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When it comes to insurance, it pays to be a safe driver. Teen drivers already pay significantly more for car insurance than more experienced drivers, and if you're not following the rules of the road, your costs will be even higher.

While insurance can be confusing, this information can help teenagers and their parents understand better.

Why do I need auto insurance? Because it helps you protect yourself financially - If you cause an accident, insurance helps pay for injuries and property damage you cause to others. Because it's the law - In North Carolina, you are required to have auto liability coverage to legally drive. Because if you drive without insurance... You could be ticketed and fined; Your vehicle registration could be suspended; Your vehicle could be impounded.

Here's an eye opening fact: 1 in 5 sixteen year olds has an accident in their first year of driving. Parents who purchase an older car for new drivers could save a bundle on premiums.

The Cost As a teen driver, you will pay more for auto insurance than a more experienced driver with a clean driving record with no moving violations or at-fault accidents. Insurance companies consider you a higher risk, because inexperienced drivers are much more likely to get into accidents. In fact, the risk of motor vehicle crashes is higher among 16- to 19-year-olds than among any other age group, according to the Centers for Disease Control and Prevention.

So how much more? Here's an example for six months of full auto insurance coverage:

- Mom and Dad: \$991 • Mom and Dad and 16-Year-Old: \$1,730
- Mom and Dad and 16-Year-Old who had an accident: \$2,094

What factors influence my premium? Inexperience, Your driving record, Where you live, The kind of car you drive, How much you use your vehicle.

How can I save money? Keep a clean driving record. If you have at-fault accidents or moving violations, such as speeding tickets, your premium will go up. Learn more about how safe driving pays off here.

Shop around. Prices may vary greatly from company to company. Make sure you're comparing identical coverages when you're shopping around.

Another eye opening fact: Teen drivers with passengers are 3.6 times more likely to be involved in a fatal crash. Teen drivers who ignore restricted driving license provisions regarding the number of passengers allowed in the car may risk losing their insurance coverage.

Safe Driving Pays Off To reward safe drivers with the lowest possible insurance rates, North Carolina has the Safe Driver Incentive Plan. SDIP points are charged to drivers who are convicted of moving traffic violations and drivers who cause accidents, and with each point, the driver's insurance rates go up.

Insurance points will cost you money. If your basic insurance rate is \$300 and you get points, here are costs:
1 point 30% = \$390; 2 points 45% = \$435; 3 points 60% = \$480; 4 points 80% = \$540; 5 points 110% = \$630;
6 points 135% = \$705; 7 points 165% = \$795; 8 points 195% = \$885; 9 points 225% = \$975; 10 points 260% = \$1,080; 11 points 300% = \$1,200; 12 points 340% = \$1,320.

Here are some 1 point violations: Speeding 10 mph or less over a speed limit under 55 mph; At-fault accident resulting in bodily injury (to all persons) of \$1,800 or less; or resulting in property damage (including damage to insured's own property) of \$1,850 or less. Accidents that occur on or after October 1, 2017, resulting in total property damage (including the insured's own) of \$2,300 or less. No Insurance Points will apply for bodily injury if medical costs were incurred solely for diagnostic purposes.

• 2 point violations include: Illegal passing; Following too closely; Driving on wrong side of the road; At-fault accidents that occur on or after March 1, 2016 and prior to October 1, 2017, resulting in total property damage (including damage to insured's own property) over \$1,850 but under \$3,085. Accidents that occur on or after October 1, 2017, resulting in total property damage (including damage to insured's own property) over \$2,300 but less than \$3,850; Speeding more than 10 mph over the speed limit at a total speed of more than 55 mph and less than 76 mph; Speeding 10 mph or less over the speed limit in a speed zone of 55 mph or higher.

• 3 point violations include: At-fault accident resulting in death or total bodily injury (to all persons) of more than \$1,800; or resulting in total property damage (including damage to insured's own property) of \$3,085 or more. Accidents that occur on or after October 1, 2017, that result in total damage to all property, (including the insured's own), of \$3,850 or more; No Insurance Points will apply for bodily injury if the medical costs were incurred solely for diagnostic purposes.

• 4 point violations include: Reckless driving; Hit-and-run resulting in property damage only; Passing a stopped school bus; Speeding in excess of 75 mph when the speed limit is less than 70 mph; Speeding in excess of 80 mph when the speed limit is 70 mph or higher; Driving by a person less than age 21 after consuming alcohol or drugs.

• 8 point violations include: Driving during revocation or suspension of license or registration; Aggressive driving.

• 10 point violations include: Highway racing or knowingly lending a motor vehicle for highway racing; Speeding to elude arrest.

• 12 point violations include: Manslaughter or negligent homicide; Prearranged highway racing or knowingly lending a motor vehicle for prearranged highway racing; Hit-and-run resulting in bodily injury or death; Driving with a blood-alcohol level of .08 or more; Driving commercial vehicle with a blood-alcohol level of .04 or more; Driving while impaired; Transporting illegal intoxicating liquor for sale.

Yet another eye opening fact: A sixteen year old is 1.8 times more likely to get a traffic ticket than the average driver. In most states traffic tickets for dangerous driving can lead to points on your teen's license which could mean higher premiums or revoked coverage.

For Mom and Dad If you are a parent of a teenage driver, your child's safety is your first concern. Though you cannot always be by their side, there are things you can do to help keep them safe behind the wheel.

Educating yourself and your new teen driver about the risks and insurance implications of unsafe driving can save lives and money.

While teen driving statistics are troubling, research suggests parents who set rules cut accident risk in half. Talk openly about your expectations for behind-the-wheel behavior.

Build a Teen Driving Contract that clearly defines rules and consequences associated with driving privileges. An example is available at [ncdoi.com/TeenDrivers/For Mom and Dad.aspx](http://ncdoi.com/TeenDrivers/ForMomandDad.aspx).

After an Accident - Accident Checklist If you are in an accident:

- STAY CALM. Call an ambulance if needed. Always call the police. If police are not dispatched, be sure to file an incident report.
- STAY SAFE. Traffic, fire, injury, debris and weather pose continuing risks. Do not take photos of the scene if doing so will put you or others at risk of injury or further damage.
- STAY SMART. Be courteous, but do not admit fault at the scene. Protect your identity; do not allow your driver's license to be photographed.
- Exchange the following: Name, Vehicle Make/Model/Year/Color, VIN, Insurance Company, Agent, Agent's Phone, Policy Number.

How about another eye opening fact: The average sixteen year old has had 30 times more hours of coaching in soccer than most states require behind the wheel for an unrestricted driver's license. Having your teen complete driver's education can save lives and money on insurance premiums.

NOTICE OF PUBLIC HEARING

Wadesboro Housing Authority will hold a public hearing at 1:00 p.m. on Thursday, August 29, 2019, at the Wadesboro Housing Authority Office for the purpose of receiving public comment on the agency's fiscal year 2020 Annual Plan.

A draft of the plan will be available for review at the Wadesboro Housing Authority office, located at 200 West Short Plaza, Monday-Thursday during regular business hours: 8:00 a.m. to 5:00 p.m.

**Employment Opportunity
PART-TIME INTERIM MINISTER OF MUSIC**

First Baptist Church, Wadesboro, NC, is currently seeking a part-time Interim Minister of Music to oversee a comprehensive music program to include all areas of music, Adult Choir and Youth & Children's Choirs. Organ experience preferred. FBC is seeking a Minister Of Music who will embrace a blended style of worship that includes traditional, contemporary, and praise music. This includes all worship services, special services, and any church related events where music is needed.



Experience in a church setting preferred. This position will include: assisting the Pastor in planning worship services, plan, organize and promote camps, programs, etc. for the various choirs. Salary and hours are negotiable.

Please send resume with cover letter to: **Personnel / FBC, PO Box 423, Wadesboro, NC 28170** or email to: office_fbc@windstream.net.

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**WADESBORO HOUSING AUTHORITY
WADESBORO, NORTH CAROLINA**

Informal proposals will be received by the **WADESBORO HOUSING AUTHORITY for CAPITAL FUND PROGRAM NC 50-50117** until **3:00 P.M., Friday, July 26, 2019**, for the furnishing of labor, material and equipment for this project. **(Total Bid Includes: Unit Prices, Contingency and Alternates)** Required Bid Documents Include: Form of Proposal, HUD form 5369A, Contractor's Firm Certification for NC Renovation, Repair and Paint Rule, Non-Collusive Affidavit, a Bid Bond is required only if the Bid is over \$100,000.00. Performance and Payment Bond is required if bid is over \$100,000.00.

Scope of work consists of **Interior Painting** and includes (but not limited to):

- Clean all walls, ceiling, window jamb, head and wood seal. Remove tape, nails, etc and repair holes.
- Patch/Repair Gypsum Board. Caulk cracks. Remove and replace receptacle cover plates. Remove and reinstall Smoke Detectors. Paint all interior door metal frames, chair rails, interior apartments. Provide all other work as shown on Plans, in the Project Manual and as required by codes.

Complete Bid Documents will be open for inspection in the office of Stogner Architecture, PA, 615 East Broad Avenue, Rockingham, North Carolina (Designer); at the Housing Authority Office; or complete Plans and Project Manual will be available for on-line viewing from the offices of **Construct Connect** www.constructconnect.com; **Dodge Data & Analytics** <http://dodgeprojects.construction.com>; **The Blue Book** www.thebluebook.com; **NEXTPLANS** www.nextplans.com and **Construction Journal** www.constructionjournal.com.

Bid Documents may be obtained by download from Stogner Architecture, PA. by qualified contractors. For instructions on downloading these documents email bids@stognerarchitecture.com.

Documents may be obtained in printed form from **AEC Imaging & Graphics, LLC, 125 Murray Hill Road, Ste. E, Southern Pines, NC 28387. Telephone: 910-693-1034 and Email: accimaging@embarqmail.com** with production costs being paid by the contractor.

The Owner reserves the right to reject any and all bids and to waive informalities.

Betty Huntley, Executive Director

WADESBORO HOUSING AUTHORITY

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