

Bank Error

“That’s terrible! I can’t believe it!”

Sheila stirred the refried beans listening to Bob on his cell. He was in the family room talking with his uncle and cursed in a disgusted tone, then looked up guiltily. She wished Charlie wouldn’t call like this just before dinner.

“And these are the same bums I’m dealing with!”

“Bob, dinner’s ready.”

Bob nodded to her. “It really sucks, Uncle Charlie. Listen, how about we see the Timbers on Sunday?”

Sheila spooned the beans into a casserole dish and set it on a trivet on the kitchen table. Then she took a plate of tortillas from the oven and set it on a pot holder beside the salad while Bob said goodbye. He looked upset.

“Do you want a beer?”

“Yeah, thanks.” Bob sat to the table saying, “Remember on Tuesday how the bank told Uncle Charlie he was approved for a modified mortgage and a lower interest rate? Well, today he got a letter saying they’re going to foreclose! Damned morons! Those bas... uh, bums couldn’t find their butt with both hands!”

“Well, that’s typical with that outfit,” Sheila said. “But don’t let it ruin our dinner, okay?” She popped the top from a Widmer Hefeweizen, cut a lemon slice, and wedged it onto the rim of a glass. She poured herself iced tea and garnished it with a cheery lemon slice to celebrate the arrival of spring.

“Need the salsa,” Bob said, springing up to fetch it from the counter.

Sheila served their drinks, and said evenly, “I hadn’t set it on the table yet.”

“Sorry...” Bob mumbled, and loaded up a tortilla.

Sheila started fixing one for herself, saying, “I bet the shop was busy today.”

“Oh, yeah. The rain’s always good for business.”

They ate in companionable harmony. Sheila liked to see Bob eating the food she made, and smiled as she tried on his name. Sheila Cooper. It sounded fine. They had met at a party in August and were planning to marry in June. It would be his second, but her first. She had left her ex-boyfriend and his dreams of becoming a rock star legend by the time he was thirty for a sweet, reliable man with a steady job. Bob’s good looks and sense of fun made it easy to like him, but his romantic streak had really won her over. She was glad that he and Rhonda had not had kids. She wasn’t into a ready-made family. And from what she’d heard about Rhonda, she was glad she didn’t have to put up with her, either.

They talked about Sheila’s work in the hospital’s accounting department. It’d been another late-in-the-quarter busy day. “And, it looks like the company won the bid to stick their name

on the Rose Quarter.”

“Now, see,” Bob said, “That’s a scandal. If a health care company has \$40 million to throw into advertising, they should lower their rates. This country needs a single payer system.”

“It’s a good thing Uncle Charlie has his public employee benefits,” Sheila said. “If he didn’t, he’d probably have lost his house already. A lot of people are still losing their homes because they can’t pay atrocious medical bills.”

Bob scowled. “Yeah. And the health care outfits fought tooth-and-nail against a single-payer system. Between them and the banks ... You know, if I couldn’t make the payments on this line of credit I’m getting, the bank would take the house.”

“Wouldn’t they’d love that!”

“Auntie JoAnne would roll over in her grave!” Bob’s aunt had left him the house in her will. “But I’m only borrowing ten thousand, so they won’t get the chance.”

“No, they won’t,” Sheila said. “The basement will look great. I think we ought to use light colors down there, don’t you?” The line of credit was mostly for finishing the basement. Bob and his cousin Mike had framed in the walls. Sheila and Bob discussed color schemes while Bob finished his beer. He sat back from the table looking full and contented, and stroked Sheila’s pretty face. “You cook as good as you look.”

They kissed and Sheila felt her heart quicken, but gently pulled away and invited him to help with the dishes. Bob agreed if she promised to kiss him again after. They dispatched the chore working well together over the broken dishwasher that merely filled the space under the counter. It’s replacement awaited the line of credit.

Their next kiss led to the bedroom, and afterwards they watched *Michael Clayton* on DVD. They enjoyed seeing the big corporation people getting busted. Sheila went to sleep thinking of George Cloony smiling in the cab. *He turned his life inside out, and he needed to. He didn’t get rich, but he sure paid them back for killing his friend. And he’s so good-looking.*

The next day at the coffee shop, Bob had to break in a new employee, fill in for a sick worker, and enter supply orders and make up schedules with new computer software. He was trying to figure out the program’s latest complaint when his phone rang. It was Sheila.

“Hi, Honey,” he said, “Howreyou?”

“I’m fine, sweetie. How’s it goin’?”

“Oh, this new program’s giving me a stiff pain, but I’ll whip it into shape.”

“Did you hear from the bank?”

On his computer keyboard, Bob pressed the **ENTER** key and got another error. Stifling a curse, he pushed himself away from the desk. “Ah, no. I mean, I’ve been so busy, I haven’t had time. How about we look at it when I get home, okay? I’ll be on my way as soon as I can get this software to behave.”

“Okay, then. We’ll have the rest of the Sunday stew for dinner. Love you.”

“I love you too. And thanks for calling, darlin’. I needed a nice break.”

On his drive home, he was seething with resentment over how the company threw new software at you with barely any training, and then you had to figure it out on top of everything else. But as he turned onto his street, he banished it from his mind. He did not

want to go into the house upset. Leaving work at work was one thing he'd learned from marriage counseling.

The sole session that Rhonda had attended had sparked their final breakup. He parked in front of the house thinking that as painful as it had been to lose Rhonda, it had been for the best. They'd gotten married too fast and were not a good match. Rhonda was seeing some attorney now, looking to move up socially and financially. She said she needed a man with more ambition in life than running a coffee shop and living in a crappy three-bedroom house that always needed work. Bob had no problem with his level of ambition. He had a responsible job, owned his house, and was improving it. He went in the kitchen door happily calling, "Sheila, darling, I'm home!"

After dinner, Sheila insisted on doing the dishes alone. "I'm dying to know if that money came through. Go check, honey."

Bob expected to find that his bank balance was \$10,000 fatter as he went online to check his account. He was unprepared for what he saw.

The balance showed \$10,000,875.32.

He blinked and looked about himself. Had he been teleported to an alternate universe? The balance remained \$10,000,875.32.

"Ten million...!?"

He smiled in amazement. The bank made a mistake.

"Hey, Honey! Come look at this!"

While Sheila came upstairs, he thought, *Let's have some fun.*

Sheila entered drying her hands on a dish towel. "What is it?"

"Here, look at the balance, right here."

"Ten million? Whose account is that?"

"It's mine!"

"You're joking."

"I'm not!"

"Ten million dollars!?"

"We're rich!" Bob crowed, and revelled in Sheila's reaction.

Sheila smiled indulgently, "I wouldn't mind being rich."

"Well, now you are."

"Right up until they figure out what they did."

"What would you do with ten million dollars?"

Sheila sat on the edge of the desk. "Are you kidding me? I'd quit my job so fast, it'd make their heads spin! Better yet, I'd hire someone to quit for me!"

Bob laughed enjoying the idea, and kissed her.

Sheila returned his kiss, then said, "So could you. We could travel the world, buy all new clothes, new cars, a new house. But, we'd invest most of it to live on, wouldn't we?"

Bob stroked Sheila's hair, and said, "We'd do all those things. And I think our new house ought to have a view of the ocean. A tropical ocean!"

"Mmm, that sounds good! We could go down to the beach and swim whenever we want!"

“Go sailing, too. In our own boat.”

Sheila loosened her embrace and looked at him accusingly. “You’d wear out that ten million in a hurry, wouldn’t you?”

“Not me! I’d make it last the rest of my life. I’m only talking about a forty-five footer.”

Parting from him, Sheila asked, “What’s a forty-five foot sailboat go for?”

“They’re about ten grand a foot. Figure four-fifty.”

“Four hundred and fifty thousand?!” She pushed him away scornfully. “Now that’s just what I was talking about.”

“That’d only leave us with \$9,550,000. But, for you, I’d consider buying used. I hear that you can pick up boats cheap in Hawaii ’cause people dream of sailing around the world, but by the time they get that far, they’ve had enough.”

“I’m wouldn’t sail around the world, I’d fly. I always wanted to go to Egypt, and tour the Greek islands.”

Bob envisioned Sheila in a sky blue tank top and beige shorts, wearing sunglasses and smiling in front of the Acropolis as he took her picture with a fancy new camera. “Oooh, baby! We’ll stay in a nice hotel wherever we go. Eat great food.”

“Sounds terrific! Too bad you can’t live on dreams.”

“We could live on \$10,000,000.”

Sheila considered him doubtfully. “But it’s not our money.”

“The bank gave it to us.”

“By accident.”

Bob shrugged and crossed his arms feeling a little let down. “Yeah. You’re right. Of course, it was no accident what they did to Uncle Charlie, and probably a thousand people like him. And they had no idea what they were doing when they gave mortgages to people without proof of their income, or fixed up their loan app.”

“So, they’re crooks,” Sheila agreed, “That’s what you want us to be?” She sank into an overstuffed chair. “You can’t actually be serious about this.”

Bob went to the window overlooking the side yard and its weathered gray cedar fence. He’d started out kidding, but now he was serious. *This could be our lucky day! We could be rich! We could pull that money out and just split! Buy a house on a beach somewhere and be on vacation for life! It’s a one in a billion chance!*

But am I ready to turn thief?

“Suppose I tell the bank?” he said. “They’d say ‘Thanks, and make sure you keep up your payments.’ But they paid their top guys ten million dollar bonuses for nearly wrecking the country.”

“You know the banks screwed millions of people, and the same guys are still in charge. The paper doesn’t give a crap, and the guys in Washington get their re-election money from bankers, so they won’t do anything. So, yeah, I’m giving this serious consideration. The bankers are crooks and their pals in the insurance company will cover something like this. I say we really have a choice here. We can just keep working our a... fannies off for peanuts, fifty hours plus a week, or we can keep the money, screw them for a change, and never have to

work for anyone again.”

Sheila looked from Bob to the computer screen. *\$10,000,875.32. It's fantastic. We could have a life of luxury. I'd be free from working in a crummy office all day for a company that makes profits from sick people. I wouldn't have to worry about my job getting shipped to India or the Philippines. And I wouldn't have to put up with two lousy weeks of vacation a year, never going anywhere, and never having much money.*

But it would be stealing.

Stealing from crooks. And paying them back, too.

In a flash of inspiration, she said, “Suppose we kept some? We could stash it in a tax haven and tell the bank they can have it back less ten percent?”

That idea took Bob by surprise. He paced between the window and the door thinking about it. Ten percent was one million. It wouldn't be a wealthy retirement, but it sure would make life easier. And, if that happened, we'd be in the clear. And we'd still stick it to the crooked bank.

The idea was irresistible. Bob said, “If we did, we'd have to leave the country so they couldn't toss us in jail. I say we negotiate from a beach somewhere.”

“Oh, yeah!” Sheila sat on the bed and looked at him with a gleam in her eye. “How could we do it? You can't just walk into the bank with a suitcase and tell 'em to fill it up. Hmm ... It'd have to be a wire transfer to an offshore account.”

“Like in Switzerland?”

“I think somewhere in the Caribbean. I bet I could set up an account right on the internet. But no matter what, we'd have to leave the country.”

Twirling a strand of her brown hair, Sheila repeated, “Leave the country ... ” Her mother had passed away two years ago, and her father had remarried. Dolores was a real witch. Sheila's younger sister had taken a hairdressing job in Gresham so that she could move out. She would miss Cindy, but if the bank went for the deal, she wouldn't have to stay away. *And if the bank doesn't, I'll find a way to help her. It's tempting to stick it to a crooked bank, like Michael Clayton ...* She said, “I think I could live abroad for a while.”

Bob thought about leaving the country, too. He was an only child. His father had passed away when he was sixteen, and his mother had died when he was twenty-two. He would miss his aunts and uncles, and his cousins, but not enough to pass up the chance to be rich for life—if the ten percent deal didn't work. Anyway, they already had their passports from a trip to Puerto Vallarta back in January. *But we can't use our real passports. How do you get fake ones?*

“If we do this,” he said, “We have to act fast. Do you think you could find out about getting an offshore account? I've got to go see Uncle Charlie.”

“Can't you just call him?”

“No way! Look, we have to be super careful from here on out. That means no phone record, for starters.”

“Why are you going to see Charlie?”

“We'll need different passports. Do you still have those extra pictures?”

“Yes. But what can Charlie do?”

“The man was a police detective for twenty-three years. He may know someone.”

With the extra photos in hand, he hurried downstairs, and snatched up his car keys and jacket keenly aware of time fleeing away. He had to act fast, but not in haste. He forced himself to observe the speed limit, and soon he was pressing the doorbell on Uncle Charlie’s house in South Tabor. He listened anxiously. Was Charlie home, or out with some old buddies? He was about to buzz again when Charlie’s voice said, “Who is it?”

“It’s Bob, Uncle Charlie.”

“Come on in, kid.”

The door opened and there was his uncle wearing a faded green sweatshirt that looked like it had shrunk. Charlie said, “Hey, Bob, somebody chasin’ ya?”

“Nah. Sorry to bust in on you like this.”

“No worries, kid. Want a beer?”

“Uh, well, if you’re having one.”

“You look like you could use one. What’s up? Siddown, why don’t ya?”

Bob sat on the end of an worn couch while Charlie, apparently sober, went into the little kitchen and pulled two bottles of Henry’s Blue Boar Ale from the refrigerator. “Want a glass?”

“Nah, that’s okay. Thanks.”

Bob twisted off the beer cap as Charlie sat in a red tartan plaid recliner with a quizzical look. Two chrome and orange vinyl bar stools by the kitchen counter, and the smell of cigarette smoke gave the place the air of a run-down diner.

“You and Sheila have a fight, or somethin’?”

“No, nothing like that. Uncle Charlie, you remember that ten thousand dollar line of credit I was getting from the bank?”

“Yeah, they turn you down?” Charlie looked like he wanted to spit.

“No. I just checked my account and they didn’t put in ten thousand. They put in ten million!”

Charlie straightened up in his chair and peered at him like he was a suspect. “They put \$10,000,000 into your account?”

“Yes.”

Charlie reached for a pack of smokes on a magazine stand and lit one. He inhaled, then exhaled staring at Bob. Through the smoke, he said, “So, you found out, and what did you do? Exactly.”

“I showed it to Sheila. We talked about what we’d do with the money, if we could get our hands on it, and I drove over here.”

Charlie took another drag studying his nephew. “You’re movin’ pretty fast, kid.”

“I don’t think we have a whole lotta time.”

“You didn’t call ... ”

“Nobody.”

Charlie flicked ash into a coffee mug and sat forward with a conspiratorial smile. “So you came here because?”

Bob faced his uncle squarely. "I figured you might like to get some payback."

"Huh!" Charlie barked a curt laugh, but his expression turned solemn. "I sure would. I sure as hell would." He took a drag and squinted at Bob. "But you gotta think this through. You try to keep any of that money, above ten grand, and they'll have the law on ya."

Bob swallowed, and nodded. "I know. We'd have to leave the country."

"You'd have to leave everything. You'd be going away for good. You ready to do that?"

"I think for a million, I could stand to lose that crappy coffee house job, and I could buy a place that doesn't always need work. Someplace warm. You could come join us."

"A million? I thought you said it was ten million?"

"We figure we'll stash it off-shore, leave the country, then tell the bank they can have it back less ten percent. That way, we'll retire and they won't come after us."

"Is that right?" Charlie scratched his salt-and-pepper hair looking doubtful. "Suppose they won't go for that?"

"Then screw them. We'll keep it all."

Charlie drank and slowly shook his head side-to-side. "I think that's what you oughtta do anyways. You couldn't trust the bank to keep their word. *They* might not prosecute you, but the DA could turn around and charge ya. If you're gonna do this, do it all the way."

Bob took a drink. Thinking aloud, he said, "One million wouldn't really last forever, would it? And these are the bastards who are screwing you around on your house. They got insurance for this sort of thing, don't they?"

"Damned straight, they do."

Bob drank, and said. "Well, we gotta get out of the country and not use our own names."

Charlie gave him an encouraging nod, but asked, "Are you sure Sheila's up for this?"

"I asked her, and she said yes."

Charlie stubbed out the butt, considering the situation as PERS the cat emerged from behind the recliner to stretch and stare.

The cat reminded Bob of his tropical fish. *Would Charlie take them?*

"You're right about going off-shore," Charlie said. "You'd better set up a numbered account, and later a different account under your assumed names. And when you fly, don't go together. Take separate flights at least until you're out of the US. People remember a couple easier than two individuals."

Over another beer, they planned what Charlie called 'Operation Payback.' Bob agreed that he had to stay away from the bank. He would have to sell what he could for immediate cash, and not use credit cards. They also discussed Bob's house. Charlie said, "It'd be a shame to let the bank get it."

"I know," Bob said. "But I'd have to transfer the deed before I took the money, and there isn't enough time."

Charlie reluctantly agreed. The next issue was buying prepaid cell phones for secure communication. Charlie said, "We'll need one to call a guy I know." Charlie told him about an ex-con out on Division Street that he'd sent up for identity theft. He was sure the crook could supply good-quality documents.

Bob went to a nearby convenience store and used the ATM. Then went to another to buy two phones. Charlie used one to call the crook. Four thousand dollars would buy two driver's licenses, social security cards, and passports. The ex-con demanded half in advance to deliver everything by noon the next day. They could meet him in an hour.

They drove to Bob's house to fetch his silver coin collection. While Charlie waited in the car, Bob got the coins and gave Sheila a quick run-down. He said, "You'll need a new name."

"That's easy!" Sheila said. "I'll be Rita S. Williams. You said I look like Tom Hanks' wife. The 'S' is for Sheila, of course. Want to hear what I found out about off-shore accounts?"

Stuffing coin books into a backpack, Bob said, "Not just now, honey. But Charlie says we should set up a numbered account."

"That's right. It'll take longer to find out it was ours. Once we have our fake passports, we can set up other accounts."

"That's the idea!" Bob said. He gave her a quick kiss. "You look better than Rita Hanks."

He and Charlie drove out to a scungy-looking bungalow in East Portland where the ex-jailbird first checked the coins, then took the passport photos and a slip of paper with the assumed names. With a gap-toothed grin, the creep said that the pictures would work fine.

Driving away, Bob said, "You think we can trust that loser?"

"I told him if he screws this up," Charlie said, "he'll be back in the pen faster'n he can fart. He'll keep his trap shut until he gets pinched again. By then, you'll be counting your money in Aruba, or wherever."

They drove to Charlie's going over again the plan to pick up the IDs and fly out of Seattle the next day. When Bob pulled to the curb, he had to ask, "So, this doesn't bother you, Uncle Charlie?"

"What? You mean consorting with criminals? How do you think I made my living?"

"Well, I know. But, I mean, you never were one ... ?"

"What're you askin' me, kid? You wanna know if I was a crooked cop? On the take?"

Bob looked apologetically at his uncle. "I don't think you were crooked, Uncle Charlie."

"Well, I wasn't. That's how come I'm practically losin' my house. If I'd been on the take, I'd have some dough in a safety deposit box and wouldn't be in a fix."

"But, you're okay helping me."

"You got a problem with that? I don't. The bank's screwing me, and who knows how many other people like me. But, I do feel bad that you gotta take it on the lam. You're gonna miss Oregon."

"Yes. I am. But at least I'll be rich while I'm missing it. And you. We need to figure out how to take care of you."

"There'll be time for that later. Now, tomorrow morning, you sell this car for what you can get for it. That'll give you some travelling money." Charlie told him about a particular used car lot owner who would give him a square deal.

"Okay. Thanks Uncle Charlie. After all this, I hate to ask, but would you take my fish?"

"Sure. PERS loves fish." Charlie laughed as he reached for the door handle. He breathed in sharply saying, "Ooh, my back. I'm gonna put the heating pad on it."

“You better take care of that,” Bob said. He put out his hand to shake. “Thanks again.”

“Sure, kid,” Charlie gripped his hand. “I ... just hope this works out for ya.” He opened the car door. A light rain had started and he got out stiffly. “Don’t worry about your fish. And listen, you need to call me before you leave, use your burner, okay? And remember about the personal ads.”

It was approaching midnight by the time Bob and Sheila could discuss off-shore banking. Funding a numbered account was going to be costly. The bank would take .25% of the first deposit which had to be a minimum of \$1,000,000. Wire transfers were also expensive at \$20,000 each. But, the Turks and Caicos bank would only divulge the account owners’ identities to a US government demand. By the time that could happen, they and the money would be long gone.

Sheila then told him that the US bank charged a wire transfer fee of fifty dollars, and had a policy of automatic review of any transfers over \$250,000. They would have to set up forty transfers to stay under the review limit. Bob worried that would send up a red flag. “And how do we get a million dollars transferred to start a numbered account?”

Keeping her cool, Sheila went back to the Caribbean bank web site. There was nothing on it that was much help, except the toll free number. She made some notes, and they drove a couple of miles from the house and parked in a distant neighborhood. With one eye out for police cars, Sheila got through to the Caribbean bank. She insisted on talking to the manager in charge of wire transfers and was connected as soon as she disclosed the amount involved. The manager, Mr. Pennington, spoke with a British accent like a bloke rather than an Oxford professor. He was very willing to make the necessary arrangements, and clearly familiar with wire transfers. The first deposits would be held in a general account until the minimum was on hand to activate the numbered account. Also, the bank would set a cap of \$50,000 on wire transfers to the numbered account within the first twenty-four hours. The bloke then asked her the local time. Sheila said it was nearly two AM. The banker remarked that a series of transfers before working hours were less likely to attract attention. Sheila then asked, “How soon can the numbered account be opened after the minimum is there?”

“Immediately after the fifth transfer arrives, I will personally activate the account,” the banker said. “If you like, we can set it up now.”

While answering a series of questions, Sheila discovered that she would need their passport numbers. She arranged to call back in a few minutes. They drove to the house, got the documents, and drove to a different neighborhood. Sheila then grilled the banker until she was satisfied that he was trustworthy, then completed the arrangements.

Back at the house, Bob checked to make sure the money was still there thinking that if it was, it’d be a sign. The balance still read \$10,000,875.32.

Taking a deep breath, he entered the first wire transfer details, and double checked his typing feeling increasingly nervous. He said, “We’re at the point of no return.”

Sheila had been thinking about it all night. The idea of being rich and traveling the world with the man she loved was beyond exciting. All the time she had been reading about the banking business and looking for flights to the Caribbean, she had felt more intensely alive

than ever before. But it was risky, and it was wrong. *We might wind up in jail.* She worried that she was about to throw her life away. She said, “Everything’s happening so fast!”

“Well, we have to act fast, honey.”

Sheila was actually wringing her hands, she was so wound up. “Ooh, I figure since we got this far, it’s a sign, you know? A sign that this’ll work. That we ought to take the chance, you know?”

“I know. Everything’s falling into place. But it is a little scary.”

“Do you think we shouldn’t?”

“No. I’m just saying, you know, it’s ... scary. But as long as we’re together, let’s do it. Let’s stick it to the man. Let’s be rich!”

Stick it to the man and be rich. I like the sound of it. Sheila grasped his hand. “Let’s be rich!”

Bob reached for the **ENTER** key knowing that what he was about to do would change everything. We’ll be rich—as long as we don’t get caught. But if we’re the only ones who knew where the money was, and if things go wrong, we’ll trade it for not going to jail.

He did not think anything would go wrong; not unless they did something careless, or ran into bad luck. It was a huge gamble. He had never been a high-stakes gambler, but this payoff was enormous.

He looked at Sheila, and she squeezed his hand.

Bob felt a little dizzy, but he had the guts to press the **ENTER** key.

His mouth suddenly dry, he said, “There it goes.”

Working quickly but carefully, with butterflies in his stomach, he began setting up the wire transfers. After the first five went through, he checked the Caribbean bank in the grip of paranoid fear that the bloke was a crook who was diverting their money, but the numbered account was there. The money was going into it. He watched the balance increase by \$249,950. The US bank was squeezing their fee from each transaction, but the Caribbean bank had deducted all of their fees up front exactly as the bloke had said they would.

Bob exclaimed, “It’s working!”

They hugged excitedly.

“I could use a drink!” Sheila said.

“Me, too.”

They toasted luck with tequilla while Bob finished entering the rest of the wire transfers. It took eighteen minutes and another stiff one before they were all entered. By then, the numbered account balance had reached \$6,923,600.

It was after four AM by the time the transfers completed. They had done it. The numbered account, which only they could access, held \$9,922,500.

Too keyed up to sleep, they made plans to sell Bob’s car. But they began to worry that flying out of Seattle was too risky. They decided to sell Sheila’s old Corolla, too, and drive to Miami in a car from the lot. Sheila said she’d empty her bank account, too. And she insisted on paying a homeless woman near her work \$50 to deliver her resignation letter.

Bob asked, “Do we need to waste time on that?”

“What’s life without a little style?” she countered. “Besides, we have to wait ’till noon for the passports.”

“Yeah, but the more running around we do, the more chances we take.”

“It’ll be a nice thing to do as we leave. Listen, we might as well have some fun. Anyway, do you really think that bank’ll be able to move so fast?”

Sheila kept only two changes of clothes intending to buy new clothes later. But she packed a family photo album and other keepsakes feeling acutely wrought up with excitement, nerves, and dread that they might get caught at the last moment.

With dawn breaking, she scrambled eggs with cheddar cheese, made toast, and a fresh pot of coffee. Bob had boxed up some family things that he wanted his cousin to keep for him and carried them into the garage when there came a knock at the front door.

Sheila jumped, dreading it was the police. She peeked through the kitchen window. She could not see anyone, and stood listening. There was no more knocking, but could the police have already cuffed Bob? Were they waiting for her to come to the door?

Then Bob entered the kitchen carrying a folding umbrella and wearing a Duck’s cap.

Breathlessly, Sheila said, “I heard a knock on the front door!”

Bob had never seen her looking terrified, and it unsettled him. He crept to the dining room window and peeped through the curtains. “There’s no one there.”

He went to the door and opened it. Sheila expected to hear a policeman’s voice. Then Bob returned with a rolled up newspaper. He said, “It was just this hitting the door.”

Sheila had to hug him to regain her composure before she could serve breakfast. They ate and studied a road atlas while dawn brightened the sky. Bob thanked Sheila for his breakfast and suggested that she just leave the dishes, but she insisted on clearing up. She asked Bob to leave a key under a rock outside so that her sister could get in. “I’ll call her from the road and tell her to come over and get some things.”

“If she does that, the bank might figure she was in on this with us.”

“It’ll just be some family stuff. Besides, I won’t tell her anything, so what could she say?”

“We got ten mil on the line. I don’t want to blow that so Cindy can get some nicknacks.”

“We’re not blowing anything. I’ll just call her once we’re gone.”

Wanting to drop the boxes at Mike’s place, get the cars sold, collect their passports, and hit the road, Bob found the car dealer’s number online. He said, “Jeeze, I hate to wait around for the banks to open. Why not get as much as you can from an ATM?”

“But I can’t withdraw seven hundred dollars that way. We might need the cash.”

“We’ll have the money from the cars.”

“What if the dealer can’t pay cash? And aren’t you going to buy something from him?”

“Yeah, you’re right. Man, this waiting’s gettin’ to me.”

“Me, too. Look, it’s nearly eight. Maybe the dealer’s in already?”

The dealer was in, and encouraged a friend of Charlie’s to drop by as soon as he liked. Bob and Sheila prepared to leave. They put on their jackets, and Bob fed his fish, sadly realizing that they were doomed. *Uncle Charlie won’t come anywhere near this place.*

Oh well, what’s a few fish next to ten million?

He stood by the kitchen door thinking carefully. It was a shame that the bank would get the house, but he and Sheila would buy a nicer one. He put the suitcases in his car while it was still in the garage, and returned to the kitchen just as the telephone rang. He did not recognize the number.

The time was 8:18.

Sheila shot Bob an anxious look. "It might be the bank!"

"Let it ring," he said. "We're leaving. With their money."

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