

# Zerbie vs. The Pandemic

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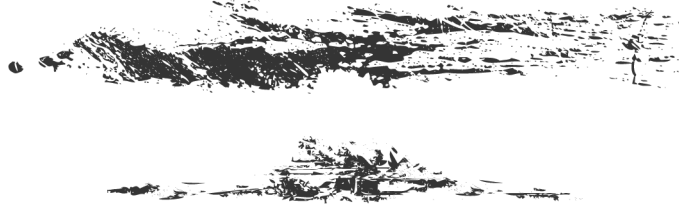
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# ZERBIE VS. THE PANDEMIC

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ZERBIE WAS ON HIS BACK under a sink in the 17th floor women's room when his walkie-talkie squawked.

"Zerbie, call your wife," crackled Sharleen, who ran the Maintenance office. "Zerbie, your wife. Call your wife." Through his baby-blue paper mask, Zerbie said, "Roger that."

Wriggling on the terrazzo floor, tall and lanky Zerbie cleared the sink and stood, tucking his monkey wrench into his tool kit. He exited the rest room in search of an empty office, which shouldn't be too difficult since the building was all but abandoned. In the hallway, he opened the door to an insurance broker's suite. A phone awaited on the receptionist's desk.

"Geez, what's that stink?" thought Zerbie, toucan nose puckering. He went into the boss's office. A wrinkled brown banana peel lay in the trash can under his desk. He gave thought to removing it, but the overnight cleaning crew was union too, so he left it where it sat.

Zerbie took off his paper mask and put it on the window ledge. With a grunt, he hoisted open the window to clear the air. And his mask flew out, drifting upward for a second or two, then fluttering down toward 45th Street. As Zerbie watched, a taxi rode over it, crushing it flat and useless.

"Ah, would you look at that..." Zerbie moaned aloud, slapping his thigh. Sharleen handed out masks like they were prizes; and the last thing he wanted was to get his butt chewed by a bowling ball of a woman with glittering four-inch fingernails. On the other hand, Benny Zerbinski did not want to catch the coronavirus which was ravishing New York like no other city in the country. Turning 64 years old last month just as the virus invaded, he already had high blood pressure and miserable cholesterol, meaning, according to his daughter Carole down in Florida, COVID-19 was on the lookout for him. If Carole had her way, he would be wearing a HAZMAT suit on the subway.

He picked up the phone handset, wondering briefly if it was filthy with disease.

"Toddy what?" he said by way of greeting his wife.

Toddy replied. "They let Carole go. The newspaper. She's out."

Zerbie frowned in thought. "Well, a lotta people are getting let go..."

"She's out. Starting today."

Carole earned her degree in journalism at the University of Florida. She worked the night shift at the Gainesville Sun, filling out her days walking dogs and sending out resumes.

"What? You want me to call her?"

"She lives hand-to-mouth. You know that."

"So tell her to come home."

Not that Zerbie wanted to live with Carole again. He was 41 when she was born and she ran him ragged. What a mouth on that kid.

"And drive a thousand miles in that Corolla?"

"That's all I got, Toddy. What else?"

"Send her the rent. A money order. Take it out of the Jersey fund."

“There ain’t enough in the Jersey fund to cover her rent for long.”

Toddy said, “Send her a month. Eleven-hundred dollars.”

“That drains it.” Alone, Zerbie shrugged. “But I guess nobody’s going to the Jersey shore anyway this summer.”

Some guy on the next blanket coughs out the virus and you end up so sick you could die. A week in a bungalow in Ideal Beach with a grill out back wasn’t worth the risk, though he didn’t want to disappoint Toddy, who used to look like Virna Lisi. Maybe they could take the bus out to Jones Beach a few times, splash in the waves and make believe.

“All right,” said Zerbie. “I’ll go at lunch time.”

“You got her address?”

“Give it to me again.”

Zerbie wrote it on the memo pad on the boss’s desk. Then he went back down the hall and slid under the sink to replace the coupling nut. Right across from Grand Central Terminal, the building was put up in 1929. Some of the fixtures were from 1929 too. Not really, but the Maintenance crew moaned it all the time, except for Zerbie, who had been working in the 35-story building since he got back from Vietnam. Seeing as he mostly kept to himself, he wasn’t much for joking anyway.

So now Zerbie took the otherwise empty elevator down to the lobby which, likewise, was empty. He walked along the marble-lined hallway to the door that led to the basement, his goal to stash his gear in his locker without running into Sharleen.

“Zerbie, where’s your goddamned mask?” Sharleen shouted three seconds later, glowering through murky sliding glass at the far end of the corridor.

“I’m going out,” he explained.

“And?”

“I don’t want it should get dirty.” He pulled his bandana out of his back pocket and held it across his mouth and nose. “I’m taking lunch at the bank.”

“Yeah, well, you’re fined.” She pointed a Pepto pink fingernail at the plastic container on the counter.

Furrowing his considerable brow, Zerbie protested. “I’m fined? I got a rag right here.”

“Two dollars. Pony up.”

Stretching out his arm, Zerbie put two singles in the kitty.

“Plus two for the new mask.”

“Ah, for Christ’s sake, Sharleen..”

“Mandatory. All personnel. Including you, Zerbie.”

Having just pulled out two bills, Zerbie knew he was short.

“I’ll see when I’m back from the bank.”

“No mask, no work.”

“Yeah, I got it, Sharleen.”

Zerbie picked up his tool kit and slouched to the locker room.



MIFFED, HIS POCKET money gone, Zerbie made his way to Madison Avenue, which was an empty as an open grave. No shoulder-to-shoulder suits hustling between meetings, no delivery guys pushing carts filled with sandwiches and salads, no daredevil messengers on bikes, no taxis zigging and zagging, no FedEx trucks at the curbs; nothing and nobody. Zerbie looked uptown. Everything was gone but the skyscrapers.

Born and raised in The Bronx, Zerbie didn’t like it one bit. It wasn’t New York unless somebody was bumping into him, somebody else screaming, a car horn blaring at him, a guy trying to sell him something he don’t need and Zerbie

feeling like he was on an overstuffed merry-go-round that was going so fast it would snap its center pole and fling everybody into space. These days, when he exited the subway and climbed the steps to the street, it was like he had been invited to a party and showed up on the wrong day. Now he would gladly pay extortion for a couple slices of pizza just so he was where he was supposed to be, not in this ghostly replica. But no pizza, no delis, no that guy usually over there with the gyros; not even the Starbucks which he couldn't afford anyway. Not since he came back from overseas had he wished he could hear the Mister Softee jingle.

Usually, Zerbie did his banking at an ATM in Grand Central – depositing his check and taking out a \$20 bill for a week's miscellany. Now, as he stood on 46th, he tried to recall where he had seen an actual bank with tellers behind a counter counting out cash, taking in rolls of coins and, most of all, giving him a money order he could send down to Carole. In his dark-blue uniform, bandana in hand, Zerbie headed west toward Broadway, figuring all those theaters, their marquees silent now, had to have a bank nearby where they took in cash from the box office. Not that Zerbie knew how Broadway operated: He hadn't been to a show since Toddy won tickets off the radio to "Cats" when Carole was a kid.

He soon discovered that every bank around Broadway was shut except for their cash machines. So next he started walking uptown toward Central Park, the late-winter sky above it as clear and bright as he's ever seen. But the banks were closed. Lights out. Zerbie was sensing a trend.

Long accustomed to the idea that he was no lucky guy, Zerbie figured if he slipped into bed at night without having suffered some minor calamity during the day, he was doing all right. He had a wife, a daughter, fairly good health, a roof over his head (rented though it may be), and a job with benefits. He didn't think too much about how New York was filthy with people who had a lot more because New York was also filthy with people who had a lot less. And now this virus made everybody equal – as in if it got into your lungs, it didn't care what kind of butter-soft shoes you wore or how many Park Avenue co-ops you had or if you had no shoes or you lived in an old refrigerator box. Like everybody else whose head wasn't up his ass, Zerbe saw he had no right to complain.

Which isn't to say Zerbie wasn't frustrated by the shutdown, the social distancing, how nothing felt natural no more and so forth. He was especially frustrated now. Standing there on Seventh Avenue, looking at the sequence of events that led to him humping like a jackass past electronics shops and tourist traps, their doors sealed shut, Zerbie started to think something along the lines, OK, what happened? All I did today was wake up, shower and shave, take the subway, I'm bothering nobody and my mask flies out the window, Carole needs eleven-hundred bucks, I get fined by Sharleen, and now I can't find a bank to print me a money order and you gotta be kidding me. Just give me a goddamn bank and let me get back to work.

As if in rebuttal to his complaint, there appeared, wrapped around the corner on 59th Street, a branch of his bank, full service, tellers and everything.

In the doorway stood a man in a sharp blue suit and next to him a little young blonde in red. Kids; well short of 30; maybe Carole ought to go into banking, Zerbie thought.

Like they rehearsed it, they said in unison, "I'm sorry, sir. You'll have to put on a mask."

They both pointed to the baby-blue masks that covered their mouth and nose.

Zerbie had the bandana in his hand. He brought it to his face.

"Please wear it, sir," said the man in the suit. "If you don't mind."

The chipper woman nodded at Zerbie like he was a school boy.

Zerbie sighed. He stepped back, folded the bandana into a triangle kind of thing and tied it against the back of his head.

"Thank you, sir," sang the young woman, who swept her arm to invite him in.

There was a line to the counter, four people standing properly apart, yellow tape on the floor. The tellers were behind acrylic. Just two of them, both engaging customers.

Zerbie looked at the clock over there by an empty office. His lunch time was almost up.

“Want to keep it moving, sir?” the man in the suit said now, coming over.

Zerbie hadn't noticed the line had inched ahead.

Now the woman said, “We're all feeling the stress, sir.”

The people on line turned and looked Zerbie up and down. They were dressed nice for business – business where? – while Zerbie was in his navy Maintenance uniform, reminding him he was in somebody else's neighborhood, this ex-GI toolbox from The Bronx. The sense of unease that swamped the city seemed especially acute inside the bank. Zerbie realized a headache was building and his neck was growing stiff. His belly let out a growl from hunger, the salami on white Toddy made back in his locker

So now it was Zerbie's turn at the window. He had his ATM card in his hand.

“I need a money order. Eleven hundred dollars.”

Through her baby-blue mask, the big woman behind the shield instructed Zerbie to insert his card into the device on the counter.

Zerbie did as instructed, entering his pin number.

The woman looked at her screen. She clicked her keyboard.

“Sir, I'm sorry, but you don't have the funds to process the transaction.”

Zerbie frowned in dismay. Through his bandana, he said, “Are you sure? There's that much in savings.”

“Sir, there's seven hundred and fifty eight dollars in savings and one hundred and forty in checking.”

“Can I see?”

The woman – Denyse Williams per her name plate – turned her screen toward Zerbie.

Now the man in the suit was behind the counter. “Do we have a problem here?”

“No,” said Denyse Williams, who seemed a bit on edge. “Mr. Zerbinski wants a money order, but he's insufficient.”

The man in the suit looked at Zerbie and then walked away.

Zerbie turned to see if anyone was eavesdropping. But there was no one behind him.

“Is there anything else I can do for you, sir?”

Zerbie's voice echoed in his head as if it had traveled a great distance. “I need that money order. It's for my daughter.”

“I understand, sir, but you lack the funds for it.”

Feeling ridiculous talking through his bandana and thick acrylic, Zerbie bend down to speak through the little hole in the protective sheet.

“Can't you do something?” Zerbie appealed. “We're good customers, my wife and me. Maybe a loan. I get paid on Thursday.”

“Sir.”

“My daughter's alone in Florida—”

“Sir, I have to ask you to step back.”

“I've been walking all over.”

“Sir,” said Denyse Williams, her voice cracking a bit.

Zerbie pulled down his bandana. “I need the money. Isn't there—”

Terrified of the virus – she had three school-aged kids at home with her mom – Williams considered Zerbie's breath a deadly weapon. Reacting as if he had pointed a gun at her, she reached into the till and began shoving bills at him.

“No, no, you're not hearing me,” Zerbie as he yanked up his mask.

Loose tens, twenties, fifties...

“Ma'am.”

Now stacks of bills held together with paper straps...

Zerbie looked down at the money. He looked at Williams.



“That’s enough,” he said as he started to collect the currency. When both hands were full, he turned and began to walk toward the exit. Suddenly, he stopped. There, underneath the counter, was a trash can lined with a plastic bag. Zerbie dumped in the cash, pulled out the bag and tied it. Then he headed toward 59th Street and Central Park, abandoned now, not even a horse and carriage in sight.

Standing in pale sunlight, Zerbie looked into the empty park. He snapped his head west toward Columbus Circle, then east toward Grand Army Plaza. He had only a vague idea of what just happened. For a second or two, he told himself, no, he hadn’t robbed a bank. Given the virus, procedures had broken down and, rather than cut a money order for the amount he had requested, they just handed him a bunch of cash like Washington was doing for billionaires.

When he turned again, he saw his reflection in the bank’s window. He had a bandana across his face like he was Jesse James and he had a bag of cash in his hand and at that moment Zerbie realized that, yep, he was now a bank robber and unless he did something smarter than he ever did before, he was going to have a deal with people a lot meaner than Sharleen.



THE SUBWAY WAS FAR less crowded than usual; besides Zerbie, there were three other riders, each wearing baby-blue masks like the one he had that flew out the window so a cab could run it over, causing Zerbie to rob a bank. He didn’t know how much money he was carrying in the little trash bag - \$20,000? \$50,000? more? – but it was enough to make it worthwhile for somebody to rob him. He told himself he’d better stay on the move.

Bandana still in place, Zerbie stood to look at the multi-colored veins of the subway map. At 125th Street, he could hop the B train and hook up with the Lex line at Yankee Stadium, backtrack a bit and then catch a train home. Since he was riding a rattling express that blew through the interim stations, 125th Street came soon enough. Zerbie stepped out and, under stark fluorescent light, looked up and down the platform past the green pillars. A few other passengers walked by, no one paying him any mind. Alone on his side of the tracks, Zerbie reached into his pocket for his old cellphone. Which was in his locker, miles away near Grand Central.

So now Zerbie needed to find a payphone, which were almost as rare in New York as an Automat. Bag still in his arm like a newborn, Zerbie went up to street level and, lo and behold, there was a payphone right there, maybe 50 feet from the old token booth and, inside, a clerk in a mask perusing a magazine. Digging out coins, Zerbie went to the phone which, he figured, had so much coronavirus on it that it glowed in the dark.

He tapped out his home number by using his mailbox key.

“Toddy?”

“Zerbie. What the hell. You robbed a bank?”

“How do you know I—”

“In your uniform, Zerbie? The company name on your chest. And first you gave them our name? Zerbie, what the f—”

Suddenly, Zerbie heard a rustle and then another voice.

“Mr. Zerbinski, this is Detective Malzone of the Major Case Squad. Where are you, Mr. Zerbinski?”

“Don’t say nothing, Zerbie!” Toddy yelled as she was nudged across the kitchen.

“Mr. Zerbinski. Where are you?”

“Hang up, Zerbie!”

“Mrs. Zerbinski, would you please—”

“Zerbie, hang up and call Carole!”

Zerbie hung up.

Then he went back through the turnstiles and waited for the B train. Luckily, it arrived right before a half-dozen uniformed cops with guns drawn descended on the platform in search of Zerbie and his bag of cash.



“CAROLE?”

“Hey Dad,” she said, so glum. Such a failure.

“Mommy told me to call. Carole, I robbed a bank and I—”

“Whoa, whoa, whoa, whoa. You robbed a bank? You? Why?”

To get you the money you need for rent, Zerbie thought. Instead, he said, “It was a misunderstanding.”

“Like what? You misspoke? You meant to say ‘Can I borrow a pen?’ and it came out ‘Hand over the loot?’”

“Carole, huh? I’m in a mess here.” Dark clouds had moved in, dimming the mid-afternoon sun.

Down in Florida in her bare feet, PJ bottoms and braless under a Goofy T, Carole sighed. “Nah. You didn’t rob a bank.” Then: “How much?”

“I don’t know. It’s in a bag. Maybe a hundred-thousand?”

“Oh well then...”

“Carole, I’m begging you. The cops got Mommy—”

“Poor cops.”

“Tell me what to do. Huh?”

Carole Zerbinski had lived almost a quarter of a century and not once had her Dad asked her for advice.

“Where are you?”

“Yankee Stadium. It’s as empty. Nobody.”

“OK. Let me picture it.”

Zerbie looked around. A cop car passed by at a leisurely pace on 161th street.

Down in Florida, Carole was searching Google Maps.

“All right,” she said. “There’s cellphone stores on Gerard Avenue, one branded, one indy. Go to the indy and get a burner.”

Zerbie said OK. “If it’s open...”

“Then get on Jerome Avenue and head north. There’s a Dollar Power on 167th. Get a change of clothes and a cap. And two backpacks.”

“Two?”

“Now listen, Dad. If they’ve got masks, any kind, paper, cloth, N95 respirators, whatever, buy them all.”

“Carole, I don’t get you.”

“Then hop a cab to Queens and call me back.”

“Queens? That’ll cost.”

“Dad, for Christ’s sake. You can afford it, right?”

Zerbie nodded.

“Get going, Daddy.”

Zerbie said, “Right.” And, as the drizzle dotted the sidewalk, he walked toward Gerard Avenue.

Down in Florida, Carole padded to her bedroom to grab a reporter’s notebook from her nightstand drawer.

She tapped a number on her iPhone.

“Who is this?” she said to the man who answered.

Detective Malzone, he replied.

“Where’s my Mom?”

“She’s fine. She’s right here.”

“I’d like to speak with her,” said Carole Zerbinski in the tone of a Gainesville-based reporter rather than the snippy daughter of a wanted bank robber.

“Did you talk to your father?”

Carole allowed that she had.

“Don’t tell ‘em nothing, Carole!” Toddy shouted.

“Where is he, Ms. Zerbinski?”

“I don’t know. He sounded terribly stressed and yet oddly calm.”

Having suffered Toddy Zerbinski for much of the afternoon, Malzone was past the edge of a foul mood. “What does that mean?” he said.

Employing gibberish of a kind she’d heard often from public figures, she replied: “Aren’t we all unlike ourselves these days, detective? We put up a brave face, but this situation is having its way with all of us.”

Oh Christ. A philosopher, thought Malzone. “Well, let’s talk about it when he comes in, huh?”

“I think he may have a plan.”

“Like what?”

“He’s a good man. He acts with the best intentions.”

Until he robs a bank. Yet Malzone had to admit his supervisors at the Helmsley Building and RXR Realty expressed surprise. Zerbinski had their respect: a quiet, simple man. A veteran.

She said, “It must have been an impulse. He didn’t brandish a weapon, did he?”

Brandish. Dial it back, CZ.

“Whatever. Enough’s enough. He made a mistake? Fine. Tell it to the DA.”

“I’ll do my best, Detective.”



BURNER IN THE POCKET of his baggy jeans, pouch of his Property of the Brooklyn Nets gray hoodie stuffed with loose \$10 and \$20 bills, a black drawstring backpack filled with the rest of the cash, Zerbie set out to buy as many masks as he could. It wasn’t as difficult as he thought because A) there was next-to-nobody on Jerome Avenue so the stores were empty if they’d opened at all; and B) a guy was selling them on a table on the Grand Concourse. They were in plastic bags with some sort of instructions in Chinese.

Zerbie said, “How much?”

“How many you want?” the guy had that surgery where they removed a bunch of stuff from his throat. He held a vibrating stick against his neck and his voice buzzed.

“How much for one?”

“One mask is five dollars.”

Five? That’s worse than Sharleen’s penalty price.

“How about the package?”

“Fifty times five.”

Zerbie was no math whiz, but he did good with the five times table back in grammar school.

“How many you got?”

The guy said four.

“I’ll give you eight-hundred for them.”

Right away, the guy said yes, seeing as he paid about 22 cents per mask.

Zerbie dug the cash out of his pouch.

Fifteen minutes later, he completed a similar transaction near The Bronx Family Court.

The rain let up. Now, as he walked back toward the Grand Concourse in search of a cab, a black Esplanade pulled up alongside him. The driver push-buttoned the passenger-side window open.

Zerbie knew right away he was no cop, seeing as he was smoking a joint as fat as a knockwurst.

He turned down the volume on his hammering hip-hop. “You the guy with the masks?” said the guy through a cloud of smoke.

“Buying, not selling,” said Zerbie.

“I got N95s. They ain’t easy to come by.”

Zerbie nodded knowingly. “How many?”

The guy told Zerbie to open the rear door. An unopened carton sat on the backseat.

“Go ahead,” said the guy. “Look.”

Sure enough, it was filled with masks with what looked like a little plastic trap door. Individually wrapped.

“There’s fifty in there.”

“Looks like it,” said Zerbie.

“Hard to find.”

“How much?”

“TwoGs.”

Zerbie didn’t have that much in loose bills. “OK,” he said as he opened a backpack. He rooted around for a minute, came up with four banded stacks of \$20 and slapped them on the arm rest.

The guy took another hit, then exhale a dense cloud.

Zerbie started stuffing his backpack.

“Take the carton, man.”

“Can’t carry it,” said Zerbie. The masks didn’t give as easily as the paper ones. Zerbie had to pack them neatly.

“Hey. You the bank robber they looking for, ain’t you?”

“I guess so,” said Zerbie, as he continued to pack.

“You need protection, bro? I can set you up right now.”

“I’d better not.”

“Cause you in enough trouble already.”

The N95s were now in Zerbie’s backpack.



FOR THE FIRST TIME in weeks, Carole Zerbinski showered with vigor, conditioned her hair, shaved her legs and dressed in a nice blouse, slacks and sandals. And though it was 92 degrees with mud-thick humidity outside, she heated up some chicken broth which she dotted with Tabasco and drank out of her coffee mug – fuel for serious business. At the kitchen table, she looked over her notes and pages of the Times spread out with key paragraphs circled in red. Her laptop was open to Google Maps again, this time to the borough of Queens.

She heard her ringtone and answered the call. “This is CZ,” she said firmly.

“OK. Where am I going?” asked Zerbie.

“Where are you?”

He was in a lime-green cab on Major Deegan. The Triboro Bridge was up ahead.

“When you get on the Grand Central Parkway, tell him you’re going to Elmhurst Hospital.”

Zerbie looked at the driver, who wore a turban and was talking on the phone in a language he couldn’t recognize.

“You have the masks?” CZ asked.

“A bunch.”

“Here’s what you do. You pull up to the hospital, you walk in bold, you make sure you’re seen, you tell Security you want to make a gift. Give them as many masks as you can spare. Give them some cash too. At least a couple of thousand. Then get back in the cab and call me again.”

“What if they arrest me?”

“Just move quick, Dad.”

At Elmhurst Hospital, Zerbie did as he was told.

The woman at Security had no idea what to make of Zerbie, digging into his backpack, stacking masks on her desk and then packets of \$50. “My gift,” said Zerbie, through his bandana. “OK with you?”

She said she needed to call her supervisor.

“Fine,” said Zerbie, who saw himself in black-and-white on a monitor on the desk.

As she picked up her phone, Zerbie turned and left.

The cab was still at the curb. As it proceeded along Broadway, he called his daughter again.

“Back on the BQE. Woodhull Hospital, Brooklyn,” Carole said. “Same deal.”

“How many am I doing?”

“At least one more. Do you have enough masks?”

Zerbie looked into the backpack. “I do.”

“OK. Call back when you’re done, Dad.”

Now Carole dialed the phone number in her notebook.

An automated message responded and Carole was transferred.

“Metro,” said the woman who answered at the New York Post’s local-news desk. She gave her name.

“I’m CZ Zerbinski. I’m a reporter down at the Gainesville Sun and I’ve got something for you.”

“From Gainesville?”

“The man who robbed the bank in midtown? He just dropped off surgical masks and respirators at Elmhurst Hospital.”

Carole heard the clack of a keyboard.

“Zerbinski. You’re related?”

“He’s my father. He’s trying to do a good thing.”

“Where is he now, CZ?”

On the BQE, she thought. “I don’t know. You know he served in Vietnam, right? He’s a real patriot. In his own way.”

“You’re saying he robbed the bank to buy masks...”

“I don’t know. He calls and then he’s gone.”

“Carole, can you hold on for a minute?”

She replied, “Let me get back to you, Sonia. Just in case he calls.”

“Carole—”

“I promise.”



OUTSIDE WOODHULL, ZERBIE gave the cab driver another \$100 bill.

Through his baby-blue mask, Janakpreet thanked him. He had a degree in Engineering from the Ambedkar Institute of Technology in Jalandhar and a job waiting in Vancouver. But filling in behind the wheel for his brother provided a most enjoyable diversion: He had figured out what Zerbie was up to a few minutes after he started laying out the masks and cash on the backseat.

Zerbie pressed the burner to his ear. “Carole, done in Brooklyn. Now where to? I’m thinking I’d like to do something for Montefiore.”

She hesitated. The hospital wasn’t all that far from the family apartment on Gun Hill Road.

“It’s where you were born.”

“Yeah, I know, Dad.” She typed in the hospital’s name in Google Maps. “Should take about 45 minutes to get there.”

“With traffic it would take two hours. But no cars now, no buses. You see how blue the sky is these days, Carol? You seen all the birds?”

“Well, aren’t you chipper all of a sudden...”

“I always wanted to do something, I don’t know, maybe you would be proud?”

“Let’s not get maudlin.” She continued to take notes. “But Montefiore. Good one.”

“So what do I do when I’m done?”

If all goes well... “Let’s talk again.”

“I mean, I’ll have no more masks. Should I get more?”

“You’re digging this, aren’t you?”

He saw Janakpreet’s dark eyes staring at him via the rearview. “I’m making amends,” Zerbie replied.

I’m making amends, Carole wrote in her notebook.

Next she called CNN with an update. “He’ll be there in about a half-hour. If you can, let him do his good deed. He just wants to help.”



THE LIME-GREEN TAXI passed the New York Botanical Gardens and exited the Bronx River Parkway. And Zerbie saw the familiar sights on Gun Hill Road yet only a little fat lady walking a little fat bulldog, a guy with a beard polishing his bicycle and nobody else. It was like four in the morning except not dark.

Emergency-vehicle sirens wailed in the distance. All over the city paramedics were racing, careening, lights flashing; on a stretcher in back was yet another person waylaid by a virus that could kill you if you sucked in a single drop. Maybe the guy would make it to the hospital alive. And then what? With this thing, there’s no cure. I got an enemy who wants to kill me that I can’t see it.

“I miss people,” said Zerbie.

He was talking to himself, but Janakpreet replied. “As do I.”

“I’m gonna think about that,” Zerbie told him. “You know. Reflect.” Sixty-four years a New Yorker and never before had he talked to a guy wearing a turban.

The cab hung a left on Bainbridge Avenue. Up ahead, outside the hospital: patrol cars, TV trucks with satellite dishes, cameramen rushing, reporters with microphones, reporters with notebooks. Cops.

Zerbie noticed right away everybody was wearing masks.

“Go as far as you can, OK?” he said. “Right up to the hospital.”

Janakpreet nodded, but knew the ride was about to end.

The cops and the TV reporters arrived at the same time. The taxi rolled to a stop.

Zerbie ran his fingers through his thinning hair.

He inched open the window.

“I’m done,” he said to the closest cop. “But let me give them their masks, OK?”

“Out of the car, sir” was the reply.

Zerbie raised a handful of baby-blue masks toward the window.

Bright TV lights and flashing cameras. He heard his name: “Mr. Zerbinski. Mr. Zerbinski! Over here, Mr. Zerbinski.”

“Some choir, huh?” Zerbie said to the cab driver. “I gave you enough for the ride?”

Janakpreet replied, “Yes. More than enough.”

“Well,” said Zerbie. “It was nice knowing you.”

The cops had already planned to let Zerbie make his deposit. One Police Plaza knew a feel-good story when they saw one and they figured with all the sick and dying in the city from this virus and no plan for the terror to end, why not let people have a smile?

Not that they wanted everybody to go rob a bank.

Toddy Zerbinski was downstairs in Montefiore, all dolled up. After he said hello, the cops were going to exit Zerbie out back. A half-a-hero gets a gentle perp walk, his wife at his side.

But now the cops had him by the elbows as they scuffled toward the hospital.

“Mr. Zerbinski. Mr. Zerbinski. Why did you do it? Anybody helping you with your plan?”

‘Plan’? thought Zerbinski as he was tussled by police.

As a sign of good faith, he gave the drawstring backpack with the remaining money to the cop on his right.

“I should call a lawyer, right?” said Zerbie to the uniform who now held a bag of cash.

“And an agent,” she replied.

A gang of doctors and nurses in gowns, gloves and masks were waiting. When Zerbie entered, they burst into applause.

All sheepish and confused, Zerbie held out the bag of masks.

“Here you go,” said Zerbie.



THE COPS MOVED ZERBIE around like he stank. From the hospital, they took him to the 47th Precinct over on 229th and Laconia. Then they took him back to Manhattan, downtown to One Police Plaza, so many cop cars and so many sirens, Zerbie felt like Lee Harvey Oswald sitting there in handcuffs. Then Detective Malzone led him to a conference room with flags on poles, photos of the top cops and gold plaques, the Brooklyn Bridge down below. It was then Zerbie found out he had his choice of lawyers, which he was odd since he didn’t make the one call the TV shows say you get and why didn’t nobody read him his right to remain silent, etc.

Though at the moment, Zerbie was thinking only of Toddy and not kindly.

Back at the hospital, he whispered, “My shoe.”

“What about your shoe?”

“There’s fifty-five hundred dollars in my left shoe.”

“Fifty-five hundred?” asked Toddy, who wore her cat’s eye glasses with the sparkles.

“Five months’ rent for Carole. That should help.”

“You had a half a million dollars and you only kept fifty-five hundred? God damn it, Zerbie. Think!”

“Keep it down, Toddy, huh?”

She shook her head in dismay. “You,” she huffed. “I’m testifying against.”

“Yeah, do that. They’ll give me not guilty with a ticker-tape parade.”

At police headquarters, Zerbie met his attorney, a man so beautiful he made Muhammed Ali look like a pug. He explained that Carol hired him long distance.

“I can’t afford you,” Zerbie said to the beautiful man.

“I’m here on a contingency-fee basis.”

“Oh.”

“Meaning our fee will be a percentage of the settlement. Mr. Zerbinski, a branch of a multinational investment bank and financial-service company put you in a very precarious situation. Through no fault of your own, you have been subjected to—”

“I had no food since breakfast, so maybe that’s why I don’t understand nothing you just said.”

“Easily ameliorated.” The beautiful man went over to the conference room door and told somebody named Judy to get Zerbie a sandwich.

Then he walked Zerbie through what’s next. You’ll be charged, arraigned, released. I’ll talk to the DA.

“I go home?”

“Soon.”

“Then what?”

“I’d suggest resume your customary activities as best you can.”

Zerbie frowned. “I’m fired, I’ll bet.”

“Oh, I doubt it. You’re the man who tried to save the lives of the city’s doctors and nurse who are struggling to contain a fatal virus.”

Not really, thought Zerbie. Carole made that up.

“In a time when we all feel helpless, you took charge. You helped.”

“The cops think that?”

“I’ve a call in to the governor.”

Then they sat in silence, the beautiful man thumb-typing into his phone, Zerbie looking at the door for his sandwich.



AND SO ZERBIE WAS HOME in his robe and PJ bottoms, white tube socks, and there was Governor Cuomo on TV giving another grim report about how the virus kept killing New Yorkers up and down the state and how he needed help from Washington, but nobody knows who’s in charge down there and who to trust. And then the governor said: “Regarding Mr. Zerbinski. He meant well and he identified with our desire to help each other. That’s what New Yorkers do – help each other. And that’s what we’ll continue to do.

“But the incident could have ended tragically. Criminal behavior, even if unintended, won’t bring us closer to a solution to our challenges. And these are very serious challenges we face together, friends...”

“I’m calling Carole,” said Zerbie, hoisting from his recliner.

Toddy was over there at the table, stewing because not a single picture of her was in the Post or the News and meanwhile there’s a shot of Sharleen in the lobby of the Helmsley Building telling everybody Zerbie was a guy you could count on. Zerbie actually felt a little bit sorry for his wife, sitting there with the newspapers, scissors in her hand, her husband deemed a hero. He was tempted to remind her that he was the same Zerbie he was when he left for the subway yesterday morning. But he was pretty sure that wasn’t going to make her feel any better.

“Hey Toddy,” said Zerbie as he walked to the wall phone.

No reply.

“I know I put you in a tough spot.”

Toddy made a little grunt.

“You handled those cops like a pro. That Malzone. What a hard ass.”

Toddy liked that, even though she said nothing and kept glaring at the newspapers.

Carole answered all professional. “This is CZ.”

“This is BZ.” The old joke.

“Daddy. Celebrities don’t make their own calls.”



“I quit celebrity. I’m going back to Maintenance.”

“They took you back? Good.”

“Monday. I got a few days off. And you, Carole? I didn’t hurt you with this, did I? Is your newspaper angry about our name being everywhere and a bank robbery.”

“It doesn’t matter, Dad. I’m done with that side of the business.”

“What happened?”

“A journalist doesn’t do what I did – manipulate the news. Make news. Some call it spin. I call it lies.”

“I’m sorry, sweetheart.”

“No, don’t be. I’m already talking to communications firms. PR agencies.”

“Is that good?”

“We’ll see,” said Carole Zerbinski down in Florida. “It’s a sunny day down here, so there’s that.”

“Anyway, I just wanted to say thanks and I love you and stay safe and wash your hands a lot.”

“Yeah, I know. You too, Daddy. My Dad, who looks like Victor Mature in the papers.”

Handset back in the cradle, Zerbie went to the bedroom to get his wallet and keys. And a baby-blue paper mask. It was little bit chilly so he pulled on a sweater and put on his old Brooklyn Dodgers cap.

“Carole’s good,” he said as he returned to the kitchen. “She thinks there’s jobs out there.”

Toddy said, “Glad.” Then: “You’re going out?”

“I’m going out.”

“So everybody can see you.”

Zerbie tugged the bill of his cap so that the brim covered his brow.

“Where to?” she asked.

“The bank,” said Zerbie, slipping on his baby-blue mask. “For the money order.”



## Also by Jim Fusilli

The Good Life  
Zerbie vs. The Pandemic  
The Minnesota Twins  
The Boogie-Woogie Kid

Watch for more at [jimfusilli.com](http://jimfusilli.com).



## About the Author

Jim Fusilli is an author and journalist. His current novel, **THE MAYOR OF POLK STREET**, is available exclusively through Audible.

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