

Resale Value

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Rated G

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Summary: What do you do if your insurance doesn't reimburse the full value on a damaged item? Lois comes up with a Super solution.

Lois turned as a wail of despair rose behind her.
 "Aaaaaahhhhhh! My car! That's... What happened to my... That's my car!"

A young man with multiple piercings, in a black Jethro Tull t-shirt, black jeans, and black boots, had apparently pushed through the crowd of onlookers and was standing on the sidewalk, staring in horror at the wreckage of what appeared to have been a compact red car of some kind. The make and model were impossible to determine.

Lois and Clark had been sitting in Centennial Park, enjoying the spring weather and lunch from their favorite deli, when a sudden cacophony of car horns and sirens erupted from what, based on the volume, might well be just outside the park's northern edge. Clark had stood up instantly, listening intently to — probably — the radio in whatever emergency vehicle was involved.

He'd blinked, shaken his head in disbelief, and told her, "Police. The scanner says it's — get this — a pickup truck with a stolen ATM in the bed. The driver's headed down Michigan with police in pursuit."

That had been a new one. "Toward Michigan and Third?" That was the intersection closest to the north entrance to the park. When he'd nodded, she'd added, "Go! I'll head that way and catch up with you there."

He'd spun into the suit and was gone even as she'd finished speaking.

She'd shoved the remains of their lunch into a trashcan as she'd sprinted past it, arriving on the scene just in time to see the pickup truck careen around the corner onto Third Street, horn blaring, with three police cars close behind. The traffic on both Third and Michigan had swerved to avoid the chase, adding the squeal of brakes and the crunch of metal on metal to the discord. As she'd watched from the far side of the street, the ATM, teetering wildly in the bed of the truck, had toppled over the side to land with a truly impressive CRASH on a vehicle parked at the curb. Superman, who'd been snatching pedestrians out of harm's way, had swooped down on the truck an instant later, lifted it high in the air, and held it there until the police were in position to take the two men inside it into custody.

Once the two would-be owners of the liberated ATM had been handcuffed and installed in the back of a police car, Superman had spoken briefly to the police officers before lifting the mangled but still-intact ATM, and had flown off with it, presumably to return it to its rightful place. He'd returned shortly thereafter, and after another consultation with the police, had lifted the pickup truck and flown off with it, most likely to the police impound lot.

By then, emergency vehicles had already arrived; a couple of precautionary fire trucks as well as several ambulances. The medics had quickly and efficiently sorted out the various injuries, none of which appeared to be severe. A couple of drivers were placed in ambulances and removed from the scene, but the majority were treated and released on the spot.

Lois had managed a quick word with Superman, after which she'd spoken with several of the police officers and the fire crew chief in the time between the removal of the ATM and the removal of the truck.

She'd finished with the police and had called in the story while she waited for Clark to return, and had just shut her cell phone when she'd heard the pierced rocker's wail. The... ex-vehicle he was staring at was the one on which the ATM had landed.

The car had been unlucky enough to be parked on this particular street at the wrong time. Ironically, it was isolated from the next closest parked cars by roughly half an empty parking space on each side, one ahead and one behind. The car's owner had very likely parked it that way — straddling the line between two spaces — deliberately, in an effort to avoid any damage to the car's finish from drivers less careful of their vehicles. The isolation strategy may well have worked up to this point, but how pristine the car might have been was impossible to determine, as it was hard to see much of the car's finish at all. Due to the spectacular and catastrophic arrival of the ATM, there was almost nothing that was even very recognizable as a car any more, other than the fact that it had four wheels.

Now as Lois watched, the young man stepped slowly off the curb behind the car's remains. He moved even more slowly around to its street side, then stopped and stared at it, his expression a mixture of acute misery tinged with a sort of horrified fascination.

One of his two companions, a heavily muscled Hispanic youth with short, spiky black hair, was slowly circling the heap of twisted metal, while the other stood beside the first man, shaking his head. "Dude, that is seriously mangled," the one circling the wreck commented.

The owner of the vehicle moaned. "Why'd he have to stop them right *here*?"

"It wasn't *his* fault, man." The second of his two companions, an extremely slender young man with wildly curly, mid-length brown hair, was also staring at the wreck, although his expression was less horrified and more purely fascinated. "...Supes, I mean. Blame the guys in the truck."

"I know, but... but look at it! It's gone! And it's not like either of the dudes Superman stopped is gonna pay for it!"

"Yeah, or the big guy, either. He ain't got any money, you know," the spiky-haired one offered as he came to stand beside the other two.

"Whatta ya mean?" the slender man asked, as the car's owner moved closer to the wreck, tentatively reaching out a hand to touch a jutting piece of metal, possibly hoping he was imagining the whole thing.

"I mean, it's not like he lives some place, you know." His two buddies continued their discussion. "He's... he's Superman. He just... flies around and helps people, you know?"

"He must gotta eat and sleep and stuff," the slender man argued.

"No way. If he did, we'd all read about it in the Enquirer. I'm telling you, Greg, he's like the Energizer Bunny. He just flies around all the time doing Superman stuff."

"That's crazy, Manny — all the time? Like 24/7?" The slender man, Greg, shook his head. "I don't think so. He's got a spaceship somewhere or... or he lives on the moon, or somethin'."

"Guys! What about my car?" the vehicle's owner demanded.

"Man, dude, you're just gonna have to suck it up and call your insurance, you know?"

Lois rolled her eyes and tuned the young men out as she saw Clark moving toward her along the street, adjusting his tie.

"Hi, partner." She smiled up at him as he stopped beside her. He was so much more than just her partner. He was her best

friend, her prop and mainstay, the one she loved with all her heart. And he was her fiancée. Her smile widened. Hers. Smoothing the tie he'd already adjusted, she continued quietly, "The story's called in, pending your interview with Superman."

He laughed softly. "Superman took the ATM back to its original location. The thieves took it from the lobby of Schultz's Grocery in Hobbs Hill — there's a small First Bank of Metropolis branch there. The bank personnel took charge of the machine — they'll empty it and have it replaced." His hands came up to loosely cup her elbows as she continued to smooth his tie.

"Superman's done, here, then?" she murmured. < You don't have to do any more clean-up? > Her mouth quirked. The still relatively new ability to hold two conversations at once — discovered shortly after their relationship had moved from friendship to intimacy — still both thrilled and amused her. "Because we could go back to the park..."

"Yes, I think Superman's done here." Although they were both speaking in low, almost inaudible tones, his next words sounded inside her head. < The police just wanted me to return the ATM and take the truck over to the impound lot — even though it's pretty obvious who the perpetrators were, they want the crime scene — the truck — as undisturbed as possible — > He broke off as several tow-trucks arrived on the scene. They watched as the first one maneuvered into position near two sedans tangled together in the intersection. The operator climbed down from the truck's cab and spoke with the police officer directing traffic around them.

Lois glanced at Clark. "Do you want to stay for a few more minutes in case something comes up while they're trying to remove all these cars?"

He nodded. "Maybe I'd better..."

She shrugged, grinning. "Works for me. Perry'll get a sidebar out of it."

He laughed softly again.

The officer had stopped the single-file flow of vehicles while the operator winched up and secured the first sedan. When he returned to the truck's cab, the police officer motioned him through the intersection, then turned to beckon to the driver of a second truck that had pulled up from the opposite direction. The exit-from-truck-speak-to-officer-winch-up-vehicle procedure was repeated on the second sedan, followed by its departure.

While the intersection was now clear, there were several more vehicles that had been damaged in avoidance fender-benders on both Third and Michigan. Traffic resumed its slow crawl, partly due to having to maneuver around the remaining obstacles and partly due to gawkers. Police officers directed traffic on both streets as several more tow-trucks arrived and maneuvered into position for removal of the disabled vehicles.

Lois looked around again. There were still several TV news crews on the scene, as well as a fair-sized crowd watching the whole thing. There was a police car in the intersection, lights flashing, a warning to oncoming drivers to slow down. Other police vehicles, their lights flashing as well, were parked on Third Street, behind and in front of the scene, and on Michigan in the direction from which the ATM-laden pickup truck had come.

Three tow trucks, one after the other, moved into position on Third Street and appropriated an automotive casualty from a line of three, each rear-ended into the one in front, with the first one front-ended into a lamppost. The third truck's operator finished securing a smallish SUV, then tossed its severed front bumper into the bed of his truck alongside the winch system, dusted his hands, saluted the police officer standing nearby, and climbed up into the cab of his truck.

As he pulled slowly away, a flatbed tow-truck, much longer than the others, eased up carefully, stopping alongside the officer, who indicated the

ATM casualty. The truck driver nodded and backed slowly into position just in front of, and parallel, to it.

"They might need Superman's help with this one. Even with the empty spaces, the cars ahead of it and behind it are too close to allow the truck driver to winch and drag the wreck directly onto the truck. He'll have to hook it up and drag it out into the street first..." Clark was fiddling with his tie, and Lois reached up to still his hand.

"Let's see if he can do it, first."

They watched as the flatbed driver climbed down and took a slow tour around the mashed vehicle.

If he didn't have to, it was better if Clark didn't melt into the crowd and then un-melt from the crowd again later. Arriving after the action once was explainable, but Clark apparently leaving and then returning a second time might garner attention, particularly from the police officers whose job was, at least partially, to keep an eye on the crowd.

The officer who'd been directing the trucks approached the flatbed driver. From where Lois and Clark stood, it was easy to hear them. "We're going to clear the last two vehicles before you take this one; gives you more maneuvering room if you need it." The two vehicles in question, one rear-ended into the other, were on the other side of the street, not quite parallel to the wrecked sports car's position.

The truck driver nodded. "Yep. Gonna have to winch 'er in and drag 'er out here into the street before I drag 'er on board. Might knock a few more pieces off 'er."

They heard what was almost a whimper from the car's owner. The truck driver turned toward him, and again, from where they stood they could hear him clearly as he commiserated with the vehicle's owner.

"That your car?"

"Yeah. It's a... It was a Mazda MX-5," the young man said glumly. "I've only had it for a year."

The driver shook his head in sympathy. "Tough break, buddy. Those Miatas sure are nice little cars."

"Yeah. They just upgraded the engine —"

"What is it, the 1.8-liter BP-4W? I heard they tweaked that —"

"Yeah; they raised the engine compression ratio and went with a different intake cam, mounted the manifold higher up —"

"Yeah, I heard that boosted the power. How much torque?"

"— It's got the optional ABS, and — huh? Oh — they said 116..." The pierced rocker had brightened considerably as he talked to the flatbed driver, and Lois wondered if he'd forgotten his car's present state.

His companions might have been thinking the same thing, because Manny chimed in, "Yeah, that's what it *did* have, dude —"

The rocker looked around at the wrecked Miata again and winced, took a deep breath, and let it out. He looked like he was about to cry.

The others looked too, shaking their heads.

"Yeah, now it's, like, Mazda origami," Greg said.

"Shut up, Greg," the rocker muttered, and Greg raised his hands in a 'Sorry, man,' sort of gesture.

"My bad," he mumbled apologetically.

"Damn shame," the flatbed driver said, shaking his head, and the car's owner nodded dejectedly.

"I know. I've got insurance, you know? But it — the car wasn't paid off... You know, so... What with depreciation, even if I could replace it with another one..." He trailed off, then added plaintively, "... Well, it just ain't right, man."

The flatbed driver shook his head again. "What happened to it, anyway? I heard there was a multi-car wreck along here; you somehow get caught in the middle, buddy?"

"No — it was these two guys in a custom Ford F-150 — lotsa

chrome, you know? They had a — you know one of those money machines —”

“... a ATM fell on it,” Greg supplied.

“You mean an ATV? Somebody haulin’ a couple in their pickup, not tied down proper, and took a corner too fast or something?”

“No, man — a ATM... like they got at banks, you know?”

The flatbed driver shook his head again. “I’d like to know what the city’s coming to, guys with their own ATMs but not tyin’ ‘em down...” He surveyed the wrecked car again. “Damn shame,” he repeated.

Lois snorted.

“It is too bad,” Clark said very quietly. “I just wish that — well, I always feel bad when private or city property is damaged when...”

Lois smiled at him affectionately. Clark was a good, kind man with a strong sense of responsibility, and an equally strong degree of empathy. “I know. He did say he’s got insurance, though.”

Clark nodded. “It’s good that he has insurance, but he’ll only get the car’s blue book value...”

Lois frowned thoughtfully. “Yeah, he said that...” She lowered her voice. “Can the Superman Foundation help him?”

“Not really — it would only cover what his insurance won’t, and only up to blue book value. And regardless of who pays it, the blue book value just won’t match the current price of another one like it. And since those little sports cars are mostly fiberglass, he can’t really even sell it for scrap. It’s not the right term, really, since it’s totaled, but the car’s got no resale value at all now.”

Lois stared at him for a moment, then smiled slowly. “That gives me an idea...”

Clark groaned softly. “Oh, no...”

She rolled her eyes at him, then looked critically at the crushed car and the dejected owner. She turned to Clark again. He was regarding her with one eyebrow raised slightly, obviously waiting for her to speak.

She moved closer to him, speaking in a whisper. “Clark, go sign it for him.”

“What?”

“Go autograph it.”

“Lois...”

“Seriously, Clark. Go...” She made the vaguest of gestures away from where they were standing. “Go change back into the suit, then come back and... do something Superman-ish —” She grinned at him as he chuckled, but continued, “Inspect the area as if you planned all along to come back. Then... you know...” Another vague hand gesture. “Go over there and use your vision thingy — burn your signature into it.”

“Lois...”

“Oh, for heavens sake, Clark!” she hissed. “There are cameras everywhere! This is a big deal.” She huffed in exasperation. If he’d just do what she told him, things would go much more smoothly. “Just go change and meet me at those guys.”

She ignored his muffled snort of laughter and turned toward the group clustered around the wreck without looking to see if he was doing what she’d asked.

< That’s ‘demanded,’ my love. >

She didn’t change her stride, but she was grinning as she shot back at him, < Hush, Clark. Go change. And hurry up; the other tow truck guys are on the last car, then it’s this guy’s turn. >

< Yes, dear. >

She felt his amusement as she stalked over to the three young men. The car’s owner was still going on about the car. Ex-car.

“Hey —”

Neither of his companions had so far addressed him by name, so she had to resort to the generic greeting.

< Maybe it’s Pierce. >

She had to bite the inside of her lip — hard — to suppress her reaction.

Superman appeared and landed on the pavement near the policemen, strode over, and conferred with them. They gestured at the intersection, at the nearly completed towing operation on the second car in the street, and then at the mashed Miata. If they didn’t ask Superman to pick up the ATM’s victim and place it on the flatbed, he’d probably do it voluntarily, anyway.

“...I mean, man — look at it!” the young man < Pierce. > was bewailing.

She turned her laugh into a cough as Manny glanced curiously at her. < Stop that, Clark. >

“...It’s a write off. And it’s not even remotely my fault! It was just —”

“Hey!” she cut in again.

“— in the wrong place at the...” Pierce turned to look at her. “What?”

“Maybe Superman will autograph it for you.” She gestured at the superhero, who had finished speaking with the officers and was even now moving toward them.

All three young men looked at him, then at Lois.

“What?” Pierce asked blankly. Manny and Greg echoed him.

“Huh?”

“What?”

“Ask Superman to autograph it for you,” she repeated patiently.

“Um...” Pierce glanced at his companions, who shrugged. He looked back at Lois. “...Why?”

She sighed and asked with exaggerated patience, “That’s your car, right?” She indicated the mangled mass.

“Yeah,” he said glumly.

“Was a car,” Greg offered. She ignored him.

“And it’s obviously a write off, right?” she continued.

“Yeah.”

“So ask Superman to autograph it.” She gestured to where Superman was now speaking with the flatbed driver, who appeared to be all for whatever Superman was suggesting.

“Lady...”

“Ask Superman to autograph it,” she repeated, “and then offer it for sale on eBay.”

Manny and Greg gaped at her.

About to say something, Pierce blinked and snapped his mouth shut. He looked at the remains of his car, looked at Superman, and then looked back at Lois. “Uh...” He blinked.

Superman approached them.

She raised an eyebrow. “Well?”

“Uh...” He straightened up, turned toward the Superhero and asked hastily, “Superman, could you...” He gestured awkwardly at the car.

“Would you sign it for me?”

Lois looked up, smiling, as Clark approached, absently straightening his tie.

“Hi, partner.” He’d left an hour and a half earlier, giving her the slight wave that indicated he’d heard something that required Superman’s intervention — and her help in manufacturing a believable excuse for his exit.

He left the majority of the excuses to her these days, and while she sometimes varied them to keep it interesting, she’d found that the old standbys of meeting a source or acting on a tip worked well no matter how many times she — they — used them.

“Did that tip pan out?” she asked now, for the benefit of anyone who might overhear.

“Nope. Nothing new.” He perched on the corner of her desk, sighed, and ran his hand through his hair.

"I was afraid of that," she said, maintaining their cover. < Clark? Is there something wrong? > He seemed... not angry, exactly. Upset, maybe? Frustrated?

< No... Nothing's wrong, Lois, just... > "Yeah, it happens that way sometimes." < ...just a new trend I encountered. > "I've got nothing else; are you about ready to go?" < I'll tell you as soon as we're done here. >

"Yep, all done," she said immediately, standing up, and he grinned at her, at once looking his normal self. She retrieved her purse from her bottom desk drawer, slung it over her shoulder, and grabbed her briefcase. "Let's go." Tucking her free hand in his arm, she moved up the ramp with him. They ducked through the stairwell door; ten minutes later they were touching down in his living room.

"What's up, Clark?" She dumped her purse and briefcase on the small table near the door and followed him into the kitchen.

"Coffee?" he asked, and when she nodded, measured the grounds while she filled the pot with water and poured it into the coffee maker.

As the machine started to brew, she turned to look at him, leaning companionably against the counter next to her, and repeated, "What's up? Something with whatever Superman was needed for this afternoon?"

"Yes and no." He rolled his eyes and sighed, and she realized that he'd merely been exasperated when he'd returned to the newsroom. "I think you've — we've — created a monster, Lois."

A monster? They hadn't done anything unusual lately, hadn't ticked anybody off — that she knew of, anyway. After all, it had been a slow news week so far; they hadn't written any hard-hitting, Kerth-eligible stories exposing anybody for anything. Yet. The week wasn't over, after all. "What do you mean?"

"Do you remember that kid with the totaled sports car, about three months ago?"

"Pierce?" She ignored his laugh. "Yeah, I remember. Why?"

"Well, I watched for it on eBay after that... He did list — and sell — that car. He got eight thousand dollars for it."

"Wow!" She flashed him a saucy grin. "Told you it was a good idea. With the blue book value from his insurance company, he probably made about what he paid for it." She patted his chest. "Stick with me, partner. I've got plenty more good ideas..." She squealed, laughing, as he grabbed her and turned, pinning her gently against the refrigerator.

"I've got a few good ideas of my own..." he growled, and she shivered. When his voice got all rumbly, dark, and low like that... She more than met his kiss halfway, and for a while there was no other sound except the bubbling hiss of the coffee maker.

The quiet but persistent beeping from the machine, signaling that their coffee was ready, finally got their attention. Clark raised his head but kept her wrapped in his arms; she sighed happily and rested her head against his chest for a moment, listening to his heartbeat. "Mmmm. I like your ideas, Mr. Kent," she said, and he laughed softly.

"I'm rather proud of that one, myself," he answered as she raised her head to smile at him. "My coffee pot is calling," he added, but made no move to let her go.

"Mm. Yeah. And it'll keep beeping until you turn it to 'warm,' you know." She smirked at him. "What do you say we pacify your coffee maker, pour a couple of mugs, and take this to the couch?" She had become pretty fond of his couch over the last few months. She had a lot of good memories involving that couch.

They settled in with their cups and the TV on low — a talk show neither of them was watching — and she remembered his comment about a monster. "So... Pierce got eight thousand dollars for his autographed ex-car. What's he want, more?"

"Not as far as I know. I imagine he's fine with what he got. But — well, the word's obviously spread. Over the last couple of

weeks Superman's been asked to sign five other cars that've been involved in accidents —"

Oh. That made sense; there would always be people who jumped on the bandwagon. Especially if it involved making money. "I guess that's to be expected —" she began.

"— and also a canoe, the side of a camper, a flute —"

She sat up from where she was tucked against him, turning to look at him in surprise. "Really? A flute?" She frowned. "Why, do you suppose?"

He shrugged. "Yeah. A flute. I don't know why. That was a couple of weeks ago. There've been some other weird ones... A guy asked me if I could etch my name in his windshield glass but not break it — he wasn't involved in an accident or anything, either; he was just... part of the crowd, I guess. He stopped me just as I was leaving a crash."

"And did you..." she started, but he shook his head.

"No. I told him I had another emergency to go to, and regretted that I couldn't spare the time..."

She smiled. "Good. So... definitely a monster, huh? But maybe... maybe after a while it'll die down..." While she'd intended it to be a statement, it came out more like a question, and Clark answered as if it were.

"Maybe. I don't know. I guess I can deal with it... but while the flute was kind of weird, and so was the bathtub —" He stopped as she sputtered with laughter. "Really, Lois. A bathtub. And —" He sat up a bit straighter and counted off on his fingers. "And a bicycle, and a denim jacket, an ashtray, and a box of macaroni —" He stopped again as she whooped with laughter, flopping against him helplessly.

He caught her and held her, semi-cradled in one arm, as she looked up at him, still laughing.

"I'm sorry, I'm sorry," she gasped. "A box of macaroni?" She tipped her head against his shoulder and struggled to get her laughter under control. "Oh, Clark — what did you do? Stop a grocery store robbery?"

"Ha, ha. No, smarty pants," he retorted, but he was smiling. "It was an old lady I stopped from being mugged. After the police took the guy away, I helped her pick up the groceries she'd dropped, and she asked me to sign her box of macaroni."

She had — mostly — managed to stop laughing. "Poor baby. So you've got people following you around for your autograph... in a weird sort of way."

He dipped down and kissed her, then kissed her again when she murmured her approval. "Hmm. I guess I can deal with it, but I'm going to need lots of..." He kissed her again. "...tender, loving..." He kissed her again, and she wrapped her arms around his neck to keep him in place. "...sympathetic support from my lovely, lovely fiancée," he whispered against her lips.

"Mmmmm. I'm good at that," she murmured back, and for a while they were lost to anything except each other.

Eventually, he drew back, and she settled against him again, sighing in contentment. "How's that?" she asked, smiling. "Sympathetic enough? Support-y enough?"

"Oh, yeah. Very nice," he said lazily. "I'm feeling much more... sympathetically supported." He was quiet a moment, and she remembered earlier.

"So... What was it today, Clark?"

He sighed. "Today? Today was the topper. Today, a guy stopped me and told me he runs a tattoo parlor, and he wanted to know if —" He stopped as she began to laugh again. "Lois! It's not funny!" But she could hear the smile in his voice.

"Oh, Clark — it is funny. People are just so... weird. Don't tell me — he wanted you to —"

"Okay, it was funny. In a totally weird sort of way. Yeah, he wanted to know if I was interested in going into business with him, autographing —"

"People," they finished in unison.

THE END

Author's Notes:

This story was a vague idea that sort of jelled for me when I saw a news story about somebody — or a couple of somebodies; I don't actually remember — stealing an ATM and trying to transport it in a pickup truck. While that venture didn't turn out like mine did, it certainly didn't turn out well.

I had a couple of acquaintances at work — late-twenty-something-year-olds — who at least vaguely resembled, in looks and in speech, the young men in the first half of the story. In particular, I modeled my characters' speech after bits and pieces of things I'd hear one or the other of them say.

The Mazda Miata specifications the two men are discussing are for the 1998-released second-generation (NB) model for the 1999 model year. If "Pierce" has owned the car for about a year, my story must be set in 1999. Time-line-wise, that's not exactly right, but oh, well. For me, the whole idea of "our" Lois and Clark is just as current today as it was when the series aired, so I write from my current life perspective, rather than where I was in, say, 1994 (pregnant with my first child). Once I've got the story down, I just tweak some of the equipment and electronics they've got access to, to better match their "original" timeline.