US DISTRICT COURT DISTRICT OF VERMONT

VIVIEN NAIM

VS.

MOUNT SNOW, LTD.

CIVIL ACTION FILE NO. 90-CV-334

FINAL CHARGE TO THE JURY INTRODUCTION TO INSTRUCTIONS OF LAW



APPEARANCES:

WILLIAM M MCCARTY GWENDOLYN W. HARRIS MCCARTY LAW OFFICES 48 HIGH STREET

PO 735

BRATTLEBORO, VERMONT 05302

Representing the Plaintiff

JOHN J. ZAWISTOSKI

RYAN, SMITH & CARBINE, LTD.

98 MERCHANTS ROW

PO 310

RUTLAND, VERMONT 05702

Representing the Defendant

DATE:

August 10, 1993

TIME:

11:15 a.m.

TRANSCRIBED BY: Kimberly Farhm, CSR

ROONEY & WOOD REPORTERS, INC. BRATTLEBORO, VERMONT 05304

JUDGE OAKES: Would the clerk, please, give a copy of the revised final charge to each of the attorneys, and then make proclamation.

JUDGE OAKES: Ladies and gentlmen of the jury: The Court appoints Mr. Donald Morin as your foreperson.

This is a civil action brought by

Plaintiff, Vivien Naim, against Defendant,

Mount Snow, Limited. Ms. Naim claims that on

December 17, 1989, Dan Robinson, a ski

instructor and employee of Mount Snow, gave

Plaintiff a skiing lesson, during which Mr.

Robinson negligently, and in disregard of

Plaintiff's inexperience, took Plaintiff to a

trail near the top of the Mountain.

Plaintiff also asserts that as she

skied down from that trail near the top of

the mountain she was injured, and that her injuries occurred as a direct result of the ski instructor's negligence. Plaintiff further alleges that Defendant, Mount Snow was negligent in failing to exercise reasonable care in hiring, training, and

supervising its employee, Mr. Robinson.

Ms. Naim seeks recovery for her personal injuries, loss of capacity to enjoy life -- I started to say, there, "loss earning capacity," but there isn't any evidence of loss of earning capacity, so, for her personal injuries -- and, loss of capacity to enjoy life, and future pain and suffering. If any.

Mount Snow generally denies Ms. Naim's allegations, and asserts by way of defense that Ms. Naim, herself, was negligent and that her negligence was the cause, in whole or in part, of the accident.

Because Defendant, Mount Snow is a corporation, it must act throught its agents and employees. As a corporation, it is responsible for the acts and omissions of its agents and employees acting within the scope of their employment.

Dan Robinson, by agreement of counsel, and the parties, was such a -- an employee. Therefore, you will bear in mind that the acts of Dan Robinson, are the acts of the Defendant, Mount Snow, and I charge you that as a matter of law.

Now, it is my duty to give you instructions concerning the law that applies to this case. It is your duty as jurors to follow the law as stated in these instructions. You must then apply these rules of law to the facts as you, and you alone, find them from the evidence.

It is your sole province to determine the facts in this case. And, by these instructions I don't intend to indicate, in any way, how you should decide any question of fact.

The following are the questions of fact that you must decide in this case. And, after stating the questions to you, I shall, then, discuss them in more detail.

First, was Defendant, Mount Snow, acting through its employee Dan Robinson, negligent in instucting Plaintiff. And, if so, was this negligence a proximate, or legal cause of the accident and injuries suffered by Plaintiff, Vivien Naim?

Second, was Defendant, Mount Snow, negligent in the hiring, training, and supervising of its employee, Dan Robinson?

And, if so, was this negligence a proximate, or legal cause of the accident and injuries suffered by Plaintiff, Vivien Naim?

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Third, was Plaintiff, herself, negligent. And, if so, was her negligence a proximate, or legal cause of the accident and injuries suffered?

Fourth, if you find that Defendant and Plaintiff were both negligent, and that the negligence of each was a proximate, or legal, cause of the accident and Plaintiff's injuries, then you must compare Defendant's causal negligence, to Plaintiff's causal negligence.

If Plaintiff's negligence is greater than Defendant's negligence, then you must find for the Defendant. Conversely, if Plaintiff's negligence is equal to, or less than, Defendant's negligence, then you must find for the Plaintiff.

Fifth, and finally, if you find

Defendant negligent, and that its negligence
was the proximate, or legal, cause of the
accident and Plaintiff's injuries, then you
must determine what injuries Plaintiff

sustained, and what damages she is entitled to recover.

All of these questions will be given to you in the form of written interrogatories, and questions. I shall discuss each of these questions in more detail, later, as I explain the law to apply for each negligence claim.

But first, I again, would like to summarize for you the general rules applicable in all civil cases, which I described to you at the beginning of the case, and by which you are to assess all the evidence you have seen and heard in the coutroom, in answering the above questions.

First, burden of proof. The party who has the burden of proof must establish its claim on a particular question or issue, by a preponderance of the evidence.

Preponderance of the evidence means that the evidence presented on one side of a question, or issue, convinces you that the matter sought to be proven is more likely true, than not true. It is a matter of quality, not quantity, and means that the evidence on one side has greater persuasive

1 value.

If the evidence on any disputed issue is evenly balanced, then the party with the burden of proof has not prevailed on the issue.

In this case the Plaintiff, Vivien

Naim, has the burden of establishing the

negligence of the Defendant, Mount Snow by

the -- a preponderance of the evidence.

Mount Snow, however, has the burden of

establishing the negligence of Vivien Naim by

such a preponderance.

The party having the burden of proof, is required to meet that burden by establishing his or her claim, relative to the particular question or issue involved, by a preponderance of the evidence.

With regard to each fact or issue to be proven, it must be directly supported by evidence. A burden which is not overcome by the introduction of facts which generate only conjecture, surmise or suspicion. Proof of possibility alone is not enough.

Second, credibility of witnesses. The credibility, or believability, of the

witnesses, and the weight to be given their testimony, are questions entirely for your determination.

The law states that you are not bound to give the same weight, the same credit, or have the same faith in the testimony of each witness. But, you should give their testimony just such weight, just such credit, and have just such faith in it that you think it is fairly entitled to receive.

Third rule: Reconciliation of
Testimony. This rule concerns the
reconciliation of testimony. In the event
that different witnesses give conflicting
testimony, you should try to reconcile their
testimony on the theory that all witnesses
have sworn to tell the truth. If, however,
you can not reconcile all the testimony, you
mut decide which testimony is entitled to the
greater weight.

Expert witnesses. There has been testimony introduced in this case which we call expert testimony. In this regard, I refer particularly to the testimony of:

Gregory Loucony, Dr. Thomas Wickiewicz, James

Isham, and Shawn Smith.

An expert is a person who, by reason of special study, training, and experience as to a given subject, has knowledge concerning that subject superior to other people in general. Expert testimony is to be weighed by you with all other testimony in the case, and the weight of all the expert testimony in this case is for you, and you alone, to decide.

Next: Testimony, and Arguments

Excluded. Any testimony or exhibit which has been excluded, or which has been stricken from the record, is not evidence in the case. And, you will entirely disregard it in arriving at your verdict.

Likewise, the arguments of the attorneys, and any statements which they made in their arguments, are not evidence, and will not be considered as evidence by you. You will render your verdict from the facts as you find them from the exhibits, the testimony of the witnesses, and any stipulations regarding the evidence entered by counsel for the parties.

Next: Inferences and Circumstantial

Evidence. There are, generally speaking, two
types of evidence from which a jury may
properly find the truth, as to the facts of a
case. One is direct testimony, such as the
testimony of a -- an eye witness. The other
is indirect, or circumstantial evidence; the
proof of the chain of circumstances pointing
to the existence, or non-existence, of
certain facts.

As a general rule, the law makes no distinctions between direct, and circumstantial evidence, but simply requires that the jury find the facts in accordance with the preponderance of all the evidence in the case, both direct and circumstantial. However, you are to consider only the evidence in the case.

Nevertheless, you are not limited, solely, to the exhibits and what you saw and heard. Rather, you are permitted to draw, from facts which you find have been proved, such reasonable inferences as seem justified in the light of your experience.

Now, keeping in your mind those general

rules by which you are to evaluate the evidence in this case, I shall now discuss with you the factual questions which you must decide, and the law by which you are to reach your decision.

At this time, I'll ask the clerk, Mr. Fagan, to hand you copies of the written interrogatories. These interrogatories are intended to help guide your decision-making, and I will be referring to them a bit later.

Negligent Instruction: The first
question you must resolve is, whether Dan
Robinson was negligent in instructing Miss
Naim, and if so whether this negligence was a
proximate, or legal cause of the injuries
suffered by Plaintiff, Vivien Naim.

Negligence is the breach, or omission through neglect, or carelessness, of a legal duty owed to the Plaintiff. A professional ski instructor, such as Mr. Robinson, who undertakes to render services in the practice of a profession, owes a duty to his students, such as Ms. Naim, to exercise the skill, or knowledge, normally possessed by members of the profession in good standing, in similar

1 communities.

The skill that Mr. Robinson was required to exercise is an issue for you to decide, in light of all the evidence as you find it. Skill is something more than the mere minimum competence required of any person who does an act. Rather, it is the result of acquired learning, and aptitude, developed by special training, and experience. The extent of his training as an instructor, and his instructional experience, are factors you may take into account.

The standard of skill and knowledge required of the actor who practices a profession or trade, is that which is commonly possessed by members of that profession, or trade, in good standing. It is not that of the most highly skilled, nor is it that of the average member of the profession or trade, because those who have less than average skill may still be competent and qualified.

On the other hand, the standard is not that of the unqualified, or incompetent individual. It is that skill common to those

who are recognized in the profession, or trade.

Again, I instruct you that the standard of skill and knowledge, required of Mr.

Robinson, is a matter for you to decide, based upon the evidence as you find it.

Once you have determined what duties -Mr. Robinson's duties -- or the standard of
skill Mr. Robinson owed to Plaintiff, under
the circumstances of this case, you must
determine whether those duties were breached
through negligence.

Under this theory the test for negligence is what a careful, and prudent ski instructor would have done under like circumstances, acting upon his or her judgement at the time of the incident, and not upon the instructor's judgment based on subsequent reflection.

In determining whether Dan Robinson was negligent in this case, you should consider whether a professional ski instructor in Mr. Robinson's position, would have foreseen that injuries to Plaintiff would be likely to result from taking her from one of the

learning areas, to a mountain trail, on her second day, or third hour or so, of skiing.

Second, you should consider what precautions a reasonably prudent ski instructor would have taken in view of the reasonably forseeable risks, or likelihood of harm. An error in judgment does not make for liability, unless it is inconsistent with due care.

There was expert evidence from Mr.

Loucony, that in taking Ms. Naim up the mountain -- considering her level of ability, experience, and training, to ski on a trail with terrain and differing fall lines, and weather, and trail conditions, that existed at a time of day where light was flat -- Mr. Robinson was negligent.

That evidence was disputed by Mount
Snow's Expert witnesses, Mr. Smith, and Mr.
Isham, who testified that Long John Trail
where Ms. Naim fell was generally similar in
character and condition to the learning area
where she had been taught. It will be for
you to determine to which expert evidence you
will give the greater weight.

In evaluating the testimony of an expert witness, you should consider not only his or her qualifications, but also his or her honesty and ability, the facts that he or she used to form the opinion, and his or her evaluation of the facts he or she relied upon.

But, in making the determination whether Mr. Robinson was negligent, you are not just limited to the expert testimony; you should way it with all the testimony in the case. You may use common sense in the light of all the evidence, and you may want to consider whether Mr. Robinson did preced her, or should have preceded her, down the slope, should have taken her up the mountain, at all, or should have been more familiar with the conditions, and Mount Snow's trail structure and complex, or any other factors in evidence.

If you decide that Mr. Robinson was negligent under this theory, then you must go on to determine, before you answer the first question, whether this negligence was a proximate cause of Ms. Naim's injuries.

Negligence is of no legal significance
unless it is a proximate cause of injury.

The proximate cause of an injury is defined
as that cause which, in natural and
continuing sequence, unbroken by any
efficient intervening cause, plays a
substantial part in producing the injury, and

without which the result would not have

occurred.

Efficient intervening cause is defined as a new, and independent force, which breaks a causal connection between the original wrong, and the injury.

This does not mean that the law recognizes only one proximate cause of an injury, or damage, consisting of only one factor or theory, or the conduct of only one person. On the contrary, many factors or things, or the conduct of two or more persons, may operate at the same time, either independently or together, to cause injury or damage. In such a case, each may be a proximate cause.

If you find that Dan Robinson was negligent under this theory, and that his

negligence was a proximate cause of Ms.

Naim's injuries, then you can skip Question

then you should skip Question 2, and go on

to consider Question 3 of the

interrogatories, to determine whether Ms.

Naim was also negligent.

If, for any reason you do not find

Mount Snow is liable under this theory, then

you should proceed to Question 2 of the

interrogatories, to determine whether Mount

Snow was negligent in permitting Mr. Robinson

to instruct, at his stage of training and

skill as an instructor, and, whether this

negligence was a proximate cause of Ms.

Naim's injuries.

Under the Plaintiff's second legal theory, you must determine whether Defendant, Mount Snow was negligent in the training of its employee, Dan Robinson or permitting him to instruct at his level of training and skill, and if so, whether this negligence was a proximate, or legal, cause of the injuries suffered by Plaintiff, Vivien Naim. Unlike the last question which focused on the acts of Dan Robinson, this question requires you

to focus on the acts of Defendant, Mount Snow in the training and supervision of Dan Robinson.

An employer, such as Defendant, Mount Snow, owes a duty to ski school students such as Ms. Naim, to employ reasonable care in hiring, training, and supervising its employees, so that an unreasonable risk of harm is not presented to its ski school students.

An employer, such as Mount Snow, which conducts activities through its employees, is liable for any harm resulting from its conduct, if it is negligent in the hiring, traning, or supervision of its employees. As stated above, "negligence," means the failure to exercise that care which is reasonably required by the circumstances. That holds true throughout the case.

An employer may be considered negligent because it had reason to know that the servant, or other agent, because of his qualities, is likely to harm others in view of the work entrusted to him.

The dangerous quality in the employee

may consist of his or her incompetence, or unskillfulness, due to his or her lack of experience, considered in relation to the act, or acts, to be performed by the employee.

You may not find Mount Snow liable under this theory simply by finding that the Mount Snow employee was careless, or incompetent. Rather, Mount Snow is liable under this theory only if you find that, under the circumstances, it did not take the care a reasonable person would have taken in hiring the employee for the business at hand.

What precautions must be taken by Mount Snow in hiring, training, and supervising its ski instructors, and in particular, Dan Robinson, is a matter for you to decide, based upon the evidence as you find it.

One can normally assume that another who offers to perform simple work is competent. If, however, the work is likely to subject third persons to serious risk of great harm, there is a duty of care and supervision. If you find that Mount Snow either knew, or should have known, that

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permitting Mr. Robinson to instruct would present an unreasonable risk of harm to ski students, such as Ms. Naim, then you should find that Mount Snow was negligent in hiring, training, and supervising Mr. Robinson

If you decide that Mount Snow was negligent under this theory, then you must go on to determine whether this negligence was a proximate cause of Ms. Naim's injuries. Ι explained proximate cause earlier in my instructions, and you should determine whether such negligence was a proximate cause of the accident in accordance with those instructions. That is, whether the acts or omissions of Mt. Snow played a substantial part in actually causing Ms. Naim's injury or damage, and that the injury or damage was the result of the act, or omission, in a natural sequence, unbroken by any other intervening cause.

Returning to the interrogatories,

Question 2 asks whether Mount Snow was

negligent in the training, and supervision,

of Dan Robinson, and whether such negligence

was the proximate cause of Ms. Naim's

injuries. If you answer this question, "no," then you need answer no further questions.

In that case, you should enter a verdict for Mount Snow on the "General Verdict Form," and the foreperson should sign the verdict.

On the other hand, if you find that

Defendant, Mount Snow, is negligent under

this theory; that is, if you answer Question

2, "yes," you must then go on to determine

whether Ms. Naim was negligent, and whether

her negligence was a proximate cause of her

injuries.

In other words, if you answer either Question 1, or Question 2, "yes," you then go to Question 3. If you answer them both, "no," you sign the verdict for Mount Snow.

Now, we talk about, "comparitive negligence." The question of negligence on the part of Ms. Naim involves the same general principles of negligence I discused previously. Plaintiff was under a duty to exercise the same degree of care as you find that an ordinary, reasonable, and prudent skier of her age, experience, and ability would exercise under the conditions, and

circumstances, as they existed at the time

of, and immediately preceding, the acident.

When evaluating this question, you may consider that skiing is a sport which requires an ability on the part of the skier to handle himself, or herself, under various circumstances of grade, boundary, obstructions, corners, and widely varied snow conditions.

A beginning skier is obviously less able, than a more experienced skier, to handle more difficult terrain or conditions. But, the standard of care is as I have above stated.

She was bound to look, and look
effectively, for hazards which might affect
her safety while skiing. It will not avail a
person to say that he or she looked, but did
not see what was there to be seen, had he or
she looked effectively. Thus, if she ran
into a visible obstruction, that might be
evidence of negligence. Here, there was
evidence that there may have been an icy
patch, or frozen crust on the trail where she
went out of control. If there was such, and

if, before she started across it was plainly visible to her, at the time of day and place where she was, that might be evidence of negligence on her part, if she was situated to avoid it, and capable of avoiding it.

Now if, however, Plaintiff was confronted with a sudden peril, through no fault of her own, she is not held to the exercise of the same degree of care that she would be had there been time for reflection.

The law recognizes that a prudent person brought face-to-face with an unexpected danger may fail to use the best judgment, may omit some precaution she could have taken, or may not choose the best available method for meeting the dangers of the situation. This rule does not alter Plaintiff's duty to keep an effective lookout and otherwise exercise reasonable care; it simply recognizes that despite having proceeded in a reasonable manner, a person confronting sudden danger may not always be capable of using the best judgment.

If you find that Ms. Naim was negligent, you must go on to consider whether

her negligence was a proximate cause of her accident. In this connection, the same general comments I made earlier, with respect to proximate cause, apply. And, I will not repeat them here.

Now, Assumption of Risk. Assumption of risk has to do with both the defendant's duty of care to the plaintiff, and the plaintiff's own conduct.

Now, there has been some mention of assumption of risk. That is a technical term, but it refers to an every-day concept, and it has a bearing on what is reasonable, and prudent, or what is negligent. All of life has risks. You walk across the street and there's a risk that a speeding car will hit you. You drive on a snowy Vermont road, and there is a risk you will skid. You walk down a flight of stairs, and there is a risk you will trip, and fall.

The same is true of sports, whether you engage in them or are a mere spectator. In a baseball park the batter may be hit by a wild pitch, the pitcher may be hit by a hard hit ball, a spectator may be hit by a foul ball

and so on. In golf a player or a spectator may be hit by a stray shot; I think it was President Gerald Ford who was known for beaning spectators. In ocean swimming there may be risks from crashing surf, or undertows, or currents.

Now, the law -- the law of Vermont -- says that there are some risks that are inherent and obvious in a sport, and that the participant assumes them. In skiing, a ski area operator need not warn of, or eliminate risks that are obvious to, and inherent in, or necessary to the sport of skiing.

An, "obvious danger," is one which would have been recognized by a reasonable person of plantiff's age, skill, and experience, under similar circumstances.

An "inherent," or "necessary" danger is one which, keeping in mind the nature of the sport of skiing, could not be eliminated or lessened, through the operator's exercise of reasonable care.

A risk or danger which inheres in a sport, such as skiing, is one which is a part of the essential character of the sport and

intrinsic to it. Such risks or dangers are inherent because, in essence, they are the sport, the challenges without which the activity would not be sport at all, and the risks that the participants would not dispense with, even if they could.

For, example, if you are skiing down a mountain, and you see a lift tower standing there, it is obvious. And, the ski area has no duty to warn you of that danger, or take steps to eliminate it. That is to say, you assume the risk of that necessary danger which is inherent in the sport, and inherent to it, because lifts are required to carry people up the mountain.

Similarly, on a ski slope there are other skiers, and some of them may ski out of control. If one collides with you, the ski area is not automatically responsible.

Inherent dangers that are obvious, and necessary to participation in a sport are, at least where a participant knows, or should know of, appreciates and voluntarily accepts them, do not make the sport operator, the baseball team, or the ski hill owner liable

mean existing as an essential constituent, or characteristic of a sport.

Carrying this one step further, I charge you that ice on a New England ski slope, whether you call it "frozen granular" or "eastern hardpack" as an expert might do, is an obvious, and necessary hazard in the sport of skiing and you cannot hold Mount Snow responsible to Ms. Naim, merely because she lost control on that kind of ski surface, nor, I should add, does she make the claim that you should so hold.

On the other hand, there are risks that are latent, hidden, or concealed, such that a sports participant plainly does not assume. In the case of a skier, say, a speeding, unlit snowmobile coming up the mountain around a blind curve. Or, perhaps a piece of equipment negligently left just under the lip of a hill. A person cannot be held to assume a hidden risk. Thus, in our ski tower example, if the trails were so laid out, or so designed, as to lead skiers of limited ability to ski in their immediate vicinity

there might be negligence on the operator's part.

Similarly, when a participant entrusts himself, or herself, to an instructor, at least where the instructor is a professional -- that is to say, where money is charged for the instruction -- one does not assume the risk of negligent instruction.

What one pays for, and is entitled to is careful, and prudent instruction -- which the evidence in this case indicated involves -- in the case of skiing -- at least two elements, safety and teaching. The teaching, involving, perhaps, some measure of challenge, but not exposure to undue risk.

One thing you will have to decide in this case, is whether Mr. Robinson negligently, or carelessly, took Ms. Naim to ski on a slope under conditions beyond her capabilities and skills, as she, and her expert witness claims. Or, whether he simply was giving her the next stage of instruction, in a careful, and prudent manner as Mount Snow, and its expert witnesses, claim.

Considerations bearing on this, you may

find, will include Mr. Robinson's own level of teaching skill, his knowledge of the mountain, and the trail, or trails, to which they were going, and the conditions thereof, and the extent to which, if any, he apprised Ms. Naim of what she was going to encounter.

One does assume in skiing, then, that there will be falls, and perhaps injuries.

And, these may occur in the course of a lesson. So, that a ski school or operator is not an insurer for all such accidents.

One, does not assume, however that a professional teacher will negligently -- that is to say, "carelessly," or "imprudently" -- lead you prematurely beyond your capacities, and skills, to ski on a trail. Or, under conditions that are therefore especially hazardous to you.

Comparitive negligence. If you find that both Mount Snow, and Ms. Naim, were negligent, and that the negligence of each was a proximate cause of the accident, and her resulting injuries; that is if you answered either Questions 1 or 2 and Question 3, "yes," you should then proceed to the 4th

1 question.

Question 4, requires you to compare the degree to which Ms. Naim's negligence caused her injuries, with the degree to which Defendant, Mount Snow's negligence caused Ms. Naim's injuries. Ms. Naim can recover only if her negligence was equal to, or less than, that of Defendant, Mount Snow. If you find in making this comparison that Ms. Naim's causal negligence was greater in degree than the negligence of Defendant Mount Snow you must return a verdict for Defendant, Mount Snow. If you find that Ms. Naim was negligent in a degree less than, or equal to, that of Defendant, Mount Snow, you must return a verdict for Ms. Naim.

Thus, Question 4, of the interrogatories, asks you to determine, in terms of percentages, the degree of Ms.

Naim's negligence, if any, and the degree of Mount Snow's negligence, if any.

On Question 4A, you should enter the degree to which you determine that Ms.

Naim's negligence proximately caused her own injuries.

On Question 4B, you should enter the degree to which you determine that Defendant Mount Snow's negligence proximately caused Ms. Naim's injuries.

If you determine that Ms. Naim's, negligence, was greater than Mt. Snow's, negligence -- that is greater than 50% -- you should enter a verdict for Defendant, Mount Snow, on the "General Verdict Form."

If, however, you find Ms. Naim's negligence to be equal to, or less than, that of Mount Snow's, then you must go onto Question 5, which deals with the issue of damages.

I now charge you on the issue of damages. What amount Plaintiff shall recover, if anything, is solely a question for you to decide. The basic principle of damages, is that an injured person may recover full, just, and adequate compensation for all injuries and losses caused by the fault of the Defendant.

The purpose of an award of damages is to place an injured person in the position he, or she, occupied immediately before the

injury, as nearly as can be done, by an award of money damages.

To award damages, you must find that Plaintiff has proven, by a preponderance of the evidence, that each injury or item of damage occurred as a direct result or reasonably probable consequence of the negligent acts of Defendant. You may not award speculative damages.

Plaintiff, in this case, seeks to recover damages for medical expenses, pain and suffering, permanent injury, and loss of enjoyment of life.

With regard to medical expenses,

Plaintiff is entitled to recover the

reasonable value, not exceeding the cost to

her, of any expenses incurred for medical

treatment made necessary by the negligence of

the Defendant. These costs cover all

expenses from the date of the accident, to

the present time. This includes the

expenses which were reasonable and necessary,

even if they might have been paid by someone

other than the Plaintiff.

The parties have agreed that the

medical bills submitted by Plaintiff are reasonable, as to the amount charged for the services rendered in the community where Ms. Naim lives, and was surgically, and medically treated.

Pain and suffering. With regard to pain and suffering, Plaintiff may recover full, just, and adequate compensation for all pain, suffering, and discomfort caused by the injuries resulting from this accident.

This award should compensate Plaintiff for all pain, suffering, and discomfort, from the time of the accident to the present, and should include compensation for physical, and mental pain and suffering that you may find from the evidence.

In addition, you may award Plaintiff a sum of money to compensate her for all pain, suffering, and discomfort, from the time of the accident, to the present. And, should include compensation for physical and mental pain and suffering that you may find from the evidence.

In addition, you may award Plaintiff a sum of money to compensate her for all pain,

suffering, and discomfort, that she may suffer in the future -- with her life expectancy of 44. 7 years -- as a result of the accident.

You may -- now, permanent injury. You may also include in you verdict a sum that will justly, fully, and adequately compensate Plaintiff for the effects of any permanent injury or disability that you find, from the evidence, that she may have received.

Loss of enjoyment of life. You may also include in your verdict a sum that will justly, fully, and adequately compensate Plaintiff for the loss of capacity for the enjoyment of life, such as athletics, or other recreation, but also day-to-day living, that you find from the evidence that she may have received.

Now, in evaluating future pain and suffering, permanent injury, and loss of capacity for the enjoyment of life, you should take into consideration Plaintiff's age, her physical condition before, and after, the accident, her physical condition as it appears to be likely in the future, and

also her life expectancy, which is 44.7 years.

Obviously, it is difficult to fix a monetary measure for pain and suffering, permanent injury, and loss of capacity for the enjoyment of life. But, if you find that these exist, it is your duty to award Plaintiff the amount that will, in your judgment, fully, fairly, reasonably, and adequately compensate her therefor.

To the extent that your award is for future damages, you should determine what sums will be needed in the future, and then determine what present sum, if prudently invested, will match future compensation needs as they arise.

If you should award any damages to Plaintiff, you should know that there will be no state, or federal, income taxes on the sum. You should not include these in your verdict; any amount to compensate for taxes.

If you will refer to the interrogatory form, again, Question 5 asks you to determine the total amount of damages to which the Plaintiff is entitled. In answering this

question, you do not weigh the degree of any party's negligence. You simply determine the total amount of damages as though the Defendant was a hundred percent at fault, and

the Plaintiff was not at fault, at all.

If you find that Mount Snow was negligent, and that this negligence was a proximate cause of Plaintiff's injuries; that is if you answered either Question 1 or 2 "yes," and you found that the degree of the Defendant's negligence to be 50% or greater, then you should go onto Question 6. In Question 6, you are simply required to reduce the amount of the damages by the percentage of Ms. Naim's negligence.

I will give you an example. This is merely to demonstrate the manner in which the total damages are derived. I do not intend to suggest that any figure which I give you has any bearing on the damages in this case. And, you should disregard the actual figure I use. It is merely intended to provide you with an example from a mathematical point of view.

Let us say, that you found that the

Defendant, Mount Snow was 80% at fault,
Plaintiff, Ms. Naim, was 20% at fault, and
the damages to the Plaintiff were \$1,000.

Your answer to Question 6 would be \$800, or
80% of \$1,000. Similarly, 60% would be \$600.

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I want to remind you that the findings of fact in this case are entirely for you. The law is for the Court to determine, and whatever reference the Court has made to the evidence -- either in this charge or otherwise, or the claims of the parties -- is only for the purpose of applying the principles of law to the issues in this case, and without any purpose of indicating in the least degree how the Court may think that the case ought to be decided on the facts. That is for you, and you, alone, to determine. You should decide the case impartially, without sympathy, bias, or prejudice for either party, and reach a just verdict on the facts as you find them to be.

The exhibits which have been admitted into evidence during the trial are for your consideration in your deliberations.

Your answers to the Interrogatories,

and the general Verdict must be unanimous, and in writing, and signed by your foreperson. Your foreperson will return the signed and completed forms to the Court. Now, arrangements have been made, I understand, by the Marshall to take the Jury to lunch, and you, probably, shouldn't talk about the case until you get back to the jury room, and have all of the exhibits in front of you. And, we appreciate your care, and attention. Hope you enjoy your lunch. (Recess)

I Kimberly A. Farhm, a CSR stenographic reporter within and for the States of Vermont and New Hampshire, duly authorized to practice Shorthand Court Reporting in the States of Vermont and New Hampshire, hereby certify that the foregoing Final Charge to the Jury in the Case of Vivien Naim vs. Mount Snow, Ltd., was taken by me in shorthand and thereafter reduced to typewriting by me, and the foregoing pages 2 through 38, inclusive, comprise a full, true, and correct transcription of my verbatim stenographic notes of Judge Oake's Final Charge to the Jury. I further certify that I am not interested in the event of this action.