

# Eddie, The Collegiate Junior

## Paula's Jeep Gets Hit

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Done with classes for the day, Kathy and Paula head to the parking lot, ready to go home. Kathy mentions to Paula, "it looks like the ice is starting to melt." Paula replies, "good. I'd rather have snow. This ice storm has been a real pain in the ass." Coming up to her Jeep, Paula exclaims, "uh oh! Why has my Jeep been pushed out of my parking place?" Kathy replies, "are you sure you didn't park it like that?" Paula exclaims, "no! I mean, yeah! I didn't park it like that!"

Looking around her Jeep, coming around to the rear, Paula exclaims, "oh, no!" Kathy walks around to the rear of the Jeep, and tells Paula, "oh, crap! I'm so sorry." Because of the ice, Paula backed into a parking place this morning, making it easier to get out. While Paula was in class, someone hit Paula's Jeep in the rear, damaging the bumper and rear door. Kathy tells Paula, "it looks like someone tried to park in the space behind you, and couldn't stop." Paula replies, "it obviously wasn't the person parked behind me now." Kathy predicts, "whoever it was, they probably made themselves scarce and parked on the other side of campus."

Paula tells Kathy, "I'm headed to Vinnie's. I'm sure he can fix it." Kathy replies, "it doesn't really look too bad. Don't worry, girl. I'm sure that Vinnie can take care of it." Paula tells Kathy, "yeah. You're right. I'm headed over there right now." Kathy tells Paula, "if you need me to pick you up, and drive you home, call me. I'll be at home."

Kathy heads home, and Paula heads to Vinnie's Body Shop, hoping for the best.

When Paula arrives at Vinnie's, seeing Paula, Vinnie yells out, "hey! It's the Jeep girl!" Paula replies, "yeah. That would be me. Help!" Vinnie asks, "what's up?" Still all upset, Paula explains, "I was at the University, and I backed into a parking place. And, so it was icy. And then, someone hit my Jeep! The back is all messed up!" Seeing that Paula is very upset, Vinnie tells her, "okay. This is going to be okay. I promise. Calm down, and let's go outside and take a look at it."

Vinnie and Paula walk outside, where Paula shows Vinnie the damage to her Jeep. Assessing the damage, Vinnie tells Paula, "this doesn't look too bad. They hit your spare tire, and the rear door got dented. We can replace the door. And, the bumper is slightly bent. We can replace that too. The skid plate has a slight dent in it, which is no problem. Don't worry. I can take care of this." Paula asks, "what do I do?" Vinnie explains, "the first thing you want to do is call your insurance company. Make an appointment with them to come out and take a look at it. But, make sure they meet us here. That way, I'll make sure they won't jerk you around."

Paula tells Vinnie, "you make it sound so easy." Vinnie replies, "hey. You're the Jeep girl. Don't worry. We'll take care of this." Paula asks, "is it okay to drive it?" Vinnie replies, "sure. No problem." Paula gives Vinnie a hug, telling him, "thank you so much." Vinnie gets back to work, and Paula drives home to call her insurance company.

A few days later, after lunch, Paula drives her Jeep to Vinnie's to meet the insurance adjustor. Arriving a bit early, Paula takes a seat in the office. Vinnie walks in, announcing, "hey! The Jeep girl is back! I just heard from your adjustor. He called for directions. He's on his way." Paula asks, "are you sure this is going to go okay?" Vinnie replies, "it's going to be okay. I promise. You have nothing to worry about." Paula is relieved knowing that Vinnie sounds so confident.

The insurance adjustor arrives, and walks into the office. Thinking that Paula works in the office, the adjustor tells Paula, "hi. My name is Carlton Grumby. I'm here to look at a Jeep CJ." Paula replies, "that would be my Jeep. Let me get Vinnie." Paula walks back to the shop, and informs Vinnie that the insurance adjustor has arrived. Eddie, who has already taken a look at Paula's Jeep, is just getting off work. Eddie sees Paula's Jeep across the street, and walks over to see what's going on before he heads home.

Paula walks back into the office with Vinnie and, after introductions, they walk outside with the insurance adjustor to take a look at Paula's Jeep CJ. Mr. Grumby, examining the damage, makes a few notes on his pad. While Mr. Grumby is assessing the damage, Vinnie, Eddie, and Paula stand aside and watch. Eddie, who has seen the damage before, tells Vinnie, "I looked at it earlier. It really doesn't look too bad." Vinnie replies, "it's not. It will take ten or fifteen hours of labor, at most."

Mr. Grumby walks over to Paula, Vinnie, and Eddie, announcing, "I've looked it over, and I have an estimate. What I found is that the rear door has been damaged, the bumper is bent, the skid plate is bent, and the panel under the rear door is bent. This is a salvaged vehicle. Based upon the vehicles previous salvaged value, this car is totaled." Hearing the news, Vinnie whispers to Eddie, "go inside, and get my guys." Also hearing the news, Paula's heart sinks in her chest.

Vinnie tells Mr. Grumby, "there must be some sort of mistake here. This Jeep is not totaled." Mr. Grumby informs Vinnie, "I can assure you, sir. This vehicle is totaled." Vinnie rebuts, telling Mr. Grumby, "you don't understand. This vehicle is not totaled." Maintaining his ground, Mr. Grumby tells Vinnie, "unfortunately, the damages exceed the salvage value, so the vehicle is technically totaled." Speaking a bit slower, Vinnie insists, "you're not listening to me. As I said, you don't understand. This is the Jeep girl's Jeep, and we're fixing it for her." During the discussion, Eddie walks out from the shop, accompanied by Anthony and Luigi.

Vinnie asks Anthony, "Anthony, does this Jeep look totaled to you?" Strategically slapping a lug wrench into his hand, Anthony replies, "no. We can definitely fix this Jeep." Vinnie asks Luigi, "Luigi, does this Jeep look totaled to you?" Looking at the Jeep, then staring Mr. Grumby in the face, Luigi replies, "no. This Jeep is definitely not totaled. We're fixing this Jeep." Mr. Grumby, beginning to look a little worried, starts to sweat. Paula, standing off to the side, feels as if she is watching a scene from an action movie. Vinnie then asks Eddie, "Eddie, does this Jeep look totaled to you?" Catching on to the script, Eddie, checking out his biceps, replies, "this Jeep is not totaled. This Jeep can definitely be fixed."

As Anthony and Luigi surround Mr. Grumby, Eddie joins them for effect. Vinnie tells the adjustor, "see? What did I tell you? I'm not so sure you understand me. So, let me explain this to you again and make it perfectly clear. We have four professional opinions by men in the business agreeing that the Jeep girl's Jeep can be fixed. So, we're fixing the Jeep girl's Jeep. There is no discussion about the matter. So, I suggest you get out your checkbook, and write the check."

Mr. Grumby, who has gone from being worried to extremely fearful, replies with a quiver in his voice, "I guess we can fix it." Vinnie replies, "good. I'm glad you're beginning to see it my way. Because, if you don't, there's something back in the shop I want you to see." Hearing Vinnie's tone of voice, Mr. Grumby knows for certain that he does not want to go back into the shop.

Mr. Grumby gets his checkbook, and Vinnie tells him how much to write the check for. Mr. Grumby disputes the amount, telling Vinnie, "that's a few hundred more than my estimate." Pointing to a late model vehicle in pristine condition, Vinnie asks Mr. Grumby, "is that your car over there?" Mr. Grumby replies, "yes, it is." Vinnie tells Mr. Grumby, "that car looks like it needs some extensive body work." Disputing Vinnie, Mr. Grumby replies, "there's not a scratch on it!" Vinnie asks Anthony, "hey, Anthony. Take a good look at Mr. Grumby's car. Tell me what you see." Anthony tells Vinnie, "that car looks like it's been in an

accident to me, boss. It's got a broken headlight, a dented fender, and the grille is all messed up. That car is going to take a lot of work to fix." Vinnie asks Luigi, "Luigi, what do you see?" Before Luigi can reply, understanding Vinnie's drift, Mr. Grumby tells Vinnie, "okay, okay. I get it. I'll write your check." Vinnie replies, "good. I knew you would eventually see things my way." Mr. Grumby writes the check, realizing that he is perhaps getting off quite easy.

Mr. Grumby quickly leaves, realizing that he is lucky to get out of there in one piece. Paula walks over, and Vinnie tells her, "I got your check. I can start working on it whenever you want." Paula asks, "how come he wanted to total my Jeep?" Vinnie explains, "he's basing his estimate on the previous salvage value, not the retail value. He would have lost in court anyway. We just took care of things the easy way."

Paula asks, "how much will it cost to fix?" Vinnie tells her, "we're going to put on a new bumper, replace the skid plate, and replace your rear door. And, you'll have enough money left over to put side rails on, so it will be easier to get in and out. And, I'll get you some side rails to match your new rear bumper. It will look good." Paula asks, "how come there's that much money left over?" Vinnie replies, "the adjustor was very generous, if you know what I mean."

Paula agrees to leave her Jeep with Vinnie, who will begin repairs tomorrow. To get to and from school, Paula figures she can hitch a ride with Mark in the morning, and a ride home with Kathy in the afternoon. But, for today, Eddie will give Paula a ride home. And, as Eddie drives Paula home, Vinnie heads to the bank to cash the check before the insurance adjustor has a chance to issue a stop payment.