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# Keep Calm, Carry On, Exchange Insurance

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Note to self: High-stress, life-changing days don't announce their arrival in skywriting. It's usually an average day when a harrowing event strikes and leaves you feeling like you've been hit by a truck. So in times like those, remember: just relax, keep your hands on the steering wheel, and take a deep breath . . . keep calm and carry on.

January seventeenth: a new day, a new semester. Early morning light yellows the kitchen backsplash as I stand at the island preparing breakfast. Dad's beside me, heating an egg sandwich while I dish up oatmeal which Mom made. I know he has to leave soon, but he isn't acting in a hurry at all. Setting his sandwich down, he smiles.

"Well," he tells me, drawing me into a side hug. "You're a fine human being, and I love you." I love you too, Dad. And I know I haven't earned it. If I were him, I would drive me crazy. How is he proud of a daughter who wears clothes he buys, eats food he pays for, and can't drive on the highway or do her own taxes or pay a utility bill? But as he wishes me good luck, I know he is.

Smiling, I go out to my car and turn up the heat. I've always struggled with driving. It's easy to start thinking about the things I'm excited about, my worries, what I'm going to eat next-- and then the next thing I know, I've missed my turn. Not today, though. I hum as I drive, but I'm focused on the icy road in front of me. And I made sure I had extra time: ain't missing *this* bus. Oh, look! It's only 8:30. Plenty of time. My pinky flicks the blinker, and I turn the car to enter the parking lot-- well, the lot, and a new season.

*Bam.* The car jolts, *crunch*-- then suddenly I'm sliding uncontrollably. Everything's spinning. What did I do? Screaming. Gloved hands grip the wheel uselessly. The car *slams* something, then slows with a stomach-churching crunch. My body jerks, then stops with the car.

Everything is still.

What happened? My brain is as confused as if it's trying to understand Spanish. Dazed, I turn around in the seat. The car's jammed into a curb in the parking lot entrance, smack dab between the lot and the busy street. Oh, no-- my bumper! It's like a monster ate off half of it, a messy bite, with tubes and pipes sticking out everywhere. Totalled for sure. Is this a dream? My back windshield is completely gone. "Wake up, wake up!" Oh, no. Louder: "Jesus, Jesus, let me wake up!" I pinch myself. I pinch again. I'm awake.

Shaking and screaming, I pull into a parking space in the lot, my poor car moaning and scraping behind me. My parents are going to kill me.

My car is wrecked. I must have hit something when I turned. I shouldn't have a license. I hear a voice chant, *Failure, failure*, in my head. "I'm not a failure, I am a child of Jesus, shut up!" A truck pulls into the space behind me.

Maybe the driver knows what happened! I climb out of the car, tear-streaked and stumbling on the icy pavement. Everything is out of focus. I see a bearded dude hurrying towards me. "Are you okay?" he asks. I think so? "Yeah, I'm okay." My voice is so shaky; I don't sound like I'm okay. "Did you see what happened?"

He looks confused. “I’m sorry, my suckin’ foot hit the gas instead of the brake.” What? I didn’t do it! Oh, the relief. I blurt out, “*You* did it! My parents won’t kill me!” I think I’m crying but I’m not sure; my thoughts don’t form right. A tiny voice in my head says, ‘Are you composed? Pull yourself together!’ The tiny voice is way back in my head; I don’t hear. Bearded guy says he’ll call the police.

I walk back to the car, trying desperately to process what is happening, and dial Mom. Shame slithers in. She has errands this morning and I’m interrupting. “Savannah?” Suddenly tears are flowing. “Mom, someone hit my car.” I’m letting myself cry; somehow it feels like my only defense. “Mom, it’s totalled. It’s totalled!” She reassures me, “I’ll come right away.” I hang up.

I still don’t quite know what’s happened. But then I know what I should do. After my car got bumped in August (a nudge compared to this), Dad drilled it into me: always get the other driver’s insurance information. I take a breath and head over to his truck. It’s big.

The man sticks his head out. I’m half-expecting a scowl, like the man in August wore. But he doesn’t seem angry. “You see, what happened,” he says seriously, “is you pulled in front of me into the right lane, and then started to turn, and, well, there wasn’t enough time for me to stop anyways, and my foot hit the gas.”

Oh, no. Oh, no, no. Bad dream, part two. “I’m sorry, I’m so sorry!” The words are rushing out of me. I’m in trouble now. I *am* at fault. I want him to help me, calmly tell me it is okay and here-is-what-to-do-better-next-time. I want to cling to this bearded guy, the only semblance of an authority around. But I have no words, and now he’s saying, “I have to call my wife.”

I call Mom again. “He says I pulled in front of him and he couldn’t slow down in time. . .” I can hear her frustration as she says, okay, she’ll be right there. I’m an idiot. I must have forgotten to check the mirror when I switched . . . wait. The left lane? But I always drive in the right lane. And I think I remember driving in the right lane all the way here. I turned into the right lane when I turned onto the street . . . didn’t I? But he says the left. . . I think this guy seems nice . . . is he lying? I think so . . . am I sure, though?

A car pulls up beside me. The police. I don’t know what to tell the officer as he approaches. “I was driving and I turned . . . And he says I was in the left lane, but I’m pretty sure I was in the right . . . I mean, I always drive in the right,” I stutter. I don’t know! I don’t want to call the guy a liar, so I add to the officer, “I’m just not certain.” (Brilliant.)

The police officer withdraws to question the bearded guy. I wait. And wait and wait in the icy cold. The tears are falling faster. Why I am so awful? And was I in the right lane or the left? And Mom, where are you?

And then, her van is here. I’m not sure what she’ll say. I just run to her. But now we’re hugging, and she’s just saying “Shhh,” and asking if I’m okay over and over.

I spill the story. When I come to the part about the right-or-maybe-left lane, she frowns. Did I tell the police I was in the right lane? Yes . . . well, that is . . . I told him what the other guy said, too. . . . Apparently that was not wise. I sit in the car, embarrassed, while Momma Tiger goes to talk to the officer herself.

That evening, I'm in the kitchen again. I've told the story until my head hurts: how I tried to get insurance information-- and forgot to take it when the guy said I caused the wreck. How I remembered driving in the right lane-- and promptly forgot everything and accepted his story. How I told the police my story-- and the bearded guy's, too.

How I was driving down the road-- until my emotions grabbed the wheel.

As I talk, Dad frowns. "Savannah . . . I know it's hard to stay calm when you're in these situations." He pauses, then asks if I've ever heard the phrase, 'Just the facts, ma'am.' Apparently it's from an old TV show. Dad says it means that in these situations, don't tell what you *think* happened, don't say what you feel, and certainly don't say the story the other guy gave you. Do what you need to do. No rambling in a haze of emotion. Just the facts.

Note to self: It is easy to get emotional in stressful situations. Just know that your feelings are like a loveable but hyper toddler. Sure, I love Feelings. She brings me a lot of joy. But I can't let her drive my car! New mantra: 'Just the facts, ma'am.'

Or in other words: if I'm driving down a sunny road and the birds are singing and suddenly my car is hit by a truck and I jolt and and I scream and then little Feelings lunges for the wheel and I want to throw up my hands and just let 'er drive-- just chill. Breathe. Gently but firmly take little Feelings' hands off the wheel and calm down. Remind yourself you are capable and stronger than you know, and it's essential to *stay in control*. It's going to be okay!

Next time, keep calm and carry on . . . and just exchange insurance.