



Chapter 28

BANK OF AMERICA

A fine drizzle was falling as I pulled out of the Episcopal Church parking lot where I'd spent the night. I turned the van onto the sweeping exit lane that merged onto Wheaton Way, one of the main four-lane thoroughfares through town. It was lined with pawnshops, quick money branches and fast food stops—shrines of Americana. I wouldn't be welcome at any of these establishments this wet and cold morning—not with fifty cents in my pocket. I had overslept and missed the eight o'clock breakfast call at Sally's.

With no specific destination in mind, I was just moving on, and that's the way the road turned. As I passed Money Tree, I saw the unmistakable figure of one of my friends from Sally's. He was walking as quickly as he could along the sidewalk.

Randy's black nylon raincoat and black hair were soaking wet as he dragged his club foot and swung his deformed left hand and arm to help propel himself forward through the rain. He was carrying his small, black gym bag in his right hand.

I hoped Randy had not seen me as I passed. I wasn't in much of a mood for his company this morning. I had given him dozens of rides down this road after many breakfasts at Sally's. I knew what he wanted to do and where he wanted to go, because with some frequency Randy would carefully observe my actions, and when it appeared I was near my last sip of coffee, he would struggle to get nearer to me, and with a sad look on his face he would ask, "Richard, can I talk to you?" I would always say, "Sure." Then he would lean even closer and ask, "Could you give me a ride to the Tire Center?"

It was hard—well, impossible, really—to say "no" to Randy, because when I said "yes," he would break into a great toothy smile. And I knew

how much a ride—and that ride in particular—meant to Randy. It was nearly two miles, mostly uphill, across the usually windy Warren Avenue Bridge. It would be a workout for an able-bodied person to make that trek, and for Randy, it was doubly so.

I knew that, as soon as he got in the van, Randy would toss his gym bag on the running board by his feet, pet Willow on the head, and then lean toward me and ask, ever-so politely, if it was okay if he changed the radio station. I would always nod a hesitant “yes” as he took his good hand and punched the buttons to his favorite country-western station. And, at the first few chords of that distinctive whine and twang, he would begin tapping his deformed hand against his knee, keeping the rhythm and wearing a big grin.

I don't cotton to country. Fact is, from the days of Ferlin Husky and Patsy Cline to today, I could count on one hand the country warbles I've enjoyed, and most of those came from the lungs of Dolly Parton. I was sure the world had more than enough songs about Ford pick-up trucks, coon hounds, whisky-drinkin', and sad tales of love lost in Laredo. I was more of a Rolling Stones man.

I would steel myself as Randy reached over to turn up the volume on a song that was playing, like “High in a tree on the top of the hill ...” Then Randy would say, “That's Randy Travis! He stole my name.” And he would smile at me.

I knew that as soon as we pulled into the Tire Center parking lot, Randy would peer out the window, looking for his friends working there. Men in matching blue pants and short-sleeved white shirts, with their first names embroidered on an egg-shaped emblem sewn over their hearts, would welcome Randy with a wave or the nod of a head. “He's got my name on his shirt,” Randy once proudly pointed out to me, as a man with “Randy” on his shirt pushed a bald tire out of the garage and around to the “dead pile” at the side of the building.

Gene, Bob, Roy, and Randy would let Randy hang out awhile each morning while they used their pressure driven drills to remove lug nuts and change tires, all to the blaring sounds of country music. “I wish I could work there, but I can't,” Randy told me one morning as we pulled onto the Tire Center lot. “I can't,” he repeated, pointing to his bad hand. But the men also let Randy watch a little television and drink the complimentary coffee in the waiting room, and they joked with him if they weren't too busy balancing tires or aligning front ends. After an hour or so, Randy would sense that the men wanted him to leave, and he would walk up

the street to K-Mart. He would hang out at the back of the store for a while and play the free demonstration computer games until one of the "Associates" started giving him that "you-just-can't-be-here" look. And after Randy had worn out his welcome there, he would walk back down the hill, dragging his foot, and try to get back to Sally's in time for lunch. Randy would spend the afternoon walking around town, searching for "snipes" in ashtrays and coins on the ground.

I remembered C pointing out one day at breakfast that some might call Randy a little "slow" while others might say he was a bit "off." "Someone told me that someone told *them* that Randy ran away a couple of times and lived in the woods," C reported. "But he couldn't make it on his own, and he moved back in with his mom. But that's what someone told someone, who told someone, and well, now I'm telling someone something I really don't know about someone else."

I found that while Randy may not know who Dick Cheney or Alan Greenspan were, he sure knew Tim McGraw and Garth Brooks, and the words to all their country songs.

Randy seemed to be ahead of his daily schedule this morning in the rain. It was just nine-thirty and he'd already left the Tire Center. I wondered if the men had kicked him out. The light at the corner by the Mexican restaurant was changing as I peeked in my rearview mirror to see if he had spotted me. And, well, yes he had. He was waving his bad hand and calling out frantically, "Hey Richard! Richard! Wait! Wait!"

Randy reached the side of the van just as the signal was changing to green and he pressed his wet and sad face to the window. "Richard? Can I get a ride?"

"Hop in," I replied, motioning him in. Randy used his good hand to open the door, tossed his gym bag on the floor and then maneuvered his clubfoot into the van. "BEEEEEEEEEEEEEEEEEP!" A woman leaned on her horn behind me, just as Randy got the rest of his body into the van and closed the door. I hit the gas.

"You're soaking wet, Randy."

"You missed breakfast this morning," Randy replied. "I looked for you."

"Yeah. I overslept," I explained.

"I was hopin' you'd be there." he said. "Would it be okay if I changed the radio?"

"Sure. It's okay," I said. He reached over and pressed the buttons, searching for his favorite station. "Where can I drop you off?" I asked as I

braced for the first notes of country twang.

Instead, there was an advertisement on the airwaves. "This is Ray Vincent of American Equity Mortgage," the announcer said. "Are you tired of making interest payments of eight to ten percent ..."

"I'm going to the bank," Randy said, over the radio ad. He smiled and reached down to pick up his gym bag. He placed the wet bag on his lap to unzip it. Then Randy reached in and pulled out a check. "It's my birthday today, Richard," he said.

"Well, happy birthday, Randy," I said.

"Randy at the Tire Center gave me a check for twenty dollars to buy me a new radio headset at K-Mart!" Randy was literally gushing. "Then I can listen to country music all day."

"That's great, Randy," I said. "What bank are you going to?"

"Bank of America!" Randy said, showing me his check. He pointed up the street in the direction of the nearest branch.

The mortgage company ad on the radio came to an end with its little jingle, "American Equity Mortgage, the future is up to yoooooooouuuu!"

As we motored down the boulevard, a country song began: "American Girls and American Guys, we'll always stand up and salute."

"I love this song," Randy said, leaning forward and turning up the volume. "This is Toby Keith," he added, now beginning to rock back and forth to the beat of the song. The "Old Glory and Uncle Sam" lyrics were interspersed with Randy's own special red-white-and-blue patriotic commentary. Both ceased just as we pulled into the Bank of America parking lot.

As soon as we came to a stop, Randy opened the door, swung his good foot out and dragged his bad foot behind him as he got out of the van.

"Would you come in with me, Richard?" he asked. "In case I have trouble?"

"You won't have any trouble, Randy," I assured him. "The check is drawn on this bank, so they'll cash it for sure." I paused, reading the uncertainty all over his face. "But, if you want me too, I will."

"Please," Randy said.

"Okay." I set the parking brake and got out of the van. I hoped they might have some complimentary coffee inside.

We were in luck. Randy got in a short line and I spotted a coffee thermos and cups, and even a plate of cookies, on a small table. Randy got in the teller line, while I headed for a cup of coffee and a cookie. Then I walked over to join him. He was wearing a big grin of anticipation. "I used

to have a headset, but somebody stole it," he said, looking at me. "I can't wait to get a new one!"

It didn't take long for Randy to get to the teller. "I'd like to cash this, please," he said, passing the check to her over the counter.

The lady accepted the check and then looked at Randy. "Do you have an account with us, sir?" she asked.

"No," said Randy.

"We just need to see a picture ID, then," she said turning the check over to the endorsement side and preparing her pen to write down his information.

Randy picked up the gym bag he had dropped on the floor at his feet, and held it in place with his bad hand while he unzipped it. His face began to contort into that forlorn look he often wore. He reached into the bag and pulled out some of its contents, one piece at a time, and placed them on the counter. First came a small plastic bag, half-filled with the "snipes" he collected. Then a muffin left over from breakfast at Sally's. Then a rumpled newspaper he probably fished out of the trash on the way here. "Here it is," he said, breaking into a big smile. He found his bus pass, complete with picture, and put it on the counter, pushing it toward the teller. "It was at the bottom of my bag all the time," he said with a triumphant grin.

The teller looked at Randy, looked at the pass, and then looked back at Randy. I watched her as she scrutinized Randy's picture on the bus pass, comparing it to the real life Randy with the same care she would use to discern a foreign terrorist. Her name was Mary Lou, according to the American flag nametag pinned to her blouse.

"This pass expired some time ago," the teller said. "Do you have another picture ID? We need two picture IDs to cash a check for a non-customer."

Randy turned to me with a sad look in his eyes.

"Geez; it's his birthday," I began. "And one of the guys up at the tire center gave him twenty bucks to buy himself a present. The man who gave him the check has an account here. It's a small check. Couldn't you just cash it for him?"

"I'm sorry, sir, but our bank rules require two picture IDs to cash a check," she said, matter-of-factly. "We cannot cash this check without proper identification."

Randy lowered his eyes to the floor.

"How about the Manager?" I asked. "Could she approve it? It's only a twenty dollar check."

"You can try," Mary Lou said, pointing to a lady standing at the credenza in the center of the bank.

"Come on, Randy," I said, motioning with my head to follow me as I turned.

The Manager was holding up a brochure and pointing to its contents with her red, white and blue pencil as she spoke with a customer. Randy grabbed his plastic bag of "snipes," his muffin and the newspaper and put them back into his gym bag. He limped along behind me. We got in line to see the Bank Manager, and I tried to help him relax with some small talk. "Well, Randy, how old are you today?" I asked.

"Twenty-five," he answered, smiling.

"You were born in Bremerton?" I asked, keeping my eye on the Manager.

"I've lived here all my life," he said.

"Would you like to move anyplace else?" I asked.

"I don't know," Randy said, with less certainty. "I've never been anywhere else."

The Manager closed the brochure and handed the customer her business card. I cleared my throat in preparation to pleading Randy's case to her. She smiled at me and nodded as a sign to approach.

"Hello. My friend Randy, here, got a twenty dollar check for his birthday from his friend up the street at the tire center," I began. "And, because Randy really doesn't have any picture ID other than his bus pass, we're having trouble cashing the check. The check is from a man who has an account at your bank," I added.

"Let me see the check," the Manager said. The nametag pinned to her blue blazer lapel read Marilyn. I told Randy to give her the check and he handed it to her. The Manager looked at the check and asked to see the bus pass. Randy reached into his pocket and took it out. The Manager took it from Randy's good hand, held it up, looked at it and then looked at Randy. Then she looked at the pass again, before handing it out to Randy. "Did our teller explain our bank rules about cashing a non-customer check?" she asked.

"She told us we needed two picture IDs," I said.

Manager Marilyn nodded. "Then I can't cash this check. The bus pass is expired. We really need a driver's license, a MasterCard with a picture on it, or a passport." She handed the check and the bus pass back to Randy.

"Well, I thought because it was his birthday, and, well, it was such a small check, you might cash it for him," I said.

"It's nice that it is his birthday, but this is a Bank of America rule," she announced.

I realized at that moment that Randy and I were financial lepers. We were third-class citizens, not to be touched. The bankers—the keepers of the cash—had created an island where all the lepers with no ID, or a credit score under 300, must go and live until they die. Off somewhere in "banking land" rules had been made, then printed and sent out across the country to protect investors from Randy, and anyone like him, and all their twenty-dollar checks.

I thought if I could just talk to the rule-makers, I could tell them about Randy, and plead his case. I could tell them it was his birthday. I could tell them of his open face, his innocence, his smile. If they could just see his face, they would surely not need two pieces of picture ID; they might as well require fingerprints and a DNA sample to engage in financial transactions.

"Can you give me the phone number of the bank president?" I asked Manager Marilyn. She seemed quite stunned by my request. I forged on. "I'm sure if I talked to him, or her, I could get approval to cash this check for Randy."

"You want to speak to the President of the bank?" she asked.

"Yes," I replied.

"I doubt he will talk to you," she replied, coldly. I began to see the you-are-wasting-my-valuable-time look sweep across her face.

I wished so hard I had the words to change this woman's mind. I wondered what it would take to "free her doubtful mind and melt her cold, cold heart."

And then the cowboy in me came calling. I climbed on my emotional horse to ride in the name of the real Red, White and Blue. "You know, Randy here can't get a driver's license," I began again, "because he can't drive. He's got a deformed hand and a deformed foot. Randy doesn't have the money to get a picture MasterCard or Visa, and he can't afford a passport. He has never been out of this town. What he does have, is a small birthday check he wants to get cashed. You know, the last time I was in New York, I visited the Statue of Liberty, and on the side of that dear lady it says, 'Give me your tired, your poor, your huddled masses yearning to breathe free, the wretched refuse of your teaming shore. Send these, the homeless, tempest-tost to me. I lift my lamp beside the golden door!' That's what America is all about."

I could see that I had struck the wrong cord with Manager Marilyn, as

her face began to turn a crimson shade which matched the stylish scarf she wore around her neck to accent her grey blouse and her Bank of America blue suit. Her eyes widened, and I knew she wanted to have her boots go “walkin’” all over me. She reached for a brochure on the counter beside her, circled a portion with her red, white and blue pen and handed it to me. “If you have any complaints, you can call that 1-800 number,” she said, turning smartly from the credenza and heading for her glass-enclosed office. She picked up the phone.

I figured she was calling the cops to take Randy and me to Folsom Prison.

I had little hope that any other banker would be any better at breaking the corporate stranglehold of regulations, but, for Randy, I had to make the effort. “Come on, Randy,” I said. “Let’s try someplace else.” Randy stuck the check back in his pocket and followed me out the door.

Randy was shattered, and looking sad, sad, sad, as we got into the van. “How about we go back to the Tire Center and ask Randy to give you cash?” I asked him

“He didn’t have any cash this morning,” replied Randy, as I started the engine. “That’s why he gave me the check.”

“Then how about we take the check back to Randy and ask him to bring you cash tomorrow?” I asked as I backed out of the parking lot.

“Today’s my birthday,” Randy said, simply.

Randy had given me quite rational answers to my two questions. As I pulled back onto the boulevard and stepped on the gas, I decided I needed a financial advisor to solve this problem. I headed for C’s Armadillo.

Randy found a smile as another American Equity Mortgage ad came to an end with its now familiar jingle: “. . . the future belongs to yooooooooo!” and another country song began: “Well it’s a long way to Richmond, rollin’ north on 95 . . .”

That’s “Modern Day Bonnie and Clyde” by Travis Tritt,” Randy said.

Thankfully, it only took a few minutes to get to The Armadillo, and Tritt was in his last few bars—the redhead having now become a sheriff—ending with an insightful “Yeah . . . Whoa, Well . . . Woo-Hoo.”

I pulled up to C’s abode on wheels next to Allen’s MiniMart only to see a note written on an old paper bag tacked to the door. I left the engine running, so Randy could enjoy his music, and stepped out to read the message: “Gone on a Mexican Cruise. C.” I chuckled, pretty sure the note meant C had gone ten rounds with Jose Cuervo and was sleeping it off.

An idea formed in my brain. Maybe Allen would cash the check.

Then I thought "Naw; he probably doesn't even know Randy." But I was desperate. I needed to get away from the country music before I got yearnin' for a pair of boots, became bow-legged and began starting each sentence with "Y'all." Heck, all Allen could do was say "no," and we had just been through that at the biggest bank in the world.

I opened the van door and turned off the engine. "Randy, come along with me," I said. "Let's see if we might cash that check in the store."

Once inside, we found Allen at his usual station on the stool at the end of the counter. I walked over to the bell by the cash register and hit it once. Allen hopped off the stool and walked over and stood before us.

"Hello," I began. "This is Randy and it's his birthday today. We have this check he got for a present and he would like to cash it."

Allen just looked at us.

"Give him the check, Randy," I said.

Randy reached into his pocket and took out the check and handed it to Allen.

Allen held it up and looked at it. "It is good?" the Chinese man asked.

"Yes," I said, nodding my head.

"You have to buy something," Allen said.

This sounded hopeful. I turned to Randy and asked, "Randy, what do you want?"

Randy looked at the displays on the counter. He reached out and picked up a package of Starbursts and put it down in front of Allen.

"Sixty-nine cents," Allen said, hitting the button to open the cash register. He quickly placed the check in the drawer and took out a handful of cash. "Ten," he said, laying a ten dollar bill on the counter. "Fifteen," he said, laying down a five. "Sixteen, seventeen, eighteen, nineteen, and thirty-one cents," he said, counting out the rest of Randy's change. Then he said, "Happy Birthday," turned and went back to his stool, sat down and crossed his arms.

Randy smiled. He began to pick up his change with his good hand. Then he stopped as something in the glass case beside the cash register caught his eye. There, in the case, next to several decorative knives with dragons engraved on the handles, was a headset radio. "That's what I want!" Now, Randy was smiling all over.

I leaned forward to look at the headset to see if I could find a price on the plastic case, but I couldn't see one.

The ever-vigilant Allen hopped off his stool and walked back to the

cash register. He hit a key on the cash machine and the drawer opened. He took a small key from one of the compartments and stuck it in the lock on the back of the display case, releasing the door. He opened it and reached in to pick up the radio in question. "Twelve ninety-nine," he said, holding it up to Randy.

"Does it have batteries?" Randy asked.

Allen turned it around and looked at the writing on the package, and then nodded an affirmative to Randy.

"That's cheaper than K-Mart, Richard," Randy said to me. "I'll take it!" he said triumphantly to Allen, and he put his money back down on the counter.

Allen counted out the money from Randy's nineteen dollars and thirty-one cents and pushed the remaining sum and the headset radio across the counter.

"I've still got some money left," Randy said, picking up his change and putting it in the pocket of his jeans.

Randy tried to open the package right away. He held the case steady with his deformed hand and attempted to pull the plastic off with his good hand, but it seemed to be a losing battle. He looked up at me, at last, and said, "Could you help me, Richard?"

"Sure," I said, reaching out to take the package from him. I pulled on one corner of the package, and I pushed on the other, trying to pry the headset from the case. I turned the case over, looking for a penetrable seam, muttering, "I don't know why they make these blasted things so hard to open." Then I heard a click from behind the counter. Allen was standing there with a long knife that resembled the fancy knives inside the glass case. It was a switchblade and he held it up toward the ceiling, the metal gleaming in the light. He held out his empty hand without a word, and I placed the case in it. In seconds, Allen cut the headset free from its plastic protection, handed it to Randy, and tossed the plastic away. He folded up the blade of the knife and stuck it in his pocket with the dexterity of a street gang member.

"Thank you, mister," Randy said to Allen, and I nodded my thanks as well. Allen headed back for his stool and we headed for the door.

Outside, Randy put his gym bag down on the ground. He held the radio headset against his chest with his deformed hand and spread the adjustable arms wider to where he thought it might fit his head. Then he turned the channel knob to where he thought his country station might be and held it to his ear. He fiddled with the knob until his station came

through loud and clear and then he slipped the headset over his head.

And he smiled.

I smiled, too.

I let him enjoy the moment. After a bit, I asked in a loud voice, "You want me to drop you off someplace, Randy?"

He pushed the headset back off his ears until it fell onto his neck. "No, I think I'll take a walk," he replied.

"Okay then," I said. "Well, I'll see you later." I started walking back to the van.

"Hey, Richard?" he called. I turned. "Thank you," he said

"You're welcome," I replied

As I got in the van, I watched Randy put the headset back over his ears and pick up his gym bag. He started walking toward the bowling alley up the street. "I'll bet he's going looking for snipes," I said to myself.

The drizzle had stopped so I started the car and put the windows down. It was then I heard the singing. It was Randy, walking up the street, singing at the top of his lungs to a tune on his radio.