 <p>U.S. Department of Transportation National Highway Traffic Safety Administration</p>		<p>INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6) DOT Auto Safety Hotline</p> <p>Vehicle Owner's Questionnaire To Report Vehicle Safety Defects 1-888-DASH-2-DOT (1-888-327-4236) INTERNET:www.nhtsa.dot.gov/hotline</p>		<p>FOR AGENCY USE ONLY 100148</p>	
<p>Date Received</p> <p>22-JAN-2013</p>		<p>Repository <input type="checkbox"/></p> <p>Reference No. 10493754</p>			
<p>OWNER INFORMATION (Type or Print)</p>					
<p>Name</p> <p>[REDACTED]</p>		<p>Daytime Telephone Number</p> <p>[REDACTED]</p>		<p>E-mail Address</p>	
<p>Address</p> <p>[REDACTED]</p>		<p>Evening Telephone Number</p>			
<p>City</p> <p>FARMINGTON</p>	<p>State</p> <p>MO</p>	<p>Zip Code</p> <p>[REDACTED]</p>			
<p><i>The information you provide will be used to identify potential safety-related defects. We may share your information with the applicable vehicle manufacturer during an investigation or recall in accordance with the routine uses described in the agency's Privacy Act notice. See 49 FR 53971 (Sep. 3, 2004).</i></p>					
<p>VEHICLE INFORMATION</p>					
<p>17 digit Vehicle Identification Number Located at bottom of windshield on driver's side</p> <p>1FTEF14N5TL [REDACTED]</p>		<p>Make</p> <p>FORD</p>	<p>Model</p> <p>F-150</p>	<p>Model Year</p> <p>1996</p>	
<p>Date Purchased</p>	<p>Dealer's Name and Telephone Number</p>		<p>Engine:</p> <p>No: Cylinders 8</p>	<p>Fuel Type:</p> <p>Gas</p>	
<p>Original Owner</p> <p><input type="checkbox"/></p>	<p>Dealer's City</p>	<p>State</p>	<p>Zip Code</p>		
<p>Transmission Type</p>	<p><input type="checkbox"/> Antilock Brakes</p> <p><input type="checkbox"/> Cruise Control</p>	<p>Powertrain</p> <p>4 WHEEL DRIVE</p>	<p>Multiple Failure:</p> <p>1</p>	<p>Incident Date(s)</p> <p>01-OCT-2010</p>	
<p>FAILED COMPONENT(S)/PART(S) INFORMATION</p>					
<p>Vehicle Component Code: 140000 AIR BAGS</p>			<p>Failure Mileage</p> <p>100000</p>	<p>Failure Speed</p> <p>35</p>	
<p>ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A TIRE FAILURE</p>					
<p>Tire Make</p>	<p>Tire Model (Name or Number)</p>		<p>Tire Size (Example P215/65R15)</p>		
<p>DOT No. (Example: DOTM19ABC036)</p>	<p><input type="checkbox"/> Original Equipment</p> <p><input type="checkbox"/> Prior Repair</p>	<p>Failure Location:</p>			
<p>Tire Component Code</p>			<p>Tire Failure Type:</p>		
<p>ADDITIONAL ITEMS TO BE COMPLETED WHEN REPORTING A CHILD SEAT FAILURE</p>					
<p>Make:</p>	<p>Date Manufactured:</p>	<p>Model No./Name:</p>			
<p>Seat Type:</p>		<p>Installation System:</p>			
<p>Child Seat Component Code:</p>		<p>Failed Part:</p>			
<p>APPLICABLE INCIDENT INFORMATION <i>(Please describe in detail the incident(s), Failure(s), Crash(es), and injury(ies).)</i></p>					
<p>Crash</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Fire</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p>Number of Persons Injured</p> <p>1</p>	<p>Number of Deaths</p> <p>0</p>	<p>Reported to Police</p> <p>N</p>	
<p>Narrative Description of Incident(S), Crash(es), and Injury(ies). Please describe (1) events leading up to the failure, (2) failure and its consequences, and (3) what was done to correct the failure; i.e, parts repaired or replaced (and if old part is available).</p>					
<p>TL* THE CONTACT OWNS A 1996 FORD F-150. THE CONTACT STATED THAT WHILE DRIVING 35 MPH, HE LOST CONTROL OF THE VEHICLE AND CRASHED INTO A TREE. THE AIR BAGS DEPLOYED VIOLENTLY, FRACTURING THE DRIVER'S NECK AND CAUSING PARTICLES FROM THE BAG TO BECOME LODGED IN HIS EYE. AS A RESULT, THE CONTACT WAS PERMANENTLY BLIND. THE AIR BAG ALSO SHATTERED THE DRIVER'S SHOULDER AND CAUSED VARIOUS OTHER INJURIES. THE VEHICLE WAS DESTROYED. THE MANUFACTURER SENT AN INSPECTOR TO DIAGNOSIS THE FAILURE BUT NO REPORT WAS PROVIDED TO THE CONTACT. THE FAILURE AND CURRENT MILEAGE WAS 100,000. UPDATED 1/29/13 *CN UPDATED 2/8/2013 *JS UPDATED 04/14/14*LJ</p>					
<p>Include, if available: Police/Fire Department Report, Photos, and Repair Invoice.</p>			<p>ATTACH ADDITIONAL SHEETS IF NECESSARY</p>		
<p>The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond this questionnaire. Your response may be used to assist the NHTSA in determining whether a Manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.</p>					



APR 10 2014

1996 FORD F-150

Recalls	Investigations	Complaints	Service Bulletins
7	2	305	121

Below is a list of safety-related complaints received for this product. Complaints are entered into our complaint database and are used to determine if a safety-related defect trend exists.

Do you have a safety-related complaint? Let us know by going to our [File a Safety Complaint](#) page

COMPLAINTS: Displaying 1 - 5 out of 319

<p>Date Complaint Filed: 01/22/2013 Component(s): AIR BAGS</p> <p>All Products Associated with this Complaint ▾</p> <p>Details ▲</p> <p>Crash: Yes Fire: No Number of Injuries: 1 Number of Deaths: 0 Manufacturer: Ford Motor Company Vehicle Identification No. (VIN): 1FTEF14N5TL...</p> <p>SUMMARY: TL* THE CONTACT OWNS A 1996 FORD F-150. THE CONTACT STATED THAT WHILE DRIVING 35 MPH, HE LOST CONTROL OF THE VEHICLE AND CRASHED INTO A TREE. THE AIR BAGS DEPLOYED VIOLENTLY, FRACTURING THE DRIVER'S NECK AND CAUSING PARTICLES FROM THE BAG TO BECOME LODGED IN HIS EYE. AS A RESULT, THE CONTACT WAS PERMANENTLY BLIND. THE AIR BAG ALSO SHATTERED THE DRIVER'S SHOULDER AND CAUSED VARIOUS OTHER INJURIES. THE VEHICLE WAS DESTROYED. THE MANUFACTURER SENT AN INSPECTOR TO DIAGNOSIS THE FAILURE BUT NO REPORT WAS PROVIDED TO THE CONTACT. THE FAILURE AND CURRENT MILEAGE WAS 100,000. UPDATED 1/29/13 *CN UPDATED 2/8/2013 *JS</p>	<p>Date of Incident: 10/01/2010 NHTSA ID Number: 10493754</p> <p>1 Associated Document ▾</p>
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<p>Date Complaint Filed: 11/16/2012 Component(s): VEHICLE SPEED CONTROL</p> <p>All Products Associated with this Complaint ▾</p> <p>Details ▲</p> <p>Crash: No Fire: No Number of Injuries: 0 Number of Deaths: 0 Manufacturer: Ford Motor Company Vehicle Identification No. (VIN): 2FTEF14HXTC...</p> <p>SUMMARY: TL* THE CONTACT OWNS A 1996 FORD F-150. THE CONTACT STATED THAT WHILE DRIVING 58 MPH, THE VEHICLE SUDDENLY ACCELERATED WITHOUT WARNING. THE CONTACT WAS ABLE TO KEEP THE VEHICLE UNDER CONTROL AND COASTED ONTO THE ROAD SHOULDER. THE CONTACT INSPECTED THE VEHICLE AND DETERMINED THAT THE THROTTLE FAILED. THE CONTACT CLEANED THE THROTTLE AREA AND DISCONNECTED THE CRUISE CABLE. THE MANUFACTURER WAS MADE AWARE OF THE FAILURE. THE FAILURE AND CURRENT MILEAGE WAS 195,000.</p>	<p>Date of Incident: 11/14/2012 NHTSA ID Number: 10484884</p> <p>0 Associated Documents</p>
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<p>Date Complaint Filed: 06/29/2012 Component(s): FUEL/PROPULSION SYSTEM</p> <p>All Products Associated with this Complaint ▾</p> <p>Details ▲</p> <p>Crash: No Fire: No Number of Injuries: 0 Number of Deaths: 0 Manufacturer: Ford Motor Company Vehicle Identification No. (VIN): 1FTEX15N2TK...</p> <p>SUMMARY: TL* THE CONTACT OWNS A 1996 FORD F-150. THE CONTACT NOTICED FUEL LEAKING FROM THE FILLER CAP. AFTER INSPECTING THE VEHICLE, THE CONTACT NOTICED THAT THE FUEL FROM THE REAR FUEL TANK WAS SPILLING INTO THE FRONT FUEL TANK, CAUSING IT TO OVERFLOW AND LEAK. THE VEHICLE WAS NOT TAKEN TO THE DEALER FOR DIAGNOSTIC. THE VEHICLE WAS NOT REPAIRED. THE APPROXIMATE FAILURE MILEAGE WAS 105,000.</p>	<p>Date of Incident: 06/15/2012 NHTSA ID Number: 10483596</p> <p>0 Associated Documents</p>
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<p>Date Complaint Filed: 10/13/2011 Component(s): FUEL SYSTEM, GASOLINE</p>	<p>Date of Incident: 10/06/2011 NHTSA ID Number: 10430047</p>
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Ford 2002 Breaking News Stories

BREAKING NEWS!!

Air Bag Lawsuit Results in \$3.3 Million Award

November 13, 2003

Ford Motor Co. will have to pay \$3.3 million according to a Florida jury. The air bag lawsuit has come to close after a woman's 2000 car accident in her 1996 Ford Taurus caused the air bag to go off and resulted in fatal chest injuries. The single mother left behind a now 7-year old son.

According to the air bag lawsuit, older air bags can cause deadly problems for people of any size if they are too close to it when it is disarmed. The air bag in the 1996 Taurus went off after the woman hit a concrete wall at about 9mph.

The air bag was designed to go off in head-on crashes at 14 mph or faster, but only in certain situations at 9 mph. The auto lawsuit argued the air bag was defectively designed to go off in crashes slower than 10 mph when it was not needed, resulting in the single mother's death. The \$3.3 million award to be paid to the 7-year old son was decided after the civil jury found the air bag system in the Taurus to be defective.

Public Citizen plans to sue the government in order to prevent a planned tire pressure-monitoring rule.

March 12, 2002

A consumer group, Public Citizen, is planning on suing the government. The group hopes to block a planned tire pressure-monitoring rule because they feel the Bush administration plan is aiding the industry to save money while sacrificing safety. President of Public Citizen, Joan Claybrook says the suit will be filed in federal appeal court once regulators make the overdue tire pressure-monitoring proposal.

Director of regulatory affairs at the White House budget office, John Graham must clear all rules. Graham's decision to reject a National Highway Traffic Safety Administration proposal for a system to monitor pressure on all four of a vehicle's tires is going to be the center of the suit that feels the White House overstepped

Subject: Air bag change by NHTSA
From: d. schmidt (craftyfarmgirl@sbcglobal.net)
To: dannebusiness@att.net:
Date: Tuesday, April 1, 2014 8:09 AM

On January 6, 1997, NHTSA issued a proposal that any vehicle owner may request to have the air bag (driver side, passenger side, or both) disconnected by a dealer or repair shop provided the owner is given written information describing the consequences of disconnecting the air bag and signs a written consent agreement. This proposal was open for comments until February 5, 1997. NHTSA is now reviewing the comments and will make a final decision on this proposal. If you would like a copy of either the proposal or the final rules, please call our AutoSafety HotLine (800-424-9393) or contact our web site (<http://www.nhtsa.dot.gov>) and leave your name and address and a copy will be mailed to you.

I read that NHTSA recently issued new rules allowing manufacturers to depower the air bags in new vehicles. The car I now own has an air bag. Can I have a depowered air bag retrofitted in my car?

A:

NHTSA issued a final rule to permit manufacturer's to use lower powered air bags. This recent proposal will permit air bags to be depowered by 20 to 35 percent. Manufacturers are not required by the new rule to install depowered air bags in older cars. Each manufacturer will decide how to design and manufacture new air bags for its vehicles to meet the new rule

Appraisal of the Economic Losses

to

by

John Ward Economics

General Characteristics

Date of Birth: [REDACTED]
Race, Gender: White, male
Grandchild: [REDACTED]
Date of Injury: 10/4/2010
Age at Injury: [REDACTED]
Report Date: 10/6/2011
Current Age: [REDACTED]
Life Expectancy: 22.44 remaining years to age 80.44 (U.S. Life Tables, 2006)

Nature of Report

[REDACTED] attorney, Brad Kuhlman, retained John Ward Economics to provide an analysis of certain identified economic losses that [REDACTED] has incurred due to being injured on October 4, 2010. Three of the firm's economists, John O. Ward, Ph.D., Kurt V. Krueger, Ph.D., and Alicia R. Hiles, M.A., reviewed the information provided by [REDACTED] and [REDACTED] to them in this case and then this report was prepared using generally accepted economic methodologies and reliable economic data.

Summary of Information Provided

[REDACTED] suffered numerous physical injuries on October 4, 2010 as a result of an automobile collision. [REDACTED] suffered the loss of his right eye as a result of the collision.

At the time of his injury, [REDACTED] was a pipefitter working out of Steamfitters Local 439. [REDACTED] reports that he has been unable to work since his injury.

[REDACTED] reports difficulty in performing his pre-injury household chores including maintenance on his home and acreage.

Purpose of this Report

In this personal injury case, [REDACTED] has presented to us his claims for (1) loss of earning capacity, and (2) inability to perform household work services. We have not been asked to consider any other of [REDACTED] claimed losses.

The loss of earning capacity and the inability to perform household work services are defined as economic damages in Missouri personal injury litigation.¹ As economists, we have scientific, technical, and specialized knowledge regarding the quantification of those damages.

Although the trier of fact will ultimately decide all of [REDACTED] personal injury damages, expert economists can assist the trier of fact in understanding the scientific concepts embedded within computing the lifetime loss of earning capacity and the inability to perform household services. Cited within this report are the facts and data which we relied upon as expert economists in forming our opinions or inferences as to [REDACTED] damages. Using primarily federal government data, this report presents the results from our operation of generally accepted economic methodologies which have been widely accepted as forming the basis for reasonable estimates of loss of earning capacity and the inability to perform household services. While no one can exactly measure such damages in this case, it is our opinion that the evidence, data, and methodology that we cite in this report lays a foundation for the trier of fact to form fair and reasonable estimates of them.

Lost Earning Capacity

We calculate [REDACTED] pre-injury earning capacity beginning January 1, 2010² for 7.20 continuous years to a worklife capacity age of 63.65 years. We arrive at the continuous figures considering earning capacity during a risk-adjusted (see below) worklife period from January 1, 2010 to age 66. Age 66 is the full benefit Social Security retirement age for persons born after 1953. We found that retirement age information at the Social Security Internet site <http://www.socialsecurity.gov/retire2/agereduction.htm>.

[REDACTED] historical earnings, hours, and benefits as a pipefitter are summarized as follows:³

¹ *Wolfe v. Kansas City* (334 Mo. 796): the "capacity to labor (physically or mentally) includes the capacity to earn money, and more. Our law is that recovery may be had for an impairment of the capacity to labor, although there may be in fact no actual loss of earnings, and to be deprived of the power to work is a source of injury, independent of the pecuniary benefits that such labor may confer." *Collier v. Simms* (366 SW 2d 499): "We take it to be axiomatic that to impair the ability to work of any human being (husband, wife, bachelor or spinster) is to injure a personal right, quite apart from any monetary loss, which might result from such impairment. Any physical inability of a housewife to perform domestic duties must necessarily mean a physical inability to work and labor. Put another way, if a housewife may not be permitted to recover damages for physical inability to perform her domestic duties, then it follows, as night follows day, that a housewife may not recover for physical inability to work and labor. This simply cannot be, and is not the law. If it were the law, then every woman, upon becoming a housewife, would thereby deprive herself of the right to recover for any impairment of her inability to work and labor and perform her domestic duties." [REDACTED] *v. Washington University* (154 S.W.3d 365) "Physical impairment of a plaintiff's ability to perform household duties has been recognized in Missouri as a compensable claim for damages." The loss of household work services should not be confused with "Medical damages" which are damages arising from reasonable expenses for necessary ... custodial and other health and rehabilitative services. See Mo. Stat. 538.205 for damage definitions.

² [REDACTED] actual 2010 earnings are subtracted to determine his net loss for that year.

³ Earnings information was obtained via income tax records; Hours information was obtained via Steamfitters Local 439 pension fund report of hours worked; Pension, health & welfare, and 401 (a) 2011 contribution rates were obtained via the Steamfitters Local 439 agreement entered into on January 1, 2010.

Year	Earnings	Consumer Price Index	Inflation Adjusted Earnings
2007	\$67,741	207.342	\$70,092
2008	\$77,385	215.303	\$77,110
2009	\$96,117	214.537	\$96,117
Average 2007-9 adjusted earnings			\$81,106

2007 and 2008 earnings are adjusted to a 2009 dollar level using the Consumer Price Index (CPI). The CPI is published by the Bureau of Labor Statistics in their LABSTAT database accessible at <http://data.bls.gov/cgi-bin/srgate> on the Internet. The CPI series used was CUUR0000SA0. We set base pipefitter earning capacity equal to his average 2007-2009 adjusted earnings of \$81,106.

Employer paid pension, health & welfare, and 401 (a) benefits as a percent of earnings based on information provided by Steamfitters Local 439 and the January 1, 2010, Steamfitters Local 439 agreement as summarized below are added:⁴

Inflation Adjusted Earnings	Hours Worked	*2011 contracted rates							
		Pension	401 (A)	Total Retirement	Retirement as % of Earnings	Health & Welfare	Total H & W	H & W as % of Earnings	
\$70,092	2195	\$5.00	\$3.00	\$17,560		\$6.44	\$14,136		
\$77,110	2455	\$5.00	\$3.00	\$19,640		\$6.44	\$15,810		
\$96,117	2963.5	\$5.00	\$3.00	\$23,708		\$6.44	\$19,085		
Averages \$81,106	2537.8			\$20,303	25.03%		\$16,344	20.15%	

We present our calculation of pre-injury earning capacity including benefits in Table 1. It is assumed that the evidence will show that is unable to perform future post-injury work.

Risk Adjustments to the Attainment of Earning Capacity

We applied risk probability adjustments to earning capacity to account for involuntary reasons why earning capacity would not be attainable. We based the risk of death on mortality data concerning white males living in the United States. We assigned the risks of being unable to work due to disability or wanting to work but not being able to either find work or take a job and the risk of loss of earnings due to unemployment using data regarding the U.S. population of white males less than a high school education.

We reduce earning capacity by the risk probability of death calculated using the life table data in *United States Life Tables, 2006, National Vital Statistics Reports*, as published by the National Center for Health Statistics (a division of the U.S. Department of Health and Human Services' Centers for Disease Control). The life tables can be downloaded from the CDC Internet site at http://www.cdc.gov/nchs/products/life_tables.htm.

⁴ We include the loss of employer health & welfare contributions in the future only. actual out-of-pocket costs for insurance or medical from October 5, 2010 to report date should be added.

We reduce earning capacity using a Markov increment-decrement probability accounting for the risks of disability and not being able to find a job (unemployed plus discouraged workers). We computed this risk probability using the reported monthly labor force related activities of people in the United States from January 1998 through December 2010 by gender, age, and education as extracted from the *Current Population Survey (CPS)*. The U.S. Census Bureau and Bureau of Labor Statistics publish the *CPS* and we obtained the necessary data to build the table in Exhibit A from the Census' Internet site http://www.bls.census.gov/cps_ftp.html. In calculating the involuntary risks of disability and not being able to find a job, we divided the population into two groups. Inactive persons are persons that are disabled and unable to work or persons that are wanting to work but are without a job (the sum of those unemployed and looking for a job during the last four weeks and those unemployed but not looking for a job during the last four weeks because "no work is available", "could not find work", "lack schooling or training", "employers think them to be too young or old", "are subject to other types of discrimination", or "have child-care or transportation problems"). Active persons are employed, are students or homemakers, or are doing something else including retirement. Retired persons are a relevant active person grouping since we end our calculation of earning capacity at the full benefit Social Security retirement age.

Economic Value of Lost Household Work Services

We calculate the economic value of [redacted] lost household work services beginning on October 5, 2010 for 17.58 continuous years to a service worklife age of 74.78. We arrive at the continuous age figure using a risk-adjusted (see below) service period from October 5, 2010 to [redacted]. After [redacted] the probability of [redacted] possessing a full-functioning life falls below 50%. We found that life function information in *Healthy Life Expectancy, 2006 Tables* (Expectancy Data, 2010) for white males by age.

We made our estimates of [redacted] lost services based on information provided by [redacted] and information contained within the *Dollar Value of a Day (DVD)*, 2010 Dollar Valuation (Expectancy Data, 2011) as outlined in the following table:

Time period	October 5, 2010 to [redacted]	[redacted] to [redacted]	[redacted] to his age [redacted]
DVD table number	4	7	16
DVD table title	Married males that work full-time, youngest child ages 13 to 17	Married males that work full-time, no children under age 18	Married retired males
Household Production hours	13.73	13.39	21.72
Percentage loss	50%	50%	50%
Lost hours	6.89	6.70	10.86
Household Production value/hour	\$13.30	\$13.34	\$13.45
Southeast Missouri adjustment % (Table 119 of DVD)	86.40%	86.40%	86.40%
Local hourly value	\$11.49	\$11.53	\$11.62

The 2010-dollar value of household work services was adjusted to 2009 and 2011 levels using the Employment Cost Index (ECI). The ECI is published by the Bureau of Labor Statistics in their LABSTAT database accessible at <http://data.bls.gov/cgi-bin/srgate> on the Internet. The ECI series used was CIU20100003000001--Private Industry, Total Compensation: Service occupations.

We present our calculation of the value of lost household work services in Table 2.

Risk Adjustments to Services

We applied risk probability adjustments to services to account for the involuntary reasons why a person could incur a reduction in ability to perform services as he or she ages. The risk probability adjustment consists of a joint mortality and morbidity probability concerning white males living in the United States.

We reduce the annual value of services by the risk probability of death calculated using the life table data in *United States Life Tables, 2006, National Vital Statistics Reports*, as published by the National Center for Health Statistics (a division of the U.S. Department of Health and Human Services' Centers for Disease Control). The life tables can be downloaded from the CDC Internet site at http://www.cdc.gov/nchs/data/nvsr/nvsr58/nvsr58_21.pdf.

We reduce the annual value of services by the risk probability of a decline in health status, disability, or loss of function from morbidity statistics using health status data in *Healthy Life Expectancy, 2006 Tables* (Expectancy Data, 2010).

█ normal life expectancy is 22.44 remaining years to age 80.44 (*United States Life Tables, 2006*) and his healthy life expectancy is 16.95 remaining years to age 74.95 (*Healthy Life Expectancy, 2006 Tables*).

Future Growth and Discount Rates

When calculating the present value of future economic losses, economists must use relevant future growth and discount rates. The present value of future economic loss is the amount of money that would allow the injured party using principal and accrued interest to annually replace the economic losses projected for each future year. At the end of the loss period, the investment would be equal to zero, or, all principal and accrued interest would be exhausted.

Because the anticipated rate of price inflation is imbedded into current interest rates and price inflation is relevant to future growth, we can avoid the problems of forecasting future price inflation by omitting price inflation from future growth and discount rates. Using Bureau of Labor Statistics LABSTAT economic time series data for the listed years below, our forecasts of future real, inflation-free growth rates used in this report are:

Element of economic loss	Time series studied: BLS LABSTAT data code and title (http://data.bls.gov/cgi-bin/srgate)	Time Period Studied	Forecasted real, inflation-free growth rate
Earning Capacity	CIU20123000000001--Private Industry, Total Compensation; Construction	2001 to 2010	0.83%
Services	CIU20100003000001--Private Industry, Total Compensation; Service occupations	2001 to 2010	0.45%

Since we have adjusted future economic losses for the risks that they would occur, a risk-free discount rate is appropriate. Economic losses that are related to normal taxable events (e.g., earning capacity) are discounted to present value using current United States Treasury Bond yields that generates taxable interest income. Economic losses that are not related to a taxable event (e.g., services) are discounted to present value using a tax-adjusted Treasury Bond yields.

We found the end-of-day bond yields for the previous trading day on the Wall Street Journal Internet sites http://online.wsj.com/mdc/public/page/2_3020-tips.html?mod=topnav_2_3000 and http://online.wsj.com/mdc/public/page/2_3020-treasury.html?mod=topnav_2_3021. We show the interest rates by maturity date used to discount future losses in Exhibit B. The tax-adjusted nominal yields are equal to the nominal Treasury Bond rate times one minus the average expected tax rate with investment. The tax-adjusted TIPS yields equal the geometric subtraction of the TIPS rate and the geometric subtraction of the nominal yield and the tax-adjusted yield. Discount rates for annual economic losses are computed using a mid-year convention utilizing the Treasury yield with a maturity following July 1 of each future year.

Summary of Economic Loss

The loss computations presented in this report are limited to those purely economic in nature which can be computed using generally accepted economic methods and reliable economic data. The areas of economic loss addressed in this report cover the loss of [REDACTED] lost earning capacity and lost household work services. Any other losses claimed by [REDACTED] should be reported and calculated separately from this report.

The present discounted values of [REDACTED] economic losses considered in this report are as follows:

	Past Loss	Future Loss	Total Economic Loss
Pre-injury earning capacity	\$128,759	\$707,564	\$836,323
Value of lost services	\$4,176	\$95,302	\$99,478
	\$132,936	\$802,865	\$935,801



John O. Ward, Ph.D.

Table 1. Pre-injury earning capacity

Plaintiff: [REDACTED]		times	times	times	times	times	times	times	times	times	times	times	times	times	times	times	times
Year	Age at end of year	Earning capacity	Growth factor	Portion of year	Anticipated Earning capacity less actual 2010 earnings	Risk of death	Risk of being unable to work	Expected Earning capacity	Present value factor	Earning capacity	Benefits	Benefits	Summing Present Value of Expected Earning capacity and benefits	Cumulative Present Value of Expected Earning capacity and benefits	Summing Present Value of Continuous Earning capacity and benefits	Cumulative Present Value of Continuous Earning capacity and benefits	
2010	[REDACTED]	\$81,106	1.00807	1.00000	\$55,993	1.00000	0.90267	\$50,543	1.00000	\$50,543	25.03%	\$12,692	\$63,195	\$63,195	\$70,009	\$70,009	
2011	[REDACTED]	\$81,106	1.01479	0.76164	\$62,688	1.00000	0.83649	\$52,438	1.00000	\$52,438	25.03%	\$13,127	\$65,564	\$128,759	\$78,380	\$148,389	
Past through Oct 5, 2011				1.76 years	\$118,680	1.76 years	1.54 years	\$102,981		\$102,981		\$25,779	\$128,759		\$148,389		
2011	[REDACTED]	\$81,106	1.01554	0.23836	\$19,692	0.99892	0.80844	\$15,854	1.00000	\$15,854	45.18%	\$7,163	\$23,018	\$151,777	\$28,502	\$176,892	
2012	[REDACTED]	\$81,106	1.01947	1.00000	\$82,685	0.99322	0.77895	\$63,971	1.00385	\$64,217	45.18%	\$29,013	\$93,231	\$245,008	\$120,505	\$297,396	
2013	[REDACTED]	\$81,106	1.02587	1.00000	\$83,204	0.98334	0.75016	\$61,376	1.01279	\$62,161	45.18%	\$28,084	\$90,246	\$335,253	\$122,340	\$419,737	
2014	[REDACTED]	\$81,106	1.03229	1.00000	\$83,725	0.97265	0.73746	\$60,055	1.02062	\$61,294	45.18%	\$27,693	\$88,986	\$424,240	\$124,059	\$543,795	
2015	[REDACTED]	\$81,106	1.03875	1.00000	\$84,249	0.96103	0.73646	\$59,628	1.02866	\$61,337	45.18%	\$27,712	\$89,049	\$513,288	\$125,818	\$669,614	
2016	[REDACTED]	\$81,106	1.04524	1.00000	\$84,775	0.94848	0.74422	\$59,840	1.03188	\$61,748	45.18%	\$27,898	\$89,646	\$602,934	\$127,000	\$796,614	
2017	[REDACTED]	\$81,106	1.05180	1.00000	\$85,307	0.93495	0.75984	\$60,603	1.03017	\$62,432	45.18%	\$28,207	\$90,638	\$693,573	\$26,476	\$823,090	
2018	[REDACTED]	\$81,106	1.05838	1.00000	\$85,841	0.92062	0.77809	\$61,490	1.02331	\$62,924	45.18%	\$28,429	\$91,353	\$784,926	\$0	\$823,090	
2019	[REDACTED]	\$81,106	1.06355	0.56164	\$48,448	0.90876	0.79059	\$34,808	1.01710	\$35,403	45.18%	\$15,995	\$51,298	\$836,323	\$0	\$823,090	
Future: Oct 6, 2011 to Age [REDACTED]				7.80 years	\$657,866	7.46 years	5.66 years	\$477,626		\$487,370		\$220,194	\$707,564		\$674,701		
Sum of past and future				9.56 years	\$776,546	9.22 years	7.20 years	\$580,607		\$590,351		\$245,973	\$836,323		\$823,090		
John Ward Economics Economic Consultants				66.00 years		65.67 years	63.65 years	Continuous Loss Age/Date March 16, 2017		2017.21							

Table 2. Value of lost household work services

Plaintiff: [REDACTED]		times	times	times	times	times	times	equals	times	equals	cumulative	equals	cumulative
		Weekly hours	Cost/hour			x 52 =	One minus	Expected	Tax Free TIPS	Present Value of Expected	Present Value of Continuous		
Year	Age at end of year	Services	Services	Growth factor	Portion of year	Services	Risk of death and loss of function	Services	Present value factor	Services	Services	Services	Services
2010	[REDACTED]	6.89	\$11.49	1.00000	0.24110	\$993	1.00000	\$993	1.00000	\$993	\$993	\$993	\$993
2011	[REDACTED]	6.89	\$11.49	1.01527	0.76164	\$3,184	1.00000	\$3,184	1.00000	\$3,184	\$4,176	\$3,184	\$4,176
Past: through Oct 5, 2011					1.00 years	\$4,176	1.00 years	\$4,176		\$4,176		\$4,176	
2011	[REDACTED]	6.89	\$11.49	1.01581	0.23836	\$997	0.99837	\$995	1.00000	\$995	\$5,171	\$997	\$5,173
2012	[REDACTED]	6.89	\$11.49	1.01864	1.00000	\$4,194	0.98982	\$4,151	1.00393	\$4,167	\$9,339	\$4,210	\$9,383
2013	[REDACTED]	6.89	\$11.49	1.02325	1.00000	\$4,213	0.97541	\$4,109	1.01321	\$4,164	\$13,502	\$4,268	\$13,652
2014	[REDACTED]	6.89	\$11.49	1.02787	1.00000	\$4,232	0.96034	\$4,064	1.02160	\$4,152	\$17,654	\$4,323	\$17,975
2015	[REDACTED]	6.74	\$11.52	1.03251	1.00000	\$4,170	0.94449	\$3,939	1.03073	\$4,060	\$21,714	\$4,298	\$22,273
2016	[REDACTED]	6.70	\$11.53	1.03716	1.00000	\$4,162	0.92794	\$3,862	1.03575	\$4,000	\$25,714	\$4,310	\$26,584
2017	[REDACTED]	6.70	\$11.53	1.04186	1.00000	\$4,181	0.91057	\$3,807	1.03629	\$3,945	\$29,658	\$4,332	\$30,916
2018	[REDACTED]	6.70	\$11.53	1.04656	1.00000	\$4,199	0.89253	\$3,748	1.03201	\$3,868	\$33,527	\$4,334	\$35,250
2019	[REDACTED]	8.43	\$11.57	1.05128	1.00000	\$5,330	0.87375	\$4,657	1.02648	\$4,780	\$38,307	\$5,471	\$40,721
2020	[REDACTED]	10.86	\$11.62	1.05601	1.00000	\$6,930	0.85418	\$5,920	1.02120	\$6,045	\$44,352	\$7,077	\$47,798
2021	[REDACTED]	10.86	\$11.62	1.06079	1.00000	\$6,961	0.83354	\$5,803	1.01358	\$5,881	\$50,233	\$7,056	\$54,854
2022	[REDACTED]	10.86	\$11.62	1.06558	1.00000	\$6,993	0.81184	\$5,677	1.00542	\$5,708	\$55,941	\$7,031	\$61,885
2023	[REDACTED]	10.86	\$11.62	1.07039	1.00000	\$7,024	0.78888	\$5,541	0.99549	\$5,516	\$61,458	\$6,993	\$68,878
2024	[REDACTED]	10.86	\$11.62	1.07521	1.00000	\$7,056	0.76461	\$5,395	0.98391	\$5,308	\$66,766	\$6,943	\$75,820
2025	[REDACTED]	10.86	\$11.62	1.08008	1.00000	\$7,088	0.73864	\$5,235	0.97283	\$5,093	\$71,859	\$6,895	\$82,715
2026	[REDACTED]	10.86	\$11.62	1.08495	1.00000	\$7,120	0.71100	\$5,062	0.96484	\$4,884	\$76,744	\$6,870	\$89,585
2027	[REDACTED]	10.86	\$11.62	1.08985	1.00000	\$7,152	0.68154	\$4,874	0.95605	\$4,660	\$81,404	\$6,838	\$96,423
2028	[REDACTED]	10.86	\$11.62	1.09476	1.00000	\$7,184	0.65029	\$4,672	0.94016	\$4,392	\$85,796	\$2,340	\$98,763
2029	[REDACTED]	10.86	\$11.62	1.09971	1.00000	\$7,217	0.61704	\$4,453	0.93432	\$4,161	\$89,957	\$0	\$98,763
2030	[REDACTED]	10.86	\$11.62	1.10468	1.00000	\$7,249	0.58215	\$4,220	0.92814	\$3,917	\$93,874	\$0	\$98,763
2031	[REDACTED]	10.86	\$11.62	1.10966	1.00000	\$7,282	0.54564	\$3,973	0.92174	\$3,662	\$97,536	\$0	\$98,763
2032	[REDACTED]	10.86	\$11.62	1.11356	0.56164	\$4,104	0.51613	\$2,118	0.91658	\$1,942	\$99,478	\$0	\$98,763
Future: Oct 6, 2011 to Age [REDACTED]					20.80 years	\$125,039	16.58 years	\$96,277		\$95,302		\$94,587	
Sum of past and future					21.80 years	\$129,216	17.58 years	\$100,453		\$99,478		\$98,763	
John Ward Economics					<i>Continuous Loss Ages/Dates</i>								
Economic Consultants					79.00 years		74.78 years	May 5, 2028		2028.35			

Exhibit A: Population transition data from the Current Population Survey, 1998-2010

Source: U.S. Census Bureau and the Bureau of Labor Statistics

Demographic: White Males Less than high school

Age	Population	Inactives	Actives	Inactive to Inactive	Inactive to Active	Active to Inactive	Active to Active
18	743,551	126,099	617,432	43,919	82,180	78,035	539,418
19	228,165	51,414	176,751	26,138	25,276	28,756	147,994
20	214,339	48,354	165,985	25,236	23,119	23,318	142,666
21	170,825	39,857	130,968	18,257	21,600	16,306	114,662
22	179,004	36,777	142,227	19,721	17,055	12,232	129,995
23	171,602	27,777	143,825	15,530	12,246	13,236	130,589
24	180,426	32,425	148,002	14,422	18,003	12,843	135,158
25	179,011	34,031	144,980	15,629	18,402	10,650	134,330
26	183,114	28,823	154,291	14,710	14,113	10,553	143,738
27	184,426	30,277	154,148	15,488	14,789	9,309	144,839
28	180,264	24,463	155,801	16,344	8,119	12,695	143,106
29	175,468	26,769	148,699	15,016	11,754	11,546	137,152
30	181,000	30,891	150,110	21,093	9,798	11,089	139,020
31	178,131	25,544	152,587	15,081	10,463	10,819	141,767
32	175,347	28,169	147,178	18,154	10,015	8,857	138,320
33	188,496	25,542	162,954	14,311	11,231	12,759	150,194
34	195,582	32,687	162,895	21,554	11,133	8,683	154,212
35	175,511	28,143	147,368	18,034	10,109	9,969	137,399
36	197,126	31,779	165,347	21,661	10,118	9,569	155,778
37	189,171	29,975	159,196	18,669	11,306	9,511	149,685
38	189,072	30,838	158,234	18,875	11,964	8,852	149,382
39	199,460	37,150	162,310	25,408	11,742	11,577	150,733
40	185,184	34,055	151,129	25,477	8,577	11,117	140,012
41	180,826	36,311	144,514	27,815	8,496	12,280	132,234
42	188,576	40,902	147,674	32,109	8,793	11,738	135,936
43	187,595	33,629	153,966	23,730	9,899	12,127	141,839
44	185,166	44,913	140,253	34,578	10,335	10,622	129,631
45	172,870	39,324	133,546	34,039	5,285	10,626	122,920
46	163,343	38,175	125,168	28,295	9,880	9,826	115,342
47	170,952	40,519	130,433	33,237	7,282	9,875	120,557
48	165,072	41,302	123,770	32,969	8,333	9,622	114,148
49	159,817	41,828	117,988	34,966	6,862	8,576	109,412
50	152,082	38,591	113,491	31,083	7,508	8,290	105,201
51	143,491	37,077	106,414	31,587	5,490	8,750	97,664
52	145,717	41,735	103,982	35,250	6,485	9,992	93,990
53	134,855	39,118	95,737	30,103	9,015	10,538	85,199
54	140,750	38,051	102,700	32,214	5,837	9,277	93,423
55	136,880	38,669	98,211	33,535	5,135	10,604	87,607
56	140,244	42,174	98,070	35,593	6,581	10,157	87,913
57	129,904	38,050	91,854	29,954	8,097	10,850	81,004
58	140,325	45,285	95,040	35,811	9,474	9,067	85,973
59	148,347	43,049	105,299	34,439	8,609	11,488	93,811
60	137,099	40,554	96,545	31,705	8,849	7,001	89,544
61	135,444	39,214	96,230	26,827	12,386	8,495	87,735
62	136,182	33,219	102,964	23,366	9,853	9,537	93,427
63	138,625	34,249	104,376	24,761	9,488	8,665	95,711
64	141,109	28,217	112,892	18,085	10,132	10,041	102,851
65	164,641	31,323	133,318	19,452	11,871	10,281	123,037
66	156,376	21,933	134,442	12,152	9,782	8,472	125,970
67	145,159	22,452	122,707	14,648	7,804	9,804	112,903
68	129,316	16,077	113,239	8,356	7,721	7,535	105,705
69	130,460	17,102	113,358	8,985	8,117	6,217	107,141
70	155,802	17,415	138,387	7,559	9,857	5,433	132,954
71	136,234	12,155	124,079	5,479	6,676	6,525	117,554
72	145,832	11,906	133,927	6,923	4,982	6,171	127,756
73	145,736	8,834	136,902	4,998	3,836	5,998	130,904
74	142,860	10,140	132,720	4,829	5,311	6,937	125,783
75	141,434	8,468	132,966	3,322	5,147	5,328	127,638

Exhibit B: U.S. Treasury yield quotes on 10/04/2011

Source: Wall Street Journal

Maturity	TIPS	Treasury Bonds	Inflation Expectation	After 10% Tax Treasury Bonds	After 10% Tax TIPS
1/15/2012	0.317%	-0.014%	-0.330%	-0.013%	0.318%
4/15/2012	0.201%	0.080%	-0.121%	0.072%	0.193%
7/15/2012	-0.646%	0.108%	0.759%	0.097%	-0.657%
4/15/2013	-0.588%	0.216%	0.809%	0.194%	-0.609%
7/15/2013	-0.750%	0.244%	1.002%	0.220%	-0.774%
1/15/2014	-0.733%	0.302%	1.043%	0.272%	-0.763%
4/15/2014	-0.663%	0.332%	1.002%	0.299%	-0.696%
7/15/2014	-0.755%	0.354%	1.117%	0.319%	-0.790%
1/15/2015	-0.752%	0.448%	1.209%	0.404%	-0.796%
4/15/2015	-0.707%	0.489%	1.205%	0.440%	-0.755%
7/15/2015	-0.760%	0.548%	1.318%	0.493%	-0.814%
1/15/2016	-0.647%	0.669%	1.325%	0.602%	-0.713%
4/15/2016	-0.674%	0.737%	1.421%	0.663%	-0.747%
7/15/2016	-0.658%	0.805%	1.472%	0.724%	-0.737%
1/15/2017	-0.524%	0.929%	1.460%	0.836%	-0.616%
7/15/2017	-0.516%	1.050%	1.574%	0.945%	-0.619%
1/15/2018	-0.373%	1.157%	1.535%	1.041%	-0.487%
7/15/2018	-0.339%	1.280%	1.624%	1.152%	-0.465%
1/15/2019	-0.256%	1.339%	1.599%	1.205%	-0.388%
7/15/2019	-0.193%	1.427%	1.623%	1.284%	-0.333%
1/15/2020	-0.131%	1.495%	1.628%	1.345%	-0.278%
7/15/2020	-0.081%	1.583%	1.665%	1.425%	-0.237%
1/15/2021	-0.004%	1.669%	1.673%	1.502%	-0.168%
7/15/2021	0.035%	1.741%	1.705%	1.566%	-0.136%
1/15/2025	0.385%	2.132%	1.740%	1.918%	0.175%
1/15/2026	0.451%	2.249%	1.790%	2.024%	0.230%
1/15/2027	0.484%	2.297%	1.804%	2.067%	0.258%
1/15/2028	0.551%	2.370%	1.809%	2.133%	0.318%
4/15/2028	0.616%	2.387%	1.760%	2.148%	0.381%
1/15/2029	0.578%	2.439%	1.850%	2.195%	0.339%
4/15/2029	0.620%	2.438%	1.807%	2.195%	0.380%
4/15/2032	0.674%	2.531%	1.844%	2.278%	0.426%
2/15/2040	0.830%	2.727%	1.881%	2.454%	0.562%
2/15/2041	0.834%	2.732%	1.882%	2.459%	0.566%

Note - No police report was taken on this accident

- also in research performed it is to my understanding that Ford (realized there) was a pressure problem with the air bags when they first came out in '95 and '96. The air pressure was reduced in 1997.

Tim Wullridge - DOT agent
812-855-4747
cell - 812-369-3012 Fax - 812-855-3537

Don Hillman - DOT Washington DC
1-202-366-6761

Directed by DOT - Tim Wullridge
is the agent that inspected
my truck

Tim Wullridge - DOT agent

812-855-4747

cell - 812-369-3012 Fax - 812-855-3537

Don Hillman - DOT Washington DC

1-202-366-6761

Directed by DOT - Tim Wullridge
is the agent that inspected
my truck



[Redacted]

FARMINGTON MO [Redacted]

Vehicle Owner				RE:	22407101
[Redacted]					
FARMINGTON MO [Redacted]					
Vehicle	Make :	FORD	Model :	F150	
	Year :	1996	ID No. :	1FTEF14N5TL [Redacted]	
ORIG LIEN DATE :		1/22/2000	ORIG LOAN AMT :		\$11,284.65

This is to certify that our security interest in the above described vehicle has been satisfied by payment on 10/20/2003.

Sincerely yours,

Bob Matthews

BOB MATTHEWS
Account Services Representative

Sworn to and subscribed to before me this 10 day of June, 2005.

[Signature]

Notary Public

My commission expires :



BEM

THIS DOCUMENT CAN BE TAKEN TO THE DEPARTMENT OF MOTOR VEHICLES (OR APPROPRIATE STATE DESIGNATED DEPARTMENT) TO OBTAIN A LIEN-FREE TITLE.

American Income Life Insurance Company

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(254) 761-6400 Fax (254) 741-5705 www.aillife.com

Attending Physician's Statement for Dismemberment and Loss of Vision

Patient's Name: [Redacted] Date of Birth: [Redacted]

Was condition due to an accident? (Circle) Yes or No Date of Accident: 10-5-10

How did accident happen? vehicle hit uneven pavement, car front hit a tree, airbag hit eye

Did patient have surgery or other treatment to prevent dismemberment? (Circle) Yes or No

If yes, Barnes Hospital St Louis Dr Volman Scleral Rupture repair

Date(s) of Surgery or treatment Procedure Code(s) Additional pages can be attached to provide details of dates and type of surgery performed

Dismemberment Section:

Was there a severance of hand above wrist, or foot above ankle? (Circle) Yes or No

If yes, circle which applies:

One Limb Two Limbs Right Foot Left Foot Right Hand Left Hand

Loss of Vision Section:

Is loss of vision entire and irrecoverable? (Circle) Yes or No

If yes, (circle which applies, both if necessary) Right Eye Left Eye Both

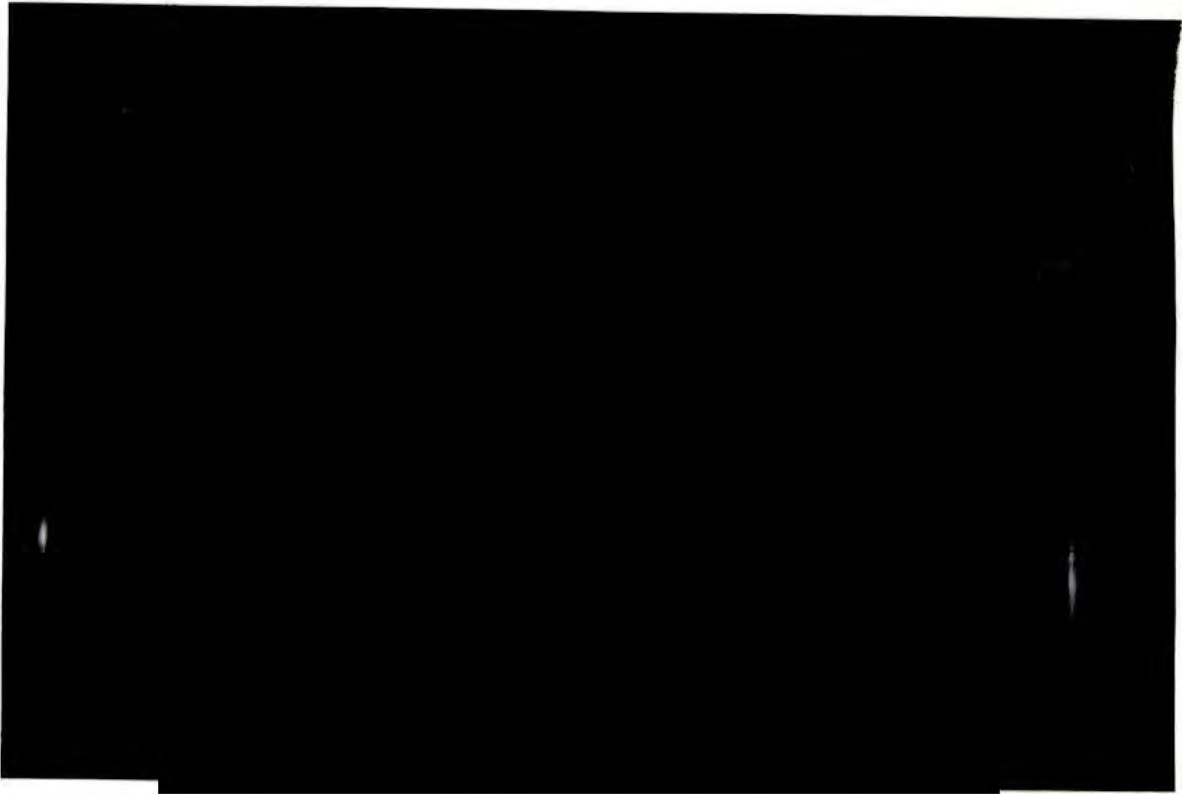
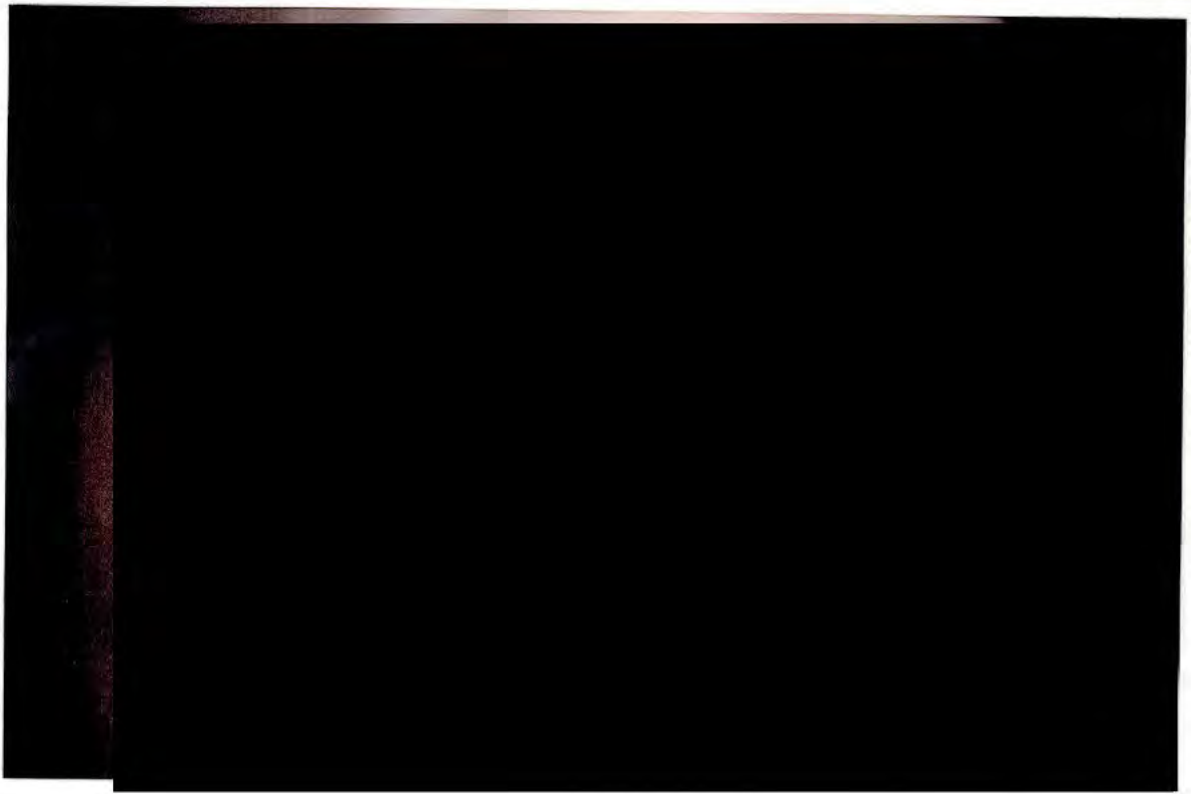
Date loss of vision occurred 10/5/10

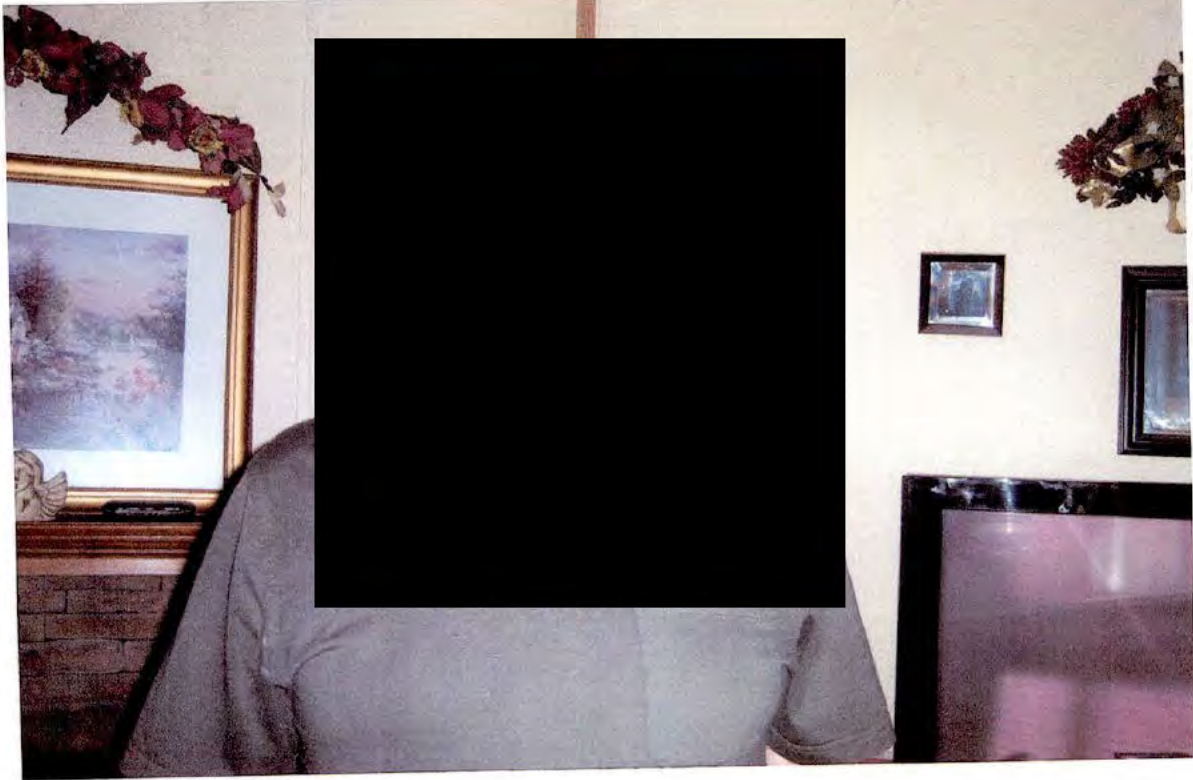
What is visual acuity? Right Eye No Light Perception Left Eye

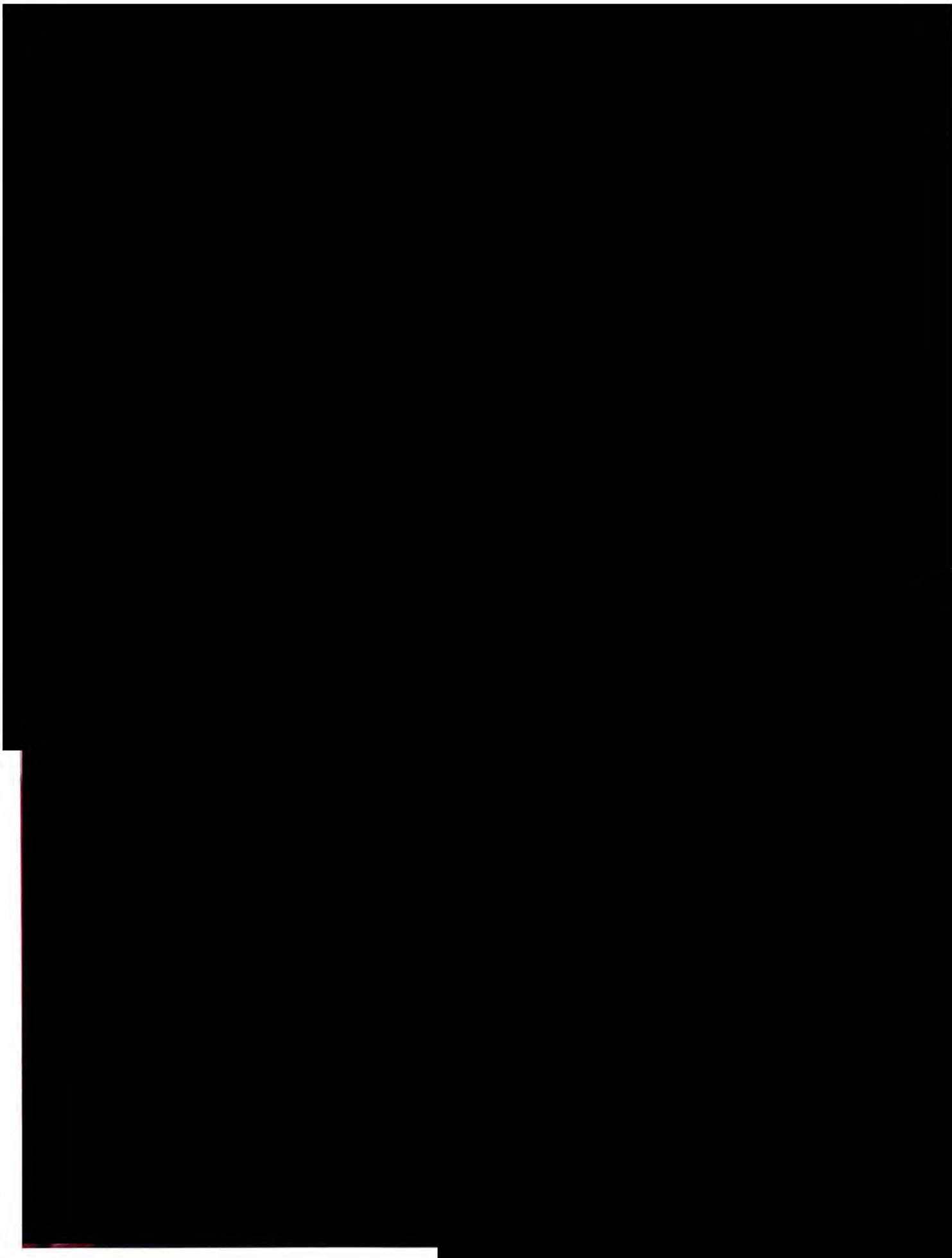
Physician's Name: Anton Belfer, MD Phone: 673-756-2020

Address: 140 West Mount Drive Farmington, MO 63640

Physician's Signature: [Signature] Date: 12-7-10







To protect the privacy of individuals, NHTSA does not make medical records available to the public without authorization. For this reason, documents falling into this category have not been included in this complaint record.



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- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 US Dept. Trans. National Highway
 Traffic Safety Admin
 Off. of Standardized
 NVS-210
 1200 New Jersey Ave. SE West
 Bldg
 Washington DC 20590

2. Article Number (Copy from service label)
 7011 0470 0001 9999 1868

PS Form 3811, July 1999

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature Agent
 Addressee

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

102595-99-M-1789



PS00001000060

EP14L
OD: 15 x 9.5

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