

# The Money Changer

## *Synopsis*

Lucio, an OFW with an unpleasant past, spends his vacation in Manila, the place of his childhood. There he meets Jenny, a mysterious prostitute who helps him navigate the chaotic urban landscape in search of a good money changer. At the outset Lucio tries to avoid getting scammed, thinking he is smarter than them. But he finds out that the city has changed, and its people are not who they seem to be.

With a woman following him, Lucio walked across Remedios Circle to change his dinars. He patted his receding hair as if to check if it were still there, his left hand fixed on his pocket, his eyes attentive to the bustle around him. He turned back and smiled at the woman with sunglasses, hinting at her to walk faster, and shifted his head from side to side to spot a good money changer. The woman with a brown bob flicked some ash off her skirt and tossed her cigarette butt to a sewage drain, startling a rat away. She slung her tote over her shoulder and walked toward him.

“Are you running away from me?” she said, locking her arm around his.

“I’m running out of time,” he said. “My flight is tomorrow. I need to send money to my mother in Davao. And I want to buy you a present, a surprise.”

“You didn’t tell me you’re leaving.”

“I have to go back,” he frowned, revealing a deep crease in the middle of his forehead, like a slit through which coins were dropped, earning him the alias ‘*alkansyang puki*.’

“What happened?” she asked, pointing at the scar with her lips, noticing it for the first time.

“Nothing. An injury a long time ago.”

Money changers occupied all possible corners of Adriatico Street, near Malate Pensionne where Lucio had been staying for three days. But the woman insisted that they walk further up Ermita to look for a higher exchange rate. They set off for Julio Nakpil and turned left onto Vasquez, left onto General Malvar, and back onto Adriatico until they reached Pedro Gil where more money changers were squeezed into reeking alleys. Pedestrians and street vendors crowded into the litter-strewn sidewalks loitered by tramps and touts leering at Lucio and the woman. A cigarette vendor under a rainbow parasol

called the woman with a “psst!” The woman asked Lucio to wait while she bantered with the vendor. She took a cigarette out of a pack from the stall and slipped it between her lips.

They continued walking. Across the street, a blind young man with an acoustic guitar crooned “I’ll Be Home for Christmas.” Two girls sitting beside the young man stood and grabbed Lucio’s sleeve, but the woman waved her arms at the girls, chasing them away. Clad in a jean jacket and adorned with a gold cross necklace, a chrome watch, and a ring engraved with Tiger’s eye, Lucio seemed an easy target.

As they went past shabby apartments and buildings competing with boarding houses for space, sellers of DVDs and plastic toys wrestled for Lucio’s attention. The woman motioned Lucio to turn right onto Mabini, where the towering Hyatt Hotel and Casino stood. Next to it was a construction of a building that appeared to encroach on and block Pedro Gil. The bulldozers made clunking sounds as they pounded the earth and ran through trees. Adding to the traffic din, the machines swept the debris of a fabled building’s pink colonnade, causing a swirling cloud of smoke and ashes.

“Wasn’t there a cinema here before?” asked Lucio.

“Yes,” the woman said, crushing her cigarette under her foot. “The mayor approved the demolition for another condo. I tell you, those condos shoot up like slums.”

Lucio glanced at the remnants of the theater. It was here that he first saw a movie on the big screen. He remembered the tremor of his hands when the *impakto*, disguised as a priest, revealed itself. He was having spasms that seemed to rip his lungs, so his mother begged the usher to buy him a Coke. Then he reminisced about those sticky summer afternoons in a theater in Davao, the countless times he had jerked off—when nobody, or even when somebody, was seated next to him—watching Seiko films amid the old faux leather seats littered with muck and used tissue paper and smelling like cum and piss.

To the right of the construction, applicants fanning themselves with folders and envelopes formed a long queue at the entrance of Ibayo Recruitment Agency. Five years ago, Lucio milled with the crowd around the same entrance—an iron gate that opened only when a short man serving as barker

called their name. While Lucio was waiting for his interview, a middle-aged woman told him that she was still waiting for her departure schedule to Iraq after three days of sleeping on the sidewalk. Despite the travel ban, they were still being sent to Baghdad to work for the US military. The woman told him, “If I die in Iraq, knock, knock, my family would be given some money. If I die here, I won’t even have a peso for my coffin!”

Lucio left his job at San Pedro Hospital when his mother suffered a second stroke and sought the agency advertised in the paper. He and his mother left Malate when he was nine and moved to Toril, one of the many impoverished barangays in Davao City, where he finished his studies. He went to Ibayo the day after he resigned and paid 4,000 pesos for the medical exam and a borrowed 120,000 pesos for the job placement fees.

“Are you okay?” asked the woman.

“I’m fine,” said Lucio, looking at the congested road. “Where are you taking me?”

“To Salas. The exchange rates around that area are higher.”

“I remember that street. We used to eat shawarma there.” He wiped the sweat from his forehead with the sleeve of his shirt and shoed a fly away.

“The restaurant is still around. They just built a new one, bigger, right in front of it.”

A taxi screeched to a halt as they dodged between cars, then they vanished into the crowd.

\*\*\*

When Lucio first set his eyes on her, she had little makeup on and didn’t have the sleepless look like the other girls in Casa Imago. Instead, her protruding eyes showed a sophisticated demeanor. Her shoulders fell on a gentle slope, and her short hair hanging above her shoulders touched her chin.

Managed by Mama Guada, the Casa was the oldest beerhouse in Bocobo where Lucio and his mother had lived for nine years. It was the most popular bar in Malate until another red-light district sprouted nearby. With a prominent butterfly logo in pink neon lights, the Casa, an attraction in the

slum-thronged street, looked like a children's playhouse, its façade decorated with Christmas lights all year round and the circular door painted with images of jokers, fairies, and elves.

Lucio pushed the door open and was welcomed by a shrieking bell. At the corner of the corridor leading to the bar was an old piano with a broken leg. A dwarf ushered him in as he entered through heavy drapes and directed him to sit three tables away from the stage, where she was singing midway through "The Long and Winding Road." Lucio's eyes roamed over her and around the nightclub. Fairies shimmered on the wall. The ceiling was decked with broken chandeliers and covered with artificial vines. The owner, who immediately noticed Lucio, came to his table and introduced herself.

Mama Guada only hired girls from the provinces, for they were more obedient than the Manileñas. So when Jenny came knocking at her door looking for a job, Mama Guada thought she had hit the jackpot. She asked Jenny to tell her her story as though hearing the same tales and their versions didn't bore her. Like all the girls in the Casa, Jenny told Mama Guada that her stay in Imago would just be temporary, to which Mama Guada replied with a smile.

With a bottle of San Miguel in hand, Mama Guada fixed her eyes on Lucio. "You seem to like Jenny," she said. "A good singer, don't you think? Take her, she's popular."

Lucio turned his head from the woman on stage to Mama Guada's heavy breasts glistening with sweat. She smelled of cigarettes and Omega ointment, reminding him of his mother.

"I'll take her," he said.

\*\*\*

A police car was blocking the junction when they reached Salas. Lucio saw a uniformed officer talking to a woman he thought he had seen at Casa Imago. Cigarette vendors aligned themselves along the corners of Salas and Mabini, and jeeps and pedestrians crammed into the busy lanes. A group of touts with small strips of cardboard on hand swarmed around Lucio and Jenny when they reached

Sheekeeya Money Changer. Based on the number of customers, it seemed to be the most established money changer in the area.

“Dollar, boss? Forty-six. Euro, Sixty,” said a skinhead with a cigarette in his mouth, showing Lucio a list of exchange rates on his card. The other guys led by a fat man moved away to look for another prospect.

“Jordanian dinar?”

“Sixty-one, boss.”

“Are you sure?” he asked, looking at the red neon sign inside Sheekeeya. JD was 59.75. A *thief*, he thought.

“Without doubt, boss,” said the skinhead.

Lucio noticed a short old woman shaking her head from the other side of the road. With his hand, he combed his hair still wet from pomade and examined Sheekeeya. It was full and the guard was chatting with the other guards of money changers next to it.

“Just over there, boss. Not far at all.”

“Maybe later,” Lucio said, taking Jenny’s hand.

“We have much better rates, boss, I promise you. If you go in, you’ll regret it.”

Lucio turned his back from the skinhead and opened the glass door with a sign above it that proclaimed, “*Are you a businessman, a tourist, or an OFW who wants a higher rate for Dollar, Euro, Yen, Riyal, or Dinar? Then you’ve come to the right place. Welcome to Sheekeeya Money Changer!*”

Covered in dust, the fluorescent lamp shed dim light, and all that Lucio could see at first was the silhouettes of customers and moneychangers. The air was dry and smelled dank. The hum of the electric fan and the clang of the cash register gave life to the otherwise still room with a green linoleum floor and green walls mounted with permits. Three women and a man inside the glass booth worked silently, while three customers stood against the wall and six squeezed into wooden benches on either side.

Every eye in the room was on them: an old white man, a young Filipina, two Korean boys, two foreign backpackers, and three men whom he thought to be OFWs. All were waiting for their number to be called. The old white man, now understanding how the money changing worked, approached the counter and asked for the rate. The woman responded and slid a tray under the glass panel. The old white man put his money on the tray and passed it to her for counting. She took it, gave him a number, and told him to wait. When another number was called, the two Koreans took their headphones off and looked at everyone. They moved toward the counter and returned the number. For verification, the woman asked how much they wanted changed. She did not understand their reply. With impatience, she thrust them a calculator on which one keyed in the amount. She passed them the tray with the exchanged money and a tab that the Koreans quickly grabbed.

“It’s full,” Lucio told Jenny. “We’ll do it later. Why don’t we eat first?”

“I’m a bit hungry myself,” she said.

The heat of the sun whipped his face as they stepped out. Sweat dripped from his forehead, giving his tired face a cool relief. The gridlock was thicker as more jeeps and cars crawled their way to TM Kalaw and Quiapo. People jostled each other in and out of the street fence, and sidecars rolled slowly along the road.

In the middle of the crowd, the skinhead advanced toward them. Lucio smiled at him, taking pleasure in the young man’s futile efforts. He would not get scammed, that he was certain.

“Hello again, boss!” said the skinhead. “The rate wasn’t good, was it?”

“You’re absolutely right.”

“The money changer is just around the corner. No crowd.”

“Where exactly?”

“At the corner of Flores and del Pilar. After Jollibee, boss. Walking distance.”

“Okay, maybe we’ll see you after lunch.”

“I’ll wait for you, boss,” said the skinhead as Lucio and Jenny walked away.

When they entered Shawarma Snack Center, the restaurant was suffused with incandescent light from Moroccan lamps and filled with fruit-flavored aroma from water pipes. It reminded Lucio of the weekend he spent alone in Al-Jazmati Café next to the Citadel, listening to the only storyteller left in Amman. Though he was not fluent, Lucio understood and could speak Arabic.

His first year in Amman was a stroke of bad luck. When he took a taxi one day to the Citadel, the Arab driver drove him toward Al-Azraq castle ruins in a remote desert to sexually abuse him. An altercation ensued when he realized what was happening, and he tried to halt the car several times. When he finally succeeded, he hit his forehead on the top edge of the car door before falling and rolling to the ground. He fled from the monster as fast as his shaking legs could take him, like in the movies he loved to watch as a kid, pressing his bleeding forehead with the back of his hand. But this time, the horror was real. And he was the protagonist.

By good fortune, a Filipino driver found him on Route 30 and immediately brought him to the embassy. The security guard stopped them and told them to wait after the party, but the driver protested that Lucio needed urgent help. Finally, a man in a suit came out and glanced at Lucio covered with blood. He told the driver to take him to the Overseas Workers Welfare Association. The driver argued that Lucio was bleeding and could've been left to die in the desert without anyone knowing, but the man insisted that OWWA was the right office to ask for help.

As the waitress led them to their table, Lucio stroked his forehead scar and looked at the two Arab men watching a football game. Smoking *sheesha*, they nodded and smiled at Jenny. Lucio grabbed the opposite chair, motioning her to sit so that her back faced the two men.

“Nice place,” said Lucio, observing the green faux leather sofa and the row of *sheeshas* for sale under the flat-screen TV.

“Do you like it?”

“I do. We used to go there,” he said, pointing at the old building across the street.

“I’ll have a shawarma and a Coke Zero,” Jenny told the waitress, placing her bag on her lap.

“I’ll have two shawarma and a regular Coke,” he said, watching a young man rolling a big chunk of beef with tomatoes on top and slicing the meat with a big knife.

“How long have you been working in Imago?” Lucio asked.

“Almost two years,” she said, removing her sunglasses. She wore brown contact lens that matched her dyed brown hair.

“Are you planning to stay longer?”

“Nobody wants to stay long in this business. We leave once we find the right man.”

“You want to settle down?”

“Who doesn’t?”

Lucio thought he might have offended her and was about to change the topic when Jenny asked him abruptly, “Tell me, how many Arabs have you killed?”

“What?”

“You work in a hospital, right? Strange things happen there,” she smiled. “People get killed *accidentally*. And the doctors and nurses are protected by a systematic cover-up. Mama Guada told me about it. Her son is also a nurse.”

“You sure know a lot.”

“So, how many Arabs have you killed?”

“Too many,” he laughed, then his face turned serious. “They call their Indonesian or Vietnamese maids ‘Filipina,’ you know that? Bastards.”

“Why do you want to go back?”

“I have to. Long story.”

“What will you do with all your money?”

“Ha! I have little. Besides, I have debts to pay. I’d like to have my own house and maybe a family. Simple dreams.”

“Do you mind?” she asked, holding a cigarette between her fingers.

“Go ahead.”

“Do you know what the other Filipinos call me in Amman?”

“Tell me.”

“*Alkansyang puki.*”

She looked at him bewildered momentarily, then let out a shrill laugh. The two Arab men looked in their direction.

“Ignore the terrorists,” he whispered, telling her a made-up story of how he had carelessly hit his forehead at work while attending to a seemingly possessed patient.

She drifted her eyes from his forehead to the TV and watched men fighting for the ball.

“I’ll miss you,” she said through a cloud of smoke.

He smiled and wanted to say he’d miss her too. He wanted to stay and forget about Amman, his mother, his debts. He held her hand and stroked it until the waitress returned to their table with their food.

“My mother always asks for money,” he blurted between reflective pauses, taking big bites. “And I’m still paying off the debts we incurred from her last operation. I’m glad the money I borrowed for the agency will be settled soon, or we will lose our house.”

“Is she okay?”

“All well in Davao. My aunts are looking after her.”

“That’s good, you should be thankful.”

“Maybe, but I don’t know for how long she’ll be okay. A burden, that’s what she is. Sometimes I wish the Lord would take her.”

“What a terrible thing to say!”

“Anyway, let’s talk about you. You have any plans to go back to CDO?”

“Not anytime soon. My life is miserably dull. I want you to tell me more about Amman that you have not told me last night and the other night,” she said, lightly brushing her fingers over his right thigh.

“Well, they also have plenty of cafés and restaurants like this. I usually go on Fridays to this historical coffeehouse, which was actually famous for serving tea.”

“All by yourself?”

“I don’t mind being alone,” he lied. “I go there to listen to the *hakawati*.”

“Listen to what?”

“*Hakawati*. A storyteller. He’s a funny old man.”

“What sort of stories he tells?”

“Adventure, fantasy, tales of love and betrayal, and all that, most of which are from a famous Arabian book.”

“What’s your favorite story? I’m curious.”

“I don’t know. Haven’t thought of it. Probably the one about a thief.”

“You understand Arabic?”

“I do. Most of it anyway.”

“Impressive. What about the thief?” she asked, her right hand holding a cigarette and her left resting on her bag.

“It’s about a thief who sees a trader passing by with a purse of gold,” Lucio paused to check if Jenny was interested. She stared at him, waiting. He continued, “The other thieves ask how he will steal the purse, for it is a difficult task. He assures them that he will succeed. The next day, the thief follows the trader to his house. The trader drops the purse and orders his slave-girl to bring him a pail of water for cleansing before prayer. The slave-girl obeys and follows him into his room, leaving the street-door open. The thief, of course, steals the purse and proudly presents it to the other thieves.”

“That’s not a difficult thing to do, the door was open!” she said.

“Exactly,” he laughed. “The other thieves argue that though it was a clever exploit, the trader will surely beat the hell out of the girl. For that reason alone, the thief doesn’t deserve to be praised. But the thief says to them, ‘*Inshallah*, I will also save the girl!’ So the thief goes back to the trader’s house and, true enough, finds him battering the poor slave-girl. He introduces himself as the slave of the trader’s neighbor. He tells him his master has found the purse,” Lucio paused, drinking his Coke and looking at Jenny’s impatient eyes. “Relieved, the trader draws out his hand to take it, but the thief says he will not give it to him until the trader writes a letter stating he has received the purse, for his master may not believe he has returned it to his neighbor. The trader goes inside the house to write a letter, while the thief leaves hurriedly, taking the purse with him and, of course, the girl! And they live happily ever after. A nice story, isn’t it?”

Shortly after lunch, Lucio saw the skinhead standing at the corner of the restaurant.

“Hello, boss!” said the skinhead through a puff of smoke.

“You’re very persistent,” said Lucio. He thought the young man was making a fool of himself, and he was enjoying it. “How much is the JD again?”

“Sixty-one.”

“And the money changer?” he asked, looking at the old woman he saw earlier across the street. She was shaking her head again.

“Come with me, boss.”

“I’ve changed my mind. It’s too far. And as you can see, I’m sweating like a pig.”

“It’s very close. Won’t take long, I promise.”

“Next time.” Lucio turned to Jenny.

The skinhead quietly walked away, to his relief. The old woman crossed the street and approached them.

“You’re smart not to follow him.”

“He’s a scammer, I know.”

“I’ll bring you to a good money changer, sir.”

Lucio looked at the woman wearing an El Shaddai T-shirt. A foot shorter than him and with sparse white hair and a dark face, she reminded him of his mother. She offered him a cigarette.

“Thanks, but I don’t smoke. Where is this money changer?”

“Come, follow me,” she said.

Lucio whispered to Jenny, “Should I trust her?”

Jenny put her glasses on and said, “I don’t know.”

The police car still blocked a section of the street, and the policeman was nowhere to be found. They turned right onto del Pilar and were welcomed by more drivers, commuters, and pedestrians coping with peak-hour traffic congestion. Fish ball and *isaw* vendors called to the streetwalkers, and bargain-hunters mobbed Christmas stores and warehouses. Sidecar drivers flocked to Lucio, but the old woman dismissed them.

“It’s quite far,” Lucio said, his hand on his forehead to cover his face, his eyes narrowing against the glare of the sun, his other hand holding a can of unfinished Coke. Jenny followed them without a word.

“We’re near, boss,” the woman said. “There, next to the Church of Our Lady of Guidance.”

Lucio spotted the money changer, a small space tucked between Jollibee and the shrine of a 16th-century holy icon. He gulped his Coke down empty and sought a trashcan but found none.

“Isn’t that the same money changer that bald guy was trying to bring me to?”

“Not the same, boss,” she said. “Be careful in this area. Watch out for pickpockets.”

Lucio gave her a tip, thinking she sounded like his mother. She thanked him and left.

A sign in bold script next to an image of the Virgin Mary had the words, “Our Lady Money Changer.” The white wooden door was open. Lucio and Jenny stepped in and were welcomed by two

women. One was fat, glittering in a red brocade dress with strings of pearls around her neck; the other had a swollen nose and blue eyes like a cat.

“Good afternoon, sir,” the fat woman said. “Please come in.”

The room smelled of fresh paint. Two pots of Weeping Figs stood on the sides of the door, and a “Welcome” mat lay in between. Lucio glanced at the imprints left by his mired shoes on the white-tiled floors and then at the crucifix on the wall. He saw the upper left cornice surmounted by a tiny altar with the Virgin Mary adorned with *sampaguita* and red candles. Below it were two Monobloc chairs.

“I’m sorry about the smell, sir. We recently painted.”

“No problem. What’s the exchange rate for JD?” Lucio asked, walking toward the counter while Jenny took a seat.

“Sixty-one, sir.”

“Do you have a business card?”

“We just opened, sir.”

“I can see that as I’m the only customer here,” Lucio said, reveling in playing it smart. “Any number I can call?”

“Unfortunately, we don’t have a phone yet, but it will be installed soon.”

Lucio looked at Jenny who was texting.

“Sir, is that empty?” the blue-eyed asked, pointing at the can of Coke Lucio was holding. “Let me put it in the trash.”

“Thank you,” he said, giving it to her. He looked at his watch; it was four-thirty. *LBC is closing in an hour*, he thought. His mother called in the morning to tell him she was waiting for the money he had promised her. She needed the money right away. His fear of leaving the country, subjecting himself to spending more years of solitude, faded every time he was reminded of the convenience of being away from her. Worried that he might not be able to send the money before the courier company closed,

he shrugged off his plan of initially changing 100 JD only—a plan to test if the money changer was safe.

“Please close the door,” the fat woman yelled to someone, “the air con is on!”

A blonde appeared from outside. “Hello, sir,” she said, locking the door.

Lucio turned to Jenny who looked up and smiled at him. He kept an eye on the fat woman and the security bars and felt less alarmed.

“How many dinars are you changing, sir,” the fat woman asked.

“Five thousand.”

“Five thousand,” the fat woman echoed, taking a calculator from her desk. “It’s... three hundred five thousand pesos, sir.”

Lucio took his wallet and cellphone from his pocket and did his own calculation. Jenny crossed her legs and lit a cigarette.

“Ma’am, no smoking inside,” the blonde said.

“Sorry. I wait for you outside,” she told Lucio, closing her bag and heading to the door.

Lucio wanted her to stay but agreed nonetheless.

The blonde ducked her head and came out of the barred area to lock the door again. The blinds were down, and Lucio couldn’t see the outside.

“It’s the air con,” she said.

While Mr. Valdes was crying over his failed love affair through the radio from the other room, the fat woman slid a plastic tray under the bars. Lucio counted his money twice—100 pieces of 50 JD notes—and placed them on the tray. The fat woman took it and recounted the money.

“Five thousand,” she confirmed. “Please wait here, sir.” She bent down with difficulty and went inside the other room. The blonde followed her, leaving the blue-eyed on the counter. Lucio tried to peek in but could only see a computer through a slit in the door’s curtains. He sensed the blue-eyed staring at him.

“It won’t take long,” she said, reading his mind.

The fat woman came out with a bundle of money in each hand. She handed crisp one thousand bills to him. He then counted the money slowly, which he stacked up in three piles. It was P310,000.

“You overpaid me five thousand pesos,” Lucio said, handing the extra money back.

Recalling that Jenny had his pouch in her tote, he emptied his pockets of receipts, his eyes fixed on the three piles. But before Lucio was able to take the money and stuff it in his pockets, the fat woman cut in, giving him the 5,000 back.

“Are you sure, sir?” she said. “Let’s count it again. It’s a common procedure in any money changer to count the money twice.” The fat woman slid the tray to Lucio while the blue-eyed, complaining how hot it was despite the air con, turned the fan on. The fat woman told Lucio she could do the counting for him, but he refused. He pushed the tray back and told the fat woman he would count it himself. As he arranged the piles, he noticed from the corner of his eyes the fat woman’s face turn glum. *I don’t care if I hurt your feelings, hog*, he said to himself.

He began counting.

*One thousand...* “One thousand,” the fat woman repeated, grabbing each counted stack, holding it in her hands. When Lucio looked at her, she smiled and told him it might blow away.

*Twenty thousand...* “Twenty thousand.”

“I’m planning to go to Jordan next month, sir,” the blue-eyed blurted, putting eyeshadow on. “Are there plenty of Filipinos there?”

“Not as many as in Saudi or UAE.”

“I see. And what do you do, sir?”

*Fifty thousand...* “Fifty thousand.”

“I’m a nurse,” he paused with a hint of annoyance, driven to distraction by the blue-eyed and the rising shrill of Aegis on the radio. He continued counting while constantly looking at the fat woman’s hands.

“How long have you been working as a nurse?”

“Five years.”

“Wow,” the blue-eyed said, looking at him while she applied lipstick and patted powder on her swollen nose. “You must be wealthy by now, sir.”

*Seventy thousand...* “Seventy thousand.”

“Ha! Not at all.”

“I bet you are,” said the blue-eyed. She put her makeup kit in her bag and tweaked her bra before she stooped through the door and vanished, much to Lucio’s relief.

*One hundred fifty thousand...* “One hundred fifty thousand.”

*Two hundred thousand...* “Two hundred thousand.”

Despite the air con and the fan, Lucio felt his sweat drip from his throbbing forehead when he began to fear the money would be short.

*Two hundred twenty-four thousand.*

*Two hundred twenty-five thousand.*

“Miss,” said Lucio in a calm voice, “this is only two hundred twenty-six thousand.”

“What?” said the fat woman. “You must be mistaken, sir.”

“Yes, you’re short of...” Lucio seized the fat woman’s calculator. “... seventy-nine thousand.”

The blue-eyed and the blonde emerged from the small room and stood behind the fat woman.

“This is only two hundred twenty-six thousand,” he repeated.

“But I counted it in front of you, sir,” said the fat woman. “I even overpaid you five thousand, remember?”

“I just counted it again in front of you!” he said, his voice rising. “I put the money here where you can see it, and your filthy hands kept taking it aside. Are these bills even real? Where is the rest?” He fought hard not to tremble as he stared back at them, but his hands failed him.

“Sir,” the fat woman said with irritation, “the first counting was correct.”

“I recounted the money in front of you,” he laughed. He couldn’t believe what was happening. “Give me back my money, or I will call the police!”

“Sir, don’t be hysterical,” the blue-eyed said while the blonde dashed into the other room. “Call the police if you want, but I assure you, the first counting was correct.”

“Shut up! I am not talking to you.” A sick feeling of panic hit him as he looked at the blue-eyed and the fat woman staring at him, and for a moment, he stood motionless. Then he remembered Jenny. “Give me back my money, or you will be arrested for *estafa!*”

As Lucio was about to call Jenny, he was startled by a knock on the door.

“Open the door,” the fat woman ordered the blue-eyed. Lucio took the money immediately and shoved it into his pockets.

Jenny appeared. “What’s going on? I heard you shouting.”

“It’s a scam!” Lucio said, relieved to see her.

He looked at each one of them—the fat woman showing defiance, the blue-eyed watching him, and the blonde texting. “Give me back my money!” He said to the fat woman. “You don’t have business permits, you don’t have a phone, you have nothing. I will have all of you arrested!” But as he took his cellphone from his pocket to intimidate the fat woman by attempting to call the police, three men bolted in and surrounded him in no time.

“I ask you kindly to leave, boss,” said a familiar voice. Lucio opened his mouth, but the other guy poked a pointed object at his back.

“Do you want to leave with money or get hurt, you and your whore?” the skinhead said. He then turned to Jenny, “Woman, stay out of this.”

Lucio looked at Jenny who seemed terrified and motioned him to leave.

Grabbing Jenny’s hand, he fled with his shortchanged money out of the money changer to del Pilar where jeeps and cars and oblivious vendors and pedestrians went on with their routine. They

reached Salas running, just before the sun sloped down the horizon. When he saw the money changer touts from a distance, he squinted and pointed a forefinger at them, a finger gun. They ran off.

The police car was still parked on the same spot.

“What are you planning to do?” Jenny asked.

“I will report them,” he said.

“How much did they steal?”

“Seventy-nine thousand.”

The policeman juttet a cigarette straight from his mouth when they approached him.

“Officer!” Lucio began with his heaving chest. “We just ran from a money changer a few blocks away, Our Lady it’s called. It’s a scam! I was shortchanged by seventy-nine thousand pesos.” He paused for air. Jenny kept silent. “Three men surrounded me, one of them had a pointed object poked in my back. We almost got killed. You should raid that money changer now while they’re still there!”

The policeman introduced himself as Senior Police Officer 1 Magbinay and assured Lucio he would help him. He took a pad and a pen from the left breast pocket of his uniform.

“You have any ID?”

Irrked by how the officer took it calmly, Lucio took his pouch from Jenny’s bag and handed his passport to him.

“Lucio Ocampo,” read Magbinay, with a cigarette in his mouth, checking his passport. “I know how you feel, but it’s your fault really.”

“How is it my fault?”

“Your money, your responsibility. You’re lucky that’s all they took from you. Money changers here are thieves, you should know better. Foreigners are not the only victims. They prey on Filipinos too, especially OFWs. Not unusual. And they have lots of tricks. Miscounting, substitution of fake money, and the most common, the sleight-of-hand tricks,” he said mechanically while jotting down notes.

Lucio found it hard to believe and understand what he was hearing. Just a few days ago, he was happy to be back, away from the torment of working night shifts in Amman and working for the people he despised, only to find himself in a worse situation in his own godforsaken country.

“During the count, they would add bills to the top of the pile while simultaneously removing more from the bottom of the heap,” Magbinay continued. “They would then slip a big bundle of bills into a box attached under the desk. You leave the money changer with a handful of cash happy, thinking that you got the best deal in town. But, alas, you’re wrong,” he said, tossing the cigarette butt on the sidewalk. “And you’re fucked.”

“That’s not exactly what happened to me,” said Lucio. “And I’ve been away of the country for too long to know about these scams, officer. I don’t know Manila that well. Clearly not anymore.”

“What do you want to do?”

“Get my money. And I’m asking for your help.”

“We can charge the money changers with robbery with intimidation at the Manila City Prosecutor’s Office.”

“That money changer ought to be closed.”

“Of course. We would also give out a closure order, but we must file this first at the mayor’s office.”

“I’m sure it’s not even legal. I didn’t see permits or any kind of certification.”

“Then why did you change your money there?”

Lucio was taken aback, hating to admit his gullibility. “Why do you allow these scammers to operate in the first place?”

“We can’t control all of them, Mr. Ocampo. If you insist, go to the municipal office and file a complaint.”

Lucio looked at Jenny and fell silent.

“Wait for me here,” Magbinay said. He lit a cigarette and got in the car.

“Let’s forget about this, Lucio,” Jenny said.

“Don’t be afraid, Jen. All will go well.”

“It might bring you more trouble. Just let it go.”

“I worked hard for that money. Why should I let it go?”

“You don’t know whom you’re dealing with.”

“And you do?”

“No, but I don’t trust them. Even that Magbinay. Please, let’s just go back to the pension house and forget about what happened.”

“How can I forget what happened? They almost killed me. And you.”

“Do what you want, but I’m not going with you,” she said. “I’ll see you tonight at the pension, okay? I need to report to Mama Guada.” Jenny gave him a light kiss on his cheek and walked away.

The police came out of the car, talking to someone on the phone.

“I’m sorry about that,” he said when he finished the call. “Let’s go.”

“Where?”

“Why, the police station.”

“You’re not arresting them now?”

“No, no, we can’t do that, and they’re gone for sure,” he said. “Let’s file a formal complaint first at the station. Where’s your girl?”

“She just left.”

They arrived at the Manila Police District where a huge board, “We serve and protect the community,” presented itself in bold red letters. Magbinay, followed by Lucio, headed to the Thief and Robbery Section, where a desk officer smoking a cigarette and reading Cosmopolitan magazine called for the warden to bring a woman to be presented to Lucio.

“No, officer, she’s not the one,” Lucio said. “They are still in the money changer, protected by those thugs, I just told you.”

“We’re just following protocols. We have people here behind bars because of money changer scams. So we just want to make sure you’re not referring to someone already inside.”

“I know, officer, but it just happened to me today, and the money changer is still out there, preying on innocent people.”

“Those thugs have already run away, I assure you,” Magbinay said. “Why don’t you tell the officer exactly what happened?”

Lucio retold his story amid the jeers of the jailbirds jubilant to listen to this new source of discussion among them. He ignored the shirtless prisoners and barely looked at the hands and heads peering out of the bars. The statement took an hour to finish because the computer was not working, so they used the typewriter. He had not eaten anything since lunch, and it was already thirty past eight. He just wanted to go back to the pension and be with Jenny and make love to her. When asked whether he would leave his money as evidence for fingerprints and all, Lucio said no. *I am too smart for that crap*, he thought.

He found her lying in bed watching TV under the soft light of the bedside lamp, her legs covered under the sheet. She got up and hugged him.

“Are you okay? What happened?” she asked

“I filed a complaint.”

“And?”

“He will call me later tonight.”

“Magbinay?”

“How well do you know that guy?”

“Everybody knows him, Lucio.”

“I’m sorry I wasn’t able to buy you a Christmas gift as I intended.”

“Don’t mention it,” she said. “I hope he calls you soon.”

He took a fold of bills out of his pocket and handed it to her.

“Thank you,” she said, folding her arms around his neck and opening her mouth up to his.

Lucio left Jenny sleeping and dashed to Salas after receiving a text from Magbinay who wanted to see him at Shawarma at midnight. He waited in the old restaurant, thinking of Jenny and reminding himself he had to send the money first thing in the morning. He looked at his watch; twenty minutes had passed. *The bastard is late.* He was beginning to think he had been fooled again until the policeman showed up.

“How are you?” asked Magbinay, shaking Lucio’s hand.

“Still shaken but better.”

“Good. I’ll go straight to the point. If we follow all the procedures, it will take a long time to get your money back and there’s no assurance to that, so I did what I had to do.” He lit a cigarette before continuing, “They gave me P35,000 back. I will keep harassing them till we get the whole amount. But, don’t keep your hopes up.”

Lucio only understood the part that Magbinay got almost half of his money. “You’re telling me to forget the rest? This is ridiculous. I worked hard for that money. How did you do it anyway? Where are they? How did you get the money from them?”

“You need not know that.”

“I’m sorry, officer, but it’s my business to know. It’s my money.”

“I did what I could.”

“But I’m leaving tomorrow afternoon.”

“There’s nothing else we can do but wait. To arrest them would need a warrant of arrest from the court. To file a case, that’s another thing. And based on what you just told me, you don’t have the time to do that.”

Lucio looked down, stroking the scar on his forehead. He wanted to be away from this place that now seemed too foreign to him. He thought to pursue the matter further would be futile. He got half of his money at least.

“It’s better than nothing,” Magbinay said.

“Where is it?”

“The money?” Magbinay handed Lucio a wad of one thousand bills, looking at him through a cloud of smoke. “That’s thirty-five thousand, count it.”

Lucio took the money and counted.

“Please text me again as soon as you get the rest of my money. I’ll also send you Jenny’s number. She can deal with you while I’m away.”

“Certainly,” said Magbinay, stubbing out his cigarette in the ashtray. “Anything for me, boss? A Christmas present?”

Lucio stared at him in disbelief. “I worked hard for this money, officer. Blood, sweat, and tears. And as you may very well know, I was robbed.”

“I, too, worked hard to get that money. And Christmas is coming after all. Surely everyone deserves to be happy, except those thugs of course,” he smiled. “Five thousand will be appreciated, boss.”

“I’m sorry, but I really need this money. I have to send it to my sick mother.”

“And I risked my life to get that money back.”

“I almost got killed!”

“But you see, Mr. Ocampo, you’re still alive.” He stopped smiling. “Shall we forget about the rest of your money then?”

Lucio thought of something to say, that that was his job, that the people's taxes paid him to do just that. But he knew Magbinay would not let him go. The hot blood of dread and desperation throbbing on his forehead sapped him of energy. He just wanted to be with Jenny. He threw the money on the table without saying a word and stormed out of the restaurant.

\*\*\*

Lucio woke up to a clear day and checked out earlier than planned. The sun cut through a wisp of clouds, and the wind brought with it the salty fragrance from Manila Bay. The dead leaves from the Weeping Figs swirled around Remedios Circle, and Lucio, while waiting for the taxi, saw himself as a boy blowing bubbles and chasing a cat. He thought not much had changed in this place, apart from the Korean restaurants and the new statue in the middle of the Circle.

His mother had always told him to be careful in Manila. "There are lots of rats out here, they're everywhere," she said. What happened infuriated him, for he had always been careful with money. Looking at Bocobo where they once lived in a shanty, he remembered waking up one morning with blood on his toes because a rat had bitten him and his mother hitting him for not being heedful of danger. Clearly, she said, his future was not in this hellhole.

Before he slipped deeper into reverie, a taxi pulled up in front of him. He called his mother to tell her that he had sent the money and would send more in two weeks. Then, looking into his wallet, he found six thousand pesos left, so he asked the driver to turn back and stop at Sheekeeya Money Changer before they drove to the airport. The extra peso would be of no use in Jordan, and the airport in Amman didn't change peso either. He had set the five thousand aside for Jenny, but she left and was not answering his calls.

He looked out the window into the city's desolation. Few jeeps and cars ran along Mabini on a Sunday. Cigarette vendors were missing; only their worn-out stalls stood amid the trash. Most stores and restaurants were closed, and few beggars and churchgoers tramped on the filthy streets.

As the taxi inched closer to the money changer, Lucio caught a glimpse of a familiar figure talking to the skinhead and Magbinay. His heart pummeled against his chest when he saw the bobbed hair with long ends brushing the woman's chin like a crescent. He felt a lump rising in his throat. And for a moment he heard nothing but the beating of his heart and the throbbing on his forehead. When the taxi stopped in front of the money changer, the three figures got in the police car and drove away. His face contracted, luridly distorted by a cruel revelation. Alas, rats, rats everywhere.

He asked the driver to leave at once, suppressing the harrowing howls in his heart as he looked at the sky, the decrepit buildings, the empty streets, his childhood stretching all the way to the sea. In this landscape of memories, between regret and goodbye, he had never felt more alone.