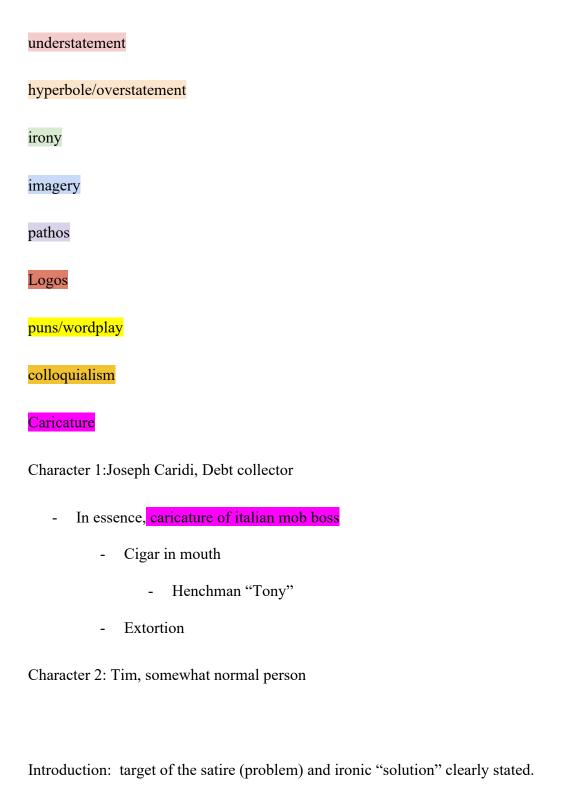
The Debt Collector



Somewhere in the United States, Tim, a normal hard-working citizen has gotten himself into debt. As such, he has been referred to Joseph Caridi, the debt collector, in order to find a resolution to his predicament. The following scenario looks at what happens in their meeting:

Talking on the phone

J: "Eyyyyyy, Tony. How's it going?"

J:*while looking at paper* "Great, great. Listen, I got a job for ya. #2504 has put up all their assets. I'm going to need you to give them a shakedown to see if they got just a bit more. If they don't got anything, take 'em out." *Pause*

Knock on door

J: "Ahh, Tony I gotta go. #2505 is here. Have fun out there." *Phone down* "Yeah come in."

T: "Uhh, hi, I'm Tim. Nice to meet you..."

J: "Joseph, but you can call me Jo. So, I see we are going to collect from you, eh Tyler? Anyway, let's cut to the chase; *bang table* are you going to put up? Or are we gonna have to put you down?"

T: "H-Hold on. First off, it's Tim, not Tyler. Second, are you saying you're going to kill me if I don't pay my debts?"

J*Dry unconvincing laugh* "Of course not Teddy. I'm just sayin' that it's a good idea for you to do so. Ya know, so they don't start affecting your credit score. Look, I'm your friend here. I'm

trying to get this off of your back. *pause for a bit* Well, anyway, lemme hear your story.

What's happened that you haven't taken care of this *very* important issue?

T: "Um... okay. It's Tim, for the second time. I just haven't been able to come up with the 20 grand I need. I've tried Gofundme, a second job, and even the stock market, but I just can't do it. *pause*Ya know, I was really debating on whether I should come here or not, but now I'm really glad. To be honest, I was so worried that you were going to be like some Italian mob boss who would send some guy named Tony to break my kneecaps if I didn't pay my debts. It's so relieving to hear that you're just trying to help.

J:*pause* Listen Todd, I've done this a million times. Of course I can help you find ways to pay off your debt! And by the- *cut-off*

T: That's great, so shall we get started?

J: "Ahem, as I was saying before you rudely cut me off, the first thing I see on your record is that you have two kidneys. My first recommendation is that you sell one. After all, it's just a kidney.

T: "A... kidney? But I've already donated one to charity."

J: "Hate to break it to you Tiddly-Widdly, but this is a classic example of shoulda-wouldacoulda. See, ya shoulda kept your kidney for yourself. Or at least sold it. Dumbo. Ya Woulda made some cash. Ya Coulda be out of this precarious predicament. Shoulda woulda coulda. But now, the way I see it, if you can't sell your kidney, you gotta sell your... let's see. Oh Hot Damn! You got some special genes for your bone marrow. It's just a little painful to get it removed, but you know what they say, no pain no gain!

- T: "What? No way in hell am I doing that. I'll lose money from being bedridden and unable to do my job. How am I going to get money for rent and groceries and-"
- J: "You're not thinking straight Turbo, think of the kids you'd save. Imagine their big, wide eyes looking up on you with beaming white smiles. Isn't that priceless to you? Or are you just heartless?"
- T: *Breathe in and out*"Okay, this is like the 7th time you've said my name wrong, I'm getting a little pissed. My name is Tim. And your advice is absolute-

cut off

- J: "Ooh Turner, you're turin' a little red over there. Why don't you take some more deep breaths and let some steam outta' the engine? Honestly, you just need to calm down a bit.
- T: "Calm down? I am perfectly in my rights to be pissed off with you. Why I oughta-
- J: "Listen, *say with venom* **Timmy**, **I**'ve been doing this job forever, and not once has anybody complained that I'm disrespectful. Personally I think you're being a little self-righteous right now and stepping on my toes. *shuffle some papers around* Oh, and Todie, don't cut me off again, or we're going to have ourselves an accident...*gestures to bat?*
- T: "He- Hey Jo, look, I'm sorry, I just got a little worked up that's all."
- J: "Don't call me Jo. Only people who don't get on my nerves get to call me that."
- *Awkward silence*
- *Phone rings/ phone call from Tony*

J: *sighs, rubs head* "Hold on, lemme get this"

J: "Eyyyyyy, Tony! How'd the job go? Did you take him out?"

T:*Audible gasp* I knew it! You guys are the mob! Oh my lord I gotta dip. How are you-

J: *Hand on phone, talking to Tim*"Ey, could yabe any ruder" *Back to talking with Tony*
Haha, yes the filet mignon is a surefire way to get what ya want."

T:*Sigh of relief*

J: *pause, listen to Tony* *sniffs, rub nose/eyes*"Thanks for asking buddy, it's been so hard since we had to put Rufus down."

T:*Even deeper sigh of relief*

J:*Cry-talking a bit* "Yeah yeah, the bat isn't on the shelf. It's not going to fall on the computer and cause an accident."

T:*Super deep sigh of relief* *quietly*"Praise the lord"

J:*Putting phone down for a bit, talking to Tim* "Hey man, could you give me some space here,

I need some time to get my composure back"

T: "Oh, oh yeah, sorry"

After Tim leaves, back to phone

J: *Still cry-talking* "Oh and Tony, this new guy's a real wiseguy. I need you to break his kneecaps, show him we mean business..