

The Baum Plan For Financial Independence

by John Kessel

—for Wilton Barnhardt

When I picked her up at the Stop 'n Shop on Route 28, Dot was wearing a short black skirt and red sneakers just like the ones she had taken from the bargain rack the night we broke into the Sears in Hendersonville five years earlier. I couldn't help but notice the curve of her hip as she slid into the front seat of my old T-Bird. She leaned over and gave me a kiss, bright red lipstick and breath smelling of cigarettes. "Just like old times," she said.

The Sears had been my idea, but after we got into the store that night all the other ideas had been Dot's, including the game on the bed in the furniture department, and me clocking the night watchman with the anodized aluminum flashlight I took from Hardware, sending him to the hospital with a concussion and me to three years in Central. When the cops showed up and hauled me off, Dot was nowhere to be found. That was all right. A man has to take responsibility for his own actions; at least that's what they told me in the group therapy sessions that the prison shrink ran on Thursday nights. But I never knew a woman who could make me do the things that Dot could make me do.

One of the guys at those sessions was Radioactive Roy Destry, who had a theory about how we were all living in a computer and none of this was real. Well if this isn't real, I told him, I don't know what real is. The softness of Dot's breast or the shit smell of the crapper in the Highway 28 Texaco, how can there be anything more real than that? Radioactive Roy and the people like him are just looking for an exit door. I can understand that. Everybody dreams of an exit door sometimes.

I slipped the car into gear and pulled out of the station onto the highway. The sky ahead was red above the Blue Ridge, but the air blowing in the windows was dry and smoky with the ash of the forest fires burning a hundred miles to the northwest.

"Cat got your tongue, darlin'?" Dot said. I pushed the cassette into the deck and Willie Nelson was singing "Hello Walls."

"Where are we going, Dot?"

"Just point this thing west for twenty or so. When you come to a sign that says Potter's Glen, make a right on the next dirt road."

Dot pulled a pack of Kools out of her purse, stuck one in her mouth, and punched the car's cigarette lighter.

"Doesn't work," I said.

She pawed through her purse for thirty seconds, then clipped it shut. "Shit," she said. "You got a match, Sid?" Out of the corner of my eye I watched the cigarette bobble up and down as she spoke.

"Sorry, sweetheart, no."

She took the cigarette from her mouth, stared at it for a moment, and flipped it out her opened window.

Hello window. I actually had a box of Ohio Blue Tips in the glove compartment, but I didn't want Dot to smoke because it was going to kill her someday. My mother smoked, and I remember her wet cough and the skin stretched tight over her cheekbones as she lay in the upstairs bedroom of the big house in Lynchburg, puffing on a Winston between hacking up pieces of her lung. Whenever my old man came in to clear her untouched lunch he asked her if he could have one, and mother would smile at him, eyes big, and pull two more coffin nails out of the red-and-white pack with her nicotine-stained fingers.

One time after I saw this happen, I followed my father down to the kitchen. As he bent over to put the tray on the counter, I snatched the cigarettes from his breast pocket and crushed them into bits over the plate of pears and cottage cheese. I glared at him, daring him to get mad. After a few seconds he just pushed past me to the living room and turned on the TV.

That's the story of my life: me trying to save the rest of you—and the rest of you ignoring me.

On the other side of Almond it was all mountains. The road twisted and turned, the headlights flashing against the tops of trees on the downhill side and the cut earth on the uphill. I kept shifting and drifting over the double yellow line as we came in and out of turns, but the road was deserted. Occasionally we'd pass some broken down house with a battered pickup in the dirt driveway and a rust spotted propane tank outside in the yard.

The sign for Potter's Glen surged out of the darkness, and we turned off onto a rutted gravel track that was even more twisted than the paved road. The track rose steeply; the T-Bird's suspension was shot, and my rotten muffler scraped more than once when we bottomed out. If Dot's plan required us sneaking up on anybody, it was not going to work. But she had assured me that the house on the ridge was empty and she knew where the money was hidden.

Occasionally the branch of a tree would scrape across the windshield or side mirror. The forest here was dry as tinder after the summer's drought, the worst on record, and in my rearview mirror I could see the dust we were raising vanish in the taillights. We had been fifteen minutes on this road when Dot said, "Okay, stop now."

The cloud of dust that had been following us caught up and billowed, settling slowly in the headlight beams. "Kill the lights," Dot said.

In the silence and darkness that came, the whine of cicadas moved closer. Dot fumbled with her purse, and when she opened the car door to get out, in the domelight I saw she had a map written on a piece of notebook paper. I opened the trunk and got out a pry bar and pair of bolt cutters. When I came around to her side of the car, she was shining a flashlight on the map.

"It shouldn't be more than a quarter of a mile farther up this road," she said.

"Why can't we just drive right up there?"

"Someone might hear."

"But you said the place was deserted."

"It is. But there's no sense taking chances."

I laughed. Dot not taking chances? That was funny. She didn't think so, and punched me in the arm.

"Stop it," she said, but then she giggled. I swept the arm holding the tools around her waist and kissed her. She pushed me away, but not roughly. "Let's go," she said.

We walked up the dirt road. When Dot shut off the flashlight, the only light was the faint moon coming through the trees, but after our eyes adjusted it was enough. The dark forest loomed over us. Walking through the woods at night always made me feel like I was in some teen horror movie. I expected a guy in a hockey mask to come shrieking from between the trees and cut us to ribbons with fingernails like straight razors.

Dot had heard about this summer cabin that was owned by the rich people she had worked for in Charlotte. They were Broyhills or related to the Broyhills, old money from the furniture business. Or maybe it was Dukes and tobacco. Anyway, they didn't use this house but a month or so out of the year. Some caretaker came by every so often, but he didn't live on the premises. Dot heard the daughter telling her friend that the family kept ten thousand dollars in cash up there in case another draft riot made it necessary for them to skip town for a while.

So we would just break in and find the money. That was the plan. It seemed a little dicey to me; I had grown up with money—my old man owned a car dealership, before he went bust. Leaving piles of cash lying around their vacation home did not seem like regular rich people behavior to me. But Dot could be very convincing even when she wasn't convincing, and my father claimed I never had a lick of sense anyway. It took us twenty minutes to come up on the clearing, and there was the house. It was bigger than I imagined it. Rustic, flagstone chimney and entranceway, timbered walls and slake shingles. Moonlight glinted off the windows in the three dormers that faced front, but all the downstairs windows were shuttered.

I took the pry bar to the hinges on one of the shuttered windows, and after some struggle they gave. The window was dead-bolted from the inside, but we knocked out one of the panes and unlatched it. I boosted Dot through the window and followed her in.

Dot used the flashlight to find the light switch. The furniture was large and heavy; there was a big oak coffee table that must have weighed two hundred pounds that we had to move in order to take up the rug and check to see whether there was a safe underneath. We pulled down all the pictures from the walls. One of them was a woodcut print of a Madonna and child, but instead of a child the woman was holding a fish; in the background of the picture, outside a window, a funnel cloud tore up a dirt road. The picture gave me the creeps. Behind it was nothing but plaster wall.

I heard the clink of glass behind me. Dot had opened the liquor cabinet and was pulling out bottles to see if there was a compartment hidden behind them. I went over, took down a glass, and poured myself a couple of fingers of Glenfiddich. I sat in a leather armchair and drank it, watching Dot search. She was getting frantic. When she came by the chair I grabbed her around the hips and pulled her into my lap.

"Hey! Lay off!" she squawked.

"Let's try the bedroom," I said.

She bounced off my lap. "Good idea." She left the room.

This was turning into a typical Dot odyssey, all tease and no tickle. I put down my glass and followed her.

I found her in the bedroom rifling through a chest of drawers, throwing clothes on the bed. I opened the closet. Inside hung a bunch of jackets and flannel shirts and blue jeans, with a pair of riding boots and some sandals lined up neatly on the floor. I pushed the hanging clothes apart, and there, set into the back

wall, was a door. "Dot, bring that flashlight over here."

She came over and shined the flashlight into the closet. I ran my hand over the seam of the door. It was flush with the wall, the same off-white color, but was cool to the touch, made of metal. No visible hinges and no lock, just a flip up handle like on a tackle box.

"That's not a safe," Dot said.

"No shit, Sherlock."

She shouldered past me, crouched down, and flipped up the handle. The door pushed open onto darkness. She shined the flashlight ahead of her; I could not see past her. "Jesus Christ," she said.

"What?"

"Stairs." Dot moved forward, then stepped down. I pushed the clothes aside and followed her.

The carpet on the floor stopped at the doorjamb; inside was a concrete floor and then a narrow flight of stairs leading down. A black metal handrail ran down the right side. The walls and ceiling were of roughed concrete, unpainted. Dot moved ahead of me down to the bottom, where she stopped.

When I got there I saw why. The stairs let out into a large, dark room. The floor ended halfway across it, and beyond that, at either side, to the left and right, under the arching roof, were open tunnels. From one tunnel opening to the other ran a pair of gleaming rails. We were standing on a subway platform.

Dot walked to the end of the platform and shined the flashlight up the tunnel. The rails gleamed away into the distance.

"This doesn't look like the safe," I said.

"Maybe it's a bomb shelter," Dot said.

Before I could figure out a polite way to laugh at her, I noticed a light growing from the tunnel to the right. A slight breeze kicked up. The light grew like an approaching headlight, and with it a hum in the air. I backed toward the stairs, but Dot just peered down the tunnel. "Dot!" I called. She waved a hand at me, and though she dropped back a step she kept watching. Out of the tunnel glided a car that slid to a stop in front of us. It was no bigger than a pickup. Teardrop shaped, made of gleaming silver metal, its bright single light glared down the track. The car had no windows, but as we stood gaping at it a door slid open in its side. The inside was dimly lit, with plush red seats.

Dot stepped forward and stuck her head inside.

"What are you doing?" I asked

"It's empty," Dot said. "No driver. Come on."

"Get serious."

Dot crouched and got inside. She turned and ducked her head to look at me out of the low doorway.

"Don't be a pussy, Sid."

"Don't be crazy, Dot. We don't even know what this thing is."

"Ain't you ever been out of Mayberry? It's a subway."

"But who built it? Where does it go? And what the hell is it doing in Jackson County?"

"How should I know? Maybe we can find out."

The car just sat there, silent. The air was still. The ruby light from behind her cast Dot's face in shadow. I followed her into the car. "I don't know about this."

"Relax."

There were two bench seats, each wide enough to hold two people, and just enough space on the door side to move from one to the other. Dot sat on one of the seats with her big purse in her lap, calm as a Christian holding four aces. I sat down next to her. As soon as I did the door slid shut and the car began to move, picking up speed smoothly, pushing us back into the firm upholstery. The only sound was a gradually increasing hum that reached a middle pitch and stayed there. I tried to breathe. There was no clack from the rails, no vibration. In front of us the car narrowed to a bullet-nosed front, and in the heart of that nose was a circular window. Through the window I saw only blackness. After a while I wondered if we were still moving, until a light appeared ahead, first a small speck, then grew brighter and larger until it slipped off past us to the side at a speed that said the little car was moving faster than I cared to figure.

"These people who own the house," I asked Dot, "where on Mars did you say they came from?"

Dot reached in her purse and took out a pistol, set it down on her lap, and fumbled around in the bag until she pulled out a pack of Juicy Fruit. She pulled out a stick, then held the pack out to me. "Gum?"

"No thanks."

She put the pack back in the purse, and the pistol too. She slipped the yellow paper sleeve off her gum, unwrapped the foil, and stuck the gum into her mouth. After folding the foil neatly, she slid it back into the gum sleeve and set the now empty stick on the back of the seat in front of us.

I was about to scream. "Where the fuck are we going, Dot? What's going on here?"

"I don't have any idea where we're going, Sid. If I knew you were going to be such a wuss, I would never of called you."

"Did you know about any of this?"

"Of course not. But we're going to be somewhere soon, I bet."

I got off the seat and sat down on the bench in front of her. That didn't set my nerves any easier. I could hear her chewing her gum, and felt her eyes on the back of my neck. The car sped into blackness, broken only by the occasional spear of light flashing past. As we did not seem to be getting anywhere real soon, I had some time to contemplate the ways in which I was a fool, number one being the way I let an ex lap-dancer from Mebane lead me around by my imagination for the last ten years.

Just when I thought I couldn't get any more pissed, Dot moved up from the back seat, sat down next to me, and took my hand. "I'm sorry, Sid. Someday I'll make it up to you."

"Yeah?" I said. "So give me some of that gum." She gave me a stick. Her tidy gum wrapper had fallen onto the seat between us; I crumpled the wrapper of my own next to hers.

I had not started in on chewing when the hum of the car lowered and I felt us slowing down. The front window got a little lighter, and the car came to a stop. The door slid open.

The platform it opened onto was better lit than the one under the house in the Blue Ridge. Standing on it waiting were three people, two men and a woman. The two men wore identical black suits of the kind bankers with too much money wore in downtown Charlotte: the suits hung the way no piece of clothing had ever hung on me—tailored closer than a mother's kiss. The woman, slender, with blond hair done up tight as a librarian's—yet there was no touch of the librarian about her—wore a dark blue dress. They stood there for a moment, then one of the men said, "Excuse me? You're here. Are you getting out?"

Dot got up and nudged me, and I finally got my nerveless legs to work. We stepped out onto the platform, and the three well-dressed people got into the car, the door slid shut, and it glided off into the darkness.

It was cold on the platform, and a light breeze came from an archway across from us. Instead of rough stone like the tunnel under the house, here the ceiling and walls were smooth stucco. Carved above the arch was a crouching man wearing some kind of Roman or Greek toga, cradling a book under one arm and holding a torch in the other. He had a wide brow and a long, straight nose and looked like a guard in Central named Pisarkiewicz, only a lot smarter. Golden light filtered down from fixtures like frogs' eggs in the ceiling.

"What now? I asked.

Dot headed for the archway. "What have we got to lose?"

Through the arch was a ramp that ran upward, switchbacking every forty feet or so. A couple of women, as well dressed as the one we'd seen on the platform, passed us going the other way. We tried to look like we belonged there, though Dot's hair was a greasy rat's nest, I was dressed in jeans and sneakers, I had not shaved since morning, and my breath smelled of scotch and Juicy Fruit.

At the top of the third switchback, the light brightened. From ahead of us came the sound of voices, echoing as if coming from a very large room. We reached the final archway, the floor leveled off, and we stepped into the hall.

I did not think there were so many shades of marble. The place was as big as a train station, a great open room with polished stone floors, a domed ceiling a hundred feet above us, a dozen Greek half-columns set into the far wall. Bright sun shining through tall windows between them fell on baskets of flowers and huge potted palms. Around the hall stood a number of booths like information kiosks, and grilled counters like an old-fashioned bank at which polite workers in pale green shirts dealt with the customers. But it was not all business. Mixed among people carrying briefcases stood others in groups of three or four holding pale drinks in tall glasses or leaning casually on some counter chatting one-on-one with those manning the booths. In one corner a man in a green suit played jazz on a grand piano.

It was a cross between Grand Central Station and the ballroom at the Biltmore House. Dot and I stood out like a pair of plow horses at a cotillion. The couple hundred people scattered through the great marble room were big-city well dressed. Even the people who dressed down wore hundred-dollar chinos with cashmere sweaters knotted casually around their necks. The place reeked of money.

Dot took my hand and pulled me into the room. She spotted a table with a fountain and a hundred wine glasses in rows on the starched white tablecloth. A pink marble cherub with pursed lips like a cupid's bow poured pale wine from a pitcher into the basin that surrounded his feet. Dot handed me one of the glasses and took one for herself, held it under the stream falling from the pitcher.

She took a sip. "Tastes good," she said. "Try it."

As we sipped wine and eyed the people, a man in a uniform shirt with a brass name pin that said, "Brad"

came up to us. "Would you like to wash and brush up? Wash and Brush Up is over there," he said, pointing across the hall to another marble archway. He had a British accent.

"Thanks," said Dot. "We just wanted to wet our whistles first."

The man winked at her. "Now that your whistle is wet, don't be afraid to use it any time I can be of service." He smirked at me. "That goes for you too, sir."

"Fuck you," I said.

"It's been done already," the man said, and walked away.

I put down the wine glass. "Let's get out of here," I said.

"I want to go to see what's over there."

Wash and Brush Up turned out to be a suite of rooms where we were greeted by a young woman in green named Elizabeth and a young man named Martin. You need to clean up, they said, and separated us. I wasn't going to have any of it, but Dot seemed to have lost her mind—she went off with Martin. After grumbling for a while, I let Elizabeth take me to a small dressing room, where she made me strip and put on a robe. After that came the shower, the haircut, the steambath, the massage. Between the steambath and massage they brought me food, something like a cheese quesadilla only much better than anything like it I had ever tasted. While I ate, Elizabeth left me alone in a room with a curtained window. I pulled the curtain aside and looked out.

The window looked down from a great height on a city unlike any I had ever seen. It was like a picture out of a kid's book, something Persian about it, and something Japanese. Slender green towers, great domed buildings, long, low structures like warehouses made of jade. The sun beat down pitilessly on citizens who went from street to street between the fine buildings with bowed heads and plodding steps. I saw a team of four men in purple shirts pulling a cart; I saw other men with sticks herd children down to a park; I saw vehicles rumble past tired street workers, kicking up clouds of yellow dust so thick that I could taste it.

The door behind me opened, and Elizabeth stuck her head in. I dropped the curtain as if she had caught me whacking off. "Time for your massage," she said.

"Right," I said, and followed.

When I came out, there was Dot, tiny in her big plush robe, her hair clean and combed out and her finger and toenails painted shell pink. She looked about fourteen.

"Nice haircut," she said to me.

"Where are our clothes?" I demanded of Martin.

"We'll get them for you," he said. He gestured to one of the boys. "But for now, come with me."

Then they sat us down in front of a large computer screen and showed us a catalog of clothes you could not find outside of a Neiman Marcus. They had images of us, like paper dolls, that they called up on the screen and that they could dress any way they liked so you could see how you would look. Dot was in hog heaven. "What's this going to cost us?" I said.

Martin laughed as if I had made a good joke. "How about some silk shirts?" he asked me. "You have a good build. I know you're going to like them."

By the time we were dressed, the boy had come back with two big green shopping bags with handles. "What's this?" Dot asked, taking hers.

"Your old clothes," Martin said.

I took mine. I looked at myself in the mirror. I wore a blue shirt, a gray tie with a skinny knot and a long, flowing tail, ebony cuff links, a gunmetal gray silk jacket, and black slacks with a crease that would cut ice. The shoes were of leather as soft as a baby's skin and as comfortable as if I had broken them in for three months. I looked great.

Dot had settled on a champagne-colored dress with a scoop neckline, pale pumps, a simple gold necklace, and earrings that set off her dark hair. She smelled faintly of violets and looked better than lunch break at a chocolate factory.

"We've got to get out of here," I whispered to her.

"Thanks for stopping by!" Elizabeth and Martin said in unison. They escorted us to the door. "Come again soon!"

The hall was only slightly less busy than it had been. "All right, Dot. We head right for the subway. This place gives me the creeps."

"No," said Dot. She grabbed me by the arm that wasn't carrying my old clothes and dragged me across the floor toward one of the grilled windows. No one gave us a second glance. We were dressed the same as everyone else there, now, and fit right in.

At the window another young woman in green greeted us. "I am Miss Goode. How may I help you?"

"We came to get our money," said Dot.

"How much?" Miss Goode asked.

Dot turned to me. "What do you say, Sid? Would twenty million be enough?"

"We can do that," said Miss Goode. "Just come around behind the counter to my desk."

Dot started after her. I grabbed Dot's shoulder. "What the fuck are you talking about?" I whispered.

"Just go along and keep quiet."

Miss Goode led us to a large glass-topped desk. "We'll need a photograph, of course. And a number." She spoke into a phone: "Daniel, bring out two cases ... That's right." She called up a page on her computer and examined it. "Your bank," she said to me, "is Banque Thaler, Geneva. Your number is PN68578443. You'll have to memorize it eventually. Here, write it on your palm for now." She handed me a very nice ball point pen. Then she gave another number to Dot.

While she was doing this, a man came out of a door in the marble wall behind her. He carried two silver metal briefcases and set them on the edge of Miss Goode's desk in front of Dot and me.

"Thank you, Daniel," she said. She turned to us. "Go ahead. Open them!"

I pulled the briefcase toward me and snapped it open. It was filled with tight bundles of crisp new one hundred dollar bills. Thirty of them.

"This is wonderful," Dot said. "Thank you so much!"

I closed my case and stood up. "Time to go, Dot."

"Just a minute," said Miss Goode. "I'll need your full name."

"Full name? What for?"

"For the Swiss accounts. All you've got there is three hundred thousand. The rest will be in your bank account. We'll need your photograph too."

Dot tugged my elegant sleeve. "Sid forgot about that," she explained to Miss Goode. "Always in such a hurry. His name is Sidney Xavier Dubose. D-U-B-O-S-E. I'm Dorothy Gale."

I had reached my breaking point. "Shut up, Dot."

"Now for the photographs ..." Miss Goode began.

"You can't have my photograph." I pulled away from Dot. I had the briefcase in my right hand and shoved my bag of clothes under my left.

"That's all right," said Miss Goode. "We'll use your photographs from the tailor program. Just run along. But come again!"

I was already stalking across the floor, my new shoes clipping along like metronomes. People parted to let me by. I went right for the ramp that led to the subway. A thin man smoking a long cigarette watched me curiously as I passed one of the tables; I put my hand against his chest and knocked him down. He sprawled there in astonishment, but did nothing; nor did anyone else.

By the time I hit the ramp I was jogging. At the bottom the platform was deserted; the bubble lights still shone gold, and you could not tell whether it was night or day. Dot came up breathlessly behind me.

"What is wrong with you!" she shouted.

I felt exhausted. I could not tell how long it had been since we broke into the mountain house. "What's wrong with me? What's wrong with this whole setup? This is not sane. What are they going to do to us? This can't be real; it has to be some kind of scam."

"If you think it's a scam, just give me that briefcase. I'll take care of it for you, you stupid redneck bastard."

I stood there sullenly. I didn't know what to say. She turned from me and went to the other end of the platform, as far away as she could get.

After a few minutes the light grew in the tunnel, and the car, or one just like it, slid to a stop before us. The door opened. I got in immediately, and Dot followed. We sat next to each other in silence. The door shut, and the vehicle picked up speed until it was racing along as insanely as it had so many hours ago.

Dot tried to talk to me, but I just looked at the floor. Under the seat I saw the two gum wrappers, one of them crumpled into a knot, the other neatly folded as if it were still full.

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That was the last time I ever saw Dot. I live in France now, but I have a house in Mexico and one in Toronto. In Canada I can still go to stock car races. Somehow that doesn't grab me the way it used to. Instead I drink wine that comes in bottles that have corks. I read books. I listen to music that has no words. All because, as it turned out, I did have a ten-million-dollar Swiss bank account. The money changed everything, more than I ever could have reckoned. It was like a sword hanging over my head, like a wall between me and who I used to be. Within a month I left North Carolina: It made me nervous to stay in the state knowing that the house in the Blue Ridge was still there.

Sometimes I'm tempted to go back and see whether there really is a door in the back of that closet.

When Dot and I climbed the concrete stairs and emerged into the house, it was still night. It might have been only a minute after we went down. I went out to the living room, sat in the rustic leather chair, picked up the glass I had left next to it, and filled it to the brim with scotch. My briefcase full of three hundred thousand dollars stood on the hardwood floor beside the chair. I was dressed in a couple of thousand dollars' worth of casual clothes; my shoes alone probably cost more than a month's rent on any place that I had ever lived.

Dot sat on the sofa and poured herself a drink too. After a while she said, "I told you I'd make it up to you someday."

"How did you know about this?" I asked. "What is it?"

"It's a dream come true," Dot said. "You don't look a dream come true in the mouth."

"One person's dream come true is somebody else's nightmare," I said. "Somebody always has to pay." I had never thought that before, but as I spoke it I realized it was true.

Dot finished her scotch, picked up her briefcase and the green bag with her old skirt, sweater, and shoes, and headed for the door. She paused there and turned to me. She looked like twenty million bucks. "Are you coming?"

I followed her out. There was enough light from the moon that we were able to make our way down the dirt road to my car. The crickets chirped in the darkness. Dot opened the passenger door and got in.

"Wait a minute," I said. "Give me your bag."

Dot handed me her green bag. I dumped it out on the ground next to the car, then dumped my own out on top of it. I crumpled the bags and shoved them under the clothes for kindling. On top lay the denim jacket I had been wearing the night I got arrested in the Sears, that the state had kept for me while I served my time, and that I had put back on the day I left stir.

"What are you doing?" Dot asked.

"Bonfire," I said. "Goodbye to the old Dot and Sid."

"But you don't have any matches."

"Reach in the glove compartment. There's a box of blue tips."

The End