

INITIATIVE: REPORT ON OUTREACH TO DEPOSITORY INSTITUTIONS WITH ASSETS UNDER \$5 BILLION FEBRUARY 2011

Financial Institutions Outreach Initiative: Report On Outreach To Depository Institutions With Assets Under \$5 Billion February 2011

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Her voice grew thinner when she spoke to Angel, but in this new frailty, Barty heard such love that he shook at the power of it. "God's in you, Angel, so strong you shine, and nothing bad at all." Barty approached stair climbing as a mathematical problem, calculating the precise movement of each leg and placement of each foot necessary to successfully negotiate the obstacle. He proceeded less slowly on the next three steps than he had on the first three, and thereafter he ascended with growing confidence, pumping his legs with machinelike precision..Through her efforts, the Bright Beach Public Library sponsored an ambitious oral-history project financed by two private foundations and by an annual strawberry festival. Local retirees were enlisted to record the stories of their lives, so that their experiences, insights, and knowledge wouldn't be lost to generations yet unborn..She tried to raise her right hand, but it flopped uselessly and would not respond..He looked up into the eyes of the stocky man with the birthmark. They were gray eyes, hard as nail heads, but clear and surprisingly beautiful in that otherwise unfortunate face..Leaving the engine running and the heater on, he got out of the car, leaned back inside, said, "Better lock up while I'm gone," and then closed his door.."When your hands are bigger," Tom agreed, "I'm sure you could. In fact, one day I'll teach you." Unerringly, in the darkness, he found her face with both hands. Smoothed her brow. Traced her eyes with fingertips. Her nose, her lips. Her cheeks..Although a believer, Agnes was not at the moment able to spread the flowers and ferns of faith over the hard, ugly reality of death. Cowled and skeletal, Death was here, all right, scattering his seeds among all her gathered friends, one day to reap them.."Some men," she said, "wouldn't be able to sustain desire when their hands touched my back. I'll understand if you're one of them. It's not beautiful to the eye, and rough as oak bark to the touch. That's why I brought you here, so you'd know this before you consider where you want to go from ... where we are now." If killing the wrong Bartholomew had broken a dam in Junior and released a lake of tension, whacking the right Bartholomew would set loose an ocean of pent-up stress, and he would feel free as he'd not felt since the fire tower. Freer than he'd been in his entire life..Holding the pistol, fully extending his right arm in execution style, the gunman approached the fallen minister..Then the old man taught it to him. But it wasn't much use, Otter thought, since he had to hide it..WHILE THE SLATS of ash-gray light slowly lost their meager luster, and sable shadows metastasized in sinister profusion, the sentinel silence remained unbroken between Junior Cain and the birthmarked man..As Wally got behind the wheel and closed his door, Angel said, "Mommy, where's fog come from? And don't say Hawaii." To his surprise, when Naomi expressed an interest in romance, Junior was a bull again. He would have thought he had left his best stuff at Reverend Harrison White's parsonage..Agnes had struggled recently to find a way to explain to Barty that his uncles had lost their hope, to convey also what it meant to live without hope-and somehow to tell the boy all this without burdening him, at such a young age, with the details of what his monstrous grandfather, Agnes's father, had done to her and to her brothers. The task was beyond her abilities. The fact that Barty was a prodigy six times over didn't make his mother's work easier, because in order to understand her, he would require experience and emotional maturity, not just intellect.."I hope it will," the physician said, but his emphasis was too solidly on the word hope...Sliding Victoria's chair away from the table, he turned her to face him. He adjusted her body so that her head was tipped back and her arms were hanging slack at her sides.."Those were Rowena's affectionate names for the boys when they were babies. Her private nonsense names for them, because she said they were like two beautiful little elves and ought to have elfin names." The rain was colder than it had been earlier, almost as icy as sleet. Or perhaps she was far hotter than before and felt the chill more keenly on her fevered skin. Each droplet seemed to hiss against her face, to sizzle against her hands, with which she tightly gripped her swollen abdomen as if she could deny Death the baby that it had come to collect..Ten months later, he finally wore her down. She accepted his proposal, and they set a date for the wedding..The station wagon rolled out, the Volkswagen bus followed it, and Wally brought up the rear. "Wagons, ho!" he announced. The morning that it happened, Barty ate breakfast in the Lampion kitchen with Angel, Uncle Jacob, and two brainless friends..Fully clothed, she lay atop the bedspread. She intended to listen to a little classical music before brushing her teeth..."Don't get me started on cyclones!" Edom hurried through the house and out to the station wagon, to fetch the boxes of groceries..He either detected their well-concealed surprise or assumed they would be curious as to why, in spite of extensive surgery,

he still wore this Boris Karloff face..He slid his chair sideways to the secretary and leaned forward with the gun in both hands..Otter shrugged.."Well, certainly, I understand," said Panglo, slowly lowering the offered hand, although he clearly didn't understand at all..Out of Phimie's humiliation, terror, suffering, and death had come Angel, whom Celestina had first and briefly hated, but whom now she loved more than she loved Wally, more than she loved herself or even life itself. Phimie, through Angel, had brought Celestina both to Wally and to a fuller understanding of their father's meaning when he spoke of this momentous day, an understanding that brought power to her painting and so deeply touched the people who saw and bought her art..By eleven months, his vocabulary had expanded to nineteen words, by Agnes's count: an age when even a precocious child usually spoke three or four at most..Zedd taught in this world where dishonesty is the currency of social acceptance and financial success, you must practice some deceit to get along in life, but you must never lie to yourself, or you are left with no one to trust.."I just wanted everyone to come see the spider, that's all. It was a really, really icky interesting bug..".To be useful, anger must be channeled, as Zedd explains with unusually poetic prose in *The Beauty of Rage: Channel Your Anger and Be a Winner* Junior's current predicament would only get worse if he had to telephone Roto-Rooter to extract a musician from the plumbing..Uneasy nevertheless, Agnes went down the hall to her son's room and found that he had fallen asleep sitting up, while reading. She slipped *The Star Beast* out of the tangle of his arms, marked his place with the jacket flap, and put the book on the nightstand..He was focused enough, in fact, to find Bob Chicane, kill the insulting bastard and get away with it.."Acute nervous emesis," Junior croaked. "I've never thought of myself as a nervous person..".Lord, help me here. Give me this one, just this one, and I'll follow thereafter where I'm led. I'll always thereafter be your instrument, but please, please, GIVE ME THIS CRAZY EVIL SON OF A BITCH!.Ferocious pirates, ruthless secret agents, brain-eating aliens from distant galaxies, super criminals hell-bent on ruling the world, bloodthirsty vampires, face-gnawing werewolves, savage Gestapo thugs, mad scientists, satanic cultists, insane carnival freaks, hate-crazed Ku Klux Klansmen, knife-worshiping thrill killers, and emotionless robot soldiers from other planets had slashed, stabbed, burned, shot, gouged, torn, clubbed, crushed, stomped, hanged, bitten, eviscerated, beheaded, poisoned, drowned, radiated, blown up, mangled, mutilated, and tortured uncounted victims in the pulp magazines that Paul had been reading since childhood. Yet not one scene in those hundreds upon hundreds of issues of colorful tales withered a corner of his soul as did a glimpse of Barty's empty sockets. The sight wasn't in the least gory, nor even gruesome. Paul cringed and looked away only because this evidence of the boy's loss too pointedly made him think about the terrible vulnerability of the innocent in the freight-train path of nature, and threatened to tear off the fragile scab on the anguish that he still felt over Perri's death..Not once did he look back to see if the fire had grown visible as a glow against the night sky. The events at Victoria's were part of the past. He was finished with all that. Junior was a forward-thinking, future-oriented man..The detective wasn't the only person in the world who liked "Someone to Watch over Me." Anyone in the lounge might have requested it. Or maybe this number was part of the pianist's usual repertoire.."It was in your heart, too, and anything that's in your heart is there for anyone to see. Will your father marry us?".Paul's Mediterranean complexion didn't make a blush easy to detect, but Tom thought his face brightened until it was a shade or two closer to the color of his rust-red hair. His eyes, usually so direct, evaded Celestina..Although first-rate, the surgical team wasn't able to reattach the badly torn extremity. Tissue damage was too extensive to permit delicate bone, nerve, and blood-vessel repair..Sad symbols of a romance not meant to be, the red rose and the bottle of wine lay on the floor of the foyer. With the corpse gone, no signs of violence remained.."I should," Tom agreed, "but the point is this. . ." With the finesse of a magician, he allowed the salt shaker to slip out of the concealment of his palm, and stood it beside the pepper. "This is also me..". "Yeah," he confirmed, applying a blue crayon to a grinning bunny that was dancing with a squirrel..Fresh from sedative-assisted sleep, which hadn't ended until they were in the taxi between the hospital and the hotel, Angel had proved as fully resilient as only children could be when they still retained their innocence. She didn't understand how seriously Wally had been hurt, of course, but if the attack by Cain had terrorized her while she'd watched it from beneath her mother's bed, she didn't seem in danger of being permanently traumatized.."Mommy, watch!" He turned in the deluge with his arms held out from his sides. "Not scary!".He ardently wished that he hadn't killed her with such merciful swiftness. If he'd tortured her first, he would now have the memory of her suffering from which to take consolation..Celestina told them about Nella Lombardi and about the message Phimie delivered to Dr. Lipscomb after being resuscitated. "Phimie was, . . so special. There's something special about her baby, too..".In the kitchen, Barty sat at the table, and Paul's heart pinched at the sight of the boy in padded eyepatches..Round one hit Ichabod in the left thigh, because Junior fired while bringing the weapon up from his side, but the next two were solid torso scores. This was not bad for an amateur, even if the distance to target was nearly short enough to define their encounter as hand-to-hand combat, and Junior decided that if the deformation of his left foot hadn't prevented him from fighting in Vietnam, he would have acquitted himself exceptionally well in the war..He hadn't killed this one, of course. A traffic accident. Wasn't that what Vanadium had said? Ten months ago, following tendon surgery for a leg injury, Seraphim had been an outpatient at the rehab hospital where Junior worked. She was scheduled for therapy three days a week..Dishes dried and put away, Jacob retired to the living room and settled contentedly into an armchair, where he would probably become so enthralled with his new book of dam disasters that he would forget to make luncheon sandwiches until Barty and Angel rescued him from the flooded streets of some dismally unfortunate town..Now, Obadiah produced a pack of playing cards as though from a secret pocket in an invisible coat. "Like to see a little something?".Bartholomew's genius might have been intimidating, even off-putting, if he'd not been as much child as child genius. Likewise, he would have been wearisome if impressed by his own gifts..With the uniformed troopers was a stocky, late-fortyish, brush-cut man in black slacks and a gray herringbone sports jacket. His face was almost pan flat, his first chin weak, his second chin stronger than the first, and his function unknown to Junior. He would have been the least likely man to be noticed in a ten-thousand-man convention of nonentities, if not for the port-wine birthmark that surrounded his right eye, darkening most of the bridge of his nose, brightening half his forehead, and returning around the eye to stain the upper portion of his cheek..Agnes invited everyone to stay for dinner. The pies were no sooner finished than large cook pots, saucepans, colanders, and other heavy artillery were requisitioned from the Lampion culinary arsenal..After a day of work, the pencil portrait of Nella Lombardi was finished. The second piece in the series-an extrapolation of her appearance at age sixty-was begun..This didn't work for Junior. Strangely, when he focused on a mental image of any fruit-apple, peach, banana-his thoughts drifted to sex. He became aroused and had no hope of clearing his mind.."Last I noticed, his car was out. Let me check." Sparky put down his phone and went to look in the garage. When he returned, he said, "Nope. Still out. When he parties, he usually parties late..".HAVING COMPLETED HER English lesson, Maria Elena Gonzalez went home with a plastic shopping bag full of

precisely damaged clothes and a smaller, paper bag containing cherry muffins for her two girls..In the chilly darkness, his breath plumed visibly, frosted by moonlight. The rapidity and raggedness of his radiant exhalations would have marked him as a guilty man if witnesses had been present..Never had the familiar red Bicycle design of the U.S. Playing Card Company looked ominous before, but it was fearsome now, as strange voodoo veve or satanic conjuration pattern..Now, here on this sunny ridge in Oregon, miles from any train and farther still from any nuns, Junior applied this artistic insight to his own situation, overcame his squeamishness, and regained some momentum of his own. He approached his fallen wife, stood over her, and stared down into her fixed eyes as he said, "Naomi'.". "I don't know anyone named Bartholomew." He decided that the truth, in this instance, could not harm him..According to the cards, Barty would be rich financially, but also in talent, spirit, intellect. Rich in courage and honor, Maria promised. With a wealth of common sense, good judgment, and luck..When the subject shifted to card tricks and fortune-telling, Maria admitted to practicing divination with standard playing cards..He exploded off Renee with the velocity of high-powered rifle fire. Stunned, disgusted, humiliated, he backed away from the chaise lounge, spluttering, wiping at his mouth, cursing..Eleven years later, a few months after marrying Agnes, Joey mysteriously invited Edom to accompany him on "a little drive," and took his bewildered brother-in-law to a nursery. They returned home with fifty pound bags of special mulch, jars of plant food, and an array of new tools. Together, they stripped the sod from the side yard, turned the soil, and prepared the ground for the rich variety of hybrid starter plants that were delivered the following week..He considered himself to be a thoroughly useless man, taking up space in a world to which he contributed nothing, but he did have a talent for baking. He could take any recipe, even one from a world-class pastry chef, and improve upon it..As his drying tears became stiff on his cheeks, Junior decided that he would most likely have to kill Vanadium to be rid of him and fully safe. No problem. And in spite of his exquisite sensitivity, he was convinced that wasting the detective would not trigger in him another bout of vomiting. If anything, he might pee his pants in sheer delight..Barty set one other rule: "Without dying first ... and you have to be sure you can get back."..Intuition told Tom Vanadium that the removal of the paintings was significant, but he wasn't a talented enough Sherlock to leap immediately to the meaning of their absence..Junior tossed garments on the floor and across the bed to create the impression that the detective had packed with haste. After being imprudent enough to blast Victoria Bressler five times with his service revolver-perhaps in a jealous rage, or perhaps because he had gone nuts-Vanadium would have been frantic to flee justice..She hadn't sung since the early-morning hours of October 18, and no other paranormal event had occurred since then. The waiting between manifestations scraped at Junior's nerves worse than the manifestations themselves.. "You'll catch pneumonia," she warned, reaching across the boy to flip the passenger's-side vent toward him..Although, by unspoken agreement, they avoided any talk of loss and death, the mood remained grim. Angel sat in thoughtful silence, pushing her food around her plate rather than eating it. Her demeanor intrigued Tom, and he noticed that it worried her mother, who put a different interpretation on it than he did..The night was holding its breath again, the previous breeze now pent up in the breast of darkness..Reading the dates on the headstone, he saw that the minister's daughter had died on the seventh of January, the day after Naomi had fallen from the fire tower. If ever asked, Junior would have no trouble accounting for his whereabouts on that day.. "He's a wonderful boy, so very bright, so very full of life. Blindness will be hard, but it won't be the end. He'll cope without the light. It'll be so difficult at first, but this boy ... eventually he'll thrive."..He didn't wonder about his sanity, either, as a less self-improved man might have done. No madman strives to enhance his vocabulary or to deepen his appreciation for culture..Agnes winced. Already, another contraction. Mild but so soon after the last. She clasped her hands around her immense belly and took slow, deep breaths until the pain passed..Few people will spend the greater part of their youth in school, struggling to obtain the education required for a medical specialty, unless they have a passion to heal. Franklin Chan was a healer, whose passion was the preservation of vision, and Agnes could see that his anguish, while a pale reflection of hers, was real and deeply felt..Academy of Art College and might have met Celestina White. The critiques of her paintings..In the car again, a block from home, Barty said, "Maybe you could just not tell Uncle Edom and Uncle Jacob until Sunday night. They won't handle it real well. You know?"..If he didn't find the Rolex and get back to his car before the reception ended, he'd forfeit his best chance of following Celestina to Bartholomew..Swift and yellow, Angel flew to her mother, grabbing at one of the bunched drapes as if she might hide behind it..After following the blacktop fifty feet, Junior headed downhill through the close-cropped grass, between the tombstones. He switched on his flashlight and trod cautiously, for the ground sloped unevenly and, in places, remained soggy and slippery from the rain..Shrieking like carrion-eating birds waiting for their wounded dinner to die, the Hackachaks twice drew stern warnings from nurses. They were told to quiet down and respect the patients in neighboring rooms..Junior hoped that he hadn't been betrayed by eyeshine in the fraction of a second before he closed his eyes to slits.. "You haven't had previous episodes like this?" Parkhurst asked, standing at the bedside with a file folder in his hands, half-lens reading glasses pulled down to the tip of his nose..A speeding truck passed, stirring the fog, and the white broth churned past the car windows, a disorienting swirl..With Angel at breakfast, instead of just Uncle Jacob, at least Barty had someone to talk to, even if she did insist on speaking more often through her dolls than directly. Apparently, the dolls were on the table, propped up with bowls. The first, Miss Pixie Lee, had a high-pitched, squeaky voice. The second, Miss Velveeta Cheese, spoke in a three year-old's idea of what a throaty-voiced, sophisticated woman sounded like, although to Barty's ear, this was more suitable to a stuffed bear..Vanadium hadn't seen the man who had clubbed him from behind and who had smashed his face with a pewter candlestick, but when~ he spoke the name Enoch Cain, the quality in his eyes was not compassion. No fingerprints had been left, no evidence in the aftermath of the fire at the Bressler house or in the Studebaker hauled from Quarry Lake.

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