

## Tim Brown Speech

Hello members of the political subdivision committee.

Thank you for your time today and the opportunity to share my story.

I'm Officer Timothy Brown. I have a beautiful wife, Courtney, and together we are raising two little boys ages 4 and 7. Prior to serving the West Fargo community, I proudly served as a medic in the US Army and as a police officer in Memphis, TN. Every job that I've had has required rigorous physical activity and tests, including cardiac stress tests and EKGs. I have NEVER had any signs of heart issues, including at an EKG I had less than a year before October 30, 2021.

That night would change my life forever. On that night, I left my home after my evening routine. The routine includes spending time with my family, putting our boys into bed, ensuring they say their prayers, then kiss them goodnight. When I leave the room, I tell goodnight and to protect your mother. I tell them this every night.

Whether I'm in an Army uniform or a police uniform, I know and have come to terms that when I walk out the door to work, it may be the last time I do so. After transitioning out of military service, I could have taken a job where I didn't feel this way, but I didn't. Because serving my country and serving my community is what I want to do. Men and women in uniform serve, despite the dangers and risk, because we know that should something happen to us while we take care of the community, the community will take care of our family. We know that our police and community family will ensure our personal family will be okay.

After the night of October 30, 2021 and some life-saving medical events, I returned home to the love and support of the community and the department. The West Fargo police and city took care of me and most importantly, my family. It was a traumatizing experience for Courtney and our boys, but we were absolutely blown away by everyone's support. The bags upon bags of get-well cards.

The well wishes, the time to recover... Then came the medical bills.

The price of keeping me alive was approximately half a million dollars. To put that in perspective, that is x 115 times my take home monthly salary or x 10 times my annual take home salary. We contacted WSI and insurance told us what WSI would not cover the bills due to some arbitrary 5 year rule. Thankfully, after some back and forth with insurance, they agreed to cover everything except my deductible and half of the life flight. This left us with a \$90,000 bill which is x 21 times my monthly salary and x 2 times my annual salary.

I have a family that I must support. With a debt of almost \$100K in relation to our income, with mouths to feed and necessities like housing, groceries utilities, school supplies, etc. to consider, it would take us MANY years to slowly pay this debt down. It's essentially a mortgage without the house. We would never be able to buy our own home, have a reliable car, and we would live in continuous fear of anything else popping up in life that required

money. Forget any college funds or setting up our boys for a financially stable upbringing.

These worries haunted me and I came to the realization that with the 5 year rule in place, my family was better off with me dead. With a 5 year rule in place, our options were: 1) I am saved and we are financially ruined or 2) I am dead and they receive a life insurance payout. A life insurance payout that is barely even enough to cover our original medical bills!

BUT I am incredibly lucky that I work for a phenomenal city with admirable leadership and administration. It may be hard to believe, but I think that Chief Otterness and the WFPD command staff has probably lost more sleep than I have over making sure my family is taken care of. For this, I will be eternally grateful.

By sharing my experience, I hope you can agree with me that the 5-year rule does not make sense. This is the United States of America and as a nation, we take care of our folks who don the uniform and put themselves in

harms way. It's wrong to put people who serve at their own peril in the position where it's better for them to die than live. I would like to think that I shouldn't be financially ruined to be saved and have the opportunity to see my boys grow up, to be a husband until we grow old together. By speaking to you today, I hope that we can change the law and ensure this never happens again to anyone else facing a life-and-death situation like I did. Thank you for your time and action.