

NED

Phil! Phil Connors! I thought that was you!

Phil looks at him vaguely.

PHIL

(at a loss)

I'm sorry. Have we -- uh --

NED

My oh my! Phil Connors. Don't say you don't remember me, 'cause I sure as heckrfire remember you. Well?

Phil stares, trying to remember.

NED

Ned Ryerson? Needlenose Ned? Ned the Head. Come on, buddy. Case Western High?

PHIL

Ned?

NED

I see you clicking through that brain of yours. Click-click, click-click, click-click-Bing! Ned Ryerson, did the whistling trick with my belly button in the talent show. Bing! Ned Ryerson, got the shingles real bad senior year almost didn't graduate. Bing again! Ned Ryerson, went out with your sister Mary Pat a couple of times -- 'til you told me not to anymore. Well?

PHIL

(resigned)

Ned Ryerson.

NED

Bing!

PHIL

So what're you doing with yourself, Ned?

NED

Phil, I sell insurance.

PHIL

(sorry he asked)

No kidding.

NED

Do you have life insurance, Phil?
'Cause if you do, I bet you could
use more -- who couldn't? -- but I
got a feeling you don't have any.
Am I right?

PHIL

You know, Ned, I'd love to talk to
you but I really have to --

Phil starts to walk away,,but Ned won't take the hint.

NED

That's okay. I'll walk with you.
When I see an opportunity, I charge
it, like a bull. Ned the Bull,
that's me now. Some of my friends
live and die by actuarial tables,
but I think it's all just a crap
shoot anyhoo. Ever heard of single
premium life? That could be the
ticket for you, buddy. God, it's
good to see you! Hey, what're you
doing for dinner?

PHIL

Dinner? Umm, I don't think that's
going to work for me.

As they continue walking, Phil steps into what looks like a
shallow puddle and ends up ankle deep in wet slush. Ned
laughs like a donkey.

NED

Hey, look out for that first step!
It's a doozy!

Phil looks at him with murderous contempt.