an **organ donor card**.

Even if you sign a Uniform Donor Card (with two family members as witnesses) and indicate your intention on your driver's license, it is essential that your family knows and abides by your wishes.

In the event of your death, health care professionals will **ask your family members for their consent** to donate your organs and tissues. This is a very difficult time for any family, and knowing your intentions will facilitate the decision. They will be more likely to follow your wishes if you have discussed it with them.

To learn how organ donation preferences are documented and honored in your area, contact your local **Organ Procurement Organization (OPO)**. They can advise you of specific local procedures.

There will be no costs for your family related to the donation (all costs are paid by the recipient through insurance, Medicare, or Medicaid). Nor will being a donor affect the quality of medical care that you will receive (every effort will be made to save your life before donation is considered). Lastly, being a donor does not disfigure the body and will not interfere with having a funeral, including open casket services. **Remember, if you decide to donate, signing a donor card is not enough. Discuss your decision with your family and loved ones.**

SAFETY TIPS

Organ and tissue donation can save lives (22 people die every day in the United States, awaiting transplants). Consider making this life-saving gift after due deliberation and consultation with your family and loved ones.





Recreational Water Safety

When the weather is warm, enjoying water sports can be very enjoyable. However, they can also be very dangerous. Here are a few safety tips to help reduce the risk.

SWIMMING

- **Learn to swim** before heading out to any lakes and rivers. Children are strongly encouraged to always wear a **personal flotation device (PFD)** in these areas.
- **Be aware of your surroundings.** Lakes, rivers and streams are natural environments. Watch for sudden drop offs, changing bottoms, unseen limbs, rocks, and other objects.
- **Drink plenty of water.** Summer heat can contribute to dehydration, even when you are swimming. Take frequent breaks, wear sunscreen, and avoid alcohol.
- **Never swim alone.** Even the most experienced swimmers can tire or get muscle cramps, so having a buddy can be helpful.
- **Supervise children at all times.** Drowning is the **second leading cause of accidental death among children**, so keep your eyes on your kids. It only takes a moment for a child to slip below the surface.
- **Know your swimming skills**, don't take chances and don't rely on flotation devices.
- **Be aware of currents under the surface.** If you notice the water rising, turning muddy or changing, leave the area immediately.
- **Swim in designated swimming areas.** Park staff members have made careful decisions about the safest and best places to swim.

BOATING

- **Always wear a life jacket.** Most boating fatalities were recovered NOT wearing a **PFD**. Children **younger than 13 years old must wear an approved PFD** while underway.
- **Avoid alcohol.** The probability of being killed

in a boating accident doubles when alcohol is involved. **Boating While Intoxicated (BWI)** is strictly enforced and carries penalties similar to driving while intoxicated, including possible Driver's License suspension.

- **Be especially careful on personal watercrafts (PWC)** (defined as a type of motorboat which is specifically designed to be operated by a person(s) sitting, standing, or kneeling **ON** the vessel rather than **INSIDE** it. Includes jet skis, wet bikes, wave runners, etc.). Take the time to learn how to operate the vessel and the rules of the waterway. Children **under 13 are prohibited from operating a PWC** unless accompanied on board by a person at least 18 years of age who can lawfully operate the **PWC**. It should be equipped with a **cut-off or kill switch** that is attached to the operator. All rules for regular motorboats also apply to **PWC**. In addition, **it is unlawful** for any person to:
 1. operate PWC at night (sunset until sunrise);
 2. operate PWC within 50 feet of another PWC, motorboat, vessel, platform, person, object, or shore except at headway speed (Headway speed-Slow, idle speed, or speed only fast enough to maintain steerage) without creating a swell or wake; and
 3. jump the wake of another vessel recklessly or unnecessarily close.
- **Enroll in a boater education class.** It's a good idea for the whole family to enroll - to learn about lights required, rules of right of way, safety regulations, etc.
- **Don't overload your boat.**
- **Operate at a safe speed.** Citations may be issued for excessive speed or recklessness. Use common sense, and operate at a safe speed at all times — especially in crowded areas.
- **Always have a passenger serve as a lookout** in addition to the operator.
- **Watch out for low water areas, diver's flags or submerged objects.**

Statistics

In 2013 in Texas, there were 582,478 registered boats with 206 reported boating accidents involving 85 serious injuries and 22 fatalities. There were also 209 cases of Boating While Intoxicated (BWI).





DRIVING PLAN

The student formulates a Driving Plan incorporating the knowledge and skills of Module Eleven (Consumer Responsibility) to endorse, to promote and to sustain lifelong legal and responsible reduced-risk driving practices in the HTS.



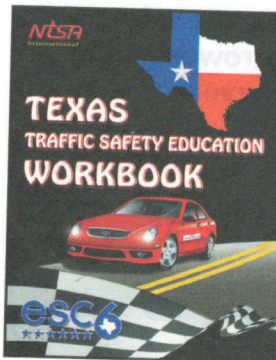
Module Eleven Review

VOCABULARY - WRITE A SHORT DEFINITION FOR THE FOLLOWING :

- Depreciation
- Warranty
- Test drive
- Diagnostic center
- Financing
- Interest
- Collateral
- Insurance premium
- Insurance policy
- Liability insurance
- Comprehensive insurance
- Insurance claims
- Environment
- Ozone layer
- Aquifer
- Recycle
- Litter
- Legal landfill
- Waste
- Adopt-a-Highway
- Adopt-a-Beach

TEST A- ANSWER THE FOLLOWING QUESTIONS.

1. A) What should you consider prior to purchasing a new vehicle?
B) What steps should you take prior to purchasing a used vehicle?
C) What should you consider when arranging financing for a vehicle?
2. A) What are the minimum financial responsibility requirements in Texas?
B) What other insurance coverage is available?
C) What factors affect the cost of insurance?
D) After a collision, how would you go about getting your claim settled?
E) What can you do if your insurance company sends you a notice of cancellation?
3. A) What can be done to reduce air pollution from motorized vehicles?
B) How should you dispose of any fluids from your vehicle?
C) How should you dispose of vehicle components or your vehicle?
4. A) What can be done to reduce the problem of litter in Texas?
B) How can you show leadership with respect to this serious problem?



TEXAS TSE STUDENT WORKBOOK

Check your comprehension and mastery of the contents of this Module by completing the corresponding exercises that are found in the complement to the **TEXAS TSE STUDENT MANUAL:**

TEXAS TSE STUDENT WORKBOOK

Complete the assigned questions in the workbook. If necessary, review the chapters when uncertain of an answer and refer to your instructor for further guidance.