

AN MTBI RECOVERY JOURNEY

September 21, 2005. I awoke in the hospital and knew immediately why I was there. My first thought was: "Wow! Am I ever lucky." I made it 66 years before this happened. Margaret and I had been hit head-on on the highway just north of Oak Harbor the day before. She had internal injuries, a broken neck, and was bruised from head to toe. I had a collapsed lung, a fractured talus in my foot, and although I didn't know enough to think about it at the time, a bruised brain. To add insult to injury, when we read the newspaper account of our accident it referred to us as "elderly." In my mind I hadn't even reached middle age the day before that accident.

I have regained quite a bit of my mental abilities in the almost 13 years since the crash, but unfortunately, I have lost some of them to the ravages of time. I accept the fact I am now "an old guy." The physical injuries caused us to be confined to our home for most of the next two or three years, and although we kept our business going from home, we finally sold what was left of it in 2011. I was faced with trying to find another source of income in case either or both of us managed to live 20 or 30 more years.

I had realized a few weeks after the accident my brain was not working properly. I was experiencing a "mental fog" sensation every day until about noon when my mind seemed to clear. When I read or talked about anything complex, I experienced extreme mental fatigue after only a few minutes. I could still read and think, but it required greater effort than before. A psychologist told me the best way to get it working better would be to challenge and exercise it. I bought a mental exercise CD, and it was extremely boring. I bought and read at least three books about the brain and how the brain works. I had heard a lot about the financial crash which started in 2007 and I was curious about what was behind it, so I bought several books including *The Big Short* and pushed myself to read and understand them as much as possible. I then bought some books on how to design websites and spent a year learning to use HTML. I did not record the duration of my reading attempts, but I started reading only a few minutes at a time and then starting again after relaxing a while. Over a period of a couple of years I built up my ability to concentrate on something non-stressful for longer and longer periods. For over three years after the accident, I was unable to deal with anything stressful for more than a few minutes before being hit by extreme mental fatigue.

Four or five years after the accident, I was contacted by an investigation agency in California I had worked with when we were operating ION, our investigator referral service. They asked if I would take over the job of sales manager for their business in the State of Washington. I worked at this for several months until it became apparent because of the nature of the workers comp insurance program in Washington, it would not be worthwhile for them to expand into Washington State.

Reading several books about the 2007 financial crash piqued my interest in trading financial instruments. I took several weeks of hands-on trading of stocks, options, and futures. After several months of trading, I accepted the stock market is not a safe place for an individual to do mental exercise. My problem with the mental fog every morning

had diminished over the years since the accident, and it is only noticed occasionally now in response to traumatic or very stressful activities. The long periods of concentration at the computer required for trading resulted in muscle tightness and pain in my neck and arms which was probably not related to my brain damage issues.

Although I knew I still had some mental limitations from the accident, it was difficult to identify them as separate from the reduction in self-confidence I had experienced post-accident.

I decided to see if I could learn enough about real estate to get a real estate license. I studied for the Washington State exam online and passed the test with no problem, which was helpful for my self-confidence problem. In three years, I learned enough about real estate and the market to earn a pretty good income during 2015 and the first half of 2016. Having been self-employed in my own business for many years, I found working as a real estate salesperson less than ideal.

Upon arriving in Arizona in mid-2016, I immediately attended the necessary classes, took and passed exams required by the state, and got my real estate broker's license. I determined being a realtor in Arizona was probably not worth the effort. With 2,400,000 housing units in the state of Arizona and 73,500 real estate salespeople, there appeared to be a real estate salesperson for every 32 houses. And in addition to this glut of real estate people, since the crash thousands of investors and get rich quick artists have descended upon the state for the fix and flip and wholesaling opportunities.

During the years I sold real estate and was not finding that industry to be something I loved doing, I watched the online employment services and from time to time submitted an application for a job I thought might be interesting. I was in my 70s by this time, and out of the five applications I submitted with all the necessary supporting documentation, I only received a no thank you letter from one of them. The other four didn't even bother to acknowledge my existence after looking at my resume and realizing how old I had to be.

In the fall of 2017, I learned Arizona needed substitute teachers, and I had all the qualifications to become one. About the same time, I applied for a Christmas season call center job with Macy's department stores and was hired. This involved a two-week training class which demonstrated I do not have the mental capability needed to compete with young people using computers. Whether this is because of the accident, my age, or just my general mental abilities, I don't know. It was helpful learning there are some things I can't do even if I try hard.

Addendum added January 14, 2021

I am still constantly looking for new opportunities and challenges, and I thought I had regained most of my self-confidence. I was no longer seeking brain exercise like I did the first eight or ten years after the brain trauma. I felt as ready as I will ever be at my age or older for climbing the next hill. I accepted when you are over the hill the choice is between resting or climbing the next hill.

In late 2020, I read Rick Friedman's book *Polarizing the Case* and was amazed to find the answers to questions I had about how the liability carrier treated my wife and me after their insured allowed a loaded trailer to cross three highway lanes and hit our car head on. What I learned inspired me to go back to work as an investigator and help attorneys representing clients with traumatic brain injuries deal with the routine defense strategy of deny, delay and imply malingering.

I needed to find a way to bump attorneys out of the paper shuffling rut if I was going to help them and their invisible injury clients. There is a good reason MTBI is referred to as one of the invisible injuries. After handling a couple of interviewing cases a month, this past year, I have proven I still know how to do what is needed but my mental processing speed has not recovered. Public speaking is a possible solution to both the marketing need and my brain re-building needs. Referrals to firms and/or groups open to learning about a way to speed up and improve the resolution of MIST injury insurance claims are appreciated.

Leroy Cook January 2021