

The Bank

Fred Wilshire locked the glass door and then stood for a long time, staring through the glass into the showroom of Wilshire Motors. The new cars gleamed like polished gems under the soft security lights. There were racks filled with brochures extolling the virtues of every model a discriminating buyer could ever want – elegant sedans, sport sedans, lusty convertibles, tough-as-nails SUVs, and hard working pick-up trucks. Banners hung from the ceiling proudly proclaimed the fact that three of these models had been named “Car Of The Year” in their class. Glass cubicles provided office space for the salesmen, with businesslike gray chairs, glass-topped tables, and art deco lamps. The salesmen’s name tags were missing, but Fred knew them all by heart. That’s where Bill Dunnage used to work, with his booming voice and his down home friendliness. Bill once set a national record for the most pick-up trucks sold in a single month. Next to Bill’s office was Carl Baldrige’s cube. Carl’s elegant continental manners and hint of a British accent made him a big hit with the women who actually made nearly 80% of the car buying decisions. Ted Swinton’s cube was next to Carl’s. Ted never sold as many cars as the others, but his wisecracks and earthy stories kept the whole office in stitches when there were no customers within earshot. Before Ted that office had belonged to. . .

Fred pulled himself back from the past and looked at the present. The streetlight out front created a ghostly reflection of his face in the door. The reflection looked even older, and more haggard than the man in front of it. The reflection was broken up by painted letters that spelled “Fred Wilshire and Sons” on the glass door. But the sons had moved away several years ago. Were they able to see what was coming? Something that had eluded Fred with all his years in the car business? Or after growing up watching their dad working 12 hour days, six days a week, did they just decide a family owned small business was not where they wanted to spend the rest of their lives? Fred had left the word “Sons” on the door for years, hoping maybe they’d change their minds. It really didn’t matter any more. The sons were gone. The salesmen were gone too. Tomorrow, or maybe the day after, the bank would send a truck to haul the new cars off to the auction. Maybe they’d wait until next week. They weren’t really in a hurry, as there was no market for new cars anyway. The building would remain, as Fred owned it outright, but it would be an empty shell. Without the cars it would no longer be a place of business. Fred had sat alone in the showroom every day for the past several weeks, hoping for at least one sale to stave off bankruptcy for a few days more. He spent his dwindling savings on radio and newspaper copy, advertising prices that were almost too good to be true, but nobody came. Nobody wanted to buy a car from a dealership that would obviously soon be out of business. The only person beside Fred who even set foot in the showroom was Dr. Peterson. Petey had been a customer for almost thirty years now. He bought a new sedan every four years, just like clockwork. Although he’d retired years ago, he took meticulous care of his cars, just in case he’d once again have to make an emergency run to the hospital. He bought his last car two years ago so he wasn’t ready for a new one. He’d just stopped by to schedule his 24,000 mile service. Fred had to tell him he’d closed the service department six months ago, and he’d have to drive to New Bradford for factory service.

A gust of cold winter air brought Fred back to the present again. He zipped his overcoat up a little higher, turned away from the building, and began walking home. Main Street was deserted at this time of night, although it was only a little after six. Unlike some of their neighboring towns, the downtown district was still alive, with a few clothing stores, a drug store, a couple of antique stores, and a few other specialty shops. Everyone closed early, though, and when Fred walked home he had the sidewalk to himself. His wife used to tease him about the fact that the town's car dealer walked to work, but he enjoyed the exercise. He had a car, of course, and he drove it when the weather was bad, but as long as it wasn't raining he preferred to walk. Snow wasn't too bad, and in fact he enjoyed snow on winter nights when the wind wasn't blowing and the thick flakes sparkled in the streetlights as they fell noiselessly to the ground. The sky looked like it might snow tonight, but this wouldn't be a pretty snowfall. This would be a cold, blustery snowstorm where the wind frosted your ears and blew snow down your collar. Ever since his wife died he used cold nights like this as an excuse to stop for a cup of coffee at Marge's diner on his way home. Marge stayed open for dinner, which made her the only place in town open after 5:00 PM. Sometimes if she had homemade meatloaf or another one of Fred's favorites as her daily special he'd splurge and eat dinner there. Marge retired last spring, though, and moved to Arizona to be near her daughter. She sold the diner to a man who turned it into a computer repair shop, so Fred didn't stop there any more.

Fred took one last glance down Main Street before he made the turn onto Oak. For some reason the Citizen's Bank caught his eye. He realized it was odd how sometimes when things never changed you just took them for granted. That bank had been closed since long before he could remember. As a kid he used to walk past the bank every time he got candy at the corner news stand, but he never paid it any attention. Now it was just a half block off his regular route, on the other side of the street. He walked close to it every day, morning and night, and he still never paid it any attention. On a whim he walked diagonally across the empty intersection to take a closer look at the bank.

The bank was a small building, nestled in between two taller buildings. It was a simple brick building, with a door on the left. To the right of the door was a large picture window with "Citizen's Bank" painted in ornate gold letters. The paint was alligatored and flaking off, but still readable. Fred peered through the dusty glass. There was a fairly large open area in the front of the building, and a counter with a wrought iron teller cage near the back. Fred cupped his hands around his eyes and pressed them against the glass to block out reflections from the streetlights. As his eyes slowly adjusted to the dim light inside he could see a large vault door behind the teller cage. To the left of the teller cage, opening into the common area, was a wooden door with a frosted glass window and the words "Bank Manager" painted on it. Fred was surprised when he noticed there was a pen holder with a pen on the counter beside the teller cage. There was something else, too. Possibly a pad of deposit slips? There seemed to be a few other papers on the counter. He noticed a small sparkle of reflected streetlight on the teller cage. After staring intently at it, he realized it was a string of Christmas tinsel. There were a few pictures on the wall, and something else beside a picture. It took Fred a

long time to recognize it as a calendar, and even longer to be able to make out the large letters at the top: December 1937.

Fred drew his face back from the window. December 1937. The bank had closed during the depression, near Christmas. Surely it must have been an orderly closure. The bank wouldn't have sat unmolested for all these years if there was still money in the vault. He hoped there had been enough money to pay back all the depositors, but something told him there hadn't been enough. The bank wouldn't have closed if it had that much money. Was there an angry mob, demanding it's money back? Or had the townspeople quietly gathered up whatever was left, accepting their losses and being thankful for whatever they had been able to recover? Fred suspected it had been the latter. People in this town seldom got angry. There was probably a quiet last day at the bank, with the bank dividing whatever money they had left among all the depositors. People probably thanked them as they departed, until only the manager and the clerk were left in the building. After saying good-night to each other they left the building, leaving the pens, the calendar, and the Christmas decorations in place. The manager locked the door behind them, and no one had been back since. With a sickening feeling in the pit of his stomach, Fred realized that's what his dealership would look like in a few weeks.

The specter of the abandoned bank haunted Fred as he walked the rest of the way home and warmed up some bean soup for dinner. It was his mother's recipe. She'd grown up during the depression and learned how to make simple, inexpensive meals that left you with a warm glow all over. "Comfort food," she'd called it. She taught her recipes to Fred, who was actually pretty handy in the kitchen, but he didn't cook much anymore. It was hard to get motivated to cook for one person. He ate his soup in silence, as he tried to get the image of the bank out of his mind. After dinner he stared absently at the television for a while, tried to focus on a book that didn't really interest him, and finally went to bed.

He stared at the ceiling for a long time, worrying about the future. He'd had the good sense to realize his car dealership was beyond salvage before he'd sunk all of his savings into it, so he wasn't broke yet. He had enough money to last for a while. If he was careful, he could probably make it last for the rest of his life. He'd be eligible for Social Security in a few years, and he owned his house outright. His main worry was, what was he going to do with the rest of his life? Tomorrow he'd go into the office, as usual, in case the truck came to pick up the cars. He'd need to unlock the doors, give the keys and the factory paperwork to the driver, and probably sign some forms. It wasn't the bank's fault that he couldn't meet his payments, so there was no reason not to be as helpful as possible. If he was lucky, the truck might not even come until next week. But what would he do after that? It would be pointless to go into the shop, but he couldn't sit around all day and watch television. He was probably too old to get another job, and no one was hiring anyway. He knew that from experience, as he'd tried as hard as he could to help his employees find other jobs. These thoughts alternated with the image of the abandoned bank, and an imagined image of how his showroom would look with dusty

windows and no cars. He dozed fitfully for a while, but real sleep wouldn't come. Finally he got up, got dressed, and went for a walk.

The wind had died down and the snow was falling softly. The air was cold, but not biting. He walked aimlessly, enjoying the quiet beauty of the night. There were no cars on the streets, and no one else was stirring. He had the world to himself. He walked for a long time. Then, with a growing sense of unease, he realized none of the houses looked familiar, and he didn't recognize any of the street signs. "This is crazy" he thought. "I've lived here all my life, and I've walked every street in this town. There's no way I could be lost." He turned back the way he had come, but that didn't look familiar either. The falling snow was gradually obliterating his footprints, and soon he couldn't see them at all. He had vague memories of having turned corners as he walked, but he couldn't remember where, or which way he had turned. There were no lights in any of the houses. Just the streetlights, the falling snow, and an endless series of unfamiliar streets.

Fred started to walk in a search pattern. Four blocks straight, turn right, four blocks straight, turn right. When he had walked a full circle without seeing anything familiar he repeated the pattern with a bigger circle, walking eight blocks before he turned. Finally, after walking in ever increasing circles, he turned a corner and saw a building with lights on. "Must be a bar, to be open at this time of night" he thought, although he couldn't remember any bars within miles of his house. The place was brightly lit, and he could see it was packed with people inside. He stomped his feet to knock off the snow and stepped inside.

It was warm inside the building, and the sounds of dozens of people talking flooded the air. He could hear the sounds of silverware on plates, and the aroma of fresh coffee and food filled his nostrils. The food smelled especially good, and he suddenly realized it was bean soup. With a shock he suddenly recognized this place – it was the bank that had closed during the depression. Except that now it was clean and brightly lit. It seemed to be some kind of a restaurant, but the people appeared to be dressed for a costume party. There were firemen, astronauts, pilots, Hollywood starlets, and cabaret singers. A man behind the teller's cage was dressed as a cowboy, and he was serving a bowl of soup to a woman in a Marine uniform. A man stepped out of the manager's office impeccably dressed in a dark charcoal suit, with subtle pinstripes. He seemed to know everyone in the place. He stopped at each table to chat with the customers, and was warmly greeted in return. "He must be a successful businessman" thought Fred. The man looked up at Fred and waved a friendly hello.

"Well hello, Fred" he said. "Glad you could make it. Want some soup?"

Fred stared at the man. Where did he know this man from? He looked familiar. Then, although the man's smile didn't change, it was almost as if for the first time his face came into focus. It was a familiar face, only twenty years younger than it should have been. "You're me!" Fred said in disbelief.

“No” the man laughed. “I’m not you, although I used to be a part of you. But that was a long time ago.”

Fred backed away, bumping into a chair. The woman in the chair looked up at him with a wide-eyed smile. She was wearing a dress that looked like something Marilyn Monroe might have worn in a movie. “We’re dreams” she said breathlessly. “We used to be alive, but now we’re abandoned.”

Fred opened his eyes with a start. The clock beside his bed said it was nearly 2:30. He must have fallen asleep after all. It took a long time for his heartbeat to slow down, and for his breathing to become normal. The dream had been so vivid, so real. It was hard to put it out of his mind. Gradually, though, the reality of his situation returned. He was going to have to get up in four hours so he could go down to the shop and help the bank repossess his cars. He still owned the building and the land, though. The real estate market was pretty tough, but there had been a few people who had asked him about it. He didn’t think the man who wanted to turn it into a roller skating rink could ever raise the finances, but that used car dealer on Elm Street seemed like a possibility. People were buying used cars now, not new cars, and he needed space to expand. Fred probably couldn’t get what the place was worth, but he could get something for it. Probably enough to buy that old bank building and put a small kitchen in it. Nothing too big, just big enough to serve coffee, breakfast, and lunch. No dinners. That’s where Marge had gone wrong. There weren’t enough people downtown at night to make dinner pay, but there were enough shoppers and businesses to support breakfast and lunch. With a little luck, he could keep the place going until he really was ready for the rocking chair. If not, hell, it wouldn’t be the first time he’d gone bust.

He rolled over on his side, closed his eyes, and drifted off to sleep. It was nice to have a dream again.