



# INSURANCE

## Matters

### LOST OPPORTUNITIES

His doctor's advice hit him like a pile of bricks. "You will have to find a different line of work Jerry. With the injury you suffered to your back there is no way you will ever be able to return to your job."

Jerry was ripped! He loved his job at the mill. He had spent eight years of his life there. All of his friends were there. How was he supposed to support himself and make his child maintenance payments each month?

Over time Jerry's mood mellowed. He was also determined to land on his feet. It turned out that the computer course he had taken in high school wasn't a waste of time after all! With an additional year of upgrading, Jerry was back to work earning as much as he had at the mill.

His income paid his bills but Jerry missed the camaraderie he had enjoyed at the mill. Work just wasn't as fun anymore and he hated working indoors. He also worried about what would happen if he ever lost his cushy new job.

Who would pay his bills when he had to pass up jobs that were too hard for his back to handle? At times like this, it was hard to forget about the driver who had injured him.

In circumstances such as this, the law recognizes that Jerry is entitled to compensation. Jerry's claim would be for **his loss of earning capacity**. Due to his injured back, he is now less able to earn income from all potential sources than he was prior to his accident.

Depending on the degree to which your employment opportunities are limited, and the age at which you are injured, this claim can be substantial.\*



BY MERV SADDEN

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