

The Bank Notes

by Adam Smee

"You need to move." His wife stirs his shoulder under the single bedsheet that covers him. She is already dressed for the morning and nothing else, for the casual slacks and old t-shirt pocketed with pin sized moth holes are not clothes she would leave the apartment in. She nudges him firmly again, a subtle dig with her nails into his shoulder, and earnestly repeats her request. "G. Get up." Years before, she had shortened his name to a single letter. Perhaps it was because his natural sloth had demanded it, but the singularity of the letter seemed to fit him in his entirety.

"It's Saturday. I want to sleep more." He rolled over and showed her his back. The message clear.

"Remember, you said you were going to the bank today."

"I'll go later. For now, let me sleep."

"You can't go later. It has changed again?"

"How can it have changed? Today is Saturday. The banks don't calculate adjustments on Saturdays."

"The situation is as bad as they say. They're changing the rules again, even on Saturdays. You must go to the bank or we'll have no money, no cash to get through the week."

G groans at the interruption; he rises and dresses hastily, pulling yesterday's pants over his birdlike legs, want of exercise and splotches of skin shorn of hair from the persistent rubbing against his pants, flaccid from overuse and under washing, which hang from his body in loose folds. When he walks, the excess fabric on the inside pant leg brushes against its opposite to make a clean whipping. The shirt his hand finds smells too strong to put on, so he opts for a clean one. Short sleeved with a faint yolk colored stain around the collar. Despite the advertisements he's seen on the television, his wife has never been able to eliminate the sweat stains. As he is dresses, sounds of plates and silverware clanking float through the hallway, his wife's imitation of ringing a small bell to hurry him. He sits at the small kitchen table with a vinyl covering, the kind with a floral design and a furry underside, that has been there so long the print has faded and the small puncture wounds from knives and forks can no longer be hidden. A cup of lukewarm coffee awaits him, which he drinks in big gulps to wash down the dry toast, coated with margarine the color of sunflowers. He's always wished his wife would prepare a more elegant breakfast, scrambled eggs with onions and grilled tomatoes, for example, or perhaps an omelette with some interesting flavors or herbs, but cooking has never been her strength. Taking risks with cuisine never suited her. There's nothing wrong with the flavor of food as it is, she would say when he suggested other spices to buy at the market, and anyways I'm not much for experimentation, you knew that when we married. She completes her conjugal duties and he has come to accept that as enough: dry toast and coffee that is not too strong. At least she is consistent.

"It is over twenty thousand now," she says as he ties the laces of his shoes.

"Twenty thousand! That's outrageous! All of this is outrageous. How can we stand it anymore?" he says to her. He quickens his leave. The error in his morning sloth slaps him once in the face, and he suddenly feels the urgency of being strapped to a wild colt that would soon buck him off save he grabs the reins. The anxiety, temporarily absent in his sleep, returns again in force and settles at the bottom of his stomach, that disquieting feeling that's habitually making more frequent rounds. He lets the door slam behind him, his wife's last look of scorn burned fresh in his eye.

"Don't come back without the bills," she yells after him.

In his car, a 2001 Ford Escort that clicks hard when he turns hard corners (probably the U joint), G sits cursing himself while he allows the motor to warm. Still, the engine spits and skips, and G hopefully blames it

on the poor quality of gas. *Another thing that is not the same as it used to be.* The bank branch is not too far from his apartment, only twelve city blocks, past the expansive square buildings of the downtown center, where the multitude of floors stack upon themselves like piles of unleavened flatbread. To make up time, he drives with a heavy foot and slides through the traffic lights and ignores the complete stops petitioned by the street signs. There is light traffic, for Saturdays are slow to awaken in this town, and he arrives at the bank in less than ten minutes. He pulls his compact car into the parking lot and stops at the large, yellow ticketing machine that stands guard on the island separating the entrance and the exit. The ticketing machine is like a big ogre staring blankly ahead, a perfect guard—stoic and uncompromising. G pushes the large button on its face, the sound of gears and printing tines buzz inside the box and a paper ticket emerges from the tiny slot, sliding out slowly like the machine is sticking out its tongue at him in jest. He pulls the ticket free and the lopsided arm guarding the entrance rises, and G pulls his car into the first open spot that he sees. Few cars occupy the lot and G takes this as a good omen. Perhaps he is not late after all, and he's been outdone by the many other procrastinating people in the city who are reluctant to rise early on a Saturday. He is careful with his belongings and pushes his wallet and checkbook deep into his pockets before exiting his car. These are precarious times and one cannot be too careful.

Centro Comercial is written in a seventies style font on the outside of the building. Like many things in this city, the large neon letters no longer work, and the text looks old, twisted from the hands of a hasty glassblower. The style has not been updated for decades and simple improvements just as long. Had times been better, one might think it were nostalgic, a storefront elegy to the high times the city once enjoyed, but everyone knows that neglect and lack of money has been the culprit to freeze it in time. Funny how a perception changes with a small dose of truth.

The bank is on the second floor of the complex. G walks with quick steps through the open foyer to the stairwell, the hard heels clicking over the worn cement slabs, and then up the stairs, skipping every other one in haste until he reaches the main doors marked with the stately bank logo, a dimensional pentagon shape that exudes complexity and modernity and at the same time invokes confidence that your money is protected and safe. He forces open the glass doors. The two rows of chairs are fully occupied, and a few people are standing. Anyone watching his face would have seen the disappointment wash over his expression. G punches his request into the machine and a printed number emerges from the small gap at the front, then he finds the end of the line and takes his place behind an unshaven man who confirms that he is, indeed, the last in line. If there was any doubt, he proceeds to exhibit his number in front of G's face, as if he were myopic. G did not ask, but everyone wants to share their knowledge if they can. That is our nature. The two exchange words to confirm everything is in the correct space, and G thanks him, catching wind of his acrid morning breath. G says nothing more to avoid a conversation and further punishment of the man's foul smell. Banks are not for social visits anyways. They are here to do business. Money is business.

Of the long line of cubicles, only three tellers occupy their chairs. A thick glass divides them from the public, protecting them from any casualties of judgement that might lead to irrational actions, particularly violent ones if monetary issues arose. The tellers appear diminished behind the window in the large, empty area, or perhaps it is the distortion of the thick safety glass. Occasionally, another person circulates behind the tellers, appearing from behind a closed door to speak in short bursts and check over their shoulders or examine their numbers. A manager no doubt, the man does not smile.

G listens to the tellers speak to the clients in tin voices through the small circular vent. Instinctually, the clients feel the need to raise their voice when they speak, as if they were shouting through the glass instead of the intercom, and the sterile waiting room fills with isolated voices that echo from one cement wall to the next. The tellers are unfazed and retain their stale, saturnine demeanor to feign efficiency and seriousness. When they answer, their voices grind up into an audible cud, regurgitated by a rudimentary microphone and

speaker. What sound does come through makes them look like cartoons moving their mouths; the sputtering voice, out of syncopated time, doesn't fit the image. It is a lugubrious conversation, like two fish speaking under water.

A younger man at the window finishes his turn at the first teller. Numerous stacks of bills pass under the window well. The bundles, tied and neatly wrapped with small rubber bands, stack up next to the man. He steps to the side and carefully tucks each bundle deep into his pants, strategically placing one after another until his midriff bulges. He turns to see everyone staring at him and he knows that his secrecy has been compromised, but he also knows that he is with cohorts who share his predicament and there is no time to dally. Speed is his alternative and, he scurries out the front door before the world has too much time to plot against him. All eyes follow him as he exits, wishing him luck as he enters the gauntlet filled with thieves and murderers.

The staunch woman seated first at the front of the line hastily stands and leaves her place and approaches the window. The first teller clicks on the intercom; his scratchy metal voice instructs her to return to her place. She immediately stops mid stride from the scolding and casts a desperate look at the teller, who sends her back with the wave of his hand. You must wait to be called, the teller's voice commands—terse and authoritative and abrasive. The woman hesitates and returns to her place with an embarrassment on her face because she knows that everyone is watching her, and she knows that she has been submissive to the rules, as they all will. She sits like a school child who has been reprimanded. The others who wait in line empathize and learn and will not commit the same error as the woman. The great irony of their situation stews in servitude, for they must grovel and wait submissively to petition what is already theirs—their money which has voluntarily been put in the trust of the bank and its people. So, she stands at the side and stares at the digital sign above the line of tellers until finally, a loud ping sounds from somewhere and her number flashes on the digital number board. The small red lights shift in form and a new figure appears, resembling the number 32, though the irregularity of the burned out light bulbs really marks 82. The woman approaches the glass and the line advances in a wormlike surge, a serpentine movement that consumes her empty seat. The two rows of seated clients stand and move over like an unscripted dance, like fans at a soccer match doing the wave. The wave makes its way down to G and he falls into the rhythm and moves over to the seats. This scene is repeated over the next ten minutes and there is progress towards the beginning of the line. G finally gets to sit, as if he has advanced in status. The man with the acrid breath speaks to him from the adjacent chair. "This is asinine." He is not looking for conversation but just an ear to receive his plea.

G watches the bank scene unfold at a snail's pace. He is not an impatient man, but his intolerance is often interpreted as such. Inefficiency and incompetence are easily solved; and if they exist it is usually because of laziness or disinterest, or complacency. This he is sure of. This is his mantra he's internalized for himself—a great contradiction that he has yet to resolve in his own life—though he sees it clearly in the world as it revolves around him. For G, the bank is the epitome of all of these deficiencies, and he feels them all like they've been stuffed down into his chest and wadded into a tight ball of anxiety beneath his sternum.

Mostly, the line is silent, except for the woman in the row in front who speaks incessantly to the man next to her, spewing out the details of her business and communications and relations and other topics that the man seems to know about. She carries a backpack striped with the colors of the nation. She opens it and G sees that it is full of bills. She removes one of the stacks, which is bound with a rubber band and counts the number of bills to verify the stack amount. *Where does she get so much cash?* G wonders.

An idea comes into G's head. He leans forward and taps the woman on the shoulder to call her attention.

"Excuse me," he says. The woman's expression is mundane and dubious, and G sees the muscles around her neck tense as she turns to see who had interrupted. The man next to her becomes alert as well and G sees their tension. "I don't mean eavesdrop, but I happened to see that you have a large amount of cash in your

bag there.” G points with his eyes for discretion. The woman instinctively clutches her goods tightly. “You know, it’s so hard to get bills these days. The bank only gives so much and nobody seems to have surplus. But you do. Perhaps we could do a quick exchange. I’ll write you a check and you can deposit it right now. It’s just the same for you and you’d really help me out.”

The woman thought for a second and ran through the scenario in her head and made a quick decision. “I don’t think so.” And then she turned her shoulder and faced front again.

G is not deterred. “But really, it would be very easy for me to write you a check and no problem for you at all just to give me a stack of the bills.”

“I don’t know you or your checks. You’ll have to wait in line and do it like everyone else...with the bank.”

“But they only give out a limited amount. You know that.”

“There’s a reason for that. Anyways, that’s not my problem.”

“How about a little solidarity here?” G pleads with the woman. “Anyways, it’s the same for you.”

“Certainly, you couldn’t expect me to do this with everyone right here in the middle of the bank. That would be too much. We would be breaking the rules.”

“What rules? It would be an exchange. I can just write a check and you can count it out.” G pulls out his checkbook to show his seriousness.

The woman’s tone of voice changed. “You are making me uncomfortable. Please stop bothering me or I will get the guard.” She speaks this last sentence in a louder voice. Perhaps she inadvertently looks at the guard at the same moment.

The disturbance calls the guard’s attention who leaves his post at the door and meanders over to the waiting area. “Is everything okay here?” he asks, keeping his eye focused on G. “Is this man bothering you?” he turns and asks the woman.

“There is no problem,” G interrupts him and he leans back to reassume his position in line. “I just thought I knew who she was. I was mistaken. She’s not a friend.” G states the last sentence coldly, a dig to let her know how he feels. The woman turns her eyes down and gives him a frigid look and turns her attention back to watching the slow movement at the cashiers’ window. As the guard retreats, the others in the bank line scrutinize G, looking him up and down, sizing up what kind of man would be so portentous in a situation like this. He has made a scene, true, but it would be minor compared to the one that he would later make with the teller. One thing has become clear – nobody takes lightly to conversations about money.

The line at the bank advances with painful slowness, and G has plenty of time to think about what has just happened. What goads him most is the inherent lack of faith his compatriots demonstrate in each other, and he wonders if other places suffer the same degeneration of trust that he has just experienced, if these limitations of human goodwill is a pandemic of the species. He decides this is the inherent flaw in the idea of socialism and no ladder is long enough to climb out of the black pit his country has fallen into. Even that metaphor depends on someone on top lowering the ladder down to lend a hand, which he gravely doubts as a possibility unless there is some motive to do so, for it’s based on the presumptuous premise that people are interested in helping out others whom they do not know. Why would anyone do that, He asks himself and realizes the well of pessimism shrouding him. Everyone has needs and desires, and meeting them is the only motive. Even if someone helps, they get something in return for their offerings—the satisfaction of completing a moral duty so they can raise their chest and thump it a few times. Isn’t this thing called socialism supposed to be a moral duty anyways? This woman, G thought, she could have helped me without losing a thing. Still, she is not concerned with others. In truth, nobody really is. G is not either. He just wants his bills so that he can live his life, so that his wife will allow him to sleep longer.

So, G waits in line at the bank, staring occasionally at the back of the neck of the woman who denied the exchange of bills, burning her with his acrid thoughts and repeating his rejected proposition over and over in his head until he gets it right. And the story continues as follows.

After a long wait, G's turn finally arrives. He is like a boy who has been waiting for his father to pay at the candy store and he can barely contain the anticipation as he watches the last person at the teller window gather their things at the shelf in front of the long window and prepare to leave. They step to the side to signal that he has finished, but G waits, remembering the scolding that the woman received earlier. The electronic bells tings, his number appears and he approaches the teller, who pays no particular attention to him. She stays with her head down, tidying papers and storing them in drawers and looking busy while he stares at her through the glass, gawking at the power that he cannot touch. The teller's actions seems like a show, but G forces himself to remain calm, patient, controlled. The spot is his now and he can wait for as long as necessary. No one may come and remove him from his place.

The woman finally raises her head and asks in a friendly voice, "What can I do for you today, sir?" Her voice contradicts what G expected. It is kind and soft, and she even gives a half smile to assuage any discomfort that G had to endure for the last forty-five minutes he stood in line. So much was the dissonance that he stumbles on his words. She is young and has a pretty face and that throws him off, too.

"I...I need money." He doesn't normally stutter.

The woman chuckled and said, "You have come to the right place." Another friendly gesture. Was she flirting with him?

"I mean, I need cash." G presented his checkbook.

"No problem sir. How much?"

"I need one hundred thousand. I will write a check."

"A check is fine, but the maximum that you can withdraw is twenty thousand."

"I'll just write two different checks then," G said.

"That is not permitted, sir. The maximum is per day, per person."

G is stunned. "Twenty thousand? That can't be right. I will just write a couple of checks and you can cash them separately," he repeats.

"As I said, sir, that is not possible. Bank policy" Her tone changes slightly, for she must repeat that same phrase two hundred times a shift.

G is incredulous. "How can it be twenty thousand?" "That's not even enough to get through a single day. There must be a mistake. Can you please check with someone?"

"There is no need to check. That is the bank's policy at this time. Because of the situation." Her pleasant smile waned more, and her business became suddenly official, her authority inviolate.

"That is absurd," G says aloud to himself. He becomes flustered again as he meets another shield of power shrouded in a pleasant smile.

"I want to speak with the manager," G says.

"Is there a problem?"

"I want to speak with the manager."

"For what reason?"

"Just let me speak to your manager." G firms his voice and makes his own power player in hopes of making himself the exception, though the contrary will happen. The teller looked bored and then irritated, and her look became harder than the glass between them. "Is this necessary?" she says, the slight pleading in her voice explicitly informing him that he will not win this one. When G does not respond, she says in a monotone, "One moment." As she pushed herself back from the desk, her eyes darted a quick look at the security guard

standing at the entrance who, unbeknownst to G, has been observing him the entire time. The guard was superb—a man without ideology, without original thought, a sycophant to his role and the law inside his domain—and he prides himself on the discipline he brought to his work, of which G had become the focus.

The teller disappears behind the door and leaves the chamber empty. Only one person remained to attend the masses. G feels the weight of eyes upon him and looks over his shoulder at the length of the line that stares at him accusingly. He had interrupted the flow. It was not only G who was waiting on the teller but the entire row of people behind him, and it was his doing. He did not dare look over his shoulder again.

The teller returns and the young man, the bank manager who wandered in and out of the back door, appears with her. He approaches and asks G what is needed, even though the teller had already explained the situation to him while in the back room. Frustrated, G repeats his request and realizes that he uses the exact same words, for nothing about the situation has changed. The teller looks at him condescendingly from behind her chair and G sounds like he is pleading. He *is* pleading. The bank manager repeats the teller's words in a kindly, stately fashion that fits his role. "I am sorry sir, but that is the bank's policy. There just are not enough bills to hand them out freely."

G hangs his head and contemplates the trajectory of his morning. The angst wells up inside of him and he feels powerless to his world, again. Whoever's idea it was in the first place to convince people to voluntarily hand over their money for safe keeping succeeded in pulling off the biggest scam of all time. Yet here G stands, with the lines of people waiting impatiently behind him, all hoping to get something that the bank, a few people sitting in desks and chairs behind thick walls and heavily paned glass have decided to make the rules that fits their needs. That must be the greatest trick of all time.

"Would you like to make a transaction, sir?" It was the teller's voice again. The bank manager had since left and now she needs to keep things moving. What else can he do?

The bill denominations are small and the pile is simply absurd. (How many times has he used this word this morning?) She counts out the bills one by one and then puts them in the counting machine, twice to verify. It whirs as it consumes the bills and then spits them out into uniform stacks, neat and orderly, to convince the clients of their professionalism and competency, to invoke security in their great, never ending scam.

The sound of the bills comes through the microphone—like it was tuned the frequency of the paper, new and crisp, sliding over another in a sexless orgy. The teller counts out the one hundred bills, and then completes the stack with two bills of five hundred. The pile looks pitiful, and the value worse. G mutters something under his breath.

"Excuse me, sir." It was deliberately not a question and the teller's tone had lost all patience. "I think your transaction is finished and it's time for you to leave." Her confidence was pure, for nothing instills confidence like a one-inch plate of bulletproof glass dividing you from the outside world. The clients waiting behind G watch, mesmerized, for he had become a crude form of entertainment, supplanting that real television they would be watching right now in the comfort of their home had they not been forced to get up early and traverse town to wait in line for a few measly bills, because of the situation.

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