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## **Adm. Bradley and the Greyhound Bus, The Bank vs The Jersey Boy**

All, I woke up this morning; the temperature was -2°F. By noon it climbed all the way to 14°F. Now, at 8:38 PM it's 11°F in Black River Falls. I am not sure if there is anyone other than yours truly in the APT Group who lives in a place that is colder.

### **The Day's Excitement...**

Thanks to the weather I had absolutely no intention of going outside except to get a breath of fresh air filling my lungs. That's always pleasant because we have absolutely no pollution here. As a matter of fact the last pollution problem we had was when there were raging forest fires in Canada; the smoke crossed the border to reach us. Not a thing since then.

Yesterday's APT talked about who is going to be taking the blame for the incident that resulted in two survivors of an attack on their boat being killed. Speculation on the Greyhounding of the Admiral turns out to have been half right. Cathy Matthias, member of the APT Group, author of wonderful children's books (AI and Google her) and someone I've known since the sixth grade when we were in school together in Haddon Township, New Jersey, sent a observation to share with all of you. She feels that Admiral Frank M. Bradley is not being Greyhounded; rather, he is falling on his sword. Presumably less messy than being thrown under the bus and Greyhounded.

Apparently there was a video of the event that was shown to the committee that was questioning Adm. Bradley. I doubt that we will ever see it. I think we should. But who's going to listen to me?

### **Dealing with a bank...**

I did not know that I had a checking account in a New Jersey bank. I needed one nine years ago for business purposes. Face it, it's a lot easier to get a check accepted when it's drawn on a local bank than when I try to pass a check written on one in Black River Falls, WI. while in a New Jersey. I would've had a lot better luck I've been trying to pass Confederate money.

Couple of months ago I got a letter from the bank telling me that I had \$216 in a checking account. If I did not fill out the form that they sent me to assert my ownership of that account, it would wind up being handed over to the state as unclaimed property. Of course I filled out the form and I sent it back. I thought that was the end of the matter except for the fact that I wanted to get my hands on the money. It was doing me no good in New Jersey.

A couple of months later I received another letter from the same bank telling me that because my balance was so low I was going to start paying a \$15 a month service charge to keep the account open. Since I needed that account like I needed a hole in the head I called the institution to find out how I get the money, plus closing the account.

### **A practical (?)response...**

The person with whom I spoke told me that I could only do this in person. When I explained that I was a thousand miles from their trading area, they weren't very helpful. It was at that point that I decided to use my favorite strategy – write to the CEO.

### **Contacting the CEO...**

With a nominal amount of searching I found out whom I should contact. As you can imagine, my next step was to write a nice letter explaining my situation, asking that the account be closed, that the balance be remitted to me. That didn't seem unreasonable.

About 14 days later I received a telephone call from a personal banker assigned the duty of wrapping up the matter. The young woman with whom I spoke told me that it would be necessary for me to complete a form that she would be sending to me in order to release the funds. Fine, that made sense.

The next day the same young woman called to tell me that her superiors had informed her that they could not release the funds based on the letter that I had sent to the CEO because my signature had not been notarized. The appropriate legal term for that is *bullshit*.

I voiced my objections strenuously. Explained that there is no conceivable reason that anyone would expect to notarize a signature on a business letter. I went pure Jersey on this point. Things might've been resolved until she used the phrase, "rules are rules." She also suggested that I would be able to resolve the matter in person by simply stopping in at a branch in Cherry Hill, New Jersey. I told her that I would be sure to do that as long as they sent me the plane ticket and covered all expenses. The conversation ended shortly after that. I'm embarrassed to say it did not end on a pleasant note.

### **My next letter to the CEO...**

I spent an hour or so today drafting a letter to the CEO. It was more elaborate than my first because I had retained all of my correspondence with that bank starting in 2019, including a request for bank statements. [Note: I have to point out that in all the years I have had this account I have not received one single statement despite the fact that I have provided my proper address several times. A letter, complete with a notarized signature, is going to be sent tomorrow via certified mail. We shall see what happens.

### **What would I tell a client?**

If someone had come into my office with the same fact situation as I have just presented, I would have to tell them it would cost more to have an attorney take care of this than the amount of money that they would recover. No doubt they would be dismayed. However, they would have come to the right lawyer. I would find the challenge irresistible. The result would be that I would do all the letter writing at no cost to the client because I don't like to see people get ripped-off or talked down to buy soul-less institutions. Plus, it's the Jersey on me. It's hard to walk away from a fight.

First yawn...

Until tomorrow...

Ken

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