

The Applicant

Frederick Tarkington prided himself on being a no-nonsense manager. As head of the bank's credit card division he made certain there were written procedures in place for every conceivable situation, and that department employees followed these procedures religiously. In addition to their regularly scheduled audits, he periodically asked the Audit Department to conduct a no-notice review of their accounts and documentation to make certain everything was in order. He personally supervised the contractor who developed their online credit card application process to make certain it was done to his standards. The contractor wound up charging nearly double his original bid to satisfy the requirements Frederick added to his scope of work, but Frederick was proud of the results. There were no problems integrating the application into the bank's existing web site, it meshed perfectly with other accounts and their online billing, and not a single online application was accepted with missing or incomplete information. Department employees no longer had to waste time calling applicants with questions about missing or confusing information. A few handwritten applications still trickled in, but they were few and far between. Frederick had successfully pressured all their branches to steer customers to the online application. Sometimes weeks would go by without a single employee having to speak with a customer. That was the kind of efficiency Frederick valued.

He was therefore displeased when his secretary told him Ted Boswell of their Muleshoe branch wanted to talk to him about a card application. He never understood why they even had a branch bank in Muleshoe. There weren't enough customers there to turn a decent profit, and the town hadn't seen any growth in years. And what was so urgent in Muleshoe that Boswell needed to interrupt his day? Didn't Boswell know he had a department to run, meetings to chair, and transactions to oversee? Still, Boswell was a branch manager, and as a division head it was Frederick's duty to attend to whatever credit card problems had cropped up in Muleshoe. He accepted the call.

"Credit card division," he said. "Tarkington speaking."

"Hello, Fred?" Boswell began. Frederick hated it when people called him Fred. "I need your help with an application."

"The best way to help the customer is to have him fill out an application online," Frederick answered. "The web site has a customer friendly help system that's kept up to date with the latest information."

"This customer doesn't have Internet access," Ted answered somewhat sadly. "And I don't think he's tech-savvy enough to use one of our computers to fill out an application."

"Very well," Frederick said with resignation. "That's why we still have paper applications. Have him fill one of those out."

"He already has," Ted replied. "He sent a friend into town to pick up an application and he filled it out. Then he tried to submit it through our drive-through window, but the window was too low so he came into the building. The tellers sent him to me."

“What do you mean the window was too low? Isn’t it at the designated height?” Frederick demanded.

“Yes sir,” Ted quickly responded. “It’s at the correct height and it works fine for cars, but he was riding a horse.”

“A horse??”

“Yes sir. A lot of our customers are ranchers, so horses aren’t that uncommon around her. Most of our customers don’t try to use the drive-through on horseback, but it’s not as outlandish as it probably sounds to you.”

“Well, if he’s filled out an application then submit it,” Frederick growled. “You don’t need me for that.”

“It’s an, uh, unusual application,” Ted explained. “I’m afraid it wouldn’t be approved if I just submitted it. We may need an exception.”

“You know I don’t make exceptions,” Frederick pronounced.

“Well, I know you usually don’t,” Ted hastened to explain. “But he’s a long time customer, a retired Army Ranger, and he could add significantly to the bank’s assets.”

Frederick’s interest perked up at the mention of “assets.” He wasn’t much interested in the other two arguments. He could hear fragments of a whispered discussion in Ted’s office, and he waited impatiently for Ted to get back on the line.

“My mistake, sir” Ted said at last. “He wasn’t an Army Ranger, he was a Texas Ranger. Law enforcement instead of military.”

“Yes, yes. That’s all very well and good,” Frederick said impatiently. “But what about the assets?”

“Silver,” Ted answered. “He has several pounds of silver in his safe deposit box. Boxes, actually. He can’t fit it all into one box. And he says he has more at home. He’s willing to convert it into cash and deposit the money in our bank if we’ll give him a credit card.”

“Where did he get all that silver?” Frederick asked suspiciously.

“He said he found it,” Ted answered. “On his credit card application he lists his home address as being ‘the old abandoned silver mine outside of town’ so I’m guessing that’s where he found it.”

“That’s possible. . .” Frederick said thoughtfully. “But if he’s got all that silver, why does he need a credit card?”

“He said Wal-Mart won’t accept silver nuggets as payment. He tried to buy a new mask there and they turned him down.”

“Mask?” Frederick asked. “You mean like a flu mask?”

“No sir. More like a Mardi Gras mask. You know, the kind that just goes around your eyes? That’s why the tellers sent him back to my office. The mask was making the other customers nervous. That and the guns.”

“Guns???” The shock in Frederick’s voice was obvious.

“Yes sir. Two of ‘em. Great big shiny silver revolvers. One on each hip. He’s got a lot of bullets on his belt, too.” Ted was staring at the guns as he said this.

“We can’t have people carrying concealed weapons in our bank!” Frederick said.

“Oh they’re not concealed,” Ted answered. “They’re right out there in front of God and everyone. Besides, he’s an off-duty law enforcement officer. I believe our regulations do allow them to carry weapons in our banks.”

“Well, I guess” Frederick answered. He was more familiar with the credit card and accounting regulations than those that applied to branch bank customers. “Are you sure he’s with law enforcement?”

“Well, I’m pretty sure,” Ted said hesitantly. “I really don’t want to ask a man who’s carrying two guns and wearing a mask to show me his badge. But he is wearing a white hat. Bad guys don’t do that. And he’s been in here several times in the past to access his safe deposit boxes and he’s never given us any trouble.”

“Oh yes. The safe deposit boxes.” Frederick suddenly remembered why it was important to approve this man’s application. “Just what is it about his credit card application that requires my approval?”

“Well, for one thing there’s the fact that he lists his address as being the old silver mine.”

“That’s good enough for me.”

“And he lists his annual income as being zero,” Ted said.

“I thought you said he was a retired Texas Ranger?” Frederick responded. “Surely he gets a pension or something from the State of Texas.”

There was another long whispered discussion before Ted came back on the phone.

“My mistake,” he said. “He’s not retired. He’s deceased.”

“Deceased???” Frederick was beginning to wonder if this was some kind of an elaborate joke.

“Well obviously he’s not actually deceased,” Ted quickly countered. “They just think he is. He and a patrol of his fellow Rangers were ambushed by a drug gang and. . .”

There was another, quick exchange of whispers before Ted came back on the line.

“Excuse me,” he said. “It wasn’t a drug gang. It was a gang of thieves, cutthroats, and robbers.”

“What’s the difference between a thief and a robber?” Frederick asked.

“I don’t know, but I didn’t want to ask him about it,” Ted replied. “He seemed pretty upset about the whole incident. They killed the rest of the patrol and left him for dead. His friend found him and nursed him back to health. Now he’s searching for the gang members to bring them to justice. He doesn’t want them to know he’s still alive and looking for them. That’s why he wears the mask. I guess that’s why he never told the Texas Rangers he was alive, either.”

It took Frederick a while to digest this. Then he approached the subject from a different angle.

“You said he brings silver in and puts it in his safe deposit box. Couldn’t you list him as a miner and list the value of the silver as his annual income?”

“He said he doesn’t do that every year,” Ted answered. “And he’s never sold any of the silver, so he doesn’t know what it’s worth.”

“Well just list him as ‘self-employed’ and say his annual income varies,” Frederick instructed. “Is there anything else that needs my approval?”

“Yes sir, and it’s a biggee.” Ted warned. “It’s his name. He doesn’t want to tell me his real name. He wants to use an alias on his credit card.”

“We can’t issue a credit card to a false name!” Frederick stated. “There are federal regulations against that.”

“Well he can’t pretend to be dead if he’s running up charges all over town using his real name,” Ted countered. “He was adamant about that. He’s not going to give me his real name.”

“Well there must be some way you can find it,” Frederick insisted. “What about the paperwork for his safe deposit box?”

“He used an alias for that,” Ted explained. “We didn’t know it at the time, but that’s not under his real name. He brought his friend with him. Let me talk to his friend and see if I can get any clues.”

There was another long whispered conference before Ted came back on the line.

“OK,” Ted said. “His friend is a Native American and . . .”

“First Nation,” Frederick interrupted. “Haven’t you taken the company’s mandatory sensitivity training?”

“Yes sir,” Ted responded, “but it was several weeks ago and back then they taught us to say Native American. Anyway, he’s not very talkative. But when I asked him who his friend was he said he was a Mr. Sabé.”

“That’s an unusual name,” Frederick commented. “It sounds, maybe, Japanese?”

“Maybe,” Ted replied. “But he doesn’t look Japanese. I’m assuming it’s spelled with one of those accent marks over the ‘e,’ like café.”

“Did you get a first name?” Frederick asked.

“Yes sir. It’s ‘Keemo’.”

“Well send me Keemo Sabé’s application and I’ll approve it.”