

## Letter to the Editor:

### Thank You For Your Support

As a resident of Fruitport Village, plus a graduate from Fruitport School, I would like to say this is a wonderful place to live and have raised my four kids here. What a great community we have, for I personally need to thank many persons whom have helped me through difficult times, as well as, my utmost two traumatic accidents.

September 2012, I accepted a ride as a passenger on a motorcycle, regrettably a car pulled in front of the bike, causing the driver to crash the motorcycle. I suffered a shattered ankle – on the left side – requiring two surgeries. More severely, I hit my head so many times causing an open head injury on the right side (32 staples) a closed head injury on the left side, and much swelling, numbness, along with pressure so severe that my skull continue to crack. I will live the rest of my life with ongoing vertigo, head pain, and memory problems. Oh yeah, I was not wearing a helmet!

One of my major concerns I had just before impact was re-injuring some old injuries (which I did) that I endured 28 years earlier during a horrific automobile accident. A truck had broadsided me, totaling my car. I sustained many broken bones, along with major internal injuries. More severe, I suffered a shattered pelvis – on the left side – requiring surgery with plates and screws holding me together for life. Oh yeah, I was not wearing a seat belt!

From both of these accidents; neither one was the fault of mine. More disturbing, neither driver who caused these horrific accidents: had their vehicles insured! Subsequently, in both accidents I had to rely on (PLPD) what my policy covered for the uninsured motor vehicle coverage. Thank God my policy covered all my medical costs, but as for my pain and suffering? Let's just say that the uninsured liability I had in both accidents will never change the quality of my life! I will continue to live in pain, physically, psychologically, and financially "the rest of my life".

I can only hope my story will help people become aware how injuries affect your outcome of life do to auto accidents; then to comprehend how truly the no-fault insurance system works! How nice it would be if those commercials on television will explain thoroughly the reason the severely injured in automobile accidents are able to receive millions, is, because the negligent driver stands properly insured. Otherwise, the significance of your injuries in now on your own policy for the uninsured and/or under-insured motorist coverage! But those commercials do not tell us – that if we do not recommend to our insurance agent the maximum uninsured/ under-insured motorists' coverage on our PLPD policy it will be the bare minimum, therefore, the injuries you sustain from someone else's negligence will forever hinder the rest of your life. Please take caution, motorcyclists; just because your bike is fully insured, it's likely you don't even carry medical coverage let alone any protection from an uninsured automobile.

In closing, please wear your seat belt and a helmet at all times, like I mentioned I hit my head 28 years ago and severely hit my head 2 years ago: sporadically I will remember every detail of both accidents like they happened yesterday. Sadly, I can't recall much that has happened in between, therefore, my sincere apologies to anyone that I may have acted out too. Believe me when I say – being in constant pain can make a person very irritable, then when you add consistent head pressure, dizziness, ringing in the ears, blurred vision, and memory problems. Need I say more?

Oh yeah, my two daughters were also in the first accident and suffered injury, trauma, anxiety, as well as, being separated from me during recovery. My two boys have had to take care of me, along with putting up with me throughout this second accident. These misfortunes have affected me and my children far deeper from what it appears. There are extremely more vehicles on the road today that are not properly protected let alone carry any insurance at all. I have always been under the impression that insurance is intended to help the devastating injured person continue on an adequate quality of life? Honestly, I am so very fortunate that my children and I have survived these shocking events. For at first glance you would never know how physically injured and mentally wounded, I myself, has sustained. Injuries are hard enough to deal with, let alone financial hardship! What's in your insurance policy?

Special thank you Mom, (Jean Livingston) in spite of all you have tolerated you still continued to work and managed to help me and my kids as much as you could.

Utmost, this is dedicated to my four amazing children: Amanda (Swanson) Osterhart, Shannah Swanson, Robert Swanson, and Thomas Swanson. I could never have had the strength to endure our many hard times if not for you kids. I am so proud of each one of you! Blessed my beautiful grandchildren, family, friends, and neighbors who helped me along the way, you know who you are, Nancy Rizzo, and many more.

Thank you. – Julie Swanson, Fruitport



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