

The Silence of the Lads

Fuuuuuu fuuuuuu fuuuuuu fuuuuuu fuuuuuu, steam spewed furiously from under the cream-colored, ceramic deck of the men's steam room. After three minutes it cut off and the space was so infused Anson couldn't see his feet. Just the way he liked it. The air stilled and an immense silence surrounded him. A Friday afternoon run followed by twenty minutes in the steam room was just what he needed to sweat the stressful week out of his pores. He was giving his all to get a new non-profit off the ground. He'd been meeting with bankers seeking a \$200,000 construction loan for rehabbing houses so that four low-income families in the neighborhood could become owners of a decent home for the first time.

"NO" was the answer he'd gotten so far, but he had more appointments scheduled for the following week.

Anson was alone in the steam room, silent except for an occasional *splat* from condensation dripping from the ceiling to the tile floor. Moist, hot air filled his lungs, bathed his naked body, and shrouded his mind in a lazy fog. A few minutes passed then he heard the door open and the *pat, pat, pat* of bare feet on the wet floor. The steam was so thick he couldn't see the newcomers, but it sounded like three or four fellows. Paying no mind, he drifted back into a steamy state of obliviousness.

Shortly, conversation began, obviously among friends, and Anson detected four distinct voices. He closed his eyes again and tried to ignore their chatter. His mind muffled their words in the background like dogs barking in the distance. The steam cycled on and off again; three minutes replenishing the shroud of invisibility, once again heavy, hot, and thick.

Cayman Islands ... Cayman Islands ... the words drifted through Anson's dreamy-steamy mind for what seemed like hours, then he realized these were not thoughts, they were the spoken words of his unseen steam-mates. His eyelids popped opened. It was too foggy to see, but his ears had no trouble hearing.

"Yeah," one voice said. "We've had money there for years."

"Personal funds?" another man asked.

"Sure." He laughed. "And the bank's."

As the fellows chuckled Anson came fully alert.

"It's not just for taxes. I've run a few sweet deals through. Made 'em much sweeter."

"What kind of deals you talking about?"

“I’m not at liberty to say,” he chuckled. “Room might be bugged.”

More laughs.

“You seen his new BMW? Black, convertible?” another asked.

“Forget that. You seen the blonde in the passenger seat?”

The chummy foursome laughed to beat all.

One of the voices sounded familiar to Anson, but he couldn’t quite pin down the name.

In spite of near zero visibility, the picture was becoming crystal clear: four bankers in a steam room talking openly about parking bank and personal funds in offshore accounts to avoid paying U.S. taxes and hinting at other transactions that might be illegal as well. They had no idea that someone else was sitting a few feet away listening.

When he’d heard enough, Anson waited for a pause in the bankers’ conversation, then cleared his throat audibly. Anson sat quietly in the thick steam. *Splat. Splat. Splat.* Fat drops of condensation hit the floor sprinkling tiny bits of water on top of Anson’s feet. A deepening quiet penetrated every cubic inch of the steam room. Not a word came from the four naked bankers still invisible to Anson.

The silence lasted about a minute, but it probably seemed longer to the bankers. *Fuuuuuuu fuuuuuuu fuuuuuuu fuuuuuuu*, the steam jets powered back on breaking the painful silence and repacking the small room again. Anson took his towel and slipped out to the showers without making a sound until the door closed behind him. He didn’t see the bankers, but he imagined four red-faces inflamed by the hot steam and their fear at having revealed illegal activities in the presence of an unseen stranger; one that they might never know, but who might know them.

One week later, Anson met with Terrance Pearce, Vice President of a local bank, in his private office to discuss the possible construction loan for Anson’s non-profit. Pearce, about sixty-five, short gray hair, with a round face and pleasant smile, was dressed in a dark, handsome three-piece suit, pressed white shirt, and red tie. His bank had supported other local non-profits with loans and grants. Pearce had a reputation in the city, the banking community, and at his church as an honest and earnest citizen, and a strong advocate for those less fortunate.

As the two men talked, Anson noticed an array of community service awards inscribed with Pearce’s name displayed prominently on the credenza and the wall behind his large, polished mahogany desk. Pearce’s voice was the one that sounded familiar from the steam room.

The image of Lady Justice came to Anson's mind: scales suspended from one hand, the other clutching the handle of a sword, and a blindfold over her eyes. Pearce was polite and helpful, as sincere and accommodating as any banker Anson had ever worked with. One man: honest in some matters, especially those of community interest, dishonest in others, out of sight.

They shook hands and parted. Traveling alone down the elevator, Anson felt optimistic about the loan and happy about the good that it would do in the neighborhood. On the street, when the sunshine hit his face, he felt conflicted inside.

A week later, Anson received a letter from Pearce, approving the loan that would help four low-income families become homeowners and build equity. Anson wrote a thank you letter to Pearce and dropped it at the post office later that day.