

Chapter Six

"Over here, senator," Perry Johnson called, as he waved with one hand while leaning on a golf club with the other, "you're right on time."

Senator Raymond, wearing a pale yellow shirt and slacks, felt out of place as walked from the parking lot. Looks like I'm the only one wheeling his own clubs, he remarked to himself, as a handful of caddies scurried about.

"Here's our ride," Perry said, gesturing towards a waiting golf cart.

"I was looking forward to walking the course."

"Nobody walks here," Perry said, with a sneer.

"Then, what about a caddie?"

"No ears, remember?"

With Perry at the wheel, they drove for several minutes in silence. As the two men left the cart and walked side by side to the first tee, Perry surveyed their surroundings for interlopers until convinced of their privacy. "I understand that your committee has been very busy over the past few days?" he said.

"I would say that your information is accurate," the senator replied, while kneeling to retrieve a fallen ball.

They teed off, the senator first, then reentered the cart for the ride to the next tee. By the twelfth hole, the senator, an amateur in comparison to Perry, a scratch golfer, was ahead by four strokes and jubilant. It was fairly obvious to the senator that his golfing partner was throwing the game but it mattered little. Here he was, John Raymond the freshman senator, playing one of his country's most revered courses, he wasn't about to complain. As they headed back to the cart, Perry threw his clubs in the back, surveyed their surroundings and hopped into the driver's seat. "This is about as private as it gets," he said, "so, I hope you've done your homework?"

"I believe that I am up to speed on the topic."

"Then I assume you're cognizant of the history?"

"Why don't you give me your version."

"OK," Perry said, his chin dimpling like a prune as he frowned, "this is the way it happened. The banking industry has always made money, big money by lending. So, when someone came up with the idea of making high interest credit available to the general public, we all ..."

"Had a party, right?"

Perry grimaced. "It was all very legal and highly sanctioned by the government," he said, "as a way to infuse more capital into the economy."

"Sure, by addicting the population to the lure of easy credit."

Perry hesitated, exhaled and replied, "More or less."

"So, I guess you weren't very happy when the United Way began their debt consolidation business to negotiate for lower interest rates on behalf of their indebted clients?"

"We never dreamed that the dependency upon plastic cards would become so prevalent, however, along with the profit came problems."

"Go ahead."

"The giddiness that comes with free spending caught up with many of our cardholders ... they were overextended and couldn't make the payments. When debt consolidation came along, it seemed like a boon. Hell, we even helped pay some of the consolidation industry's expenses with something called 'Fair Share'."

"I'm up to speed on that aspect but I also understand that the banks have been cutting back on those payments."

"Profit, senator, it's all about profit. Once the word got out that we were paying the Fair Share up front, a whole cottage industry shot up overnight and was almost immediately making big, I mean really big bucks. It's gone too far and that's where you come in."

"You're telling me that the same industry whose creation you facilitated and subsequently supported is now causing you harm?"

"Exactly, what started out as a way to have our cake and eat it, so to say, has come back to consume us but I see you as our paladin."

"How so?"

"We would like this industry to go away, over time, of course."

"Assuming I were to agree, how could I accomplish that?"

"Initiate legislation, first on a state level and later, with our help," he winked, "on a national level."

"Legislation that ...?"

"Exactly," he interrupted, "laws that make the practice of debt consolidation illegal. The actual wording of the legislation and your presumptive publicizeable motives will depend upon your own creativity, as we require absolute deniability."

"Meaning?"

"We will have no public connection with either you or your bill. This will be your legislative legacy, not ours."

The senator, who had been leaning on his club throughout the conversation, while standing alongside the cart, had created a sizable divot. He leaned forward and attempted to repair it with his foot. "What's in it for me?" he asked.

"A bright political future and a comfortable lifestyle."

"And if I decline?"

"Well, let us not even begin to consider that possibility."

"Just one further question ... why me?"

"Virgins," he replied, with a wry smile, "are the most eager to please."

Swallowing audibly, the senator said, "I'll need some time to consider."

"Fine, but keep your thoughts very private. Loose tongues have a way of coming back to bite."