[Snap Judgment]

[upbeat music]

**Glynn:** This is what I remember, and someone's going to have to help me fill in the blanks. Michigan, a TV show, I do not recall the name. I tune in for the local news, maybe be part of the local news, I can't recollect. But what I do know is I sit there in keen anticipation next to my little brother behind our TV trays. Both of us transfixed on this cheesy announcer guy, cornball, polyester suit smiling in some kind of studio. He'd look around, pick a screaming lady from the crowd. "Oh, my God. Oh, my God. Oh, my God." Everybody's excited. He escorts her into a glass booth. "Okay. The 60-second timer is about to start. Are you ready, Jan?" "Uh, I'm ready, Tom." [horn blows]

And then, cash money flies up in the booth. The swirl of green crazy, and people are screaming. The lady is scrabbling, reaching, grasping. My brother and I, shouting at the screen. "No. No. You're doing it all wrong." [horn blows]

[audience upset]

The timer runs out. And the man escorts her, sheepish, clutching a haul of just a paltry few dollar bills. No, no, there was so much cash. "Better luck next time, Jan," the man, he'd say. "What is wrong with these people?", my brother and I ask this to each other over and over again. "What is wrong with them?" One day, one day, we're going to show them how it's done.

[upbeat music]

And I'm so happy to say that that day, it has finally arrived. Snap Judgment proudly presents Money Truck. Amazing stories of the big score. My name is Glynn Washington. Always remember and never forget, use your jacket to catch up all the cash. Well, you're listening to Snap Judgment.

[upbeat music]

Now, Snappers, today we bring you something a little bit different. Six people, each in a different time and place, but they all find themselves in the same predicament, asking the very same question. Super Snapper, Shannon Cason, leads us through a story that these good people never saw coming.

**Stokes:** Put it like this. If the sky started dropping money out, the whole world will go crazy.

**Shannon:** July 2019, Tuesday, Atlanta, Georgia, Interstate 285 westbound, the veteran.

**Philip:** My name is Philip Dean. I'm 25 years old. Being down in Atlanta, I didn't really have an income and it was kind of that gap between the G.I. Bill for a college and kind of my active-duty paycheck. So, I decided to drive for Uber. That day, down the road, I was driving for four or five hours, I came over this hill. And then, I saw about 40 or 45 cars pulled over on the side of the road and people out of their cars. Is there cops? Is there an ambulance? Is something on fire? What's going on. I need to pull over, I need to help.

[upbeat music]

I got out, walked around, and surveyed what was going on. And then, I looked at people taking steps around and picking up things off the ground. I'm like, "They're picking up money." [cash register dings] I didn't believe it was money on the ground until I saw a lot of money on the ground. It was a pile of money on the ground as pile of leaves. I looked at a couple people and I was like, "What just happened?"

**Shannon:** August 2003, also a Tuesday, Interstate 80, eastbound in the middle of nowhere, Iowa. The lucky guy.

**Lucky Guy:** I am that one. I've walked into gas stations and found $400 on the ground. I've been in casinos and found $500 and $1,000 chips. Yeah, I was driving on a highway, and out of pretty much nowhere, it started raining cash. Started like a snowstorm with one or two at a time. Next thing you know, it's just hitting you, like dumping on you. I can't see because the windshield of the car was covered. The freeway came to a complete and abrupt stop. There was no way to tell where it came from. We were miles from an exit. Just farm fields on both sides. No buildings, no towns, nothing. Money blowing in the breeze and falling from the sky and getting stuck on people's tires and stuck under people's windshield wipers, stuck in little crevices of the bodywork on their cars. I'm sitting there observing this, trying to process, "Okay, how did this happen?"

[upbeat music]

**Shannon:** December 2018, a Thursday, East Rutherford, New Jersey, route 3, westbound. The bystander.

**Betsy:** I was commuting. So, I am stopped high up in a New Jersey Transit bus with the cushioned seats and the big windows. And suddenly everybody on the bus started to look to the left-hand side of our bus and started yelling, "Wow." I thought immediately, "Oh, my, there's some terrible accident."

**Woman:** There's a Brink's truck over there.

**Betsy:** Then I looked over and what I saw was-

**Woman:** The Brink's truck. The money fell out.

**Betsy:** A Brink's truck stopped, and a gentleman in a uniform, an African American gentleman who is both kind of crying and laughing at the same time, and there are cars whirring by. He's collecting things off the highway.

**Man:** Look at this, look at the homeboy right here, stack of money in his hand.

**Betsy:** And a lot of people were yelling things like, "Ooh, he's going to lose his job."

[vehicle horns]

**Shannon:** October 1999, another Thursday, a farm near Brownsville, Oregon. The lady with the horse pasture.

**Carol:** I was grooming at the time. The horses alerted me to it because of the crash. I mean, they hear something, they see something, they smell something and their whole posture changes. I came out here, and the guard, I guess you'd call him, only one was outside. He had this big rifle slung over his back with a strap, and he was very military. "Yes, ma'am. No, ma'am." And he didn't want me out here. And I had a bucket, and I was trying to pick up broken glass. This is a horse pasture, and we don't want glass in our horse pasture. We don't want the horses eating it. We don't want the horses stepping on it. I was not trying to get any money. I didn't have any money in my bucket. There were no dollar bills. I don't think they were heavy enough to fly out. But the sacks of coins did fly out. And they broke nickels and dimes and pennies, and stuff like that. I was upset. You don't have a money truck crashing your field very often.

**Shannon:** May 1999, a Monday, I-95, southbound, outside New York City.

**Stokes:** I never thought it would be a dream job, but it ended up being a dream job. Do everything that you go work in an armored car and carry millions of dollars around, and have a gun. [chuckles]

**Shannon:** The armored car guy.

**Stokes:** I'm the guy. My name is Troy Stokes. I was working for an armored car service, and I was driving money. Yeah, it was the port authority money. It was the turnpike, the parkway money. It was all their money. The traffic was flowing excellent that day. There was no accidents, everybody was just moving. As we get on the turnpike at 13-A, we're driving. A lady in the white Volvo came on the side of me, and I'm seeing in the mirror, I see a car with high beams keep hitting the high beams like the police. And was blowing the horn at me and she literally cut me off. So, I got out the truck and I'm like, "What's your problem? What are you doing?" And she said, "I was trying to tell you, the back of your door opened up and the bag fell out, and a car ran over the bag, and money is everywhere."

**Shannon:** January 1997, a Wednesday, Miami Florida, Interstate-395, The Cop.

**Delrish:** So, I'm Delrish Moss, formerly with the Ferguson Police Department as police chief and before that, I was a major with the city of Miami Police Department. I was in my office when we'd gotten word that a Brink's truck had somehow turned over and that money was spilling down off the expressway. This has happened right in the center of Overtown. Overtown for Miami is probably the most economically challenged neighborhoods that there is. It's an impoverished neighborhood and suddenly, money is raining down from heaven. When I first got the call, I thought, "Man, this can't be happening."

**Shannon:** But it happens all the time.

**Person:** What would you do if you saw money spilling from an armored truck?

**Shannon:** All over the world.

**Person:** In Hong Kong, there's been a mad scramble for cash.

**Shannon:** Hundreds and hundreds of accidents.

**Person:** Take a look at this bag of cash.

**Shannon:** Top heavy trucks.

**Person:** Brink's truck, apparently lost some cash.

**Shannon:** Doors bursting open.

**Person:** It seems like a dream come true. Thousands of dollars in cash literally on Indiana highway.

**Shannon:** Cash flying through the sky.

[soothing music]

**Shannon:** In each of these events, in each of these places, each person has stepped into a whole new world of possibilities. In New Jersey, the bystander watches in shock. Others on the bus pull out their cell phones and start taking video.

[laughter]

**Betsy:** It was like I was in an aquarium, and you see like the polar bear come by or the big shark and it's all playing out in front of you and you can't touch it. I felt kind of the joy of the people who were stopped in their cars. Many of them obviously, working people who are going off to their jobs who were like having early Christmas.

**Person:** It was a highway to money heaven, Route 3 West, right in front of MetLife Stadium. People were stopping short, pulling over, even jumping over dividers, just to catch some green. Betsy Richards watched it from the window of her bus.

**Betsy:** And there were $100 bills, $5 bills.

People seemed to be very interested in whose money this was.

**Person:** Again, this is not free money--

**Betsy:** Whether people were taking the money or giving the money back.

**Person:** The money technically belongs to Brink's, police officers say, and it's illegal for drivers to keep it.

**Shannon:** In Miami, the cop heads to the scene.

**Delrish:** Money was actually spilling down off the expressway, down into the neighborhood. And people were actually out grabbing it up. This was the very same expressway that had destroyed the community. We were severely outnumbered. We saw people starting to run off in different directions with fistfuls and pocketfuls running from the police because they were afraid that they'd have to return the money or they were going to be arrested. It was kind of funny just to see people running from all over the place, had a sort of comical ring to it.

**Shannon:** The cop hits the streets of Overtown, looking for information about the missing money.

**Delrish:** As we were going around door to door asking people to give the money back, to turn it in, we also knew that in those homes, people were struggling with the dilemma of, "Now, I've got a way to make ends meet."

I lived in Overtown as a kid. As a matter of fact, most of my high school years were in Overtown. I knew these people. So, when they're telling me something that's not true, I know they're telling me something that's not true. You see the looks on faces. You see that smirk. You see these things that are telltale signs that what they're about to tell you is not going to be the truth and they know that you know it's not.

**Person:** Most of the residents we talked to said the money that fell from this bridge was good for the neighborhood.

**Person:** Half a million dollars, plus $300,000 in food stamps vanishes in Overtown.

**Person:** If somebody did find money, do you actually think they're going to return? That money is going to good use.

**Shannon:** In Atlanta, the vet surveys the scene.

**Philip:** Should I stop? Should I not stop? Hell, yeah, of course, I'm going to stop. It looks fine to me. It's money on the side of the road, why not? I picked up some ones, I think I picked up a five. I stuffed money into my pockets, and I didn't have any organization to it. I just picked it up, threw it in my pocket, and just kept on going. My first instinct was that people were going to be fighting each other and someone might pull a weapon, someone might hit someone, start a fight, start a mob, something of the sort. Me and this this other gentleman, we were almost going side by side picking up the same, our separate lines, and there's one at the end. It's a five. And we kind of both paused and kind of looked at each other like, "Who's going to grab it first?" And then it's like, "Go ahead, go ahead. You can get that. You can get that." I'm like, "Oh, well, thank you." I remember one person walked down the hill about 20 feet toward me, they shout over and said, "The higher bills are up there. That's where the big pile is. The higher bills are up there." Some people were on the phone saying, "Oh, you need to get out here. This is what's going on. This is amazing." I didn't know if anyone called the police, I figured someone had.

[phone ringing]

**Operator:** [unintelligible [00:15:25] 911, what’s the address and emergency?

**Person:** [unintelligible [00:15:29] 385 West, there's money all over the road. There's people stopping and picking it up.

**Operator:** Oh.

**Person:** There's money everywhere and people are just grabbing, and people are [unintelligible [00:15:40] pull over to get it. I don't know what denomination the bills are. It's money, it's paper money.

**Person:** Money all over the beltway, believe it or not.

**Person:** People are out of their cars, running back and forth across five lanes of traffic.

**Operator:** Oh, my goodness.

**Philip:** I remember, at one point, a woman walking out to the third lane, almost to the fourth lane, to pick up money. This is just getting insane. This is a lot of people. This is still a highway. I didn't really want to see someone get hit by a car. I didn't want to see a car wreck or get hit. I don't want to be around this if it goes bad. That's why I decided to kind of get back in the car. I'm just going to take what I have and leave.

**Shannon:** In total, $175,000 was spilled in Atlanta.

**Philip:** Wow, that was a lot of money.

**Person:** $175,000.

**Shannon:** After the vet takes off, police officers show up. They record on their body cams, and they clean up what's left of the cash on I-285. Catching bills, as they drift pass on debris.

**Person:** I was walking and $50 dollars blew up. Blew up out of nowhere I came to them.

**Person:** Really?

**Person:** Yeah, $50 bill.

[laughter]

**Shannon:** Back behind the wheel of his Toyota RAV4, the vet speeds away from the scene with the money.

**Philip:** By about 30 seconds down the road, I called the parents, "You will not believe what just happened." [chuckles] And once I got back to my parents' apartment, I sat in my car for a minute and found everything in my pockets and started counting, I went, "Wow." I folded it up in half and then put it in my wallet separately than the $2 or $3 I had my wallet initially, and I just kept it separate.

I believe it was the next day. The Fulton County Police Department kind of put in their social media that "It's not your money. It needs to be returned if you have it." I remember almost verbatim it was anything under $1,000 is a misdemeanor, anything over is a felony. I mean, I really just talked to my parents about it. "Why should I keep this? Why should I give this back?" sort of thing. The Air Force has three core values. It's Integrity First, Service Before Self, and Excellence in All We Do. And it really tested my integrity.

I think it was 5 or 6 o'clock at night and I made the decision of I'm going to take it back because that was not my money. My dad chose to come with me. We rode there, and it was just one of those, "What do you think they're going to do? What do you think they're going to ask me?" I don't know if he's going to take me in custody for a little bit as we fill out paperwork. In that situation, your mind kind of jumps a little bit.

[pensive music]

**Glynn:** Snappers, in just a moment, the vet finds out that he is not the only one with a guilty conscience, when the Money Truck episode continues. Stay tuned.

Welcome back to Snap Judgment, the Money Truck episode. When last we left, the vet was on his way to the police station ready to return the cash he picked up from Interstate-285. Snap Judgment.

**Shannon:** When the veteran and his dad get to the police station, the police officer comes out of the evidence room and greets them. He's recording on his bodycam.

**Philip:** He's like, "You're returning money too?" "Yes, sir, I am."

**Officer:** I've been doing this all day.

**Philip:** He apparently just got done with someone else and he wasn't upset. At one point, he asked me well, "How much are you returning?" I think it was 13 ones and a $5.

**Officer:** $18.

**Shannon:** He kind of just blinked at me for a second, "$18?"

**Officer:** Here's the case number that say that I collected $18 from you. Flip it over, that's all of my information.

**Shannon:** The vet is one of nine people who turns in money, from what becomes known in Atlanta as the Perimeter Payday. One person turns in $2,094, another turns in $520, another returns 24 bucks.

**Philip:** $18 is the least that was turned in. That was myself. My dad kind of joked about it. He's like, "All this money that fell on the ground, he picked up $18." That's all it was, was $18. If I found $40,000 in the ground, might have been a different conversation. I kicked myself in the back a little bit on that one and thought about more like, "Why did I not stay longer and why did I not keep it?" That night for me for Uber was not as good. I think it was only like $20 with Uber Eats that night and then I picked up $18, so it was double what I did. [chuckles] On the way home, I think I passed the gas station and went, "Man, it'd be nice to fill up my tank real quick with $18." But I decided not to.

**Shannon:** On I-95 outside New York, the armored car guy looks over at his partner.

**Stokes:** He's freaking out. He's likes, "Stokes, we're going to lose our job. We're done. We're done." So, I had to smack him, get him back in control, and focus. I said, "Listen, go up there, grab the money. Okay? Calm down. I'll stay with the truck. We both can't leave the truck. If we leave the truck, someone's going to take the whole truck." He said, "There's people everywhere." I said, "You have a firearm. Put it in the air and fire. It works in New York like that. They disperse. Trust me. It will work." It was mayhem. It was like people running, literally almost getting hit by other cars just to grab some money. It was crazy. Tractor trailers stopping, everybody stopping. And then after they picked up the money, they roll by and saying thank you to me. "Thank you, sir." "Thank you, armored car guy." "Thank you." Everybody was thanking me that went by, "Thank you." They were blowing their horn, thumbs up. People have banners out their cars. "Thank you. God bless you."

I just had to laugh about it. I mean, what else I'm going to do? The money's insured. That's why it's called insurance. How you say? I just enjoyed the moment. It was so crazy because Connie Chung called me out of nowhere. I don't know how she got my cell phone number. Don't ask me. I don't know how. And I picked up the phone. I said, "Hello?" She said, "Hi, this is Connie Chung from Channel Seven News. I'm like, "Are you for real?" "Who am I speaking to?" I say, "You're speaking to an armored car guy, Stokes. Why?" She's like, "Are you the one with the money that fell out the back of the truck?" I said, "Yeah, you're talking to him." And she's like, "We'll be right there. Don't go nowhere." I said, "Are you serious?" Before she said, "Right there," somebody was setting a tripod up. They're ready to like start filming, right then and there. And then, my CEO guy, Rodriguez, calls us and said, "Get in the truck. Now get out of there, get out of there."

**Shannon:** In Oregon, the lady with the horse pasture is told by the guard standing next to the truck that crashed into her field, that she isn't allowed to take any pictures.

**Carol:** I'd never had a guard standing there with a rifle slung over his shoulder and acting like it was some sort of top-secret thing. I thought that was a little overblown, the top-secret thing. So, I went up to the corral and I took pictures. [chuckles] It's my damn property and I'll do what I want. [laughs] That's what I thought. He's invading my property. I am not invading his property. And, of course, immediately there was people, spectators and newsmen and stuff like that. They called in a crew that stayed here until dark or dusk, gleaning the field and picking up all the money. And then when they left, they said, "Anything you find out here is yours."

**Shannon:** The next day her friend comes by with the metal detector. They don't find much.

**Carol:** I mean minimal amount of money. It was pennies and nickels and dimes. I mean, they got all the quarters, I think. [chuckles]

**Shannon:** In the middle of nowhere Iowa, cash keeps falling from the sky. The Lucky Guy sits in his car.

**Lucky Guy:** I was more confused than anything else. When I first tried to open my door, somebody was running by and hit it and closed it back on me. That's how many people were out running around. So, it was like a herd mentality panic. Everybody around us was picking up whatever they could and throwing it in their cars. I just ended up taking a couple handfuls that were on the windshield and throwing them into the car.

**Shannon:** The Lucky Guy gathers the bills. He stuffs them into a flexible lunchbox cooler. He heads down the highway, the cash in his back seat.

**Lucky Guy:** At best, maybe there was several thousand dollars, I don't know. But it wasn't enough to excite me. It wasn't enough to, "Oh, I'm set for life." We were going to continue to the next town and just turned it in. We were stopped before we got there.

**Shannon:** There's a police checkpoint. Two officers step out of a squad car.

[police siren]

**Lucky Guy:** They asked if we had driven through, and we said yes. They asked if we picked something up, and we said yes. And then, they asked, "Can you guys follow us to fill out paperwork?" We said, "Okay." And then, it was getting to the police station that they informed us that we're being detained.

**Shannon:** Detained. The Lucky Guy is charged with theft.

**Lucky Guy:** That much money on the side of the road, there's going to be somebody looking for it. I was concerned I was going to miss my upcoming work. I was concerned that this was going to take a financial bite out of my ass. I was shocked.

**Shannon:** He's led through the police station past cops sifting through piles of money.

**Lucky Guy:** Tables and tables full of cash, spread out. They took whatever we had, and they were all like $20 bills. I never got an official account, honestly. I do know that the person that was arrested after me, he had I think, like over 20 grand on him.

**Shannon:** After getting his mugshot, the Lucky Guy shut inside a closet full of bookshelves and discarded furniture.

**Lucky Guy:** That's how small the tenement was. If I was like the A Team, I probably could have built something to get out of there. [laughs] I had really done nothing wrong other than picked up something I found on the ground in the middle of the highway.

**Shannon:** That night, he makes bail and calls a lawyer, who gets his charges reduced to a misdemeanor.

**Lucky Guy:** When I walked out of the booking facility, I got back in my car and continued down the road for at least 100 miles or so, I might have left the state that night. I was like, "What the fuck was that about? Seriously, what the hell was that about?"

**Shannon:** The armored car guy is taken to the state police barracks. It's 1 o'clock in the morning.

**Stokes:** I was there for about three hours. They interrogated me to find out what led up to the money falling out the back of the truck, just write it down everything, what happened throughout the whole day to lead up to this. And that was it, and then they let us go. Actually, I thought that all this got to be a big misunderstanding, it was a freak accident. And then, I just go back to work like regular. That's the thing I'm thinking in my mind. The truck probably was bad or whatever like that. I wouldn't ever know it fell down if the lady had never pulled me over. I'd have got all the way back to Trenton and never knew nothing about it. If a door ajars, ajar mean when it opens, when it opens, the alarm goes off and it's a red light in the front of the driver's side. It's a big bright red light that just [mimicking alarm] like that, that let you know a door open. That didn't work. No light, no alarm, no nothing.

**Shannon:** The armored car guy doesn't go back to work the next day or the day after that.

**Stokes:** They suspended me and the other guy for like a few days. And so, they said they got to sort it out. So, then a few days came, the manager called me. He said, "Stokes, you got to come in and bring you badge, your firearm. They're letting you go." I said, "Let me go for what? I didn't do nothing wrong. It could happen to anybody." What happened was it was a state trooper in an unmarked car, when the bag fell out the back of the truck, he saw the bag fell out the back of the truck and a car ran over the bag and that's when he started writing anybody plate number down. Yeah, $80,000 was in the bag and all recovered except for $46.

So long story short, I lost my job for $46. When I got there to return my stuff, my badge, I felt like a police officer there that's just lost his job for no reason. My partner, I looked at him and I felt bad and I even tried to stick up for him. I said, "Listen, let him at least keep his job because I asked him to come with me. He was going home that day." He said, "Stokes, it doesn't work like that. He was with you. You're both fired." At the armored car places, I was flagged everywhere. They had an article with me with my picture on the wall, "Don't hire this guy." It messed my credit up. I couldn’t get nothing. I lost my house in Trenton. I had a nice three-bedroom house, fenced-in yard, everything. I was depressed. I was there for five years. I wanted to retire with them. I wanted to get the gold watch with the armored truck in it, a nice plaque showing my appreciation that I was there for 20 years.

**Shannon:** The armored car guy still remembers the most money he ever hauled.

**Stokes:** The most money was $100 million, and they had to burn it. You throw all the money in this like oven thing, and they just burn up millions and millions and millions of dollars that's not circulating anymore. You got to remember, United States makes the money. We make money every day, we print money every day, we burn money every day.

[pensive music]

**Betsy:** When you're sitting at home, trying to figure out how you're going to pay a bill, you just have this fantasy that you're going to win the lottery or that somehow, the Brink's truck is going to open and money is going to fly through the air and you're going to scoop some up. And it just fulfilled all of that longing. Having enough money is not just working hard. It's also luck.

**Stokes:** If I was on the other shoe, and I was driving on the turnpike, and I see an armored car drop money out the back of the truck-

**Philip:** If you find a wallet on the ground, and it has $1,000 in it?

**Carol:** If I am out there in the middle of my hay field and I find a sack of money that actually fell from the sky from an airplane--

**Philip:** Do you take the money, or do you find the owner?

**Lucky Guy:** Is that morally wrong if there's nobody around?

**Stokes:** Come on, stop it. This is reality.

**Delrish:** What's the right thing to do? Take care of my family or return this money?

**Carol:** I might have a moral dilemma there.

**Shannon:** A few years later, the lady with the horse pasture witnesses a second armored truck crash in her field.

**Carol:** It just shouldn't have happened. I mean, one was enough, I didn't need two. And I was really, really upset by this time. I mean, I was ranting and raving and pointing and gesturing, and there's no damn excuse for this and if anybody would just drive decently, it wouldn't happen and I'm really tired of this happening and-- [voice fades away]

[upbeat music]

**Glynn:** A very, very big thank you to everyone who spoke to us for this story. Troy Stokes, Philip Dean, Betsy Richards, Delrish Moss, Carol Steele, and the Lucky Guy. Featuring Shannon Cason as a narrator. Check out Shannon's podcast, Homemade Stories, to hear more from the Shannon. Big thanks to Tyler Estep who first reported Philip Dean's story for the Atlanta Journal-Constitution. And thanks as well to Cole Richards and Randy Scott Carroll for the recording assistance. The original score for this story was by Renzo Gorrio. It was produced by Anna Sussman, John Fecile, and Nancy López.

[upbeat music]

I know, I know it happened again. But if you missed even a moment of today's show, subscribe to Snap Judgment podcast. Subscribe, because someone's story might just change your life for real. It changed mine. Get into the Snapnation conversation on Instagram, Facebook, Twitter, do not miss a beat.

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Snap is brought to you by the team that knows exactly what they do if money fell from the sky. Everyone knows. Except for the uber producer Mr. Mark Ristich. He probably spent all his on fruit cups. There's Pat Mesiti-Miller, Anna Sussman, Renzo Gorrio, John Fecile, Shaina Shealy, Marisa Dodge, Nikka Singh, Teo Ducot, Leon Morimoto, Flo Wiley, Nancy López, and Regina Bediako.

And this is not the news. No way is this news. In fact, you can walk into a police station, tell them all about the bad thing you just did, to have them laugh at you and call you names. And you would still, still not be as far away from the news as this is. But this is PRX.

[upbeat music]

*[Transcript provided by SpeechDocs Podcast Transcription]*