

5



**ILLINOIS BONE & JOINT INSTITUTE**

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January 20, 2009

Dr. Moo U. Lim  
Round Lake Family Physicians  
707 West Railroad Avenue  
Round Lake, IL 60073

Via Facsimile (847) 546-8779

RE: KIM, KYUNG  
OFFICE VISIT NOTE  
MRN: 1131324  
DOB: 8/31/1947

Dear Dr. Lim :

I had the opportunity to evaluate this patient. The following is my office visit note for your records.

**PRESENT HISTORY:** The patient had an L2 compression fracture. Overall, he is feeling remarkably better. He is going into physical therapy over by Dr. Lim's office, and overall, he is very happy. He still gets some left buttock pain but not below the buttock.

**PHYSICAL EXAMINATION:** Physical exam shows a well-developed man in no apparent distress. The lumbar spine is nontender. He has full range of motion with some minimal discomfort at the extremes. Neurological examination is normal.

**DIAGNOSTIC STUDIES:** Full-length standing spinal x-rays are taken and reviewed today, which show healed L2 compression fracture with about 50% loss of height. Overall, his balance is reasonable although he does have some accentuated thoracolumbar kyphosis to this fracture. There is no instability.

**ASSESSMENT:** L2 compression fracture.

**PLAN:** Overall, this is healing with conservative methods. He can wear the corset for comfort. He should continue with therapy for the next four to six weeks. He is going to call if there are any problems in

**Defendant Ray  
Exhibit 16**

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## Bankrupt Athletes: How They Got There

May 31st, 2011



Photo by Eustaquio Serrano

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### Archives

- 2011
- 2010
- 2009
- 2008

Most of us wouldn't mind a few extra bucks in our bank accounts. Twenty million extra bucks wouldn't be so bad either! Such a deluge of money could cover a lifetime of expenses, provide a whole lot of comfort and fun, and still leave a bit for our children when we're gone. But would it?

It's no secret that financial literacy is rarely included in the American education system. A few lessons on financial leveraging through [0% interest credit cards](#) and loans, debt repayments, and budgeting could have made a huge difference in the size of our pocketbooks. So, would simply coming across more money solve our problems? Perhaps The Notorious B.I.G. said it best when he coined the phrase "Mo[re] Money. Mo[re] problems."

The following three gentlemen are famous, world-renowned athletes who have made upwards of \$400 million, yet still fell victim to bankruptcy:

#### Mike Tyson

Iron Mike's estimated worth once pushed a solid \$400 million, and he spent that in quite outlandish ways. How did Mike Tyson go bankrupt?

Besides his \$2 million bathtub, Tyson also dropped \$7.8 million on personal expenses, \$4.5 million on cars, \$3.4 million on clothes and jewelry, \$140,000 on two Bengal Tigers, and \$125,000 a year on their trainer! The rest slipped through his fingers on various things like three marriages, five kids, Don King, drugs, court, and jail. See this [Washington Post](#) article for more mind-blowing details of his bankruptcy.

#### Evander Holyfield

Including the \$34 million from his "bite fight" with Mike Tyson, Holyfield accumulated over \$250 million throughout his career. Manager fees, \$20 million to his pastor, and about \$500,000 per year in child support (Holyfield has 11 children) made a serious dent in his fortune. Even more, his \$20 million mansion isn't too cheap to maintain with 54,000 square feet, 109 rooms, 11 bedrooms, and 17 bathrooms on 235 acres.

#### Scottie Pippen

Famous for his leading role with Michael Jordan and the Chicago Bulls, Pippen earned nearly \$120 million during his successful career. No jail time or drugs for Pippen. Rather, he suffered the same fate of other athletes like Raghib "Rocket" Ismael, Rolie Fingers, Johnny Unitas, and Sheryl Swoopes.

While money may be the root of all evil, Scottie Pippen and friends can testify that doing careful research is the fix to that evil. Much like the rest of us would, these athletes tried to make their money last through sound investments. After losing tens of millions, they realized their advisors had ulterior motives. Their recommended ventures sucked the athletes dry of all their money.

#### What Can We Learn?

First, money can bring out the worst in people. Regardless the amount of our wealth, it is absolutely essential to study up and protect ourselves. Rather than blindly trust anyone's recommendations, we should always be doing our own due diligence before making important personal financial decisions.

FREE Newsletter

Find the best credit card for you.

What type of card are you interested in?

Cash Back

How much do you spend each month?

- More than \$2,500
- Less than \$2,500

Do you ever carry a balance?

- Never
- Sometimes
- Always

### Creditnet Newsroom

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10.27.2011

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10.26.2011

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New regulations that were part of the Credit CARD Act of 2009 have made it more difficult for students under 21 to get approved for student credit cards.

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