1.

Ryan pulled up to the light, stopped and flicked up his blinker. Three seconds later up pulled a flatbed truck, big and loud.

There were three lanes at this light. Left, straight and right turn only. The truck was in the center, no blinker, as expected.

The light turned green, and before Ryan hit the gas pedal, the truck was moving forward. And turning hard to the right.

Ryan honked his horn, waited. The truck was continuing, now taking a sharper turn, coming closer to Ryan.

Then he saw it, heard it, felt it.
The back tire of the flatbed
rubbed along his front left fender,
Dammit, what the hell dude, he thought.

Ryan honked again, twice. The truck finally stopped. The engine still running, the trucker got out, smirked.

Ryan got out of his car, walked up to the fender, and saw a huge black mark and some indentations.

The trucker came over, and stood next to Ryan. Ryan had to look up to even make eye contact.

The man was huge, muscled, tough. Black hair, goatee, silver eyes. Overalls, sleeveless black T, chain wallet and black workboots. Ryan was two weeks past his 17th birthday. 5 foot 9, one forty. Hadn't started shaving.

Whatwe got here, the guy said, crouching to take a good look. Ah, just some tire scuffing, that'll wash off easily.

What about the dents, murmured Ryan in a quiet, timid voice. He pointed to make it clearer, though he noticed his hand shaking.

He remembered his parents telling him to what to do here. Get their insurance info, report it to the police.

Can I get your insurance card, he asked, not sure if he was heard. Insurance? Why bother with that? I can clean that up easily.

No need to call insurance, they only slow it all up. I have my own body shop, I can do the repair work.

You know if you report it, your insurance costs go up.
Automatically increase, they think you're a higher risk.

You should only report it when it's a big accident.
This is no big deal, it's not worth their time, just a headache.

Well, we should still call the cops, get a police report filed.
No, no, definitely not.
Again, it's not worth their while.

You think the cops want to come see a minor fender scrape?
They have much bigger issues.
They'll be laughin' or just pissed.

And if you're not reporting it to the insurance folks, then you don't need to bother getting a police report.

Ryan stood there thinking, this was all new to him. This guy could be lying just to protect himself.

But what he said made some sense.
It was a pretty small dent,
And a lot of rubber scuff,
Probably easy to fix.

And this guy has his own shop, he could do it all himself. Should I trust that, I'm not sure. I wish he didn't hit me.

Listen, bring it by tomorrow, I'll start work on it right away. Shouldn't take more than an hour. I'll even tune up the engine.

Ryan thought about this, seemed like a good offer. OK, I'll bring it by, probably around ten.

Perfect. You made the right call. Takes a smart man to see a good deal when it comes his way. How old are you, 'bout nineteen?

No, seventeen. Just turned. Wow, wish I was that smart when I was seventeen. I was an idiot. Anyway, like I said, come by tomorrow and I'll take care of all this. Have a good one, big guy.

By the way, my name's Kirk. My shop is on West 6th. I'm Ryan, Ryan Wiltz. Nice to meet you Ryan.

And like that, he walked away. Got right back into his truck and drove off, leaving Ryan alone with his damaged car.

2.

The next morning Ryan went to Kirk's shop on 6th.
The door was locked, lights off, and no one was around.

He came back the next day, again nobody there.
Finally on day three,
Kirk was there, in the shop.

Hey Ryan, how ya doin? OK I guess. Came by twice, yesterday, the day before, and nobody was around.

Yeah, sorry about that, got caught up with some stuff. Been crazy busy, man, things are out of control.

Can you fix it today? Oh man, I don't think so. So sorry, like I said, crazy busy...crazy.

But come by in two days, should be calmed down by then. Two days later, same deal. No repair, reason why. Well then I guess I'll report the accident. Can you please give me your Insurance card. I gotta get this repaired.

That's a mistake, I told you. Insurance ignores small claims. Anyway, it's way too late to file a report on this.

Gotta be done within 2 days, including the police report.
And you don't have that, it's too late, So you're not filing insurance.

Ryan was feeling squeezed. Kirk had screwed him over, he now fully realized. But would he fix the car?

Ryan asked him that point blank, did he intend to fix it.
I don't think so, I'm too swamped.
Maybe try some another shop.

That wasn't the deal, Kirk. You promised to fix it, gave me your word on it. Why are you doing this?

What are you gonna do, cry about it, really?
Grow up, life can be hard,
Things don't always go well.

With that Kirk turned away, back to the engine part sitting on his table.
He didn't look back once.

Ryan stared in disbelief. He was screwed over, Kirk got him. But this was only round one, he'd somehow win the next round. 3. (3 weeks later)
The 8 by 10 white envelope,
addressed to Kirk's company name,
came from the Chamber of Commerce.
Even had the city logo.

Kirk opened it, curious what the chamber would send him. Inside was lots of paper, first was a formal letter.

On City letterhead, it said Kirk's business was being recognized by the Chamber of Commerce.

He would receive an award and be eligible for many other benefits like tax breaks and low-cost loans.

He would be expected to make a one-time donation to the Chamber foundation, tax deductible, of course.

The foundation helps other small businesses get started. His company would be named on the foundation website.

One of the sheets of paper showed other recipients of this award, and how much money they each donated.

He saw two other body shops, both were his main competitors. They gave five hundred dollars each, while the others gave more or less.

The letter recommended a minimum donation of two hundred and fifty, seemed like they expected more.

It then noted that future benefits, like the tax breaks, would far outweigh the cost, making it an investment.

There was a separate sheet showing a plaque dummied up with Kirk's business name engraved in a very fancy font.

It said hang the plaque out front, so all customers could see they are an award-winning, community-first business.

An additional sheet named five different local banks who would make low-interest loans up to one million dollars.

The final sheet of white paper, also on City letterhead, detailed how the tax break would work, giving refunds on sales taxes.

Kirk was lousy with math, but he did know this much: he did way less business than his competition. He needed to keep up, and if this could help out, while also providing future sales tax savings, it would make complete sense. And if he wanted to expand his shop or buy major new equipment, he now had a list of banks ready to offer serious low-cost loans. Seemed like a no-brainer.

He reread the letter, the payment instructions. It listed a website, which accepts credit cards. He went onto the website, which showed the City logo, entered his card details and the amount he was paying.

Five hundred, gotta match them. Those guys need to see that his business is just as strong as theirs, maybe even stronger.

He hit the confirm button, and the screen showed it went through. Gave a confirmation code, and said to close the screen now.

The letter said he'd receive information and next steps once the payment was processed. Likely take about two weeks.

4.

Ryan heard the unique sound he set up for this alert. He went to his computer and logged onto the website.

He saw the credit card details, and a huge smile took over his face. He went onto another site, and entered all the specifics.

Yes, he is a weak, shy, seventeen-year-old kid.
But he knows how to code, which can even the score.

Job done, he sat there a while. Still smiling, also laughing. Yeah, things don't always go well, but you can still win the game.

5.

Kirk saw the e-mail alerts, clicked on his phone's Gmail app, and saw three new messages that all looked like junk or spam. All three were from gay porn sites. He'd never gone there before, obviously. What the hell? No idea how tech stuff works.

What Ryan could teach him was that when you sign up for a Grindr account, and don't click decline ads, you get a ton of spam e-mailed to your address until you go in and turn it off. Good luck Kirk.

What Kirk didn't yet know about was the five hundred dollar charge on his credit card, sent to a Neo-Nazi militia group.

They had his mailing address, where they'd soon be sending him their welcome package, and plans for an in-person thank you.

The welcome package included banners, flags, mailbox stickers, and other items to show true loyalty to the cause.

6. (one day later)Ryan admired his work.The black rubber was all gone.The fender still showed some dents.but he could live with them now.

They are now battle scars, proof of taking a hit, but coming out ahead.

Life can be hard. You'll see.