

#### Chapter Four

It was eight o'clock, a dark misty night in San Francisco, when thirty-five year old state Senator John Raymond handed his car keys to the valet. Impeccably dressed in a pinstriped suit that had been tailored to fit his athletic frame, he adjusted his tie, nodded to the doorman and entered one of the city's finest French restaurants.

Fleur de Lys, in addition to its remarkable cuisine, was also known for its romantically subdued atmosphere but that night, romance was not on the menu. Perry Johnson, the president of the U.S. division of NAPCO, an international banking conglomerate, was already seated at a reserved table in the rear, his face hidden by an open wine list.

"A vintage Latour would be nice," the senator said, as he quietly took his place opposite the banker.

"Sorry senator, didn't see you enter," Perry said, while peering over his half height glasses.

"This isn't the usual bankers venue, I can't wait to hear your pitch," the senator said, while taking a sip from a crystal water glass.

Gazing at him thoughtfully, Perry lowered the wine list and replied, "I chose a sixty-four Gran cru will that do?"

"That depends."

"Well, senator, I am quite aware of your freshman status, however, you weren't born yesterday ... I'm certain you know how things work around here."

"Why don't you spell it out, just to make sure that were on the same page."

"Your wine, Msr.," the sommelier announced, as he stood between the men and held the bottle on display.

"Yes, that fine," Perry said, "go ahead and pour it."

"A magnificent choice," the sommelier said, as he filled their glasses.

"I think you'll like this one," Perry remarked, after taking a sip.

"Smooth and demanding, like you, my friend," the senator replied, after the sommelier's departure.

Perry frowned. "I had hoped for a congenial dinner and chat," he said, "I am not your adversary."

"Look, Mr. Johnson ..."

"Please, call me Perry," he interrupted.

"Fine," the senator said with obvious impatience, "I doubt that you'd be spending your shareholder's money on dinner with a public servant unless there was something to gain, so, let's get to it."

"Relax, senator, we'll chat after dinner ... I recommend the duck."

Few words were exchanged during the protracted dinner but afterwards, while savoring a finely aged cognac, Perry leaned back in his chair and asked, "What do you know about the consumer credit industry?"

"Well, I guess you already know that I've been assigned to the state oversight committee tasked with the investigation of the industry. So, is that what this is all about?"

"NAPCO is an enormous financial institution," Perry remarked, while staring at the glass of golden liquid in his right hand, "its tentacles are lengthy and powerful and as such, I can safely say that for the purposes of this discussion, my words represent the sentiments of all of our fine country's major banks."

"Alright, you have my attention."

"Are you a golfer?"

"Well, yes ... but what relevance does that have?"

"Would Pebble Beach appeal to you?"

"Certainly, I've never had the opportunity to play it."

"Saturday morning, we tee off at eight."

"But ...?"

"There are no ears on the links."