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The True Cost of a Speeding Ticket

By Wayne Patterson

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by: **Wayne Patterson**

Have you noticed more autos on the side of the road with an officer issuing the driver a speeding ticket? Have you seen more trucks surrounded by DOT transport police? I sure have. There are several reasons for this increased activity.

One is that after 9/11 many departments have increased patrols. The additional police presence is to assure the public that efforts are being taken to prevent terrorist attacks like the recent sniper killings. The other reason is that cities and states are faced with budget deficits in these tough economic times. Since traffic tickets are a politically correct form of taxation, many jurisdictions are increasing fines as a means of balancing the books.

A traffic officer will cost his department the average of \$75,000 per year while he can be expected to issue between \$150,000 to \$200,000 in speeding ticket citations. There are few businesses that can equal that rate of return. Some towns like New Rome, Ohio and Waldo, Florida take in over 70% of their entire town budget through speeding tickets.

What does this mean to you, the safe driver who has not received a traffic citation in years? It means that you are now more likely than ever to see those dreaded blue lights flashing in your rear view. If that does happen you need to know that the true cost of a speeding ticket has changed drastically in the last few years.

Consider Mary, a successful sales representative who enjoys the perk of a company car. She travels extensively and has received four speeding tickets in the last three years. She considers herself a safe driver and in each instance was traveling with the flow of traffic on the interstate. She has 9 out of the 12 points on her drivers license. Imagine her surprise when her companys insurance carrier refused to allow Mary to drive a company car. The company obtained supplemental insurance but Mary had to pay the extra \$1600.

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Then there is Jeffrey, a CDL truck driver from Ohio who is an independent operator and owns his own truck. He drives 150,000 miles per year and has five tickets on his record, none a serious violation. He is unable to obtain insurance that he can afford. He is in the process of losing his truck to the finance company and does not know how he will support his family.

Families with teenagers may face an economic disaster if the teen driver receives a citation. One traffic ticket for rolling through a stop sign could cost as much as \$3000 in increased premiums over the three years it remains on their record. The insurance industry considers young adults as teenagers until the age of 23.

The purpose of relating Mary and Jeffrey's stories is not for you to feel sorry for them. It is to impress upon you the severe consequences that may result from a traffic ticket. It is important to obey all traffic laws, not just for your physical protection but also for the health of your pocketbook. I have found that many people are more concerned about their pocketbook than their personal safety.

What should you do if you receive a citation? Never just pay a speeding ticket. Check with the clerk of court to see if you are eligible for traffic school, even if it is an out-of-state citation. Many states now accept online traffic school. Check to see if this is available in your state at

If traffic school is not available then you or your attorney need to appear in court to contest the speeding ticket. Hiring an attorney may be your cheapest option when you consider the additional cost of you insurance. Check with your insurance agent to find out the consequences of the original charge being entered on your driving record. The American Bar Association says: "The best way for the majority of Americans to be able to assure themselves of legal assistance when they need it... is through a prepaid legal plan." For nationwide legal services contact

Drive safe and stay out of the "No Zone." Remember if you got it a truck brought it.

The author is not an attorney and this is not legal advice.

If you need legal assistance consult an attorney.

Wayne Patterson owns two successful construction companies and has been featured in the national Constructor magazine. Visit

and receive your copy of his ebook

"The Bluelight Special".

How To Avoid Getting A Speeding Ticket

By Jackson Jones

When you're driving on a highway, remember to stay within a group of other cars. This makes it much

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more difficult for a police officer to pick you off, as you aren't speeding in front of everyone.

Be aware of your surroundings. Remember to scan the road ahead of you, looking for any places where a police officer could be hiding.

Make sure you know the speed limit of the area you're driving in. Keep a look out for any traffic signs that tell you the current speed limit.

Always keep your car in good condition. For example, if you have a tail light out, you are going to be noticed much easier by a police officer, as they are looking out for these kinds of things. Make sure you spend the few dollars it costs to keep your car in good repair.

If you do get stopped by a police officer, always be polite. If you are rude in any way they will have something else against you. Also, try not to volunteer too much information. Obviously you have to answer his questions, but don't add to much...just answer the question.

The first question the police officer will most likely ask you is if you know why you have been stopped. At this point, you have three options to choose from.

Firstly, you can completely admit that you were speeding. The officer would appreciate this, as this is what he wants. The officer may let you off with just a warning.

The down side to answering in this way is that if you're given a speeding ticket, and admitted that you were speeding then it can and will be used against you in the court. The police officer will be taking notes on everything you say to him, so if you feel that you will definitely get a speeding ticket then you should avoid directly admit to the police officer that you were speeding.

The second option you have is to deny that you were speeding. Keep in mind that this approach is going to create some tension between you and the police officer. If you don't have a good argument to prove to the police officer that you weren't speeding, he will still give you a ticket.

The upside to this, however, is if you deny speeding, you have a better chance of beating the ticket when it goes to court, because you denied speeding from the outset.

The third option you have is to neither admit nor deny the fact you were speeding. Often this approach will work best. When you are stopped and asked if you know why you were stopped act as if you don't know why. When he tells you that you were speeding, tell the officer in a calm and respectful force that you just didn't notice...and give a plausible excuse.

Find out more on how to beat your speeding ticket at the following site:

[blog](#).

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