

# Community's outpouring helps Ward family recover from mishap

**Continued from page 1**  
 mental task of putting their lives back in order. And again, the community was there to pitch in.

"We were overwhelmed--they came out of nowhere offering child care, bedding, food, clothes. We knew no one, yet everyone was so kind," Kim said.

The couple was especially touched by the efforts of a local resident who organized her church and friends to set up drop-off points for donations.

That first night, the family stayed at their empty house at 203 Benedetti Ct. The Jimmy V Golf Classic, in town for the weekend, had drawn crowds of out-of-towners and hotels within a five-mile radius were booked solid.

But as neighbors learned of the accident, they brought over glasses, plates, forks, air mattresses, and cooked meals for the family.

The next morning, Mike called the Triangle Guest House, where he had previously rented quarters while his family was moved, to inquire if furnishings could be rented for their home.

By the afternoon, appliances, furniture, and other household essentials had arrived.

Soon after, Mike started the tedious process of listing the family's possessions. On the kitchen bar, he placed a piece of notebook paper for each room of their house in New Jersey.

As they mentally went through each drawer, cabinet, closet, they listed the items they could remember. Months later, they were still adding to the lists.

The couple split themselves up. Kim took over putting back together the family's physical lives. Mike focused on the financial aspects, writing letters to attorneys and insurance companies.

While he was faxing and phoning, she was out shopping.

The children were her first concern. To lessen the blow, the Wards took Blair and Brianna to Toys R Us and told them to buy anything they wanted to replace the special things they lost.

Other things were replaced as the need arose. On a rainy day when Blair used a garbage bag to cover his head while waiting for the school bus, Kim thought about slickers.

When the first chilly day of autumn arrived and the kids, still wearing shorts, began to shiver, she thought of buying fall clothes.

Adding to the couple's anxiety was not knowing how much money they would get from the insurance

companies. "We were flying blind," Kim said.

The loss has been tough psychologically.

"When people lose a spouse, I've heard them say they still expect to hear the garage door open, and see the person walk in. Now I understand that. The mind doesn't comprehend finality," Mike said.

"You go to the closet, reach for the Dirt Devil--it's not there. But you know it's on the top shelf because it's always been.

"Or you go to the medicine cabinet to get a band aid, where a box has always been, or open the cabinet to turn on the stereo--only it's not there," Mike said.

It has been easier for Mike than Kim to replace clothes. He went to Belks, bought six pairs of Chinos, two pairs of loafers, six Polo shirts.

But Kim complains she has nothing to wear. "I have to go to 10 stores to find anything," she said.

The Wards said the stress had also taken its toll on their bodies. Mike sweats a lot and feels nervous. Kim has noticed she is losing more of her hair.

## RECOVERING FINANCIALLY

The Wards feel fortunate that they have been able to rely on their homeowners insurance to replace their possessions.

A policy on their home in New Jersey was still in effect when the accident occurred and a policy on their new home had started just a day prior.

The couple had believed their possessions would be fully covered by Allied during the move. A driver had even assured Kim their coverage was for the full replacement value of their possessions. But to their astonishment, it was not.

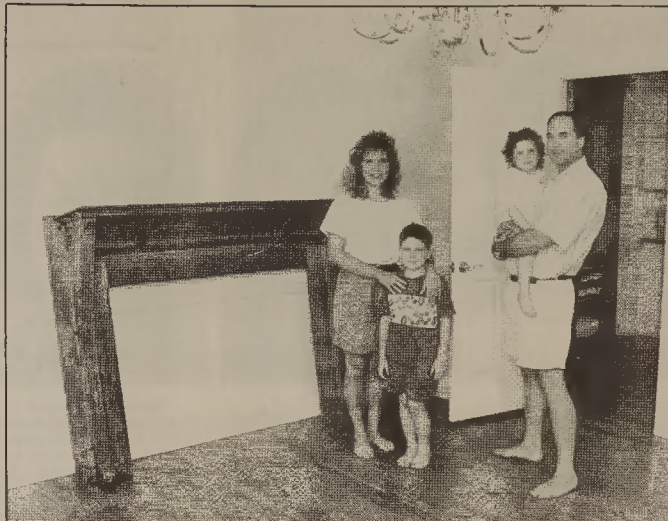
Mike said Allied later offered to pay 25 percent of the value of their possessions, a little less than 30 cents on the dollar but with the stipulation that once the agreement was signed, the company would be released from any future claims.

On the advice of attorneys, they turned down the offer. Since then, Allied has made no other offers.

Mike said the couple's legal options remain open. If they sue, any settlement would go to the insurance companies, he added.

Through it all, Mike said he had been most disappointed with Allied's refusal to do what he believes is right.

Kim said she would like to tell Allied executives that "it's people's lives, not furniture, that they move everyday."



**STARTING OVER**—One of the few things to survive the crash was an antique fireplace mantle Kim Ward bought the day the movers came. It was loaded at the back of the van.

It has been within the past two weeks that the insurance companies have settled on an actual value of what the Wards lost.

"It took a lot of work just to finalize agreements there was coverage," Mike said.

**PUBLICITY**

Interviewed by a New Jersey newspaper last fall, Kim said she was glad the accident happened in North Carolina. "In New Jersey, they would have looted us," she said.

A radio station picked up on the story and Kim's comment. She remembers standing by her quote when a talk show host called up and engaged her in his show.

**STILL NOT QUITE HOME**

The house is sparsely furnished. A dining room and living room remain empty except for a large artificial plant and an antique fire place mantle which was one of the few things surviving the crash.

Inside the den, a green and white plaid couch cheer the room. Pictures in decorative frames add

warmth.

"It's pretty," Kim said, looking around. "But we don't feel ownership...We don't get the feeling we're home."

Mike thinks moving to their new home now under construction a short distance down the subdivision will help. There, things are supposed to feel unfamiliar, he reasons.

Mike has joked with neighbors that when the time comes to move, he plans to take away everyone's car keys, block off the street, call in a police escort for the movers.

If she had to do it all over again--knowing then what she knows now--Kim said she would answer "yes," in spite of all that's happened.

When asked the question eight months ago, she answered "no."

"We're past that huge monumental task. I know (moving here) was the best decision," she said.

Mike's thoughts turn to the more practical side of the experience. "Make an inventory of everything

you own," he offers as general advice to everyone.

He said the accident had also changed the way he felt about the statement: What are the chances? "That holds no weight anyone," he said. "I know the chances."

The Wards said the children seem to be adjusting quite well.

At an end-of-school-year meet-

ing, Blair's teacher, who knew what her pupil had been through, commented on how well she felt he had adjusted.

When she asked Blair how his family was doing, he said: "We're all okay. It was just stuff."

## Town board writes off debt for water bill

The Morrisville Town Board of Commissioners voted June 12 to write off \$1,562.06 in bad debts for water and sewer bills, but not before one of the bills was questioned by Commissioner C.T. Moore.

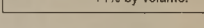
Moore asked why services had not been cut off before Denise Jenkins ran up a bill of \$394.50.

Town Finance Officer Julia Powell explained that the bill reached that amount in 1994 before the town set the 25th of the month as the deadline for cutting off services for non-payment of that month's bill. The bill, which was three times the amount of the second highest writeoff, was for two months of service.

The writeoffs averaged \$53.86 for 29 customers. The lowest amount due was 17 cents.

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