

I.

You are standing in line waiting to get in to a U-2 concert. A man butts in the line in front of you. a teenager behind him then pickpockets (steals from his back pocket) this man's wallet. When you get into the concert hall, it is announced that Bono will not be performing with the band that night. Bono is angry because a local group that performed earlier played an "original" song that sounds very much like a song he wrote. ...Bono and his band are later stopped at the airport because a band member has a tiny amount of marijuana in his baggage.When you come home from the concert early, you find your wife in bed with another man. She says she wants a divorce. You say you do too. You have a 14 year old son and a 2 year old daughter. The next day when you go to work at the factory, your finger gets cut off in the machinery. You think it is the fault of a co-worker. He thinks it is because the machinery is unsafe.

II.

An explosion at a steel mine kills 4 miners and badly injures 4 other miners. It also kills 2 invited visitors and badly injures 2 others. This explosion is caused by dynamite but no one knows what went wrong or who made a mistake. During the investigation of this mishap, it is discovered that the mining company has dumped toxic chemicals into the ground. Residents who live near the steel mine have been complaining for 20 years that their drinking water is discolored and tastes bad. Many residents have been dying of cancer and infants have been born with deformities.

III.

An irrigation ditch runs behind the home of a family with a 4 year old boy. The previous homeowner modified the irrigation ditch by widening it to create a concrete wading pool there before the water continued its flow downstream in the ditch. The boy loses control of his tricycle and falls into the ditch. When the family notices he is gone, they begin frantically looking for him in the water. A policeman finds the body of the boy in the water much farther downstream than they expected him to be. He appears dead but

is revived. He has horrible, severe brain damage that makes it impossible for him to talk or use his hands and arms in a normal way.

IV.

Laura, a beautiful 19 year old girl, goes on a date to an amusement park that has a climbing wall with pulley ropes to help climbers climb up and repel down. This girl climbs almost to the top and just when she is about to reach out and ring the bell at the top, the rope she is harnessed to comes loose and she falls 30 feet to the cement ground. She does not die or suffer any brain injury but she does sustain several severe bone fractures, including a fractured pelvis. Her family has no health insurance. Her father, a self-employed electrician constructs a wheelchair ramp and makes other changes to the home so she can be cared for at home. He and the girl's mother are unable to continue their full time jobs because of the time they spend caring for Laura and taking her to physical therapy and doctor visits. Laura has worked as an aerobics instructor and had planned to teach physical education.

V.

Bob is a salesman of picture frames and travels out-of-town frequently. While walking down a tiled pathway at his hotel he steps on a bird dropping that is very slippery because of rainwater that has poured off the roof of the hotel onto the pathway. There are no rain gutters on the eaves of the roof. Bob falls on the slippery bird poop and breaks his leg.

When Bob gets back home, his leg is put in a cast and he is given crutches at the hospital. The nurse at the hospital does not give him a brochure on how to use the crutches and they do not teach him how to go up and down stairs with crutches. When he gets home, he tries to go downstairs to take a shower, and falls forward. He sustains very serious "closed head trauma." Although he looks normal, his brain has changed. He gets angry

all the time. He treats his wife badly. He forgets things. He can't add and subtract in his head. He can't do the things a good salesman needs to do. His doctors say his condition is permanent. He will never be the same.

VII.

NPO Therapies is a business that sells medical supplies to patients who are not hospitalized. Patients sometimes come in to its office to receive injections of medicine, including patients who have AIDS.

Andrea does janitorial work at night at the building where NPO offices. She empties waist baskets which contain plastic liners. She carries the trash in the plastic liners to a larger waste bucket. While doing this one night, her leg is pricked by an uncapped needle in the plastic bag. She opens the bag and sees the needle. She discovers that an AIDS patient had received an injection in that very room that day. The discarded needle was probably used on him. Andrea is afraid she will get AIDS. Her fear makes her physically ill. She sues NPO.

VIII.

Tom is driving his car down the street, within the speed limit. As he approaches an intersection, he sees Anna starting to cross the street at the crosswalk in front of him. Anna is the wife of Tom's close friend, Hans. Tom and Hans often play jokes on each other. Tom decides to play a little joke on Hans's wife, Anna. He keeps driving forward and doesn't apply his brakes to stop until the very last second. This frightens Anna so badly that she has to be hospitalized. Tom didn't know this but Anna was pregnant. At the hospital she learns that she has miscarried. Anna is poor. Tom is quite wealthy and his car insurance includes liability insurance. Anna sues Tom.

IX.

Dr. Nicolich is an orthopedic surgeon. He lives and works in a small community (Ashley Valley) away from the big city, where he used to work. His skill as a surgeon in the big city wasn't highly regarded. The hospital in Ashley Valley didn't care about that. It needed a surgeon and was very happy to get Dr. Nicolich.

Not long after Dr. Nicolich arrived in Ashley Valley, it became apparent that he had a prescription drug problem. When he was in the army many years earlier, he had been in a helicopter crash which left him with serious injuries, requiring several surgeries and leaving him with chronic pain problems. He became dependent on narcotic pain medications. There are indications the hospital was aware of this. Dr. Nicolich's own physician, who prescribed medications for him, was on the board of directors of the hospital.