

“How Would You Like that Penny, Sir?”

a persuasive piece of writing by Mr. Harrison



A shiny, copper coin rested in my pocket that Tuesday in September. It reminded me that life is supposed to be ludicrous sometimes.

I know a lot of people who allow the ridiculous happenings in life to ruin their otherwise-perfect days. As a relatively calm person, it's hard for me to understand why they do this, but I have watched and heard them in stores and restaurants. Here's how it goes down: it starts out calm somewhere; then, something rather ridiculous happens, and some people choose to utterly explode, shattering the calm for everyone else. I hope this short piece of writing reaches those people.

Recently, I closed a checking account in order to move some money into a better account at the same bank. On a Saturday, I used my savvy Internet skills to empty the old account of every dime, and I electronically moved the money to the new account we had set up a few weeks prior. The following Tuesday, I entered the bank—in person—to sign that I wanted the old account deleted. Some things in life still require an actual signature in front of a witness.

The witness—the bespectacled bank employee sitting at her desk—brought my old account up on her screen. “I’m sorry, sir,” she said, “but this account isn’t empty. It has a balance of one cent.” Somehow, in the days that had passed since my online transfer of funds, the empty account had earned a penny in interest.

I explained I wasn’t interested in the penny. They should keep it. Or give it to charity.

The bespectacled lady sighed slightly, then calmly explained that it couldn’t work that way. In order to sign away the old account, I would have to officially withdraw that one pesky little cent that remained. It took twenty minutes to make the transaction work. I had to fill out a half-page withdrawal form, listing my address and phone number. Twenty minutes. I had to stand in line with other patrons who were depositing and cashing checks for significant amounts of money. Twenty minutes! When I was called to finally hand my form to a bank clerk, he actually asked to see my photo identification even after seeing it was just one penny.

“Seriously?” I asked. I could have been one of those people who “explode” at that moment, but I chose to smile—albeit tight-lipped and small as far as smiles go—and shake my head just a bit.

The clerk returned the smile, as aware of the ridiculousness as I was. When he had noisily clicked away on his computer and finalized the tiny little withdrawal, he asked, “And how would you like that penny today, sir?” He said this as though I had really any options here.

This might have been a boiling point for some people in the world, the moment of no return, the second before they explode, forehead veins bulging, hands shaking and clenching. It wasn’t this for me because I had decided while standing there to laugh at this situation. The experience at the bank branch was handing me a story to lug home and share with my wife. The story, I already knew, would make her smile that beautiful smile of hers that’s often the best part of my day. I would so much rather have that smile than the surprised looks from other people should I have chosen to make a scene here at the bank.

I smiled back at the clerk and, knowing I was adding to my own story, replied, “I’d like the shiniest penny in your drawer.” He had to dig for it, but I got it. It’s now taped safely in my writer’s notebook.

I worry about people who explode in public. Not only are they embarrassing themselves—my opinion—but they are shaving seconds off their own lives. I don’t have scientific proof on this, but it has to be healthier to laugh at life than it is to explode because of it.

The other day at the grocery store, as I independently scanned my own purchases, I watched a white-haired woman boil, then explode when her cashier told her they couldn’t give her a rain-check for a coupon she was waving around. I wondered how much that coupon of hers was actually for. I wondered how many minutes she might have been shaving off her life by choosing to explode here, and I wondered how much those minutes would be worth to her later on. Certainly those minutes had more value than that coupon was worth. Certainly more than that penny in my writer’s notebook.