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Your Money, Your Life, or Your Seat Belt

By Michael Oliver

Your Money, Your Life, or Your Seat Belt

by: **Michael Oliver**

A seat belt is one of those things in life that just doesn't make sense to about 40,000,000 people in the United States. After all, freedom of choice is the Free World cornerstone and when it comes to our automobiles, we want to ride them any way we choose.

"Liberty or death!" shouts a protestor on the nightly news. He values his God-given Freedoms to drive without fear of an illegal search and seizure. "The people," he contends, "aren't idiots and can govern their own safety." Courts determine whether driving without a seat belt is a Right or a Privilege, but "by God we will defend our freedoms `till our dying breath."

Unfortunately, that's just what happens each year.

What these people don't realize is just what choice they are making when they drive without a seat belt wrapped around everyone in the car.

Government and industry have sponsored multi-million dollar safety seat belt awareness campaigns for decades. Usage has climbed, but only slowly through the years until recently.

It's easy to recognize at least one popular national slogan: Buckle Up For Safety Seat Belts Save Lives Buckle Up America

Officer Friendly would appear in class to teach all about car safety. He didn't come into every room, so some of us were indoctrinated with second hand playground news.

State sponsored campaigns are less well known.

Missouri had the lowest state seat belt usage as the year 2000 approached according to the National Highway Traffic Safety Association (NHTSA). Only 60% of Missourians wore seat belts, so in a

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\$300,000 concerted research effort, the State of Missouri studied advertising strategies that would appeal to all age groups. Radio stations received Public Service Announcements, 64 local newspapers printed press releases while two carefully selected slogans were printed on 26 billboards that read: It takes 3 seconds to buckle up. Dead is Forever You think a zit is bad? Try a windshield.

Did the State of Missouri reach the target audience?

Results: Seat belt usage among all age groups ... Escalated to nearly 68% about equal to the national average at the time.

What was the real success?

Hundreds of lives were saved yearly and serious injuries were avoided.

"Click It...Or Ticket" kicked off in May of 2003 as the latest national seat belt campaign with a starting advertising budget of \$25 million paid for by the US Government. That's a lot of money to begin an advertising campaign about seat belt usage. Was the purpose to really save lives, build up local treasuries, or just advertise? The results easily speak for themselves...

Safety belt use in the United States rose to almost 80% in 2004(the highest single year increase) up from 58% in 1994. An additional 10% rise in safety seat belt use could save an estimated 8,000 more lives per year and prevent more than 100,000 traffic related accident injuries.

It's estimated that more than 14,000 lives had been saved with seat belt use in data compiled by the NHTSA for 2002. And of the almost 33,000 passenger vehicle occupants who were killed during the same period 59% weren't wearing a safety seat belt. (NHTSA).

This isn't a near 50:50 chance that you'll be killed with or without a seat belt. Serious injuries far exceed deaths. There are almost 7,000,000 car accidents in the USA alone each year. Almost 3 million people are injured. Thousands of those injuries are preventable with proper seat belts. See statistics: www.car-accident-advice.com

The NHTSA estimates that had all vehicle occupants over the age of 4 been wearing safety seat belts, 7153 more people would be alive.

Those are brothers, sisters, mothers, and fathers.

Statistics are people.

Does it really sound that simple?

Wear a seat belt to significantly increase the chance of surviving a car accident.

People are creatures of reminded habits who participate when threatened with economic loss. The

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Click It...Or Ticket campaign primarily advertised an aggressive ticketing effort by local police departments.

The campaign doesn't include shocking video footage showing ejected car accident victims. There aren't many hard-hitting statistics such as:

In 2002, 73 percent of passenger car occupants who were totally ejected from the vehicle were killed.

–NHTSA

The primary cause of death for people aged 4 to 34 is car accidents.

–National Center for Health Statistics

In 2000 total economic cost of motor vehicle accidents in the US is equal to 2.3% of Gross Domestic Product or almost \$820 per US resident.

–NHTSA

We all pay.

Yet the "shock & awe" techniques have been used over and over in previous education campaigns.

The choice a person has to wear a seat belt without threat of economic loss is a luxury because statistics bear it out. The chances of receiving major injuries during a serious impact without a seat belt increase twenty-five times.

There must be other reasons why a person would gamble life and money over the use of a seat belt. Most adults have heard all this before.

"Seat Belts are uncomfortable" – Complaint 1

Today's seat belts are adjustable. Read your car documentation to make sure you're wearing them properly. The shoulder belt should never be worn under the arm or behind the head. That position almost guarantees injury in an accident. Seat belts are positioned to give you a range of useful movement and then to hold you in place should you exceed that range. However, a person still has freedom of choice: Wear a seat belt or become 1 of the 73% who is ejected. Comfort vs Risk.

"I'm a careful driver and have never been in an accident." - Complaint 2

Eight out of ten drivers will be in a car accident within the next 10 years.

Choosing to wear a seatbelt makes a lot of sense, because the facts explain the risk to your own life. Playing the odds in Vegas is better than playing the odds with your life.

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"I have air bags all around my car. Why do I need a seat belt."

Air bags cushion impact. It's better to strike the deflating air bag than the immovable dashboard. However, a seat belt protects you from the air bag.

Airbags explode in front of you at 200mph.

An airbag deploys so fast that it seems to inflate and deflate before the explosive sound is over. When you move abruptly forward in a car accident, the safety seat belt stops you quickly as the air bag approaches your chest. Even with the seat belt on you may feel like someone punched you hard in the sternum a day or two after the accident. However, without the seat belt on, you risk serious injury from the air bag alone.

I was wearing my seat belt in a car accident when the air bag exploded into my chest. It took a dozen X-Rays to prove my sternum wasn't fractured, but the pain lasted for a month. Without the seat belt...

I'll let you use your imagination, but without the seat belt and the air bag?

I wouldn't be here. The car accident story is at www.car-accident-advice.com

'I don't drive far.' - Complaint 3

80% of traffic fatalities occur within 25 miles of home and under 40mph

'I just can't be bothered.' – Complaint 4

'I can't tell other people in my car to wear them.' – Complaint 5

'Seat belts rumple my clothes.' – Complaint 6

The list of complaints could fill this page, because a person's ability to rationalize what not to do has no bounds.

For those who don't wear seat belts, look to see if it's simply because you don't want to be told what to do by a police officer who is writing a ticket or by statistics that have been shouting the same message for decades.

Statistics in the use of safety seat belts, injury prevention, and lives lost are as clear as day. You have a high chance of being in a car accident. A seat belt provides tremendous protection.

People don't want to lose freedoms, so some create lawsuits to rescind primary enforcement laws. There is definitely merit to protecting the loss of the simplest freedoms and merit in getting the word out about preserve our lives with simple changes.

While we talk about it, 1000's of people die each year because they don't wear a seat belt. Those

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people don't need to worry about losing any of their freedoms.

I love freedom, but I don't want to lose a loved one either.

Learn the right lessons from Buckle Up America

That sounds a lot easier than being forced to Click It...or Ticket.

It's a choice: Your money, your life, or your seat belt.

By Mike Oliver

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Mike Oliver is a programmer/analyst who survived injuries from a serious multiple car accident. After speaking with attorneys who looked to create a case and then take up to 50% of any settlement, Mike Oliver knew there must be another way to get the legal help he needed, conquer the insurance nightmares, and keep 100% of his settlement without fear of a do-it-yourself-kit. He found it and saved thousands of \$\$\$\$. You can, too. Get the lessons Mike paid to learn Free at

Car Seat Safety Tips For Your Baby

By John Foley

Car seat safety tips for your baby

Do you know that according to a report 80% of kids are not properly seated in the car seat and thus many children get unnecessarily injured in car accidents. Still many of us do not bother about using safe car seats for our children. So let us follow some basic tips so that we can avoid our babies from getting involved in an accident.

The biggest mistake that you parents often commit, is not to bother whether the seat is right for your child's age and whether he is facing the right direction.

a) Always remember infants should be in a rear facing infant only seat or convertible seat until they are 1 year old and weigh twenty pounds. Kids whose weight remains less than 20 pounds even after 1 year should also continue to face backwards.

b) When a child is above 1 year in age and weighs more than 20 pounds then he/she can be seated in a forward facing car seat, until they are 40 pounds of weight. Children over forty pounds should be placed into a belt positioning booster seat and they should usually stay in it until they are at least 8 years old.

c) Parents always remember not to use the car's regular seat belts for your child until they fit correctly when your child is about 80 pounds and is 4ft 9 inches tall. Your child should not use regular seat belts until the shoulder strap fits across his shoulder and not his neck, and the lap belt fits across his hips and not his stomach.

d) You should not allow your child to sit in the front seat until he/she is more than 12 years of age

e) Remember! Do not use seat, which has its harness straps too loose or in the wrong position, always

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lock the seat belt properly with a locking clip, secure the seat belt correctly and do not place an infant seat in the way of an air bag.

f) Always make sure that the harness chest clip of the infant seat is positioned at your child's armpit level, the harness straps are straight, the rear-facing straps are positioned at or a bit below your child's shoulders, the seat is reclined at about a 45 degree angle and never ever place an infant in a rear-facing child restraint in the front seat of a car.

g) When you are using a rear facing convertible seat, see carefully whether the harness straps are positioned at or a bit below your child's shoulders, the harness chest clip is at the armpit level, the harness straps are straight and the seat is reclined at a 45-degree angle

h) While using a forward facing convertible seat, watch out that the harness straps are positioned at or slightly above your child's shoulder, the straps are straight and the harness chest clip's position is around your child's mid-chest or armpit area.

i) You can only use a forward facing combination seat if the harness straps are positioned at, or slightly above, your child's shoulders and you must stop using a shield booster when your child is 40 pounds.

j) If you want to use a belt-positioning booster seat, first make sure that you are using the lap/shoulder belt combination with a belt-positioning booster. Never use just a lap belt. Secondly, the shoulder belt must rest across the chest and thirdly the lap-belt should remain across the lap or upper thigh area and not across the stomach

Finally, do not use a car seat that: a) was involved in a crash, b) more that 10 years old, c) does not have a label with its date of manufacturing, d) does not have instructions, e) has a crack in its frame or has some part missing.

Always follow these instructions to ensure your baby's safety in the car.

Article Written By J. Foley

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