

THE COLLECTOR

Peter Alexander Yates, my boss at PAY Collection Agency, handed me a bag from Fuzzy's costume rental and said, "The time has come." He then instructed me on the nuances of my first solo collection and reminded me, "The collector must always collect." He flipped me the keys to the company's burgundy Lincoln Town Car and said he had a bottle of champagne waiting. I walked out to the car, which had the company's slogan stenciled on the side in white spray paint. It read: "PAY Collection Agency: pay it back or we play it back."

When I reached my intended location, it was 11:11 a.m. on a beautiful summer Sunday. I'll never forget the time since I made a wish that I would collect and make Peter proud. I pulled up and slammed the car door in an attempt to alert the neighborhood of my presence. Peter taught me that trick. I attempted to follow his script as close as possible.

Children played hide and seek on a neighbor's lawn a couple of houses down and several anxious parents stared in my direction. The community in The Ridge didn't see

me, an awkward six-foot-four, twenty-eight-year-old with lanky Abraham Lincoln arms and wild 1980's rocker hair, though. Instead a Mickey Mouse bobble head holding a brown leather brief case stood in front of them.

In full-costume, I walked up to center stage – the Overton's brick path. Once all eyes were on me, The Mouse Man with the big black goofy ears and white gloves, I waddled towards the front door. I attempted avoiding the duckling walk, but the feet from the costume rental shop were two sizes too small. I adjusted my gold bow tie and tucked the pressed white shirt into my tuxedo pants. I was mortified underneath the mask, yet dressed to impress on the outside.

I went down to my knees for a minute and crawled on the path since the duck walk didn't quite suit Mickey's character. I jumped up when I heard a little girl scream in excitement, "It's Mickey Mouse! It's Mickey Mouse!" I knew what it was like to be an innocent kid so I tried to straighten up.

"Stay away from Mickey Mouse!" Mr. Overton screamed at his daughter who stopped playing with her friends and ran over to greet Disney World's finest.

"Hello, my dear!" I said.

"It's an evil Mickey Mouse, Becca," Mr. Overton shouted. "Evil! Mickey! Stay away."

The little girl appeared hopeless and lost. "Evil Mickey Mouse?" She started crying and held onto her father's leg.

"Honey? Honey! Where the hell are you?" Mr. Overton shouted to his wife. He pet his daughter's hair in an attempt to calm her down. After about thirty seconds or so, his wife ran outside with oven mitts on. "Bring Becca upstairs now," he said.

Mr. Overton waited until his wife and little girl were inside and then said, “What the hell are you doing here?”

“Collecting a debt,” I replied and pushed my chest out.

“I’ll send the money to your office. Just go on your way.” Mr. Overton clearly did not appreciate the humor of a life-sized, debt-collecting mouse on his front lawn.

“Boss said you better give me something for my effort,” I said. I played the part of a tough guy when I went collecting. “Boss is becoming impatient. A month or two doesn’t mean a year.”

“I’m going to tell you once. Get off my property or I’ll call the cops,” Mr. Overton said.

“Boss would not appreciate you calling the cops,” the words rattled and reverberated throughout my mask. “Boss doesn’t like when the cops are involved. But if you want to tell the cops about the money you owe us for the Disney trip --. Be our guest! / Be our guest! / Be our guest! / Get your worries off your chest,” I sang. The song was from *Beauty and the Beast* and stuck with the Disney theme, even though I clearly knew Mickey Mouse never sang that song.

“What do I owe?”

“Three thousand five hundred dollars.”

“Are you out of your mind? The trip only cost twenty five hundred!”

“And you’re only a year late paying for it. You’re lucky it hasn’t doubled yet.”

Mr. Overton walked inside and came back out with a check. “I never want to see you again,” he said.

“I hope you don’t have to,” I replied. “Be our guest!/ Be our guest!/ Be our guest!”

Mr. Overton turned his back on me and walked up the path to his newly designed two-level home. I jogged back to the car, basking in the glory of my first successful solo collection, knowing my first commission check would be on its way. I sat in the front seat still in full character and drove a half an hour back to the PAY Collection Agency office Mickey Mouse mask and all.

I changed in our company’s bathroom and skipped telling Peter about my success. Instead of the champagne celebration coming my way, I drove to 7-11 for a celebratory Slurpee. As I pulled the lever for the Pina Colada flavor I kept hearing the shrieks Becca made when she found out I was an evil Mickey. I heard her father yelling, “Evil Mickey!” over and over in my head. I terrorized the cutest little strawberry blonde haired girl for what – a few thousand dollars, which I’d only see a few hundred of?

I sipped on my Slurpee in the little cubicle Peter had set up for me. He never thought he would have another worker, so he converted a storage closet into my workspace. Peter heard me slurping and opened the door to his mammoth office, which dominated practically the entire square footage of the Pay Collection Agency.

“Is that a Stress Slurpee or a Success Slurpee?” Peter asked. I pulled out the check and he kissed me on my forehead and then hugged me. “I’m so proud of you, my boy! So proud!”

He walked back to his desk and popped the cork on the bottle of champagne he said he bought from the first day I started working with him two years ago in anticipation of that moment. I did all right.

Business went well. In the next few years, I closed more than 250 cases, but there was one case that escaped me. I struggled with ideas on making a young couple pay for their wedding.

Using the “If you don’t pay it back, we play it back” gimmick Peter had created some twenty-five years ago, I went to the couple’s house in a tuxedo as if I was a wedding guest eight months after their big day. When that didn’t work, I brought a Beatles tribute band to wake the neighbors at three in the morning. It actually backfired and served as entertainment for the neighborhood. The neighbors who were just walking into their homes from a night of partying actually enjoyed dancing to “Taxman” in every sing-able key.

“Still struggling with the young lovers?” Peter asked. He decided I needed to hear his bi-daily speech about the people who found themselves in these situations.

“David, we buy what we can. Why should other people live above their means?” He asked and didn’t wait for me to answer. “It doesn’t matter if people are old, young, or in love. They created this problem and it is our job to fix it.”

I tuned Peter out, but pretended to agree with every word.

“David,” he said. “I’ve been thinking lately about the future. Retirement. Slowing down. I’d like to turn the company over to you, but you need to prove you want it.”

Peter made me call a guest from the Eaves-Cafferty wedding to rattle the bride and groom. He said it would work.

“Hello, Mr. Moore,” I said to the man who picked up the phone. “Did you attend the Eaves-Cafferty nuptials at the Marion Hotel on Saturday, September 29, 2012?”

“Yes,” Mr. Moore said. “Who may I ask is calling?”

“A government investigator, sir,” I replied. “Please just answer my questions. Did you eat a Caesar salad, shrimp cocktail, filet mignon and red velvet cake at the wedding?”

“Is everything all right with Mary Beth and Jeff?” Mr. Moore asked.

“Please just answer the questions, sir.”

“Yes, I think I did. If that’s what was served.”

“Did your wife have the same?”

“I don’t really remember. I think she had the fish and skipped dessert. She didn’t feel too well that night. Do you think something was wrong with the fish?”

“I don’t know about that, but it appears you owe a check to PAY Collection Agency – that’s P-A-Y Collection Agency – in the amount of \$325. Mr. and Mrs. Cafferty are late paying off their wedding and now the guests have to pay for their own meals. Please call Mr. and Mrs. Cafferty if you think this is a mistake. Thank you for your time.”

“Good work, my boy,” Peter praised me. He treated me as the son he never had.

“Brilliance. Pure brilliance. I couldn’t have done better myself.”

Peter knew how to validate me. He built me up when I needed it, which was often in the harsh, unnerving business.

“I can’t wait to hear the next call, David.”

“One’s enough,” I said. “It’s almost five o’clock and I have a date tonight.”

“If you can close this case within twenty-four hours the company is yours,” Peter said. “Think about your future.”

He stayed in his office playing solitaire until I reached the letter “S” on the Eaves-Cafferty wedding guest list. The last call I made before Peter and I went home for the night was left on Mr. and Mrs. Cafferty’s answering machine.

Around 10:30 p.m., we finally left the office. That night, I knew Peter owned me, even if I would eventually own the company.

The first thing the following morning, Mrs. Cafferty called the PAY Collection Agency and typed my extension – 002. Peter was 001.

“PAY Collection Agency – Pay it back or we play it back,” I answered. I also served as the receptionist in addition to my other duties. “How may I help you?”

“My name is Mary Beth Cafferty and you have no right calling my guests to ask for money.”

“I assume you have the money now since you called.”

“My husband and I work two jobs to pay our bills. And you pick on people who are trying to make an honest living and make fools of them.”

“With all due respect, Mrs. Cafferty,” I interrupted her, “I’m pretty sure it is all of you in those big houses you can’t afford who are making fools of me. When was the last time you dressed up as Mickey Mouse to collect money owed to you?”

Mrs. Cafferty paused. “What?” She placed her tongue on the back part of her two front teeth and made a clicking noise while she thought.

“You have no idea what I have to do trying to get the money back to me that you and other people like you owe,” I said. “You’re the one making a fool of me!”

“Fine! Just take my credit card number and end this nightmare already, you misery.”

“This is a nightmare isn’t it?” I said, breaking my collecting persona.

“Excuse me?” Mrs. Cafferty asked.

I hung up after I wrote the number and expiration date down and started preparing.

When Peter walked in, I had a bottle of champagne waiting and Happy Retirement balloons in his office. I popped the cork and at that moment I knew I had to take control of my life over again.

“I’m officially retiring,” I said. “I closed my last case and am out.”

I flipped Peter the keys to the collection car and never looked back.