

## **Cheques that nearly bounced**

One Saturday morning, I went to deposit some cheques from my office to the bank. As is the case with cheques for most corporate bank accounts, the mandate for signing them is usually more than one person.

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These particular cheques were to be signed by myself and one other person from the office. The first signatory had already signed but my signature was pending. Over time, I

have made it a habit of signing my part just before depositing the cheques in the bank, just in case I lose or misplace them after signing.

This particular morning I was in a hurry and, in my rush, deposited the cheques without signing them. I realized this much later in the afternoon. The bank where I had deposited the cheques closes at 11:30am on Saturdays, so there was nothing I could do to recover them and sign before they were cleared. My biggest worry was that the cheques would bounce, which would mean a dishonoured payment for the items we were paying for (bad for the reputation of the company) and a resultant penalty from the bank to our firm.

I immediately called a friend who used to work for the bank, but who had left the place more than a year ago, and explained to him the

situation. He explained that if the day's cheques had been cleared, there was nothing to do except issue new cheques and bear the penalty. That's when I thought of Don Alvaro and immediately started asking for his assistance to recover the cheques and sign them.

The following day – Sunday – after Holy Mass in the morning, I said another prayer to Don Alvaro using the soft copy version of the prayer card that I have on my phone. Immediately I finished saying the prayer, I received a text message from this friend of mine, the former employee of the bank, telling me to go to the bank on Monday before 9am and ask for a certain person who would assist me. Apparently, he had made an effort on Saturday night to reach someone who worked in the bank and explained my situation.

I went to the bank on Monday and found the person I had been referred to with the cheques, waiting for me to sign them. He explained to me that for some reason, they had decided to clear the cheques on Monday, instead of the usual routine of doing so at the end of each day, which would have meant Saturday for that bunch of cheques. For me this was a clear sign of Don Alvaro's intervention.

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*Nairobi*

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