

#### Volume 2, Issue 1

## Zipper Merging vs. Road Rage

It has been the cause of many a road rage incidents and evokes anger in even the calmest driver ... merging. Think you know how to merge the right way? Let's find out. In a high traffic, low speed scenario, do you merge as soon as you can or do you utilize your full merge lane waiting till the very end to get over?

According to some traffic engineers, merging early can actually INCREASE the back up. Yep, that is right folks, in most situations, utilizing the full merge lane and "zippering" in with ongoing traffic, is the most efficient way to keep cars moving therefore lowering frustration and anger. While we aren't sure anything will completely relieve the emotions related with heavy traffic and merging, retraining drivers to this new way of merging isn't going to be easy.

Some states have adopted ways to encourage zipper merging, posting signs to instruct drivers to utilize their lanes. Not all states however are on board with this new way of driving. California, a state with some of the worst traffic in the United States, still believes that it is safer to merge at the earliest opportunity.

Oregon and Washington haven't officially changed any laws or rules related to merging, but with more cars on the road and traffic issues becoming greater in our populated areas, changes probably are not too far off.

Next time you find yourself in a merging situation during peak traffic hours, think twice about yelling at the car that races to the front of the lane and merges at the last minute... they may just be ahead of the curve in the new idea of zipper merging.



The Oliver Insurance Haps!

For Halloween we hosted a scavenger hunt and everyone got into the costume spirit!

In December, with our clients help, we donated over 15 gently used coats to the Trost Elementary coat drive!

We celebrated the holiday season at our staff's favorite Benihana!

Ryan Oliver congratulated our annual referral drawing winner with a new TV!

2016 was a great year, thank you for your business!



# Canby Reads

Winter 2017

#### Mentorship Program

This 2016-2017 school year, our office chose to take part in a pilot reading program created by the Canby Center and the Canby School District. Each Thursday, one of our agents spends an hour with two 3rd graders at Knight Elementary being a reading mentor.

The program goals include spending 30 minutes with each child, having them read or reading to them, to help strengthen our community's youngest readers.

Canby Reads is about helping children reach their full potential and keeping them engaged in school.

We have really enjoyed working with our two new buddies. They love books about sharks, dinosaurs and sports! Their favorite spot to read is in the library loft on the bean bags.

If you'd like to learn more about the program or become a mentor, you can visit the Canby Center website to get started!

www.thecanbycenter.org/reading



#### **Referrals For Hope**

In January we rolled out a new referral program we could not be more excited about!

Referrals for hope is a program we created to strengthen our company mission to give back to the communities in which we live and work. For each referral we receive, we will make a \$10 donation to one of four charities, and the referring person gets to chose which charity they would like to receive the donation!

If you send us a referral, we send you an email thanking you and asking which is your preferred charity. In addition, your name is added to BOTH our monthly and annual referral drawing. Monthly drawing winners receive a \$50 Amazon gift card and our annual winner, will receive the latest and greatest iPad!

Know someone who could benefit from our no obligation quote for insurance? Send them our way and help a charity at the same time!



A little birdie thinks you should follow us on Twitter!

@OliverInsurance



# Did You Know

- You can print ID cards, view your policies, download documents and more from the Customer Service area on our website.
- If you are over the age of 55, you may qualify for important discounts! Ask us today!
- Enrolling in Safeco's Right Track, automatically saves you 5%, and you can increase those savings to up to 30%! Call us to find out more.
- A better credit score can mean a lower insurance premium.
- You can send us a referral right from our insurance app!

### **Employee Corner**

We asked our employees ... what are you watching this winter?

Kathy - "Grey's Anatomy"

**Summer** - "Walking Dead & This is Us"

Brett - "Walking Dead"

Matt - "Walking Dead"

**Ryan** - "Walking Dead & Sons of Anarchy"

#### Developing Elite Drivers ODEC

Oregon Driver Education Center is a company that teaches a variety of classes with the goal to develop elite drivers. ODEC aims to help drivers learn and hone risk management tools they will utilize for a lifetime. Their courses are ODOT approved and certified by the National Safety Council.

ODEC offers classes for teen, adult and corporate drivers. They have multiple locations and scheduling can easily be done online via their website.

Businesses can hold Van or Fleet courses on site and often times, these courses will help reduce your insurance premiums. Parents can enroll teens in private lessons, ODEC Edge, the permit test prep course and more!

We encourage you to visit their website and learn more about driving safety and resources available through ODEC.

www.drivereducationcenter.com

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