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North Dakota Meets 1 of 7 Criteria:

The latest study on teenage drivers found that states with a Graduated Driver License requirement had 38% fewer fatal crashes. Auto accidents remain the #1 cause of death for teens in the US. The GDL has seven basic components as criteria to reduce teen deaths:

- (1) Minimum age for receiving a learners permit is 16—no exceptions
- (2) A teen must hold a learners permit for at least 6 months before receiving a license for unsupervised driving.
- (3) The teen must have at least 30 hours of supervised driving practice.
- (4) The teen must be 16 years and 6 months before an intermediate license.
- (5) An intermediate license prohibits nighttime driving after 10 pm
- (6) No more than one passenger (except family members) for intermediate license holders.
- (7) A minimum age of 17 for a full, unrestricted driver license.

ND meets only the 6-month learners permit criterion. Senate Bill 2337 would have added the nighttime restriction, limited passengers & increased the age for a license in ND from 14 to fourteen & six months; the bill was killed in the Senate however. ND is one of a few states that allow a 14-year old to obtain a drivers license & drive any auto except a semi, taxi or school bus. There were 2,636 accidents in ND involving teen drivers 17 & under in 2006.

ND has 17,582 teen drivers under 18 accounting for 3.8% of the state's driving population, however this same group accounted for a whopping 10.1% of all injury crashes last year.



Looking For A Home— Let's Get You Pre-Approved

The standard guidelines for your debt to income ratio is 31% for your mortgage and your total debt should not exceed 43%. The guideline for you credit score that most financial institutions would like to see is 620 or higher.

Coming Soon Online Mortgage Loan Application.

Deer Hits Killed One, Injured 54 Last Year:

Deer accidents with a motor vehicle were the second leading cause of all accidents in ND last year. There were a total of 3,766 reported deer hit accidents with 98 being inside a city & the remaining 3,668 happening in rural areas. This figure does not include the 29 other large animal hits such as with moose, cattle, & horses. There was one death from the large animal hits in 2006. There were 3,839 reported animal collisions last year.



The Crop Insurance sales closing date is March 15, 2007. Any changes to an existing policy, adding crops, adding a county—all these things must be done no later than March 15, 2007.



Stroup Ins & Realty would like to take this opportunity to wish Lisa Rott the best of luck in her new endeavor. We will all miss Lisa & want to reassure you that things will go forward without our good friend. **GOOD LUCK LISA** from all your friends at Stroup Insurance & Realty & Thank You for all the dedication & hard work.