

# What Is The Real Cost Of A Speeding Ticket?

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A few years ago I was ticketed for speeding on Route 12 in Fox Lake. I was, in fact, speeding about 12 miles over the limit so I took my ticket from the officer with no argument. But I do remember his words when I asked if it is better to just pay the ticket in the courthouse on the appointed date or to attend the driving school. He said, "It depends on whether you have more time than money."

I should have known better, but I just paid the \$50 fine in advance without seeing the judge on my court date. Nearly always you will be offered the opportunity to attend "traffic school" in Woodstock if you get your ticket in McHenry County. My advice is to attend the school. This choice will keep that ticket off the record and away from your insurance underwriter's eyes. But since I made the stupid choice, I was surcharged \$150 per year for three years by my insurance company for that ticket. Total money cost for this one ticket: \$500.

Keep in mind that small towns in particular depend on the income from traffic tickets. The town of Waldo, Florida, for example, derives over 70% of its entire budget from speeding tickets.

Do you have a teenage driver in the household? Keep in mind that your insurance company is already increasing the premiums for your youngsters and the increase in premium will be even more painful at your renewal date for a teenager traffic violation. I've heard many stories about teens who are now paying over \$3000 per year for full coverage on their cars.

Thinking of trying to drive home after tipping a few drinks this Labor Day weekend? Think again. According to the Illinois Secretary of State office, the average cost of a DUI conviction is \$11,220. This figure includes the cost of high risk insurance needed for three years, fines and court costs, a hardship driving permit, loss of 4 weeks income due to jail or community service, evaluations and remedial education classes.

Of course, the best way to avoid the high cost of speeding ticket is simply not to exceed the speed limit. Studies show that speeding rarely saves any time, so why risk it? As a bonus you will not have to explain your ticket to your spouse you might even save yourself a trip to the hospital or worse. Greg Cryns is the founder of McHenry Online that focuses on information and events in McHenry County, Illinois. <http://www.mchenryonline.com> He is also the owner of <http://www.wahmsearchengine.com> Wahm Search Engine that focuses on information for people who work from home.