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Correction:

Scars more than skin deep

Car accidents are the number one killer among teens. While these crashes make the headlines when they happen, the long-term effects on those involved are rarely seen. The aftershocks are devastating socially, financially, physically and emotionally.

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Observer-Dispatch

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Do you know where your teenager is on a Friday night?

Floyd resident Kirstie Hartle thought she did on May 22, 2010, but she still had a feeling something was awry.

Her 17-year-old daughter, Stephanie Hawkins, was supposed to bring home a friend to stay overnight.

The sleepover never happened.

It was about 10:30 p.m. when Hartle received a call that confirmed her worst fears - her daughter was a passenger in a vehicle that was involved in a serious car crash in Utica. City police later said driver Christopher Swider, 17, was under the influence of alcohol when he struck a tree on Albany Street, dying a few days later because of his injuries.

"I'll be the first kid to say, I loved to party," said Hawkins, now 18. "It takes an experience we went through to realize, 'What's the point?""

Hawkins is one of several teenagers locally who were involved in a fatal car crash in 2010. While these crashes make headlines when they happen, the long-term effects on those involved are rarely seen. They can be devastating socially, financially, physically and emotionally.

Across the U.S. in 2009, 5,148 young adults ages 15 to 20 were involved in fatal crashes - 2,336 of them died, according to the National Highway Traffic Safety Administration.

Car crashes are the No. 1 killer among teens, and officials say many of these accidents are caused by reckless or distracted driving and/or drinking, AAA Regional Manager Ed Welsh said.

When it comes to distraction, it's usually a cellphone, the radio or other people in the car that keep teens from focusing on the road. New York law prevents drivers younger than 18 from driving with more than one passenger younger than 21 in the car, Welsh said.

Physical consequences: 'It's up to me to walk again'

Karissa Lavine, 18, used to be a cheerleader. Like most teens, she liked to hang out with her friends and go to the movies and the mall.

Lavine was a backseat passenger in the car in which her friend, Katelynn Sweet, 16, was the front-seat passenger. Sweet was pronounced dead after a crash Nov. 19, 2010, on McKennan Road in Schuyler. The driver, 18-year-old Haley Shepard, was traveling at an unsafe speed and struck a tree, state police said.

Injuries to Lavine included a brain injury - which put her in a coma for a week - and damage to both legs.

She spent 161 days away from home, either in the hospital or at Sitrin Health Care Center for in-patient physical and occupational therapy, her mother Alison Nitti said. During therapy, Lavine was able to regain the use of her right leg.

Progress on her left leg - which rests limp at her side - will be more prolonged. The pain in the leg comes and goes.

"(The doctors) said the pain in my leg is a good sign that my nerves are working," she said. "So they said it's up to me to walk again. That's my goal."

Lavine spends several days a week in out-patient physical and occupational therapy, hoping to regain the use of her left leg.

Normally, out-patient therapy can last between six to eight weeks, but the length is largely dependent upon the patient, said Richard White, a physical therapist at Faxton St. Luke's Healthcare.

"You're not going to go back to the same person you were before the accident," White said. "They need to re-adjust and move forward."

After Lavine arrived home April 30 from her in-patient recovery period, the dining room of her Frankfort home was made into a makeshift bedroom.

Because the only bathroom in the home is upstairs, a commode was set by her bed.

"She can't get her clothes on by herself," Nitti said. "She can't go to the bathroom by herself. Our life ain't normal anymore."

Now that she uses a wheelchair, Lavine's activities must be planned ahead of time. Nitti said.

Financial woes: 'Working my butt off to pay ... my family'

Just as physical recovery becomes part of an accident victim's day-to-day life, so do the worries of how to pay off the medical expenses.

For Lavine, the very items she needed to get around the house were not covered by health insurance, Medicaid or auto insurance, Nitti said.

The most disheartening realization for Lavine's family was that none of those outlets covered the ramp leading up to their home.

"We got someone to donate (the ramp) not even three days before she came home," her mother said.

She said they would've had to pay \$150 a month otherwise.

For someone who is drinking and driving or has felonies on the record, it's possible the insurance policy could have an exclusion, said Eva Brindisi Pearlman, an attorney for Brindisi, Murad, Brindisi, Pearlman, Julian & Pertz LLP in Utica.

Those insurance exclusions are what left Chelsea Kuss, of Syracuse, \$90,000 in debt.

Kuss, now 18, was sentenced to 3½ to 10 years in state prison after she drove intoxicated, failed to keep right and crashed into another car May 24, 2010, on Route 31 in Madison County, state police said. Her passenger and friend, Victoria Deverso, 17, died, while she and the driver of the other vehicle, Peggy Sue Blume, 38, were seriously injured.

Kuss suffered from a traumatic brain injury, four broken ribs, a lacerated

liver and spleen, a broken pelvis and a broken right arm and left hand, her mother Lori Kuss said.

"Because of drinking and driving, no-fault (car insurance) paid nothing," Lori Kuss said. "Health insurance didn't cover anything because there were felonies."

Currently, Chelsea Kuss is serving her sentence at Albion Correctional Facility, a medium security women's prison, after pleading guilty to aggravated vehicular homicide and aggravated vehicular assault, Madison County District Attorney Bill Gabor said.

"I'm going to be working my butt off to pay back my family because of my medical bills," she said during a recent interview at the prison.

Emotional, social scars: Carrying the guilt, shame

Not only are there financial implications for accident victims, but the emotional and social impact can be devastating too.

Hawkins said she used to like to party, to be the "bad kid." But that all changed after her accident on Albany Street in Utica. Hawkins said she realized who her real friends were after the accident.

"She just cried and cried and cried," Hawkins' mother said. "Ninety percent of her friends weren't really her friends."

"They'll stop hanging around you because you can't party, and you can't go do (anything)," Hawkins said.

Chelsea Kuss must now live with the constant fear of her future. She said she worries about being unsuccessful and unable to forgive herself.

Because Kuss and her family were instructed by their lawyer not to speak to the other families, she said many people have painted her as cold-hearted and unremorseful.

"I've wanted to get in touch with them since I woke up from my coma," she said.

But nothing compares to the burden some must carry because of the consequences of their actions.

"If someone was a friend, and they were responsible for the accident, they have to live with that for the rest of their life," attorney Brindisi Pearlman

said.

Chelsea Kuss said from the minute she wakes up at 6 a.m. in her cell at Albion Correctional Facility to the minute she goes to bed, she is thinking about Deverso, her friend that died in the crash.

"You don't want to carry the guilt and the shame on your shoulders every day," Chelsea Kuss said with tears in her eyes. "Don't think that it can't happen to you."