

Lucky Us

One particular community in Cary, NC, became the target of Mother Nature's ravages this Spring. With no garage, cars took hits when natural elements attacked. Falling trees, vicious hail, and a myriad of complications played out in three acts and a surprise encore that made Doug and Betsy realize ...

...we
were
lucky
at each
step.

ACT I - "Betsy's tree"

Scene 1: On April 28th, thunderstorming Thursday, a 70-foot tree fell across the neighborhood roadway. The faller felled a smaller tree along the community parking area. The aim and range of the doomed trees brought homes and autos into the risk zone.

We were lucky.

- Doug's 2005 Mercury Montego was two spots from a minivan whose front end was crushed.
- The smaller tree fell in the one parking space between Doug's car and the minivan; another miss.

Scene 2: The trunk was three feet in diameter and made the road impassable. The top of the 70-footer crashed into a sizeable River Birch tree twelve feet from the home corner nearest where Betsy sat working at her desk and little more than a yard from the right rear of her 2010 Ford Fusion. She heard the resounding thud; yes, it makes a sound.

We were lucky.

- A work crew eradicated the downed tree that evening amidst continued thunder and rain.
- The top limbs fell just short of the townhome when the triple-trunked birch acted as a cradle to break the monster's fall.

Scene 3: Limbs snapping off the top of the tumbler were thrown onto the driveway. Half the Ford was shadowed with tree debris as if it had drawn up leafy bedcovers to hide. There seemed to be no damage from the few small limbs leaning against the car's side.

We were lucky.

- Had the angle of fall been ten feet to one side, large limbs would have impacted the Fusion.
- Glancing blows from the weakest limbs to only one of two cars seemed a narrow escape.

Scene 4: Further investigation revealed modest damage to Betsy's trunk, spoiler, rear fender, and one taillight. The next day she drove to the body shop but could not get a repair estimate. She needed an appointment.

We were lucky.

- There was nothing in the least that rendered her ride undrivable. The unlucky neighbor's minivan was towed from its unfortunate spot after the tree trunk was chopped from atop the vehicle.
- Betsy's appointment was Monday at 4 p.m., which became a fortuitous time to be away from home.

ACT II - "Doug's hail"

Scene 1: Four days later, Monday, May 2nd, Doug was outside talking with a neighbor. Thunder welled up from the south. Betsy left for her date with the body shop as Doug went inside and the skies opened up with ... hail! In a ten-minute tempest, golf-ball-sized, jagged-edge ice chunks caromed off homes, decks, pavement, and cars.

We were lucky.

-Neither Doug nor Betsy was walking to area shops or restaurants, which they frequently do.

-No homes were damaged; no other trees fell.

Scene 2: Betsy heard hailstones pinging her roof as she drove. Back outside, Doug found hail had messed with his Mercury. Separate storms had damaged each vehicle separately.

We were lucky.

-Doug's decade-old sitting target suffered "a few dimples."

-Glancing blows had spared Betsy's on-the-road Fusion this time.

-Each day's wallop to one had narrowly missed the other.

Scene 3: The insurer quickly approved damage repairs for the Ford, but the body shop was not ready to start work due to processing thousands of area autos having hail damage. Doug secured one of those "impactful" appointments during the next week.

We were lucky.

-Both could drive while awaiting repairs and there was no broken glass on either car.

-Nothing was damaged on the townhouse.

Scene 4: Under bright lights in the repair shop, hail damage stretched across the hood, roof, trunk, four doors, every fender, and trim. Doug's "few dimples" became a six-page report. The sheets summed to a stunning total of 271 bumps.

We were lucky.

-It was only damage to sheet metal; nothing mechanical at all.

-Insurance could finally pay something after 26 years of premiums without a single claim.

Scene 5: Betsy needed over \$3,000 in repairs; Doug over \$4,000. Then insults began stacking atop the injuries. Betsy's repairs would take three weeks' time. But for Doug, time was up. North Carolina states that vehicles be declared a total loss when repair costs exceed 75% of the book value, and such seemed his fate, pending further review.

We were lucky.

-Deductibles would limit out-of-pocket funds to \$500 each.

-The calendar in the next weeks had two trips and guests coming to Cary. Though Doug now had the motivation and urgency to find new wheels, that schedule, occasional bouts of procrastination, and his distaste for car shopping that made him happy to await "further review."

Scene 6: An appraiser was required by law to confirm the body shop estimate. He came just before Memorial Day weekend and once on site, simply by sight, quickly asserted it was going to be a total loss. Doug could expect "foreclosure" very soon.

We were lucky.

-Until the appraiser filed his report, the insurer could take no action.

-Doug finally began his search on-line. You often hear, "Get a great deal at the end of the month." There should be motivated sellers on all the lots as the May days were dwindling.

ACT III - "Resolution"

Scene 1: Betsy needed transportation the day after Memorial Day, a date the repair shop had promised but didn't achieve. Hopes of avoiding a rental vanished as Betsy had a trip to Roanoke and Doug needed equipment as well.

We were lucky.

- With Doug's dimpled Montego available, Betsy drove it to Virginia for one night.
- He could "test drive" a rental while he visited sales lots, and he chose a model suggested by multiple friends and a neighbor, the Chevrolet Impala.

Scene 2: Minutes after Betsy left town that Tuesday, the insurance company phoned Doug, giving simple instructions: clean out the Mercury and surrender the title and keys. They would tow away "the wreck" and send a check. The agent was "surprised" to hear the car was out of town. She (strongly) "suggested" it not be driven any longer.

We were lucky.

- Doug was granted a day to review the settlement calculation and Betsy was returning the next day.
- The company assumed the "wreck" was parked at the collision company, a belief Doug would later use to his advantage.

Scene 3: About to lose his wheels and fully aware this was the very last day of the month, Doug was left with mere hours to turn "motivation and urgency" into "a great-end-of-the-month deal." He spent the late afternoon and early evening at a dealership where internet research had shown promising inventory. An Impala went for a test drive. They offered \$3,000 off MSRP, which didn't seem great.

We were lucky.

- The in-stock Impala was packaged with impressive features.
- Doug had internet research and guaranteed pricing via buying services from TrueCar as well as the IBM retiree program that could lead to a better price, perhaps at another dealer.

Scene 4: If he didn't buy that night, the May discount would be gone and then June discounts would become the only available deal. Doug walked away from the not-so "great-end-of-the-month deal," taking his chances.

We were lucky.

- The internet shows nearly all the inventory for nearby lots, so a review of area dealers' makes and models could be completed overnight.
- If there was a competitive sales offer, Doug could negotiate with other sellers.

Scene 5: All Chevy could promise was to call in the morning with the new GM discounts. Late-night internet searches uncovered no good Impala options. The also-considered Ford Taurus failed to surface a sound choice. The known offering from Tuesday was Doug's best shot. Would the Impala still be available Wednesday at an agreeable cost?

We were lucky.

- The call at 10 a.m. announced a June discount over \$6,000 off MSRP, doubling the May number.
- The salesman wouldn't sell to anyone before hearing Doug's decision late in the day.

Scene 6: Betsy returned from Roanoke at a time coordinated to pick up Doug at the Hertz return desk. He relayed the last 24 hours of developments. That evening of Wednesday, June 1st, Doug became owner and sniffer of a 2016 Chevy Impala LTZ loaded with bells, whistles, and that new car smell.

ENCORE - "It Ain't Over ..."

Scene 1: There was no further Ford drama, but while Betsy was using Doug's old car to run a few Thursday errands, she called him. The Montego had thrown a temper tantrum, dug in its (w)heels, and completely quit. She guided the silent auto to the curb in Cary.

We were lucky.

-It had not broken down the two prior days transporting Betsy between NC and VA.

-Doug could drive his new ride to the rescue in ten minutes then get the old one towed.

Scene 2: Doug found Betsy; they finished errands; he returned to the inanimate object on Cary's city street then called AAA. They asked if he wanted a tow to their repair center; "No." Did he prefer a different repair service? "No." Where did he want the car carted? "Body shop." AAA stated it was unlikely a body shop would make engine repairs. "No matter." The tow truck couldn't arrive for nearly an hour.

We were lucky.

-A towing delay enabled emptying the trunk, glove compartment, space under seats, and even removing windshield stickers.

-This was the last Doug needed to see his old friend. By prior conversation, insurance had expected a Montego pickup at the body shop. Doug could fulfill that expectation via tow truck.

Scene 3: The driver explained he would drop the keys into an envelope for the nighttime drop box with Doug's name and number; the body shop would be calling. Indeed, the next morning Doug answered his phone to hear, "Why is your vehicle on our lot when you are not on our appointment list and there is no time for us to work on it?"

We were lucky.

-Doug explained they had been first to declare this car totaled and now the insurance company had "asked" to pick it up at that location. They noted this was "unusual" but had no inclination to argue.

Scene 4: Doug's Friday call to the insurance agent was routed to a new contact by the telephone switchboard gods. That new party was only interested in completing this process, which was certainly Doug's desire. In fact, the customer noted, he could drop the keys at their nearby Raleigh office if that was agreeable to the agent.

We were lucky.

-Not only was it satisfactory to visit the Raleigh office, but the company offered that a check for the residual value could be collected if arriving after 3pm.

-The whole affair could be in Doug's rearview mirror that very day.

Scene 5: The local office seemed well-organized at 3:05 p.m. on a Friday. They prepare checks on schedule. They notarize titles. They settle claims. Doug's deal was done as he deposited their check to his bank minutes later. Betsy got a ride in the Impala to reclaim her repaired baby. In an hour's span, both ordeals were done.

___ We ___
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___ lucky ___
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___ step ___.

Quoting the movie "The Best Exotic Marigold Hotel,"
"Everything will be all right in the end. If it's not all right, it is not yet the end."

**** THE END ****