



## **Accident Report - Driver 1**

I was traveling east on I-94 looking for the Kellogg Exit. It was raining, and I don't know St. Paul that well. I might have been going a little slower than the other cars, but that shouldn't matter, because I'm sure I was going within the minimum speed limit. Anyway, I saw the exit and put on my blinker to move into the right lane. When I started to move over, all of a sudden I heard a horn blaring. Out of the corner of my eye, I saw this big SUV trying to pass me in the right lane. He must have going 75 or 80 miles an hour. I tried to swerve to miss him, but I think the front end of my car might have nicked the rear end of his. He started to do a fishtail as he went by. He must have lost control, because he ended up bumping off the highway and then up the exit ramp. Then he went into the embankment where he came to a stop. I stopped my car, too, and the first thing he does is he starts screaming at me that I ran him off the road. I just rolled up the car window and waited for the cops to come. I know he was speeding.

## Accident Report - Driver 2

I'm heading east on I-94 to get off at Kellogg. This lady in front of me doesn't have a clue. First she's in the middle lane, then she's in the right lane, then she's back in the middle lane. The whole time, she has her right blinker on. I figured she just forgot that it was going, so I decide to take my chances and grab my exit. Just as I start to pass her, she decides she wants to get off at Kellogg, too. She jumps all the way through the right lane to take the exit, and she turns right into me. Caught me broadside by the rear left tire. I was lucky to keep it on the road for as long as I did, but then, finally, I hit the shoulder and lost control. I went up the exit ramp and into a bank. I got a big dent in the left rear of the car, and a caved in front end. There's no way I was speeding because just two exits back this little Mazda Miata comes zipping by like I was standing still. So basically, she ran me off the road.

### Accident Report - Driver 3

I can't say that I'm going to be a whole lot of help in figuring out what happened here. To be honest with you, I'd just leaned over to switch the radio station, and when I looked up what I saw was this: the Saturn in the middle lane in front of me was making a lane change just as this big Jeep came racing up on her right. It looked like she clipped his left rear end, and he lost control for about 75 yards, then headed up the exit ramp, where it looked like he hit the left hand curb. Then he bounced across the ramp, and up into the bank on the right. As to whether or not she had her turn signal on: I know she did, because when she stopped after the accident, it was still blinking. I remember because when I walked up to her as she was sitting in her car to ask if she was all right, it suddenly got awfully quiet on the freeway and I could hear the ticking of the signal. I said, "You still got your turn signal on," and she said, "Thank you," and turned it off. As to whether or not the young man in the Jeep was speeding, I can't really say. I was probably going at a decent clip myself---maybe 60 to 65 miles per hour, which is what I usually drive on the highway--but then again, I might have slowed down when I bent over to change the radio station. In either case, I don't remember him passing me on the right or the left. All I really saw was the accident itself. I suppose that's not much help.

## Insurance Report

The accident occurred at approximately 1:35 P.M. near the exit ramp at Kellogg Avenue. Both the '96 Saturn station wagon and the '93 Jeep Cherokee were traveling eastbound on I-94. There was a light rain, but all parties indicate that it played no part in the accident. Posted speed limit for this part of I-94 is 55 miles per hour.

Damage to the Saturn was minor--limited to a scrape on the right front bumper.

Damage to the Jeep Cherokee was more extensive, including a small dent on the panel just behind the left rear tire; and more significant damage to the right front end, which hit an embankment just off the exit ramp. Total damage is estimated to be \$2,500.

The driver of the Saturn station wagon, Nancy Herzog, states that she was unfamiliar with this part of the highway and was driving cautiously. She states that she signaled her intention to exit at Kellogg--a fact that seems to be confirmed by the statement of Stuart Samuelson, who witnessed the accident. Herzog further claims that Rodney Snopes, the driver of the Jeep Cherokee, was speeding, which is why she didn't see him until it was too late. Herzog fails, however, to say whether or not she checked for oncoming traffic in the lane to her right. This might be an oversight in her statement or an indication that she didn't look.

Snopes claims that Herzog was driving erratically, shifting from right to center lane, and back again, with her right turn signal on. He also claims that Herzog "jumped" through the right lane from the middle lane, in order to make the Kellogg Exit. It was at this moment, according to Snopes, that "she ran me off the road."

There are no other witnesses to confirm whether Herzog was driving erratically. Regarding whether or not she "jumped" from the center lane to the exit ramp, the testimony of Stuart Samuelson indicates that Snopes remained on the highway for about 75 yards after the initial impact with Herzog's station wagon. This distance is confirmed by skid marks measured at the scene of the accident. While it might be considered a "quick" lane change from the center, through the right lane, to the exit ramp, we feel that Herzog probably signaled her intention at least 150 yards from her exit.

The skid marks also indicate that Snopes was traveling in excess of the speed limit. His testimony about a speeding Mazda Miata has no bearing on his actual rate of speed. The length of the highway marks indicate that Snopes was traveling close to 75 miles per hour at first impact. In other words, Snopes was going 20 miles an hour beyond the speed limit and passing in the right-hand lane when the accident occurred.

In our judgment, Snopes and his insurance company are liable for damages.

## Bank Robbery Description 1

I saw him from the minute he pulled up. I've got a perfect angle on the two handicap parking stalls in front of the bank. They're right in front of the front doors and my teller window is straight back from them. I saw him drive up and get out of the car, and my first thought was, That guy isn't handicapped at all! It got me mad thinking that he was parking where he wasn't supposed to be. Here was this guy, who looked to me to be about 25 years old and in pretty good shape. Tall and thin. He looked a little like Ben Affleck, except with a really thin mustache. Anyway, it just bugs me to see someone like that pulling into a handicapped stall, so I took a good look at him, in case he came up to my window. I was going say something about parking where he parked. Of course, all that was forgotten about two seconds later. As he stepped away from the car, I noticed there were a couple of really odd things about him: first, he was wearing a stocking cap on his head and this is an 85-degree day outside. Second, he's got this long overcoat on. He took one step toward the bank and pulled the cap over his face. Then from beneath the coat, I saw him haul out this big gun. I didn't even have time to think, Oh my gosh, this is a robbery, before he opened the door and stepped into the lobby. "Everybody down on the floor!" he yells, and I did just what he said. I heard one person scream and I heard him yell, "Shut up!" After that, all you could hear was people dropping to the floor. Then there was silence. Then you could hear him walking across the lobby to the teller windows. He must have had some kind of clips on his shoes because you could hear him walking, click, click, click. Then the walking stopped and I heard him say, "You! Get on your feet!" I guess he was talking to Jeannie, two windows down. "Fill this!" I heard him say and she started to ask him a question. "Just fill it," he says. It seemed to take forever. "Come on! Come on," he says, and then she must have finished, because the next thing I heard was another click, click, click--him running across the lobby this time--and I heard the front door open. Someone in the lobby hollered, "Keep down!" So I kept my head down. Then we could all hear screeching tires in the parking lot outside and figured it was him. It was only then that I stood up to see if he was really gone.

## Bank Robbery Description 2

There were two of them--a man and a woman. She stayed outside on the sidewalk--maybe standing guard or something---as he came in. I didn't even see him at first. I was filling out a deposit slip at one of counters in the lobby and didn't even look up until he shouted. Then I saw this guy, standing about five feet from me, wearing a Halloween mask. It was like a Frankenstein mask, and I thought, at first, he was joking. Then I noticed the shotgun and hit the floor. The way I was lying, I was pointed toward the front door. That's how I knew about the woman outside. I didn't want to raise my head, so all I saw, basically, was her shoes and her legs up to about the knee, as she walked back and forth in front of the bank. She was wearing Nikes and blue jeans, if that helps at all. I just laid there the whole time, waiting for the thing to end. The guy inside was awfully nervous. He kept snapping his fingers, click, click, click, the whole time he was inside the bank, like he wanted the clock to move faster. It was the woman who drove away. I saw him open the door, when it was all over and head to the passenger side of the car. The Nikes ran to the driver side. She put it in reverse and they squealed away.

### Bank Robbery Description 3

He was tall, probably six feet four or five at least. I know because when he made me stand up to open my drawer, I was looking up into his eyes. I'm tall myself, almost six feet, and he just towered over me. He was wearing a stocking over his face, like panty hose, so I can't really tell you what he looked like except that he had a mustache and goatee. He was wearing a long, black raincoat and underneath, a black T-shirt that said Metallica. When he first came in, I hit the floor like everyone else and just prayed that he wouldn't come over to my window. Just my luck. I hear this click, click, click coming my way, and I just knew, before I even looked up, that he was standing above me. "You," he said. "Get on your feet!" And I was up in a second. He handed me the bag and I started to fill it. I kept my head down, but I kept hearing this click, click, click, and I thought he was clicking his tongue, or something like that--you know, a nervous habit. But then I took a quick peek and saw that he was actually clicking the safety on his gun on and off. "Fill it!" he screams at me, and I did what I was told. When I was done, he grabbed the bag from my hands and ran back through the lobby. I was left just standing there, feeling kind of stupidly angry, like he should have said, thank you, or something. It was only then that I noticed the little guy waiting outside. I remember thinking it was really odd that the robber was running to the passenger side of the car. I was thinking, Duh, how are you going to drive from that side? Then I notice a guy standing outside and he's racing toward the car, too. I didn't get a good look at him, except for the fact that he was a head shorter than his partner. Anyway, he's the one who gets behind the wheel, and away they go, leaving a patch of rubber in the parking lot outside.