

# Coffee Talk: Two Sugars One Life

## Bob's Bank of Trust

Clayton M. Myhill

September 2025

I've been Bob.

Not proud of it, but there it is. I've written checks on my Trust account when I knew damn well the balance was hovering somewhere between "insufficient funds" and "you've got to be kidding me." We've all got a Bob story. Hell, most of us have been the Bob in someone else's story.

Relationships run on currency, and that currency is trust. Every promise kept is a deposit. Every commitment honored adds to the balance. And every time you say "I'll be there" and aren't? Withdrawal. Every "I forgot" that sounds suspiciously like "I didn't care enough to remember"? Withdrawal with fees.

Meet Bob. Bob's turned overdrafting his Trust account into performance art.

There he goes, absolute legend, strutting up to the Bank of Trust trying to cash a check like he's got a Swiss account full of credibility. The teller's screen is flashing red. "Sir, your balance is... negative."

"There must be some mistake," Bob declares. "I'm *good* for it."

He's not good for it. Bob hasn't made a deposit since 2019.

But Bob doesn't retreat. Bob demands to see the manager. The manager, bless her patient soul, pulls up his transaction history: the forgotten birthdays, the projects he volunteered for then ghosted, the promises stacked up like unpaid parking tickets. Bob listens, nods thoughtfully, and then says the words every emotional bankruptcy expert knows by heart:

"That doesn't sound like me."

*If you've ever said those words while someone's staring at you with receipts, welcome to the club. Pull up a chair. The coffee's strong and the denial is stronger.*

At work, Bob's the same. He'll volunteer to lead the quarterly presentation with the enthusiasm of someone who fully intends to show up. Then the day arrives and Bob's in the wind. When confronted with the smoldering wreckage of his neglected commitments, he's suddenly got amnesia. "I was supposed to do that?" he asks, while his colleagues stand there holding the bag he handed them.

Look, we laugh at Bob because it's easier than looking in the mirror. But here's the uncomfortable part: our trust accounts work both ways. We're tracking our own balance, sure. But we're also the bank for everyone else's deposits and withdrawals with us.

*You're allowed to close accounts. You're allowed to stop extending credit to people who've proven they won't pay it back.*

Compassion is a virtue. Boundaries are survival.

When someone keeps overdrawing from your trust without any intention of making deposits, you're not being kind by letting it continue. You're co-signing their financial fantasy at the cost of your emotional solvency.

Every breach needs more than acknowledgment. It needs action. "I'm sorry" without change is just words with a bow on them. Trust gets rebuilt through deposits, not declarations.

So here's to being better than Bob. Here's to checking our own balance before we start writing checks. And here's to finally closing the accounts that have been running deficits for years.

The Bank of Trust doesn't do bailouts. But it does honor fresh starts.

Make your deposits count.

---

*Want the curated sequence? 7 essays, 21 days, one free chapter. [emotional-navigation.com/coffee-talk](http://emotional-navigation.com/coffee-talk)*