
Franklin D. Roosevelt — “The Great Communicator”

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**Rough Draft for talk re
Financial Responsibility Law**

Jan. - 1931

The State has been enforcing the Financial Responsibility Law eighteen months, the act becoming effective September 1, 1929. Up to January 1, 1931, the records of the Bureau of Motor Vehicles show 19,001 cases in which proof of financial responsibility was required.

While the Bureau's summarization of these records does not show a complete segregation of the causes for requiring such proof, it may be said that in the year 1930, for instance, proof of financial responsibility was required in the following instances:

For conviction of driving a car while intoxicated, 2759.
For conviction of leaving the scene of an accident without reporting, 356.
For conviction of driving a car while unlicensed, 1,773.
For conviction of felony, 25.
Failure to satisfy judgment, 1157.
Cancellation of financial responsibility policies, 124.

There were 494 revocations of reckless driving and 102 for speeding, ~~but there is nothing in the summary to show how many of these cases require proof of financial responsibility.~~ Our records show also that there were 1478^{9/16} cases of reckless driving and 2908 cases in which the charge of driving while intoxicated, ~~in which suspensions were made.~~ Four hundred and twenty-two cases involving a charge of homicide also are included in the list of suspensions. Of course the results of some of these crim-

inal matters were responsible for requiring proof of financial responsibility, but there is no way of approximating the number.

The Bureau cannot say how many judgments, which other wise would be unpaid, have been satisfied or how many reckless and irresponsible drivers have been removed from the road by the operation of the Financial Responsibility Law, but the total of about 20,000 cases in which action has been taken warrants the belief that hundreds of such drivers are still under suspension.
