



### **Wednesday, May 4<sup>th</sup>, 2005**

To start I want to say thanks for taking the time to read this story. I am going to summarize this event quite a bit, as the exact details, which are vividly etched in my mind would easily fill up ten or more pages. My hope is that you take away a few points and learn about how important some of these items are before it is too late to change them.

The day started not that much different than any other day. I was getting Kylee, our oldest child, up for school, while Amy, my wife, got ready to go to a doctor appointment in Wichita. Our two other children, Keaton, next oldest, and Kolten, youngest at the time, were also getting ready for the day. Keaton would stay with me at work, while Kolten would ride with his mother, our sister-in-law and our nephew to Wichita.

I talked to Amy at about 1:30 that afternoon, she was letting me know she was on her way back and would pick up our daughter from school. This would be the last time I hear her voice for five weeks.

At approximately 2:30 PM, south of Salina near the Mentor exit, a semi driver fell asleep and swerved across the road hitting our vehicle almost head on. Amy never had a chance to react, there is a slight hill at that exit and by the time she saw the semi, it was too late. The semi flipped on its top and caught fire, losing its load of manhole covers all over the interstate. The semi driver was uninjured. Our expedition spun at least 360 degrees from the driving lane of the interstate coming to rest on the entrance ramp. It remained on its wheels and never did roll.

Our sister-in-law died on impact. She was riding in the front passenger seat. A young, wonderfully bright person whose life was cut too short. Everyone that was associated with her enjoyed being around her.

Our nephew was riding in the middle seat, in a car seat, behind his mother on the passenger side. He was originally transported to Salina hospital and then air lifted to Wichita. He was pronounced brain dead shortly after arriving in Wichita. He died later that evening at approximately 9:00. One vivid memory that I will never forget is walking in his hospital room door, seeing his father holding his lifeless body in a wooden rocking chair in the corner of the room. He was just a few days away from turning one year old.

These two deaths left behind a very young, widowed, husband and father. To this day it is still hard for me to comprehend how his family was wiped out from this event and I was left with everyone surviving. They were laid to rest the Monday following the accident.

Amy was driving. She survived the accident and had to be airlifted to Wichita for treatment. Her injuries would include, two fractured legs requiring rods, fractured wrist, collapsed lungs, traumatic brain injury and many bruises, cuts and scrapes. She suffered seizures and even a stroke due to an undetected tear in an artery in her neck. Her road to recovery was a very, very long one. She would be in a coma in the SICU for approximately four weeks and then

transferred to rehab for another three weeks. Amy had to learn how to eat, walk, talk, read and do all of the basic things you and I take for granted all over again. She finally came home the end of June. After arriving home she still had several surgeries to endure along with months and months of rehab. I am very proud of her, anyone in that situation could have given up pretty easily but she kept going and doing what was needed to make herself better as fast as possible. She is stubborn and stuck with it until it was done. I love her and look up to her for this.

Kolten was riding behind his mother, in a car seat. He survived and came out the least damaged. He suffered severe whiplash, a cut on his forehead and a broken collar bone. It would be about four weeks before he finally started to walk again due to the extreme pain from the whiplash. He is back to normal and outside of a scar on his forehead, you would never know it happened.

**So you are asking, what is the point? Why do I need to know about this?** Here are a few things that I have taken away from this incident...

1. **Do not take even one second for granted, ever!**
2. **Family and Friends** - I can say this, I never, ever, ever, ever would have made it through this ordeal without the help of family and friends. **They dropped whatever they were doing, no questions asked, and selflessly helped me tend to my family in Salina and wife in Wichita.** They helped me mow my yard. They helped make a ramp to get Amy into the house in a wheel chair. They helped run our business. The list goes on and on and on and on.
3. **Kids Car Seats** - I am confident having a properly installed car seat saved my son's life. They are annoying as can be, but they work. **Install them using the three point LATCH system and fasten your kiddos in using the five point harness (for front facing seats).** They had to cut those car seats out of our Expedition after that accident. I think that they did what they were supposed to do.
4. **Life Insurance** - My wife and I had none. What if she didn't make it through that accident? Heck I didn't even have enough money in savings to pay for the funeral, let alone the fact that I would have been left a single father with three children! Who would have taken care of them while I worked? Who would have paid for daycare? **Why is it that we will spend, what I have seen, up to \$100 or more a month to insure our car but yet we will not spend \$20, \$30 or \$50 per month to insure our lives? Is your life worth more than your car to your family? I am 100% certain you will die someday, but I am not 100% certain you will ever wreck your car.** Get coverage and get it now while you are healthy.
5. **Health Insurance** - We did have this, thank goodness. I know it is expensive, but without it this whole ordeal would have been that much worse. **With Kolten and Amy's medical bills in excess of half a million dollars,** it would have bankrupt us several times over. **When the hospital sends the bill in a box (300+ pages) to your house via certified mail, along with a lien on your home, you know they mean business.**
6. **Make a Will and Power of Attorney** - Amy and I did not have one. Now we do. Don't leave it up to the state to decide who will take care of your kids if you die. What if you are terminally ill from such an accident, **who do you want to make medical decisions on your behalf?** Spell it out, or the one calling the shots may not be the one you want or making the kind of decisions you would.
7. **Car Insurance** - Pay attention to your liability limits. Do you know what your liability limits are? I didn't at that time, but I learned really quickly what they mean. You need to know! State law only requires \$25,000/\$50,000/\$10,000. **Do you know what those numbers mean? You should.** Some insurance companies and agents will sell you low limits in order to lower the premium and sell you the policy when it may only cost you an extra dollar or two per month to have better limits. Luckily our agent at the time did a good job for us on this, we had adequate limits in place at the time of the accident.

8. **Disability Insurance** - We had none. Are you the breadwinner of your family? What if you took the place of my wife in a wreck like this? **Who would pay the bills?** If your family depends on your wage, not only do you need life insurance, you need disability insurance.

I have to think that part of the reason we had none of these coverage in place is because **no one ever asked us to go over it**. I am not blaming my agent at the time or anyone else, but if I had been asked would I have had different things in place? One will never, ever know...

If you will allow me **15 minutes of your time**, either at your house or at my office, **I PROMISE** that you will have a better understanding of what you have, or don't have, when it comes to the items I mention above. **When is the last time your agent spent 15 minutes reviewing your policies and coverage with you? Has your agent ever asked you about life insurance? Have you ever met your agent?**

Prefer to submit your information online? Visit [www.comparemycoverage.com](http://www.comparemycoverage.com) and submit your information. This will send a note to my office and someone will be in touch with you as soon as possible.

**Don't wait until it is too late.** Amy and I now pay 125% more for her life insurance because of her injuries from the accident. It took two applications, spaced apart by almost a year, to get her accepted. Had we taken the time to secure the coverage we needed to protect our family before the accident we would be paying over half as much as we do now and it would have been accepted the first time! Visit [www.comparemycoverage.com](http://www.comparemycoverage.com) now for a **FREE REVIEW** of your policies.

I appreciate your time and consideration.



Todd Keller

**PS.** Since I wrote this letter I have had the experience of several more instances where an untimely death has occurred. In 2008 I attended the funeral of my college classmate and roommate. He was diagnosed with colon cancer that ripped through his body in a matter of six months. He was 33 years old.

In 2009 my god-mother and a good friend of my family passed away from cancer. Her battle was a long, horrible, drawn out deal. She was 59 years old.

In 2011 one of my best friends from high school was killed in a car wreck. He left behind a wife and two young daughters. He was 35. Before his death, two other classmates were also killed in car wrecks in my high school class. Protect yourself and the ones you love now! Do not wait!



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