

Marcia A Sagadore - BILL 52- INSURANCE ACT - INNOCENT VICTIMS PENALIZED

From: jeanette woodman <jmwoodman@hotmail.com>
To: <sagadoma@gov.ns.ca>, <jmwoodman@hotmail.com>
Date: 2010-05-03 10:01 PM
Subject: BILL 52- INSURANCE ACT - INNOCENT VICTIMS PENALIZED
Attachments: woodreslaw[1].doc; MorganWoodmanMVCVictimImpactStatement [1].doc; MorganWoodmanPersonalStatementDALLaw.doc; Petes Truck Pics

I am writing this document, on behalf of my daughter, Morgan Woodman, who is currently out of the country. Morgan would be pleased to speak to you directly, regarding the unjust, impact the proposed amendments to the Insurance Act, BILL 52, will have on her well being, her current and future life, ambitions and dreams.

In February, 2006 Morgan was **rear-ended** by a Pete's Froutique, **3-Ton Hyno Truck** and the impact on her life has been debilitating. She continues to put her best foot forward, but behind her posed, cheerful, disposition she has been to, and continues to attend, hundreds of psychology (PTSD), physiotherapy, massage therapy, pain management and medical appointments to deal with the constant pain she endures.

She did not buy or carry books at Acadia University because of constant muscular pains from the weight. She is currently employed, part-time, while attending Acadia University, because of her interest in pursuing a career in law. Yet, she has to attend, myofacial release appointments, weekly, to manage the pain at work. She did write her LSAT, but did not achieve, high enough marks, because she could not endure the sitting time requirements of each LSAT Section without leaving the LSAT Test Centre, to stretch. She has now completed her B.B.A., Acadia, without the ability to study or read vigorously, because of constant headaches. She, fortunately, is a high achiever, and has somehow made it through the Business Program without having to study, achieving an admirable average but not adequate enough for acceptance at Dalhousie Law School.

Bill 52, as proposed, is not retroactive. Simply, put, because of bad luck and timing, Morgan's car crash, which occurred on February 26, 2006, neither fit, under the original Insurance Act, and as, currently proposed, does not fit under the more current changes to, the Insurance Act, as proposed by Bill 52.

In fact, the only CRITERIA which separates Morgan as a 2006 INNOCENT CRASH VICTIM is an arbitrary time-frame that must be approved by Members of the Legislative Assembly. Those victims who will now be included, on a "GO-FORWARD", basis pending the approval of BILL 52, are simply in the, "Right Place, at the, Right Time". Morgan was simply in the "Wrong Place, at the, Wrong Time".

*How can the Member of the Legislature, move forward BILL 52, without a further amendment, to include those victims who simply, through ill-fate, and bad luck, fall outside the scope of this arbitrary time frame? **We request that amendments to Bill 52, be driven not by the power or perhaps, threat of the insurance companies, but, by what is right for the constituents of Nova Scotia. What if Morgan was your daughter? How you would feel? To what decision would your conscience guide you?***

Jeanette M. Woodman
ON BEHALF OF
Morgan E. Woodman

Marcia A Sagadore - BILL 52 - INNOCENT VICTIM - INSURANCE ACT - PENALIZED

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NB. Marsha, Please confirm receipt e-mail and enclosures

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Attachments: woodrestaw[1].doc; MorganWoodmanMVCictimImpactStatement [1].doc; MorganWoodmanPersonalStatementDAL.w.doc; Petras Truck Pics

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MORGAN ELIZABETH WOODMAN

82 Acadia Mill Drive, Bedford, Nova Scotia B4A -3W3
 Telephone: (902)832-1062 E-Mail:084189w@acadiu.ca

Career and Life Goals: Completion of a Bachelor of Business Administration, Acadia University, 2010. Career goal focused on working as a legislative counsel in the Nova Scotia House of Assembly to enable me to pursue my passion in life – being on the “front line” and having direct input into the drafting of all Provincial Laws. Extensive work and volunteer experience has reinforced for me the natural fit, of my personal strengths and my career interests, to allow me to combine my organizational and people skills with my career goal. Maintain an active lifestyle with participation in sports such as hockey, lacrosse, curling, field hockey and outdoor activities including biking, kayaking, snowmobiling and skiing. Enhance sailing skills through continuous upgrading with the Canadian Yachting Association.

EDUCATION

- **Bachelor of Business Administration, Acadia University** 2010
- **Certificate of Human Resource Management, Acadia University** 2010
- **Grade 12, Charles P. Allan High School** 2006

WORK EXPERIENCE

- Legislative Page (Part-Time: Minimum 20 hours week)** 2009-2010
Province House, Halifax, NS
 - Assistant to the Speaker and MLAs of the House of Assembly.
- Administrative Assistant (Part-Time)** 2009
Acadia Alumni Affairs Office, Wolfville, NS
 - Assistant to staff. Responsible for office support.
- Sailing Instructor (Summer Full-Time)** 2005 - 2009
Lunenburg Yacht Club, Lunenburg, NS
 - Coaches children in the fundamentals of sailing, organizing land and water sessions.
 - Instructor representative on the Occupational Health and Safety Committee.
- Retail Sales Associate (Part-Time)** 2005 to 2006
The Gap, Mic Mac Mall, Dartmouth, NS
 - Provided retail and customer support to achieve sales objectives.
- Promotional Representative (Special Events)** 2003 - 2009
CIBC, Halifax, NS
 - Promoted the “Run for the Cure” event.
- M5 Marketing & Communications, Halifax, NS**
 - Photo portfolio featured in milk advertising print campaign.

PERSONAL DEVELOPMENT

- C.Y.A. Green & Blue Levels • National Coaching Certification
- Bronze 5 C.Y.A. Sailing Level • C.P.R., St. John Ambulance
- Boat Rescue Course • First - Aid, St. John Ambulance
- National Lifeguard Certification • J.A. Telephone Etiquette Course

EXTRA-CURRICULAR ACTIVITIES

Acadia University

- **SMILE Volunteer**
Volunteer for challenged children. Provided an interactive and stimulating environment.
- **Frosh Week Leader**
Provided guidance, fellowship and leadership in organizing and implementing activities.
- **Health Clinic Volunteer**
Provided assistance to the Head Nurse in registering patients.
- **Run for the Cure Volunteer**
Assembled and distributed run kits. Managed donations and registration.
- **Relay for Life Volunteer**
Encouraged the registration of teams and assisted with registration.
- **Hannah Miller Memorial Hockey Tournament Volunteer**
Registration Assistant.
- **Ski and Snowboard Club Member**
Took on the challenge of learning how to snowboard, as an avid skier.
- **Proctor Gamble Case Competition, Dalhousie University, 2009**
As President of the Acadia team, led my team to success in the honorable mention category.
- **Paul Tom Debating Society Member and Club Secretary**
Selected to represent Acadia at a tournament in Montreal, Quebec, January 2010.

Charles P. Allan High School

- Girls Ice Hockey Team
- Girls Field Hockey Team
- Girls Softball Team
- Mixed Badminton Team
- Mixed Curling Team
- Junior Achievement - Vice President - Administration
- Junior Achievement - Recipient - Company Merit Award 2006
- Junior Achievement - Selected as one of the J. A. Representatives as a guest of a Board of Governors Corporate Member - Business Hall of Fame Awards - 2006
- Junior Achievement Atlantic Conference - 2006 - Selected to attend as one of the Nova Scotia Representatives - 2006
- Nova Scotia Secondary School Association Annual Conference - Delegate 2005
- C.P.A. Volunteer Club (ie. Metro Food Bank, Soup Kitchen)
- C.P.A. Travel Club, 2005 European Tour
- Tier 1, Girls Lacrosse Metro League
- Bedford Blues Girls Midget Hockey League
- Volunteer, CanSkate Coach, LeBrun Centre

I Have Never Felt So Alone...

And it gets harder and harder as time passes. I continue not to see any change, any growth, any step closer to where I was, what I used to love, and where I used to be, before that day. That day that came so unexpectedly. That day that I thought would be a simple drive home from the gym. That simple day that changed in seconds.

That day has impacted me in ways which I had not expected, not anticipated and not understood. I am still afraid, still scared, still not able to do, still not able to accomplish still not the physical person, still not the personality and still not the whole person I was before the car crash. Things that seemed simple, things that were once so easy have now become difficult. Before that day I had always been fearless. I now think about the past. What my life was like and who I was before the car crash. The person who I was before that day. If today is unknown then tomorrow is just too much to handle.

I have never felt so alone in my life, so far from what I knew. I feel so lost in life since everything as I knew it was taken away from me two years ago in the crash. My personality has taken a toll and I just can't seem to find it. I try so hard to be myself, but these days I don't know who that is anymore. I used to be the sporty one of my friends, the most confident of my friends, and definitely the liveliest. Not only was I capable of picking up any sport or doing anything I was dared to do, I was confident in my abilities and truly thought I could conquer the world.

These days I can not walk from class to residence without my back causing me pain. I am forced to choose which book is more important for which class, as the heavier my book bag, the more it bothers me. This semester I didn't even buy my books as I couldn't bring them to class anyways. I continue to shut things out of my life and see opportunities pass by because they only seem to cause me pain. I can't sit and read my notes or my back brings me pain. I also can't tidy my room nor do my laundry as these once simple activities also cause me pain. It's as if everyday I do nothing, because I am hesitant to do something.

Not only is it painful, but since I lost my ability to participate in sports I am also out of breath so easily. Now my friends are ahead of me in everything I knew and in everything I could do before the crash. Going for runs, I used to be able to outrun them. Now I can't even walk behind them. I could eat the world before and it wouldn't matter because I was always active. Now I not only struggle with my loss of breath and pain but my body image as well. I am not comfortable in my own skin anymore. I have gained weight and lost the strong, physically fit body I was so accustomed to. I don't have confidence in my body anymore for I feel I have failed it, and it has failed me. It's the worst feeling in the world losing yourself, and your status. I am no longer in the physical condition that I so easily and comfortably felt defined me.

My memories of summer and winter fun fade. Summer activities that I once enjoyed and approached without effort are no longer simple, no longer effortless and no longer joyful. I am no longer strong enough to pull up the motor on my Zodiac. I am not even capable of going tubing with my friends behind the boat because of the arm strength required and the bumpy wave action that used to thrill me now causes pain. My summer job coaching children to sail is one that I love so much. Yet now sitting in the coach boat has become a challenging physical task for me and the pain and discomfort of this simple task is so difficult to accept. The winter months always brought me joy through my favorite past time of snowmobiling since I was a young child but now it only brings pain and discomfort.

Since the car crash I have not been back to my hometown St. John's because I am scared of what people will say. I don't know what they will think of the new me, since I don't even know what to think yet, without my daring ways and confidence that got me through anything. I continue to avoid the trip back to what I once knew, home. The hardest thing has been the disconnection I feel from the world, but more importantly my friends and the people that mean the most to me.

Since I was about 10 years old I was the trusted caregiver for three little boys since their infancy and their birth. First I played with the eldest and helped his mom. Then as the family grew and I matured I was charged with greater responsibility becoming their sole and primary part-time caregiver. Since the car crash I no longer have the energy or want to run around and laugh and play with three little boys who are like my brothers. Visiting them now I just feel like a stranger to them as I am not the girl they remember and I feel like a stranger to myself.

I have lost my identity with my friends and I just don't know where I fit with them which brings a level of uncertainty and little comfort. I am soon to turn 20 and I don't even like going out with my friends. I can't drink because of the medication I am on and I can't fake enough smiles and laughter to get me through a night. When I do go out I find myself coming home early with tears, and then I feel more out of place then I already did before the tears began. I get asked so much what is wrong; the closest people to me are the only ones that truly understand, for they are the ones that have noticed the change.

One of the hardest things on this journey to attempt to get back to where I was has been the people I have been working with. These people didn't know me before the car crash. It is the most frustrating thing in the world to have people telling you, "Good job, you can almost touch your toes." Prior to the crash, I had been able to wrap my feet around my head my whole life.... Ever since I was an infant I chewed on my toes and physical flexibility was just another simple task for me. Yes, it may be considered an accomplishment to almost touch your toes but it's not ok for me. I was never average.

PERSONAL STATEMENT
MORGAN ELIZABETH WOODMAN

When I sit in a Yoga class with an 80 year old woman who can do the exercises better than me it's even more heart breaking. Yet, I still struggle through it. Every minute feeling more judged then the last. I now hate going to the gym, a place where I used to feel so comfortable. Now it's a place where people can see me and it reinforces for me my discomfort with accepting the unwelcome limitations of my body. I hate going outside where everyone judges me. It's like I'm accepting the fact that I can't do the things I used to be able to do. I can't accept that so many people now see me as the person I am today. I am letting them see my inability and failure to do once simple physical tasks. I am letting them see the real failure I have become and it has taken a toll on my confidence. I don't know what they would think, and I can't bare, let alone grasp how I myself now feel and think.

Sometimes I pretend like I am still the same girl I was, and its hard when people find out the image I sometimes portray is not the truth. Everyday it feels like I am living a lie, and I just want it to be the truth again. I want to be able to be myself, not this stranger that I have become since that day two years ago. Not only has it caused problems with my school as well as with my friends, but with my everyday life. I feel like I can't be around others, yet I can't be by myself. No matter which way I turn, what I do or how hard I try that day seems to haunt me. I can not shake it away. I can not wish it away. I can not pretend it didn't happen.

Morgan Woodman
April 17, 2008

PERSONAL STATEMENT

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Telephone: (902)832-1062 E-Mail:084189w@acadiau.ca

EARLY INFLUENCES

"Hello, you must be Morgan," bellowed the booming voice from across the way. At the age of 6, we had just moved to our new house in Newfoundland, and I had just met our neighbor. Our family soon grew close to these grandparent-like neighbors, Gordon and Madge. After several public outings with them I was puzzled as to why everyone we met seemed to know Gordon but called him Judge. I soon learned that Gordon, the friendly giant next door, was called Judge, because he was a real Judge – Judge Gordon Seabright! I was fascinated by his television appearances, his popularity, and most of all his courtroom stories. My parents sensed my keen interest in Judge Seabright and encouraged me that I too could be a Judge when I grew up. My initial exposure to the law and encouragement to pursue a career in law came at such a young age that I quietly put it on the backburner as I continued to grow and mature from child to adult.

WHY LAW?

My current decision to pursue a career in law came about in recent years because of a life changing car crash in February, 2006. I have involuntarily and unexpectedly been thrown into the legal system as a client in a solicitor-client relationship. I have come to understand that as the client in this relationship, the process of law requires a great deal of patience, organization, research, knowledge and strength of character. My responsibilities have ranged from the essential requirement of being organized, to ensure all my expenses and medical appointments are documented, to displaying strength of character while being subject to, and enduring, an aggressive, grilling, question period from the opposing legal team. Although, this is an experience that, I would not have chosen, if I had a choice, it has taught me that being the "client" in a legal process is a challenge and I have developed a great deal of empathy for clients in the legal system.

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WHY DAL?

As a Legislative Page in the Nova Scotia House of Assembly during 2009/2010 I was introduced to the Nova Scotia Legislature and learned "first-hand" the process of how bills become law. I enjoyed legislative work and have been invited back, to continue as a Page, for 2010/2011. I would like to continue to build upon my legislative foundation and maintain this part-time position, while pursuing my law degree. Attending, the Schulich School of Law, would allow me to continue to build upon my legislative experience and obtain my LLB in order to become a Legislative Counsel for the Nova Scotia Legislature.

STRENGTHS

A truly dynamic individual has the ability to leverage their strengths to excel, but recognizes their weaknesses and addresses them. As a lawyer, every day will present unique situations where solutions have to be derived from a combination of knowledge and trust in one's own instincts. Through my life experiences, I recognize that I have my own unique set of strengths and weaknesses.

Extensive part-time work, volunteer experiences and my academic background have reinforced my personal interests and career interest to allow me to combine my passion with my career goal – to work in law. Through my extensive work and volunteer experiences I have demonstrated and developed key skills including: organization, patience, creativity, compassion, encouragement, enthusiasm, team building and conflict resolution. My extra-curricular activities have been wide and varied from snowboarding to hockey to arts to debating. My extra-curricular activities will allow me to relate to people across an exceptionally wide range of interests. Through success in the Acadia BBA Program I have demonstrated excellent organizational skills and communication skills, both verbal and written. As a member of the Acadia Debating Team I have learned to not only communicate clearly, but listen attentively. As a Project Team Leader in a variety of BBA marketing coursework I have continuously placed first in all simulations. All of these skills can be readily transferable to the study of law and will provide a strong foundation to ensure my success in the Faculty of Law.

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CHALLENGES

I embrace challenges and face them with determination and commitment. During my summers as a Sailing Coach, I have had the responsibility of guiding the development of both my staff and my new sailing recruits. I have a high need to achieve and set high performance standards for myself and others. My approach may on occasion, set too high a bar for some of my staff and new recruits. While I recognize that not all individuals work to the same standard, I have come to appreciate that I must respect the differences in others if I am to maximize both my individual and team approach.

CAREER AMBITIONS

My recent work as a Legislative Page in the Nova Scotia Legislature has instilled a strong interest in pursuing a legal career in a provincial legislature. I have observed "first-hand" how laws are made. During the Daily Routine, as a Page, I have assisted with bills, resolutions and petitions and have had the privilege to be a part of the oldest elected assembly in Canada. As a Legislative Page, I feel I have only laid the foundation of contributing to legislative democracy. I have enjoyed my work with staff of the Legislative Counsel and elected Members of the Assembly and I would like to further my contribution and involvement in the legislative process by becoming a member of the Legislative Counsel.

SELF-DISCLOSURE – DISABILITIES - CHRONIC PAIN and PTSD

A simple day that started out as uneventful forever changed my life. A day that I thought I would simply drive home from the gym. That day changed in seconds. I was rear-ended by a 3 ton commercial truck on February 6, 2006. Since, February 6, 2006 I have endured Chronic Pain and Post Traumatic Stress Disorder. I have been to hundreds of doctors, physiotherapy, massage therapy and psychologists' appointments since 2006, while attending university full-time, and maintaining a work and volunteer schedule. My life has now become focused around two states of existence – pre-crash and post-crash.

I continue to be limited by pain with all activities of daily living whether sports, academic, work or social activities; however, with perseverance I have completed my university degree and would like to continue with my career ambition of becoming a Legislative Counsel. It has been difficult to cope with life "after" the car crash, versus life "before" the car crash and the chronic impairment has meant significant adjustments in my ability to achieve life to the fullest.



