

## **Call the Dump, We Threw Away Common Sense**

## **By George Cunningham**

I miss common sense. Common sense has gone the way of 10-cent coffee and 50-cent beers. Don't get me wrong. I'm not one of those people who go around getting all weepy about the good old days. There were plenty of things wrong about the good old days that we are well rid of.

But common sense is one of the things I miss. I had kind of assumed that when my generation and the ones that came after started cleaning out the closet of all the ill behaviors of the past, the one thing we would not throw away was common sense. But somehow, perhaps when nobody was paying attention, common sense got thrown in the trash.

I was reading a story the other day about 68-year-old Vietnam vet Richard Eggers, who had been fired from Wells Fargo Home Mortgage because of new federal mortgage employment guidelines that ban anybody from working for a mortgage company who had ever been committed of a crime involving dishonesty, money laundering, or breach of trust.

In 1963, when Eggers was 19, he was arrested for sticking a cardboard cutout of a dime in a Laundromat dryer. He was arrested and convicted of operating a coinchanging machine by false means.

Because of that conviction, his employer under the new regulations had to fire him or face a \$1 million-a-day fine. Tough new rules were meant to target upper and mid-level bank executives who had engaged in identity or mortgage fraud. The problem is that many banks have reached settlement agreements with the feds that pardon past behavior for their management people.

Eggers as a customer service representative who made \$29,795 a year was not one of those people. He is one of the thousands of folks at banks and mortgage companies across the nation who have been terminated because of minor crimes in their distant pasts, such as shoplifting and welfare fraud.

Eggers can appeal his dismissal and get a federal waiver, but that takes about six months. In the meantime, he is out of a job.

If the banking and mortgage story was an isolated case that would be one thing, but it isn't. We have grown accustomed to stories about 7-year-old boys being put on

suspension because they teased little girls or brought a pen knife to school in the pocket of their jeans. We read about old women with walkers being patted down by overzealous TSA agents, and homeowners being sued because a burglar slipped on the stairs while making off with their belongings.

We were in Target the other day when we bought a couple bottles of wine. The young woman on the cash register wouldn't sell it to my wife unless she showed her ID. My wife is a beautiful woman, but she is 57 years old. The week before a different clerk asked for her ID before selling her some cleaning solvent. I guess that was in case she wanted to sniff it.

We like Target, and we even know that this silliness is not their fault. Target's merely complying with state law in the most efficient way. The law requires that vendors make sure that anyone buying alcohol or any kind of medicine or cleaning product that might be used to get high is over the age of 21. To make sure all of their stores are compliant, Target has programmed their computers so that clerks have to check the ID of every customer buying one of these products, to make sure that they're really older than 21. That means my 57-year-old wife – and her 91-year-old father.

Target's been our discount store of choice for many years, but the company clearly doesn't value our business if they demand we participate in their silly and meaningless ritual in order to buy their products. The clerk has to do it for her salary. We do not.

We have banned many establishments in the past for such insults. In a small way, this is us striking a blow for common sense.

We're not kidding ourselves. We clearly understand that Target can survive nicely without our business.

This is just us letting them know that we can do the same.

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