

A Minimum Balance

We were living in the shadow of Las Vegas in someone else's misfortune. We had the famous strip on the near horizon with its lights and alleged allure. But for us, it was a place to avoid, and it wasn't why we were here. I saw the entertainment capital in passing: The Cirque du Soleil, the Cairo, the house magicians, all were part of another world portrayed on billboard advertisements only. Vegas was a place for a different kind of people. Ones who could migrate here to throw money away for fun and fly back to their homes with satisfied smiles. At night, we heard the rest of Vegas living in the world without us through nightly once-in-a-lifetime firework displays that flashed through our blinds.

Cole shook my shoulder, but I was already awake. I had been watching the sunlight creep across the floor. I was eye level with the carpet in a borrowed sleeping bag.

"Carla." His beard bristled against me. He was warm and my muscles relaxed momentarily. "We have to make like we don't live here in about half an hour."

"Already? It must be only 7 or so."

"You're good. It's 20-after."

"I can tell by the light. I'd already be at work by now." Even though we were in Vegas, things were quieter here. We weren't near the airport, and the nearest bus stop was on the other side of the subdivision.

"Actually, you'd be late by now. It's 20 after 9 back east."

"Same difference. I'd be at work."

"Don't tell me you miss it. You were always complaining about it at home." He was up and, in the bathroom, faster than he was ever was at home. At home, he had always moaned about his bad knees, and I had often left the house with him still in bed. I was quiet. Cole was sensitive that his business hadn't panned out there, and we still owed some of his clients. We hadn't escaped that.

There were several catches to our situation. One was that we had to be out of the house at a moment's notice so prospective buyers could peruse the house without imagining that anyone lived there. The realtor wanted

a blank canvas. Buyers had been trickling in, and we knew our time in the house was short. I guessed we had until around the end of the month, which would be Christmas, to find a new place. I dreaded the date.

We were broke. We bought groceries with a change box we had brought along. We heated up soup and hot dogs, and the three of us slept in sleeping bags in the master bedroom; we had nothing else. There wasn't enough to get the gas bill up and running yet, so we held off on showering daily. Now I missed our old, faded furniture, our beds, and the bureau we had refinished together. Those things belonged to strangers back east. The nights were surprisingly long without any belongings.

I had been out of work for nearly six weeks. The irony was that I had wanted to quit to spend more time with Emma and perhaps a second one, but I lost my job before I could try. His side of the family thought that I wanted to be a stay-at-home mom. My side thought the company had downsized. Only Cole knew that I had been fired for poor performance. When I had started the job writing advertorials for the pharmaceutical companies, I thought I had reached as close to a dream job as I could get because I was getting paid to write. But soon after I had started, Emma paid us a surprise. Then life became an endless loop of commuting to daycare and work, praying that paychecks were elastic. Cole and I both agreed that too much pressure rested on the words I had to reinvent to sell the latest magical cure for heart burn or high cholesterol. I was merely writing for the medicine men of the twenty-first century.

Cole had tried for the last few years at self-employment, but whatever money he brought in evaporated into materials. He started off strong, making a masterpiece of a mantle. That first job though was also the beginning of the end. He had to take on other jobs just to finish it. When he couldn't juggle any more jobs, we charged our credit card for food, gas, and Home Depot runs.

We had moved from the East Coast with Emma just after Black Friday with nothing but a couple of suitcases. It was supposed to be an adventure, a leap of faith, and everything was going to work out because Jer was family. It was only a matter of time before our debts were settled, Cole had said. Jer supplied us the house and some cushion money that we used to buy a couple of five-dollar pillows and food. Cole brought some tools, I brought my notebook, and Emma, her floppy rag of a stuffed dog. Emma's biggest worry was that Santa wouldn't be

able to find us. We told her that he was like Jesus who knew everything. He even knew about how we chose our current predicament, but she shouldn't have to hear that.

Jer, Cole's brother, had arranged for us to stay in the house while the owner recovered from a lost sale. "You guys are in luck," Jer had said. The owner was on the brink of foreclosure and renters like us were a last resort. He had side-stepped a credit check and let us pay rent on a weekly basis until the "issue" with the buyers was resolved. The previous family had moved out so fast, they hadn't even changed their address. The mail I saved for them in plastic grocery bags was probably the same past due notices making their way to us with yellow forwarding stickers to Jer's P.O. box. They couldn't hide any more than us. We were all running on gas fumes trying to escape the past.

"We have an early morning showing. And another one at noon. Jer's going to pick us up. We're supposed to get paid today," Cole said as he left the bathroom shivering.

"Will you get a full day today?"

"Jer said T was going to the bank and would have it today. I need you to set up an account. There's a mall near T's house. Jer can drop you off for a couple of hours, and you can do what you need to do."

"I don't have anything that I can do there."

"I'll ask Jer to spot us a few more dollars."

"Cole, we need to pay rent again."

"Carla—don't remind me."

These were the things that kept me up at night and then made me want to sleep all day.

"What are we going to do? We're paying more here for rent than at home. You want me to look at apartments with palm trees and pools."

"You wanted to do this as much as me."

"I just wanted a way out."

"Let me worry about money. Now you can stay home with Emma."

"It's not that easy."

“At home, you did everything, and I think you liked it that way even though every chance you got, you let me know I wasn't pulling my weight.”

“You know how things were. It's me the creditors call.”

I pulled the sleeping bag over my shoulder and exposed my feet. My stupid face was hot, and I couldn't keep the tears from boiling through. I hated the instinctual reaction to cry.

When Jer heard through the family grapevine that we were in trouble, he and Cole devised a plan to expand their contractor backgrounds. He said to just let him know when we were interested, and he'd loan us the money to fly out. So, we had come to Las Vegas to earn people's retirement savings – for Jer and Cole to create luxury for a living. They were to unite forces on patio designs, outdoor kitchens, minibars, and entertainment centers. Whenever they needed help, they would get some cheap muscle from the Mexicans who gathered at the gas stations along Ranchos Boulevard. The money was just waiting to be found, a jackpot around every corner. This was Jer's pitch, and we were hooked. We had believed that anywhere else was better than home, that the streets here were paved with slot machine quarters.

We sold or donated almost everything we owned, and it hurt more than I thought. It was like those old pieces of furniture had become a part of us, of who we were. In retrospect, they were like the foundations around which we lived our lives. Any money went to pay our creditors but even that didn't make them go away. When Jer's call came, it seemed that leaving town was our best bet. We were just living in a bank's box after all.

I was tired of the stories and the games of Las Vegas already, tired of no longer making decisions together, even if they had been bad ones. Now, Jer told Cole where the work was and how to do it. Our families knew too much. They had made us confess when we had asked them for help. I felt exposed and naked now whenever I talked to them. Too many people knew of our problems and reminded us of where we had gone astray.

Today, we were to visit T, a retired loan officer from California who wore a gold earring in one ear. He said all of his money was tied up there while his house sold and kept promising that the money was coming. Regardless, Jer and Cole were building a “sport court” for him. They had laid the asphalt and set up hoops in the patio instead of rose bushes or a barbeque. T couldn't say more than a few words without coughing, but somehow, he was going to play basketball alongside of his house in this sport court. Star was another client. She sat on several lifetimes of trust

funds and wanted to turn her desert patio into Monet's garden. Jer was right in that he knew of a lot of people who wanted something luxurious and extravagant for their homes. This was after all, their final destination, he had said. This was their paradise, what they'd been working toward their whole lives. They wanted to die in them and pretend they'd spend eternity there.

I did a clean sweep of our bedroom for the showing. I put away our connected sleeping bags and zipped up our suitcases in the walk-in closet. There was something I liked about having everything I owned fit in a closet. It had become a shrine of my life. Everything I needed to live was in there tucked away, compact and protected. I had my notebook and some books to read, including the Bible. I had to find hope somewhere. We had left our photo albums, my childhood things, art supplies, and Cole's photography equipment in my parents' basement.

On my last day of work, after they had cleared the department and told everyone to go home, I had dumped my two drawers in the trash and left with the few pictures of Cole and Emma I had kept at my desk. It was a strange comfort to have just a few valuable possessions. Maybe it was the idea of moving through the world and treading lightly, without leaving evidence of my mistakes. I could throw away the maps of where I had turned and followed the wrong way.

Emma slept in her Cinderella sleeping bag in a corner of the master suite. I wanted her close to us in this large and empty house that awaited its real inhabitants. I got her dressed while she still slept. I held her against my shoulder with one arm and folded the sleeping bag as best I could with my free hand. Jer announced his arrival with staccato honking.

"Let's go!" Cole said.

I had been trying to potty-train Emma but there was no time now. We climbed into Jer's silver monster contractor truck. Cole swung Emma's car seat into the back, but Jer sped out of the driveway before I had fully snapped her into her seat. She whined awake and was hungry. I shoved the corner of a Pop Tart into her mouth and was sorry it wasn't something healthy like a piece of fruit properly given at a table.

"Did T say he'd have the money?" Cole said.

"He said for sure this time. This is all pay back. Barely any profit," Jer replied.

"Can we drop off Carla at the mall so she can go somewhere?"

"We're late, so I'll drop her off after we go to T's. The mall isn't open yet any way."

We drove out of the subdivision and the Stratosphere casino emerged to our left. When we arrived at Vegas, I was told it was the tallest building west of the Mississippi River. It was a fact reminiscent of elementary school, of memorizing noteworthy dots on a historical timeline, and for some reason, it made me think of Lewis and Clark, the Louisiana Purchase, and the struggles of pioneers. I had forgotten about them. The distant past had been irrelevant. It was only my own that I kept replaying and rewriting. I had never been out west but here I was now in this fantasy land. I had always wanted to explore America, but I had crossed it in one leap on a plane ticket bought with money I had to pay back soon.

As Jer drove us down Ranchos, we passed the Texas Station casino around the corner from our subdivision. It had a neon sign in the shape of an oil pump that flashed day and night. At the top, there was a new digital portrait of an elderly woman who had won a jackpot at the casino. It beamed her picture like the patron saint of the slot machines. She looked like anybody's grandmother who was happy if someone noticed her. Las Vegas didn't let you forget where you were. There were slot machines in every gas station, even the supermarket had an electronic slots machine gaming aisle just past the cashiers, so people didn't have a chance to put their money away before they were spending it again. Occasionally, we overheard about someone winning, but we also heard how long they'd sat at one machine or how much money they had spent to keep playing. But in that moment of bells and whistles that rang just for them, they probably weren't thinking about pay back.

T's neighborhood was an enclosed complex with a gated entrance where Jer asked permission to enter through a speaker. Each house was adorned with exotic-looking, thorny plants and young palm trees framing tan stucco facades.

T walked toward the end of his driveway with his hand in a frozen wave as Jer pulled in alongside and buzzed down his window. The old man in a wind suit and glowing white sneakers slapped him a high-five.

"You got a full load today, eh?" He said when he saw Emma and me looking at him through the tinted windows of the backseats.

"You got anything for us today?" Jer asked.

"I've been waiting for you boys to finish the surface of the court," he said.

"But we agreed that we needed another installment for us to finish."

"Look, I know how these things go. You take a deposit and then you use it on the next job and then you come back for more so you can finish the first job. You rob Peter to pay Paul."

"I understand, but that's not the case here."

My stomach growled as if it wanted to have a say in the conversation.

"If you're holding out for more work, I've got about ten cases of tile I need to unload for the hallway."

Jer and Cole exchanged looks. Cole shrugged a half-hearted "yes."

"If it means that he'll give us the rest of the payment today..." Cole said.

"Can you give us the rest of the money for the patio today if he helps you get started tiling that hallway?"

Jer cut in.

T nodded, but we were betting on his nod, the thought of money stacking up for us somewhere was our hope. Cole undid his seat belt and leaned back to kiss me.

"Are you sure?" I said.

"At this point, we have to do whatever it takes. By the time Jer takes you home, the showings should be over. I should be home before dinner."

He got out of the car and followed T into his house.

"This sucks," Jer said. "I still have my guys to pay also."

"Do you think he'll come through?"

"If he wants his patio finished, he will. No one else is going to finish the job for less. He'll get what he wants.

We all will. There are consequences to everything. Right?"

"Yes, there are."

"Growing up, I always thought Cole would live alone somewhere in the woods making furniture or something. I never thought of him with a family."

"He tried to get something going back home." At one point, the phone calls for him didn't stop. New clients had flooded him with praise and deposits. But the expectations on both sides were greater than could be granted, and we were still paying some back for what they hadn't received.

“Cole wasn't paying himself enough, and it definitely wasn't enough for a family. I mean, you were the one holding everything together.”

I shrugged. “I didn't mind.”

“Now you have what you wanted.”

“This isn't what I wanted.”

“I'm just trying to help you here. You guys were in trouble, and I thought I could help, but I can't support your family.”

“I didn't ask you to. I thought you and Cole wanted to start a business and that things were good here.”

“Cole smelled opportunity and asked to come out. All I'm suggesting is that you watch how you live. You should probably wait to expand your family.”

I shook my head and looked out the window.

“Ever think of letting him fail?”

“I guess here I am.”

“Cole's just beginning to take responsibility here. Financially, it makes sense.”

Emma whimpered behind me. She had probably wet herself again. I missed Cole and hated him for leaving me with his brother. I wasn't the one who had grown up with him. I didn't understand their obsession with the freedom of self-employment in the middle of a recession.

“You have to spend money to make it,” Jer had told Cole. So far, it seemed they had dug a deeper hole in debt in the hopes of a big pay-off.

Once we left the luxury subdivision, everything was bleaker. The sky remained overcast with no relief in sight, but the rain clouds seemed just to be passing through. We were, after all, in the desert, yet so much reminded me of home. Outside of the famous casino strip, there was nothing but strip malls and the same fast food chains. We could be anywhere—Anywhere, USA. We hadn't escaped anything. Jer dropped Emma and me off at a boxy mall.

“I can come back in a couple of hours, but I have to go see about my other jobs. Call me if something comes up. Here's twenty bucks for the bank account.”

I nodded, just following orders. I held Emma in my left arm and clenched his twenty in my right fist. I kept thinking there was a plan and was constantly reminded that there wasn't one. I watched him drive away from the inside of the mall. I had only a few dollars plus Jer's money to start the bank account.

When I met Cole a few years ago, I had five thousand dollars in the bank. I had always been frugal and had been saving money for my cloudy future. I actually felt like I had too much money. I paid extra on my bills and my mail consisted of multiple payments to charities. I was alone and still dreamed of moving far away. The idea of starting all over again was exciting with a clean slate. Then some day came with Cole followed by Emma, and the savings dried up quickly. We moved from my efficiency to the one-bedroom, then to the old apartment we left behind. With each move, we dumped stuff at the curb that we had collected and then started the process all over again. The deals always came up. There were bargains, freebies, and trade for work. We had an abundance of used furniture and machinery that did nothing for us now. We had nothing but a couple of sleeping bags in an empty house.

I jiggled Emma on my knee as the bank associate took our information.

"What's your occupation?" she asked. Her perfectly highlighted hair was brushed into a girlish ponytail.

"None," I answered. "Housewife, I guess. I used to have a job," I started. "But I gave it up."

Whether I gave up the job or lost one, she didn't care. I saw her whole life like a psychic's. She had friends texting her this minute and plans to meet them after work. This was her first job after college, and she either lived with a boyfriend or had a couple of roommates—the ones texting her.

"Where will the money be deposited from?"

"My husband will get it from his job,"

"Direct deposit?"

"No.

"You can avoid extra fees that way."

"He doesn't have that option."

"Okay. How much are you depositing today?" she said not looking up from her computer monitor.

"Twenty." I unfolded the bill and put it on the desk.

"You need a minimum balance of twenty-five in the account."

I fished in my purse for a few more dollars scrunched in my wallet. It was the remnants of my last unemployment check. The checks had been mostly gleaned for the old bills but somehow, I had just enough left over for diapers and food. I had prayed to keep a minimum balance, and so far, my prayers had been answered, in a way. Each time though, I was cutting it closer to not having enough.

The associate counted the money quickly and left behind the counter. I watched her move across the bank. She was much younger than me. Her hair was highlighted with streaks of honey and strawberry streaks. Her ponytail was as straight as a paintbrush.

"Here you go. Welcome to Vegas." The associate gave me a folder with my paperwork.

I left the bank with less money than when I had entered it. I crammed the bank's paperwork into my bag. The mall corridor had something that I wanted or needed in every store. Bald mannequins from across the bank stared eerily into the distance in their new clothes. Their heads were cut at an angle with sculpted pageboy haircuts. A few people walked by with shopping bags. I turned around. The mannequins looked out at people who were not like me.

I held Emma even though she was old enough to walk. I considered it a comfort to the two of us. I smelled her sour breath since I hadn't been able to brush her teeth. I took her to the food court and got her a bottle of apple juice. It was still early enough on a weekday and the mall was empty even though it was the Christmas season. I picked a table where someone had left a newspaper and quickly flipped to the classifieds. I didn't seem qualified for anything, or the jobs advertised likely didn't pay enough for me to get daycare for Emma again. I wanted her and the money. I circled a nanny position in the hopes of being able to do both and called. "We'll let you know" was all I got. She didn't even ask to meet me.

I knew my current situation was payback for having had things easy my whole life. I went to good schools. I did my homework on time, babysat regularly, and even walked the neighbor's dog. I did everything I was told and felt guilty for having it easy, so I gave it all away. I guess you could say I gambled it away on Cole, the first person who called me his girlfriend and had wanted to be with me in life.

"My family has extended a hand, and I'm taking it," Cole had said when I had argued that Jer's deal sounded too good to be true. "It's better than what we have, and you could stay with Emma."

Being with Emma was the one thing I wanted that I didn't have when I was working. She had been my bait for change. She had taken her first steps in daycare and had said her first words there too. I wanted to be the one to comfort her at any time of the day. My income barely covered the bills and Cole's came and went with his client projects.

Jer's phone went directly voice mail. I left a message telling him I'd take the bus back to the house. I picked up Emma, and she hugged my neck. I walked back to the entrance where Jer had dropped us off and asked about a bus.

"Are you okay honey? I saw you in there. Do you need any money?" the woman said. She was an older, flaxen-haired woman with heavy make-up, a velour exercise suit, and a winter coat. Although it was around sixty degrees outside, Vegas considered itself in the midst of winter, and I was in sandals. Their reality was what they made it. Emma and I must have looked needy to them. I didn't think I looked it but maybe not to anyone who looked closely.

"We're fine. We'll just wait until the next bus."

"Take it," she pushed some dollars into my hand.

"I used to do this," I said,

"We all need a little help sometimes. Where's home?"

"Back east. I mean, Ranchos."

She insisted on giving me two dollars, which she said was the minimum I needed to get home from the mall. She did the same thing with another woman and her three young girls. Then she disappeared into the parking lot. I never thought that getting help would hurt so much, that pity could be feel like a black mark.

Sometime later, maybe an hour, a bus came. Time became irrelevant when there was nothing to do. The bus took us past vacant city lots, abandoned shopping centers, and enclosed apartment compounds. When the outskirts of our subdivision appeared, I noticed a small camp set up in the land behind the Texas Station. The bus

dropped us off about a hundred feet from it. I heard voices coming from it, but I didn't turn to look more closely. A plane flew to the east so far overhead it was invisible.

I carried Emma until I reached the entrance to our subdivision, then I took her by the hand. My left arm ached when I stretched it from holding her. We walked past the neighbors who lived out of their garage. They had a sofa, television, and a barbeque, and the garage door was always open. At night, Cole and I heard them talking or cheering for a game on television. Today, there were two teen-aged girls on the sofa. I waved. One of them gave me a half-wave back.

When we returned, there was no evidence of anyone having visited the house. The weekly store circulars had been splayed through the mail slot. Emma followed the Kool-Aid stain path the previous owner's child had left like a path from the kitchen and to each of the bedrooms in the rancher. I sat down cross-legged on the matted carpet and paged through a rental circular. Nearly all of them tried to recreate mirages of good desert living.

Emma began to play with the plastic playhouse the previous family had left. It was dilapidated and sun-stained and was missing a structural wall. The house could stand for a few minutes before succumbing to gravity.

"Look mommy," Emma kept saying as she peeked through one of the windows. Nearly any movement sent the house down. We'd rebuild it, stand back with our arms held out in "easy does it" fashion and start all over again. Sometimes, the house stood long enough for her to make a pretend dinner. Other times, it lasted long enough so I could visit and pass invisible packages through the window. The game always ended the same, but it was all fun for her.

"Daddy!" Emma ran out of her house, knocking it down. Cole had sneaked up on us. He picked her up so fast that her legs flew up behind her.

"How'd it go? Did T pay?"

Cole didn't answer but wrapped me into his hug with Emma. Of course, there was no money. It was somewhere, and we just hadn't found the map. We had been lured into a trap – to give it all up for a concocted dream of a better life. I had my wild card, but I wanted to see how far we could go to have a home, a family, clean floors, furniture, and beds as soft as feather pillows. I had bet everything and still had more to lose.