

The Risk of Tak

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Side view of the author's wrecked car.

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The afternoon of New Year's Eve 2000 found my wife and me returning home to Virginia Beach after spending Christmas in Detroit with our daughter and my sister and her family. We were driving 55 mph on U.S. 250 about five miles past Cadiz, Ohio, when I heard my wife say, "I think he's trying to pass."

My eyes scanned the line of oncoming cars to a blue-gray sedan at the end. That car's driver was pulling back into his lane after aborting an effort to pass the car in front of him. Unfortunately, he swung too far into his lane, hit the shoulder, overcorrected, and came broadside across our lane.

I couldn't steer into the oncoming traffic, and I didn't dare go off the road on the right

because I would risk rolling our car down an embankment. I decided to aim for the right shoulder and hit the brakes. The next thing I knew we were sitting in the car, looking through a broken windshield up the embankment. Curiously, I had the presence of mind and thought it important enough to turn off the ignition and put the key on the dash. I wanted to make the key easy to find for the person who would tow our car.

My wife and I were conscious but dazed. We assured each other that, although seriously injured, we were alive and thought we would survive. A passing motorist called the Cadiz volunteer rescue squad, who arrived in what seemed like no more than five minutes. They extracted us from the car on backboards and took us to Hamilton County Hospital. Doctors there gave us a thorough exam and stabilized

King a Scenic Route

The author rests three weeks after the mishap.



us for transportation to the level one trauma center at Akron General Hospital, about an hour away. Although we initially were listed in critical condition, it was decided a helicopter wasn't necessary.

Our list of injuries was long. My wife had a broken left hand, broken right wrist, broken right elbow, fractured right pelvis, dislocated left hip, broken ribs, deep cut on her left leg (which we later learned could have caused her to bleed to death), and a severely sprained left ankle. I had a compound fracture of the left leg, a broken rib, and a concussion. Along with assorted contusions and abrasions, we had magnificent bruises on our chests that matched

the location of the seat belts we had been wearing.

Doctors at Akron General put pins in my wife's broken left fingers and a "wrist jack" on her right wrist. She couldn't use her hands for six weeks, and it took another four months of painful therapy before she regained near-normal function. I had four surgeries at Akron General to insert a metal plate, which still holds together the crushed pieces of my left fibula. Doctors reconstructed the tibia with a bone graft from a cadaver—held together by the high-tech contraption shown in the photo above (called a "fixator"), which I wore a little longer than three months. In case you



A seat-belt bruise is visible two days after the mishap.

don't know, a fixator is a halo-like device attached to the leg with pins drilled into the bones above and below the break. I wore a special boot for three months after doctors removed

the fixator, and it was mid-July before I could return to work part-time.

What about the guy who was trying to pass? We plowed into the passenger side of his car, pushing the door to the middle. He wasn't wearing a seat belt and died on impact. Would he have survived with a seat belt? No one really knows, but his chances would have been better.

What did I learn that I can pass on to you? The main lesson is to stay off two-lane roads when possible. According to statistics from the National Highway Traffic Safety Administration, 21,338 of the 41,821 fatal crashes in the United States during the year 2000 occurred on two-lane, undivided roads. That figure contrasts with only 2,081 fatal crashes occurring on four-lane, divided highways during the same period.

One can argue this difference relates to the

fact more driving is done on two-lane roads, so there is more exposure. However, common sense says you are at greater risk of death or serious injury if you collide head-on with another car, and the probability of a head-on collision is greater if the road is not divided. While writing this article, I read about a teenage girl here in Virginia who lost control of her car, crossed the centerline, and hit another vehicle head-on. She and one of her teenage passengers were killed.

My wife and I had chosen to take U.S. 250 because it's the scenic route across Ohio—through Amish country. We had traveled to the Midwest many times before on the turnpikes and interstates and, frankly, were bored with seeing the same things all the time. I think you probably know what route we'll take in the future, though.

I also learned you shouldn't follow another driver to your destination. Instead, get the directions and agree to meet. The guy who caused our crash was following his wife, who was driving another car. I can't prove it, but I feel he may have been concentrating more on keeping up with his wife than driving safely.

Another lesson is to choose your car carefully. Our 2000 Toyota Corolla protected us reasonably well, given the incredible violence of the mishap and the fact the other car (a Ford Taurus) outweighed ours by about 800 pounds. The Toyota's crumple zones absorbed enough energy that the passenger compartment remained



The author uses a walker three weeks after his crash.

intact. The air bags deployed, and the seat-belt pretensioners worked. (The pretension system involves a pyrotechnic device that fires milliseconds after a mishap and pulls the seat belt tightly against your body.) After seeing what happened to the other car, we made sure our replacement vehicle has side air bags.

Here are some other lessons we learned:

- Maintain your car. I'll never know for sure, but I suspect one of the reasons the other driver lost control of his car is because it had a worn suspension system.

- Make sure you have enough insurance. We benefited from five kinds of coverage: medical payment from our automobile insurance, our collision coverage, the other driver's liability insurance, the other driver's comprehensive, and our underinsured motorist coverage. Our medical bills were more than \$230,000, and we will have some future medical expenses. Assume you could be totally disabled; assume you might be at fault no matter how good a driver you are. In short, make sure you have enough insurance of your own to take care of you and your passengers for the rest of your lives.

- If you're unfortunate enough to be in a mishap, opt to have your health-insurance company pay the bills. Under federal law,



The passenger side of the other car looked like this.

Interior of the author's car.



health-insurance companies will collect from any insurance coverage available for paying medical bills, but you'll end up paying at the rates negotiated by your insurance carrier, rather than the full bill. You can collect the difference for future medical expenses, pain and suffering.

- Consider carrying a cell phone and keeping it within easy reach of the driver. We were lucky plenty of witnesses were around when we had our mishap—including someone who called an ambulance. I now have a cell phone.

- Save all the sick leave you can. I routinely use annual leave for visits to my doctor and dentist. As a result, I had more than a year's sick leave on the books at the time of my mishap and never lost one day's pay the whole six months I was away from work. And I'm once again building up more sick leave toward my retirement.

- Sign up to be an organ donor. Some stranger's thoughtful contribution helped the doctors piece my leg back together.

- Finally, make friends, and be good to them. After my wife and I were up and around, we had a big party to thank everyone who helped by taking us to doctors' appointments, cooking meals, doing our yard work, and just visiting to keep up our spirits. More than 50 people attended our party—and some weren't able to come. ■

The person who took these photos is the author's sister.