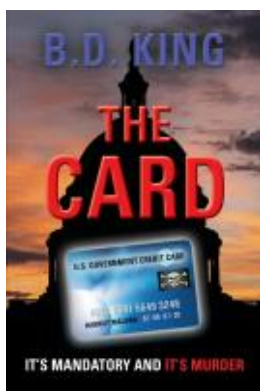


B.D. KING

THE
CARD



IT'S MANDATORY AND **IT'S MURDER**



The Card is mandatory and it's murder! Created to protect consumers, the Card system has a secret back door used by President Howard to destroy his enemies and siphon interest to offshore accounts. Howard is pushing the Card Reform Act (CRA) to gain even more power over the country. Senator Maybry and the enigmatic Constabulary, Inc. fight to derail the CRA, but they and their witnesses are in mortal danger from Howard's ruthless assassins...

The Card

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The Card

An Original Novel

B. D. King

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First Edition

Chapter Two Vengeance

Marianne's Restaurant West Haven, Connecticut

Wearing a cook's apron, Shelly Tobler hurried through the kitchen of Marianne's Restaurant with a cart full of clean supper plates. "Any word on Doris?" He asked.

Lenny Jarvis, the restaurant's manager nodded. "She finally called in sick and we can't get anyone to replace her, Shel."

Shelly shook his head and grinned. "Don't you love it? What do you want to do, Lenny?"

"We'll put the emphasis on the big party in the Colonial Room and pick up the pace in the main dining area. The remaining servers will have to take extra tables. Shouldn't be too bad. It will mean more tips."

"Good plan," Shelly told him. "Where do you want me?"

"Potatoes, Shell."

As the owner of Marianne's Shelly could have just taken over, but he never interfered with the way his managers ran their restaurants if he could possibly help it. That was one of the reasons that his three restaurants were the best in the area. Of the three, Marianne's was, by far, his favorite. It was a friendly upscale family restaurant with a popular bar and an excellent reputation. At thirty eight, Shelly was husky but not fat. He had black hair and a square face with a straight nose and a rounded chin. His brown eyes showed a certain mirth and his mouth looked ready to smile. He was a man used to hard work and he enjoyed it.

"How are the steaks for that large party in the Colonial Room coming, Charlie?" Lenny asked the chef.

"Off the grill right now, but I need more plates." Charlie told him.

Shelly rolled a cart of clean plates up to the grill and got a quick "thanks" while he helped Charlie fill the plates.

"Fifteen baked and seven mashed," Charlie told him.

One of the bus boys hurried in with a cart of dirty dishes while Gwen Martinelli flowed into the kitchen behind him with another tray of empty salad plates. Her timing was perfect, they were on track.

"What's next, Lenny?" Shelly asked.

Jarvis looked at his watch. "It's 6:30, Shel, you better get your butt out of here if you're going to pick up a card and some flowers for Allie."

Shelly blinked in surprise. "Damn! I almost forgot." It was Allie's and his wedding anniversary. Tobler took off his apron, and tossed in onto a hook. "Will you be okay?"

"Sure, this is the only big group this evening," Jarvis told him with a smile. "We've got it now."

As he headed for the office he called over his shoulder, "Same order as last week, Lenny?"

Jarvis waved and smiled. "Already made out, Shel. Tell Allie I said congratulations."

The restaurant owner waved, grabbed his coat and hat and hurried out of the door to his fully restored 1956 Chevrolet and rushed to the florist to pick up a dozen pink roses before he stopped off to buy a card. Then he hurried home.

"Hi, Daddy." Kimberly, his twelve year old daughter threw her arms around his middle and he bent to give her a big kiss. She was slim and athletic and had her mother's oval face and button nose, but his eyes. "Look what we did in art class in school today." She showed him a beaded "Indian" picture frame which she had made for a photograph of "Flame," her favorite singer.

"That's wonderful sweetheart." He smiled and tried to be positive, but couldn't resist the fatherly admonition. "How come you never greet me at the door with 'A' on a math test or an English paper?"

"Oh, Dad." It was the universal reply when no real answer would do.

"Where's your brother?" he asked.

"Working on one of his silly model airplanes, of course," she reported disdainfully.

Twelve year old daughters can hardly be expected to look on anything their ten year old brothers do with approval.

"Hi, dad." Henry's fingers were covered with the white paint he was using on the latest model air liner. He wanted to be an airline pilot.

After a hug and a kiss, they trooped into the kitchen where Allie was stirring a pot of spaghetti sauce.

"Happy anniversary," he announced brandishing the flowers and card.

She put her arms around him to kiss him. He held her close and could feel the bones of her hips. Allie had always been slim, but lately she had lost a lot of weight, so much so that her cheek bones were very prominent. Allie looked up at him and smiled but there were dark circles under her gray eyes.

He sighed. At least she isn't listless, he thought. "Are you all right, Allie?"

"I'm fine," She insisted. "It's this new medication. I just get worn out at the end of the day. Thanks for the flowers." Allie turned to her daughter.

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"Kim, put these in a vase please." She opened the card and read it. "You're so sweet." She kissed him again. "Henry, get that paint off your hands and set the table."

"But, Mom..."

"Clean your hands and set the table, now." Shelly ordered. When Henry was on his way, Shelly turned to Allie.

"Want to take in a movie this weekend?" he asked.

"Sure."

"With or without the kids." He wanted to know.

"Definitely without," she said. "You used to take me out to restaurants," she teased.

"I can take you to any three of the finest restaurants in West Haven." He waved his arm gallantly and grinned. This was their joke. Since he owned three restaurants, they ate out much too often. Eating at home was a rare treat.

Henry finished setting the table and Kimberly put the flowers right in the middle. They sat down said grace and Shelly began filling everyone's plates. Henry took the largest portion. Boy can that kid eat, Shelly thought. He should. He's grown two inches in the past couple of months. Grades were the first subject at the table.

"So how'd you do in the latest math test, Kim?"

"I got an 87, a 'B'," she reported proudly.

"That's good," Shelly said, then added, "another three points and you'd have an 'A'."

"What's the big deal about 'As'?" Henry wanted to know.

"First it puts you at the top of your class. Second it allows you to choose the college you want and that's very important if you want to be an airline pilot. And third, when you're an 'A' student it's easier to get a scholarship, because Mom and I can't afford to send either of you to college out of pocket."

"What kind of marks did you get in college, Dad?" Henry asked.

"I was a 'C' student because I didn't apply myself." Shelly replied honestly. "That's why I manage restaurants instead of designing space ships."

"Mom, how'd you and Dad meet?" Kimberly was adept at changing the subject.

"Allie smiled. 'We met at Marianne's.'"

"Did Daddy own it then?" Kimberly asked.

Allie laughed softly and looked at her husband. "Not exactly. He was a cook's helper and I was delivering paper products for Acme Paper. Your father used to help me unload the truck."

"What?"

"It was love at first sight," Shelly added.

"Then how come it took you another month before you asked me out?" Allie wanted to know.

"I was shy and completely broke. Remember, it was another two years before I bought 25% of the places from Jeanette."

"Likely story." She needed.

"It's true," he replied defensively.

"The only reason I became the manager was to get enough money to take you out."

"Aunt Jeanette used to own Marianne's?" It was Henry's turn to be curious.

"She still owns 25% of it." Shelly said. "Every time I get a chance, I buy another 25%. In another 5 years, who knows?"

"So why did you go out with him, Mom?" Kimberly steered the conversation back to their parents' romance.

Allie looked at her husband and smile. "Because he was cute and I liked his sense of humor."

"Not because he was a hunk?" Their daughter asked.

Both parents stared at their daughter. "Kimberly," they chorused. Allie and Shelly looked at each other. She's only 12, they thought.

"What's for dessert?" Henry brought the conversation to a very tangible level.

"It's in the freezer," Allie told him, "but if you go get it you have to serve everyone."

Henry jumped up and opened the freezer door. "Oh, boy butter pecan."

"I'll get mine," Kimberly announced. "If Henry serves, I'll only get a spoonful."

"Because you don't deserve anymore," her brother told her.

"Don't fight," Shelly told them and for some reason they didn't.

When they were all at the table Kimberly asked another question awkward question. "If you're her daughter and we're her grand kids, how come Grandma Olympia doesn't like us?"

Allie had previously avoided the subject of her mother entirely, but this time she decided to answer. "Your grandmother came from a very poor mill family in Shelton. At an early age she decided there were better things in life so she worked hard and got a scholarship to UCONN and there she met Simon Gordon, your grandfather."

"I liked him," Kimberly said. "He was nice."

"I don't remember him," Henry said.

"That's because he died when you were four," Allie explained.

"So what about Grandma Olympia?" Kimberly insisted.

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"The Gordon family was very wealthy and your grandmother became very status conscious. It was one of the lessons she hammered into your uncle Lenny and me. Shortly after college, I met and dated Jerry Lindstrom."

"The governor, Mom?" Kimberly's eyes got wide.

"Yes, but he wasn't the governor then. He was only an enterprising lawyer with political aspirations."

"You mean that we could be the governor's kids?" Henry asked.

"No," Allie replied with a grin, "if I had married him, you wouldn't be you."

"Oh," Henry had to think about that one.

"What happened then?" Kimberly kept the conversation on course.

"Jerry and I broke up and later I got the job with Acme. I really enjoyed it and I could make as much money as anyone in the company. Unfortunately, your grandmother thought it was an inappropriate career for a college graduate. When your father and I got married, she didn't like the idea of me marrying a restaurant manager," who was also Catholic, she thought but didn't say so. "When Jerry Lindstrom's career sky-rocketed and he was elected governor, she told me I had made a mistake. I guess she thought a daughter in the governors' mansion was the nearest thing to heaven and I had let her down. Still, she was never really nasty until your Grandpa died. After that, it was one thing after another."

"But why doesn't she want to see us?" Kimberly wanted to know.

"I don't know, dear. It's nobody's fault. It's just something she has to work out."

"Can I have some more ice cream?" Henry was nothing, if not practical.

The discussion of Olympia Gordon petered out and Shelly made sure the kids did their homework.

"Thanks for the flowers and the card," Allie sighed as they lay in bed. "I meant to get you something but sometimes I forget things. That's the problem with this medication."

He squeezed her hand. "I don't need anything but you, Allie."

"I love you, Shel." She drifted off to sleep.

Shelly kissed her. It was hard watching her trying to overcome whatever it was. At first the doctors said it was depression but none of the medication worked for more than a short time. Allie was so lively until this had hit a few weeks ago. If she weren't so damned brave about it, it might be easier to take. Shelly drifted off shortly after Allie. In his case it was from sheer emotional and physical exhaustion.

The big meal at Barney's Diner was breakfast and at least three times a week Shelly stopped by to check it out. Marie Hanson was the manager and ran a tight ship. She was a high school drop-out and single mother

whom Shelly hired as a waitress. Now she had her high school certificate and a year of college. Heavy set with bleached blond hair, she wore a light blue blouse with a scarf and black slacks.

"Hi, Shell." She smiled warmly and they shook hands.

Shelly looked around. "Looks like a big crowd."

"We're running the pancake special," she said. "It always brings them in."

"Any problems?"

Hanson shrugged. "Nothing big. Teddy Merriman has missed two days and hasn't phoned in. I hope he has another job 'cause he is history."

"It's your call, Marge," Shelly told her. "Just make sure the paperwork is in order when you fire him. We don't need a law suit. Also make sure Larry Todd, our accountant, knows. No sense cutting worthless pay checks. Has he given you trouble before?"

"Lots, he even mouthed off to the cooks when they asked him to sweep the floor during a busy period. Wanna see the books?"

"Sure."

Shelly went into the office and sat at the computer. He went to the restaurant's order and accounting program to check the figures. Marge came in to look over his shoulder.

"Marge, is this right? There's a 15% increase in sausage and bacon."

"That's right," she grinned. "So much for all that stuff about people eating low cholesterol."

Shelly checked the store room and the walk-in refrigerator. It was very neat. "Great job, Marge," he patted her shoulder. "See you in a couple of days."

"Have a good one, Shel." She waved as he left.

Shelly's next stop was the Savin Rock Grill named after an old amusement park. It didn't open until lunch time, but he wanted to watch them set up. Howie Greenberg, the Grill's manager was the newest member of the team and Shelly was keeping a close eye on him. While he was there, he got a call from Lenny Jarvis.

"Yes, Lenny."

"Shel, I just got a call from Nick Gianelli our supplier and he says the system is refusing to take our Card.

"What?" Consternation spread across his face. Shelly insisted on having the best credit rating possible for both the restaurants and his personal finances.

"That's what he said." Jarvis told him.

"Okay, I'll take care of it."

Shelly hung up and called Nick Gianelli. They had known each other for years. "Nick, it's Shelly Tobler."

The Card

"Shelly, I don't know what's going on, but the system says your card has been pulled."

"What do you mean pulled?" Shelly wanted to know.

"Just what I said," Gianelli said. "Yesterday you had an A1 credit rating and today it's pulled. Normally a card gets pulled after three months of bad credit. There's gotta be a glitch in the system. You need to straighten it out. You want me to fill your order anyway?"

"No, I'll take care of it, Nick, thanks. I'll get right back to you."

"Sure thing, Shel."

Shelly dialed Todd Accounting who did his payroll and the payroll of half a dozen other small businesses. Larry Todd answered the phone and Shelly told him what had happened.

"That's ridiculous, Shel. I'll call the local Card Bureau and get back to you."

"Thanks, Larry."

Shelly thought little more of it and drove to Marianne's. A message from Larry was waiting for him. He called back.

"Shelly, get over to the bank and withdraw all the cash you can. Do it right now!" Larry sounded frantic.

"Larry calm down. What's wrong?"

"They pulled your card and they're putting a hold on all your assets for 6 months. It has something to do with Homeland Security."

"What?" Shelly was dumbfounded.

"Do it." Todd was adamant.

Shelly did as he was told. By the time he got to the World Merchant Bank, he was unable to get to any of Tobler Corporation's assets. He pulled \$5,000 out of his personal account, just to be on the safe side. Then he asked to see the bank's assistant manager. Susan Harris was an attractive, well tailored blonde in her forties. She and her husband were regulars at Marianne's. Today she was glaring at him.

"Hi, Sue."

"Mr. Tobler," she said coldly.

"Mr. Tobler? Sue, we've known each other for years. What's going on? Why can't I access my account with The Card?"

"Mr. Tobler, you are no longer a depositor at this bank. Your funds have been seized by Homeland Security and removed from this institution."

"What? When?"

"I am not at liberty to discuss any of this with you, Mr. Tobler. Now, if you will please leave."

"Wait a minute, can't you at least tell me what my options are?" He asked.

Her voice had an edge. "I don't know what you've been doing, Mr. Tobler, but Homeland Security has the right to seize a suspect's assets during an investigation. If no charges are pressed then they must be returned."

The woman's pompous tone irritated Shelly and his temper flared. "Suspect?" He shouted loudly. "No one has charged me with anything," he retorted at the same level. "There's no warrant and I haven't been arraigned, yet you're treating me like I'm guilty of some crime." That took Harris aback. "What gives you the right to give them my money?"

"We have a directive from the Card Bureau," she retorted

"Directive be damned. A directive is not the law!" he shouted. People in the bank were looking at them.

Harris looked around obviously embarrassed. "Please leave before I call a security guard."

Shelly pointed his finger at her "You'd better call an attorney, Sue." He told her angrily. "Because when I get through, you're going to need one!"

Tobler stormed out and went right to his attorney's office. Dave Goldman was 56. A former congressman, he was slightly overweight, and had a medium build and a ruddy face that emanated warmth and confidence. His hair and neatly trimmed mustache were dark auburn liberally flecked with gray. As usual he was professionally dressed. He greeted Shelly with a warm handshake then listened calmly while the obviously agitated restaurateur related the events of the morning.

Goldman solemnly shook his head. "I don't know what to tell you, Shel. Go back to work and I'll make some inquiries. There's no legal basis for the Card Bureau or Homeland Security to seize your assets without a warrant or prior notification. I'll call you as soon as I learn anything. And don't worry about Sue Harris. By the time we're through she'll write an apology in any color ink we want."

Shelly breathed a sigh of relief. "Thanks, Dave."

He arrived home a little after seven. Kimberly was in the kitchen washing dishes. He gave her a big hug. "Where's Mom, Kim?"

"She's asleep, has been since we got home from school."

"Where's Henry?"

"Doing his homework, I fixed the spaghetti left over from last night."

"You're a princess, Kim," he told her.

"Dad?" She looked at him with big blue eyes that made him melt. "Mom's really sick, isn't she?"

"Yeah, she is. Sometimes it takes a long time to find out exactly what's wrong before they can cure it. We just have to love her and be patient."

"I know."

"What about your homework?" Shelly asked.

The Card

"I knew you were going to ask that." Kimberly sighed.

Allie barely moved when he got into bed. He had the sinking feeling that this medication wasn't working either.

Allie got up to make breakfast for the kids and Shelly took it as a good sign. He went to work and the day began normally. Marianne's opened at 7:00 AM and there was a good breakfast crowd. Lunch was looking good, too, but at 1:00 PM, the power went out. The patrons murmured and the emergency lights came on. Shelly called the local office of New England Power.

"New England Regional Power, New Haven Office."

"I'm Sheldon Tobler. I'd like to know why my power had been turned off since I'm paid up 'til the end of the month."

"Just a moment, Mr. Tobler, I'll connect you with accounts."

Tobler waited.

"John Michaels, May I help you?"

Shelly explained his problem.

"I'm sorry, Mr. Tobler, Homeland Security directed us to cut off all power to your restaurants immediately."

"That's illegal," Shelly said. "I'm paid up until the end of the month."

"We made a refund to your card account," Michaels said.

"Which is now in the hands of the Card Bureau or Homeland Security," Shelly shouted into the phone.

"We can only obey the directive issued, Mr. Tobler," Michaels hung up.

"Like hell!" Shelly tried to make another and the phone went dead.

"Lenny, close up," he ordered. "We can't cook without power. Everybody gets credit for a full day's pay."

"What about the customers, Shel?" Jarvis wanted to know.

"The cash registers won't work either," Shelly said in exasperation. "Tell 'em it's on the house. Clean up as best you can. I've got to call Dave Goldman."

"Sure thing, Shel." Jarvis was totally dismayed. If the restaurant closed what was he to do?

Tobler called Goldman from a pay phone. "Dave, it's bad. I'm closed down. They've cut off the power and shut off the phones at Marianne's."

"What? That's impossible."

"No it isn't." Shelly explained everything.

I won't have anything for you until tomorrow, Shel. Go home. I'll call you there."

Dejectedly, Shelly returned home. Allie was sitting in the living room drowsily leafing through a magazine.

"You're home early, Shel."

He sat beside her on the sofa. "Allie, what's wrong?"

"I wish I knew. Now I have a splitting headache. I'll be all right. I took some of those mega pain killers the doctor gave me. They just make me so damned drowsy. What happened?"

He explained what had happened. "It's like the whole damned world is falling apart and everybody is telling me it's Homeland Security or the Card Bureau. It's like there are no laws and I have no say so. It's a good thing I took a bunch of cash out of the bank yesterday. What the hell is happening?" His voice was loud and his fist slammed down on the coffee table.

Allie looked at him through half-lidded eyes. She couldn't stay awake any longer.

Capitol Episcopal Church Washington, D.C.

"Harriet Majuba was one of those rare individuals who was so full of life that she brightened the existence of those around her. She worked hard in the difficult profession of journalism and was universally admired and respected. All of us will miss her deeply." Alan Border concluded the eulogy to Harriet and stepped down from the altar. He went to Harriet's mother and father and offered his sincere condolences. The Anglican priest rose and in a few short minutes concluded the funeral service. Throughout the church there were weeping and choked sobs. With tear filled eyes, Barry Julien watched as the ushers somberly approached the casket, closed the lid and screwed it down. The pall bearers lined the sides of the casket and rolled it down the aisle to the waiting hearse.

He had loved Harriet the way an uncle loves a vibrant, talented niece. She was an aspiring writer which for him meant a kindred spirit. Now, that spirit had been snuffed out. The Washington, D.C. police declared Harriet Majuba the victim of a car-jacking. Her body had been dumped in Maryland and the car had been found banged up in the city with traces of cocaine on the seats and in the carpet. What possessed Julien to go see the coroner, he didn't know. He had been a sports writer for so many years, it was hard to recall that when he was Harriet's age he had been a crime reporter, and a good one.

Doctor Jay Albert, a city coroner, was nearly seventy and he had seen more than his share of wrongful death. Julien had met him at a function at city hall years before and they had hit it off. The Doctor was a die-hard Redskins fan and had been unable to get season tickets. Julien used his influence with one of the sports writers at the "Sentinel" to get him the tickets and they had been friends ever since. The office was small, square and dominated by a large desk that was covered with folders. On the wall

The Card

behind the desk were certificates, awards and pictures of children and grand-children. The opposite wall was taken up by a Redskins poster signed by the entire team. Doctor Albert rose from his desk. "Barry, what brings you to the charnel house?" He said dryly.

They shook hands. "Harriet Majuba." He said flatly.

The coroner looked at him curiously. "Do you want to see the autopsy?"

"No, I couldn't take that," he admitted. "I just want to know how she died."

"Sit down." Julien sat in a metal chair with a cushion that was nearly as hard as the metal and the doctor reached for a folder. He glanced dolefully at the contents and looked up at Julien. "I doubt if she ever knew what hit her."

Julien looked at the doctor and said nothing.

"She was killed by three .22 caliber bullets going through her brain from a distance of 3 to 5 feet. The three bullets were fired rapidly from a pistol with a silencer. They made a group about an inch across in the back of her skull." He made a small circle with his thumb and forefinger. "The exit wounds were also closely spaced. She was walking in some sort of gravel, probably a driveway and fell onto it. The body was moved to a wooded area where it was discovered two days later."

Julien stared into space, thinking. Carjackers didn't use silenced .22 caliber pistols, did they? The room was silent for a moment.

"Barry are you all right?" Albert asked.

"No, Doc, I'm not. How many killings as a result of carjackings have there been in the past year?"

"Seven."

"What were the weapons used?"

"Five were killed with 9mm pistols, one was stabbed to death and the other was a woman strangled after a rape."

"Were any of the wounds from the 9mm killings like this?" Julien wanted to know.

The doctor looked at him strangely before he answered. "No, they were multiple body wounds from rounds fired at point blank range."

Julien looked directly at him. "Was this done by a pro, Doc?" The sports writer asked.

Albert cocked his head then put up his hands defensively. "That's not something I would say publicly, Barry. A lot of people seem to want this to be a car-jacking and it's sometimes healthier if you go with the flow, even for a coroner. That's why I report facts and let them draw their own conclusions."

Julien nodded. "I understand, Doc. Thanks, for everything. I mean it."

The coroner said nothing for a moment. "Are you going to get involved in this?" The concern in Albert's voice was evident.

Julien took a deep breath and sighed. He looked around the doctor's office. "I don't know yet."

Albert glanced in the direction of where Harriet Majuba's body had lain in a vinyl bag in a long drawer, then looked back at Julien. "If I can help in any way, you'll let me know, won't you, Barry?"

Julien gave him a sad, brave smile, "You bet."

The two men shook hands and Julien left quickly. He needed to get out of the morgue.

The Tobler Residence West Haven, Connecticut

"Daddy, the lights don't work," Kimberly complained.

Shelly woke groggily. "What?"

"The lights don't work. The power's off."

Shelly dragged himself out of bed and went through the house. Even the phone was dead. He tried a faucet. The water ran. "At least the water is still on. Get your brother up and get washed. We'll have breakfast at Maria... someplace and take you to school. Hurry up."

"What's the matter, Dad?" She wanted to know. "Didn't we pay our bill?"

"Of course we did. This is some kind of mix up, sweetheart. Come on, get ready."

There was enough warm water left in the hot water heater for everyone to wash before they dressed. Shelly took them to a fast food place for a quick breakfast and drove Kimberly to her Junior High School. As they walked into the building the principle approached them.

"Your daughter is no longer enrolled here, Mr. Tobler." The woman said.

"What do you mean? This is West Haven. I reside here and pay taxes here. My daughter has a right to go to school here."

"No she doesn't. We have a notification from Homeland Security that your children are not authorized to attend public school. If you have any questions take them up with the board of education. Now leave the school grounds immediately or I'll call the police."

Kimberly clutched Shelly's arm and looked at. She was confused and frightened. "Daddy, what's going on? Why can't I go to school?"

"I wish I knew." Shelly was deeply troubled. What was all this about?

The Card

"What are we going to do now, Shel?" Allie had dozed in the back seat but was now awake. "I guess we'll have to take you and the kids to your mother's."

Allie shook her head. "She won't take us, Shel."

"My God, Allie, you're her flesh and blood."

"We'll see."

Shelly tried to call first but there was no answer. "We'll have to drive over." Neither Allie nor the kids looked too happy. The kids were wary of Olympia, but she was the only family the Toblers had within 100 miles. Allie's brother Lenny lived in northern Massachusetts.

Olympia Gordon lived in Woodbridge in a large rambling white ranch house with an immaculately manicured lawn. He pulled into the driveway behind Olympia's car and parked, then walked up to the door and rang the bell twice. It was long time before his mother-in-law came to the door. She was a handsome woman and as tall as he. As usual she was wearing heels which made her taller. Her gray hair was perfectly coiffed and she was dressed in an elegant green silk blouse and black skirt. As the widow of a very influential lawyer, she had plenty of political clout and she knew how to use it. She left the storm door between them closed and looked at Shelly with disdain. "What are you doing here?"

Shelly explained what had happened and asked as politely as he could. "I was wondering if Allie and the kids could stay with you until we get all this straightened out."

"No." The answer was abrupt and cutting.

"Olympia, they're your own flesh and blood and..." he protested.

Olympia Gordon closed the door before he could get out the entire sentence and walked back into the house. There was no way she would have those people in her house. Olympia had raised her children to be conscious of their station in life but Allie had betrayed her. First she rejected Jerry Lindstrom, then she worked for that paper company on a truck and finally she had married that damned Catholic cook. Even if Simon did like him, she couldn't abide Shelly Tobler and did everything she could to derail Allie's relationship with him. A cook in a restaurant was hardly an appropriate match for her daughter and a restaurant owner wasn't much better. Let them go begging in the street, Olympia thought. Maybe that would bring her daughter to her senses.

Shelly returned to the car and looked at Allie.

"She wouldn't take us, would she?" Allie asked already knowing the answer.

He shook his head and got behind the wheel, then drove to Orange to see if Jeanette Cohen was home. She was just backing out of the driveway

when they drove up. She got out of the car and grinned. "Shelly," she threw her arms around him and gave him a big kiss. "What a surprise."

"I'm afraid I have a big favor to ask, Jeanette." His face was grim.

"Shelly, you're so serious, what's wrong?"

He explained his plight again, but Jeanette smiled. "Sure, you can stay as long as you want."

"Thanks, Jeanette, I owe you for this."

"Nonsense, come inside."

Jeanette was 72 but she looked and acted 20 years younger. She was 5' 3" tall, and a little plump. Her soft brown eyes and sweet face radiated a motherly warmth. She kept her hair long and dyed light brown. Today she had on a red sweater and a gray skirt.

Kimberly pointed out the mezuzah on the door frame to Henry as they went inside. "Jewish people put them on the door to bless the house," she told him.

"How do you know so much?" Henry demanded.

Aunt Jeanette told me," she said smugly.

Allie gave Jeanette a big hug. She took her medication and lay down to take a nap.

"Coffee, Shel?"

"Thanks, Jeanette."

"Do you kids want a coke?"

"Thanks, Aunt Jeanette," they chorused.

"Aunt Jeanette," Kimberly asked. "Dad said you owned Marianne's before he did."

"That's right," she replied taking two cans of coke from the refrigerator.

"How come you sold it?"

"Because running one restaurant, much less three, takes up a lot of time. After my husband Herb died, I ran them for a while, but at my age I felt it was time to enjoy life and visit my grandchildren."

"What's the count now, Jeanette?" Shelly asked.

"Three and one more on the way, Michael's wife is pregnant." Jeanette turned to the kids. "Why don't you go watch the big screen TV in the den? Your father and I have a few things to talk about."

"Okay!" They jumped up.

"Walk," Shelly commanded and when they had gone he turned to Jeanette. "I don't know how I'm going to pay you, Jeanette."

She put her hand on his arm, "It's not the money, Shelly. The Card Bureau or Homeland Security will have to cough it up eventually. So, Olympia wouldn't even take the kids?"

Shelly nodded.

The Card

"The stupid bitch." Shelly looked at her disapprovingly but she didn't apologize. "You and Allie have two beautiful children, Shel. Olympia doesn't know what she's missing. So tell me what's happened."

While Jeanette made the coffee, Shelly explained everything in detail.

"Sounds more like Nazi Germany than the United States. What did Dave Goldman have to say?"

"He said he'd check and get back with me," Shelly told her.

"This is stupid. How are you fixed for cash?"

"Okay, thanks to Larry Todd."

"The accountant?"

"Yeah, he told me to take out a bunch of cash as soon as I could. I got \$5,000. It should last a while."

Jeanette nodded toward the couch where Allie was sleeping. "How's Allie, she doesn't look too good."

Shelly scowled. "The doctors say its depression but I don't think that's it. I need to get her back to the doctor to get some tests. Now that I have some time on my hands, I'm going to do just that. In fact, I'm going to do that right now." He finished his coffee and woke Allie up.

"What's going on, Shel?"

"We're going to the doctor."

"Oh."

West Haven Family Practitioners West Haven, CT

"I'm terribly sorry, Mr. and Mrs. Tobler, but we have rules," Doctor Fran Sturgis explained. "We can't treat anyone who's not a member of a prescribed health plan and yours has been canceled." She uttered the facts blandly as if she were telling a mother her child had a slight cold.

"But you're the provider of that insurance, doctor. I was paid up until the end of the year." Shelly's voice was an octave higher than normal.

The doctor continued, but attempted to avoid Shelly's rage-filled eyes. "Mr. Tobler, as you well know, your assets, including your insurance are under the control of Homeland Security."

"What they're doing is against the law and you're helping them get away with it." He was shouting now

"Mr. Tobler, I have to ask you to leave." Sturgis said.

"And what about my wife?" Shelly wanted to know.

The doctor shrugged. "She'll have to find another doctor."

"I suppose Homeland Security has suspended the Hippocratic Oath, too. Or is it the bureaucratic oath, now? I forget." He shouted. "Come on, Allie."

The doctor glared at him as he left but said nothing.

The public clinic in West Haven was in a dingy old building with peeling paint everywhere. It smelled mostly of alcohol and partially of vomit. Shelly felt like crying in frustration having to bring Allie to a place like this. The attendant at the desk, whose name tag read Laverne, took their social security numbers and told them to have a seat. When their information came up on the screen, she blinked. Glancing at the two she went in to see Doctor Edward Kamsin, a young doctor right out of medical school who was paying off his student loan working in the clinic. He had just finished with a patient.

"The computer says we're not supposed to treat them, doctor." She was wringing her hands, unsure of what was going on.

"What, that's ridiculous. I've never heard of such a thing."

"It's a note in their file." She explained.

"Let me see this." He went into the reception area and scowled as he looked at Laverne's screen. He read. "Pursuant to Homeland Security Directive 5000.2, this individual is not to be treated except by a medical facility approved by Homeland Security. Failure to comply could result in the forfeiture of all assets and licenses."

"See?" she said.

"This is bullshit," he shouted so loudly that the waiting patients jumped. He lowered his voice. "Homeland Security doesn't have the right to refuse anyone treatment. It's okay, Laverne, I'll see her."

When he heard the doctor shouting, Shelly thought, they're going to throw us out again, but no one approached them. They waited a long time but they were seen. The examination was very short and the doctor spoke with Shelly while Allie dressed.

"Did you know there's a note in your file from Homeland Security?" The Doctor asked.

"Yes. They've taken everything but I haven't been charged with anything." Shelly gave Kamsin a few details.

The doctor shook his head. "Mr. Tobler, unfortunately, I have to be blunt. Your wife is very ill. I don't know what it is. It might be a tumor but I can't tell. She needs to see a neurologist for an MRI or a CAT scan immediately. I can write you a referral slip, but I can't guarantee anyone will see her. She's in a lot of pain and I can give you a prescription for a strong pain killer. I wish I could do more."

"Thanks, doctor. You don't know how much we appreciate what you've done."

After stopping off to fill the prescription, they returned to Jeanette's. Allie took one of the pain killers and went to bed.

"What did the doctor say?" Jeanette wanted to know.

The Card

"They wouldn't see her, Jeanette." He said flatly.

"What?" Jeanette was bewildered.

"Homeland Security has canceled our health insurance and instructed doctors not to treat us." He explained about Dr. Kamsin.

"Those callous bastards." She spat.

"They made a refund to my card account which Homeland Security now owns along with everything else. What the hell am I going to do, Jeanette? I can't fight the whole goddamned government."

"Are you hungry?"

He thought for a minute. He hadn't eaten all day. "Yeah, where are the kids?"

"They're downstairs in the den watching TV."

"I'll fix you something." Jeanette took a pot of soup from the refrigerator and put it on the stove.

Shelly went down to the den where they were sprawled across the carpet. Henry was reading a book about airliners and Kimberly was leafing through a teen fashion magazine. The TV was going full blast. They hugged and kissed and talked after Shelly turned down the TV.

"How's Mom?" Henry asked.

"Resting, we have to get her to a specialist and I'm working on that now. How are you kids doing?"

"Okay," Kimberly said.

"Doing any studying?"

"Why study?" Henry asked with a shrug. "We can't go to school."

"School is only the vehicle. You still have to learn. Starting tomorrow, we start classes."

"Who's going to teach us?" Kimberly wanted to know.

Shelly hesitated. "I am." He said decisively. The children looked very dubious. "You guys hungry?"

"We ate."

When Shelly got back upstairs, Jeanette was on the phone. "Look this is important, Mike, it's Allie Tobler."

Pause.

"Yes, that nice lady. I need an answer and I need one fast."

Pause.

"Yes, dear, I love you, too."

Jeanette hung up the phone and went to the stove to stir the soup. "That was Michael, my son the doctor. He's working on something."

"What?"

"I don't know, but his roommate from medical school is Mort Greenberg, a neurologist at Yale-New Haven. I explained your problem and he's going to call me back." She checked to see if the soup was ready then

filled a bowl. She placed it in front of him with a slab of bread. "Eat, you'll feel better."

He looked at her strangely.

"What do you expect me to say?" Jeannette asked him with a shrug, "I'm a typical Jewish mother."

"There's nothing typical about you. Jeanette, you're really something special."

She leaned over and kissed him.

The incident with Shelly Tobler had Dave Goldman puzzled. It was bizarre, and every time he tried to find out about it, he hit a dead end. Wherever he turned there was the same non-answer, Homeland Security. But when he called Homeland Security, they claimed they had no knowledge of a case involving a Mr. Sheldon Tobler. Finally, he called Connecticut Senator Jackson Wade to find out how someone's card could be pulled with no notice and his assets confiscated. As could be expected, the senator referred him to the Department of Justice and Treasury and they were less than helpful. The news about Allie upset the lawyer immensely and, as a last resort, he called his old friend Senator Nathan Maybry of Tennessee at his home in Alexandria, Virginia.

"Dave, you old so and so," the senator's friendly voice had that warm Tennessee drawl. "How have you been?"

"Overly prosperous and you?"

"Losing hair and putting on weight. If I ever found how to switch the two I'd make a million. How are Vicki and the kids?"

"I'll be a grandfather again in two months. Julie's expecting. How's your brood?"

"The usual. I tried to talk Nate Junior out of politics but he's running for state representative in November. Thelma's fine and the oldest grand kid is in Junior High already. Can you believe it?"

"Yeah, I can."

There was a slight pause. "I take it you didn't call just to socialize, Dave."

"No, Nate, I didn't. Something strange has happened to one of my clients and I can't get any answers."

"What is it?"

"His card pulled and all his assets confiscated by Homeland Security and the Card Bureau without warning. It all happened in a short time. I...."

"Stop!" Maybry ordered abruptly.

"What?" Goldman was taken aback at the senator's tone.

"Don't say another damned word on this line, Dave." Maybry said emphatically.

"Nate...I...."

The Card

"Come see me tomorrow. I'll reimburse the cost of your ticket. Say no more. When can you arrive?"

"Tomorrow morning, I guess."

"See you then."

Ronald Reagan Washington National Airport Washington, D.C.

Dave Goldman stepped off the commuter plane a worried man. He couldn't imagine what might be going on. Why had Nate Maybry cut him off? Did he think his phone was tapped? Who would have the gall to tap a senator's phone? Carrying a light hangar bag and a briefcase, he strode across the tarmac to the terminal of Ronald Reagan Airport. Two men, one white and one black, were holding up a sign with his name on it.

"I'm Dave Goldman," he told them.

The black man, who was in his mid thirties, had to have been at least six three. Dressed in a blue blazer, gray slacks and an oxford shirt, his pleasant face looked familiar. "Gene Hobart, Mr. Goldman." He thrust out a large hand.

"Not the Gene Hobart? The Yankee second baseman?"

"Ex-second baseman." He smiled.

"Yeah, too bad about your knee. You were really great. But I guess you get tired of hearing that."

Hobart gave him a good natured grin. "Actually no, what I hate hearing about is dropping the ball during the play-offs five years ago."

Goldman laughed and Hobart turned to introduce his companion, a smaller man about 5' 11" and thin. He had a long face with a pleasant smile. "This is Mark Walleck. The senator sent us to pick you up. Have you had lunch, Mr. Goldman?"

"Dave, please. No I haven't."

"Good, the senator has something prepared. Let's go."

Hobart sat in the back seat with Goldman while Walleck drove.

"Can I ask what all this is about, Gene?"

"Not here in the car, Dave, senator's orders."

"So what do you think of the Yankees this year?"

Hobart's face lit up as he spoke of his team. He had been a terrific player until his knee had been badly injured in an auto accident. In the hospital he began working on a master's degree in public administration and was now a senator's aide.

"So how'd you get hooked up with Nate?"

The senator's aide laughed. "Pure nepotism, my dad's an attorney and big wig in the party back home. He thought it would be good for me. So did the senator."

"Is it good?"

"It's an education," he replied. "At the end of this term I'm giving Washington up. I understand you were a representative once."

"I was and I gave it up. Not wanting to leave Walleck out of the conversation, he asked. "Where are you from, Mark?"

"Local boy, Dave," Walleck said with a smile. "I'm an Army brat. My father retired as a colonel at Fort Meyer and I have a law degree. I grew up in D.C. so it suits me."

Walleck drove Goldman to Maybry's private home in Alexandria where the senator met him at the door with handshake and big hug. He was a large man with bushy eyebrows and blue eyes that twinkled as if he'd just heard a good joke. His head was bald except for a ring of gray above his ears.

Wearing a denim shirt, jeans held up by wide suspenders, and beat up loafers on his feet, Maybry beckoned the attorney inside after the hug. "Lunch is ready, come on in." He nodded to his two aides and they closed the door to the dining room without entering.

The table was set with nice china and a lunch of fried chicken, mashed potatoes and tossed salad was already on the table. Maybry motioned to a chair and the two men sat down directly opposite one another.

Goldman leaned forward. "Okay, Nate, you scared the shit out of me. What's up?"

The senator dropped the bonhomie and gave him a grim look. "I'm going to scare the shit out of you some more, Dave, but first tell me everything about your client except his name."

Goldman nodded and related Shelly's story.

Maybry listened carefully to every word then took a breath and exhaled. "What I am about to tell you is strictly confidential. Discuss only as much of this with your client as you need to reason with him."

Fork in hand Goldman looked at him but only nibbled at the food. The fried chicken was very good, but he was so worried, that he didn't enjoy it.

"Congress is about to pass the Card Reform Act. Its purpose is to extend card privileges to everyone and institute measures to reduce card crime by punishing severely those who commit it. The bill has damned near universal support and the media loves it, but it's a disaster." Maybry was obviously exasperated.

"How so?" Goldman hadn't followed the story of the Card Reform Act very closely and wondered why it caused Maybry so much concern.

The Card

"Along with allowing everyone in the country to have a card, there are certain stipulations concerning default of payment. After a certain period the government becomes authorized to garnish the card holder's wages or require other service."

"What? That means that those who don't know how to manage their money become indentured to the government."

"Precisely," Maybry said angrily, "the U.S. Government has the potential to become the largest slave holder in the world. Next to this, the company stores that were run by the coal companies in the twenties and thirties are going to look benevolent."

"Since my client doesn't fall into the category of someone who can't manage his money, what category does he fall into?" He sipped a glass of excellent iced tea.

"Dave, the way the government is going to deal with card crime sounds more like something the communists would do. Upon suspicion of any card crime the Card Bureau can confiscate a person's assets and property for six months. They don't have to have a warrant or probable cause and the consequences to the family aren't even considered."

"That's exactly what's happening to my client, Nate, he's lost his entire livelihood, his home and his health care and according to some Homeland Security directive his kids aren't even allowed to go to school. On top of that he had around 70 employees who no longer have jobs."

Maybry's jaw dropped. "Homeland Security?" The Senator asked, "Homeland Security is involved in this?"

Goldman nodded.

"My God," Maybry muttered, "This is worse than I thought. There are others cases but they're nothing like this."

"Nate, what the hell is going on?" Goldman asked.

Maybry shook his head. "I don't really know, Dave, it's like someone is flexing his muscles and trying it out before he actually does it."

"Who's they, Nate?" Goldman asked.

The senator threw up his hands. "I wish the hell I knew. The current Card Law is very specific about penalties. Privileges can only be withdrawn after a 30 day notice. The Card, itself, can't be pulled unless 90 days have passed without an attempt to rectify the situation. The computer complex that controls card transactions throughout the country is in a heavily guarded facility in Colorado. Technically, what you describe is impossible, yet it's happening."

"What happened to the other victims?" Goldman asked.

"Nothing close to what's happened to your client," Maybry replied, his frustration evident. "Mostly it appears to be subtle harassment of the people who made large donations to the president's political enemies and party

affiliation doesn't seem to matter. The Card suspension lasted for a few days but some of them lost money in the market and no restitution was made. It was all put down to computer error. Your client is the only one that I know of who was targeted for total destruction. If we could find out why, we might have a clue as to who's doing all this. Where is your client?"

"Since his home was confiscated, he and his family are living with a friend for now," Goldman spread his hands.

Maybry leaned across the table. "Tell him to go someplace and lie low," he said softly.

"Do you think his life is in danger, Nate?" The lawyer's brow furrowed.

"I don't know but you can't let anything happen to him. I'm going to try hold hearings before the CRA goes the floor of the senate for a vote and your client sounds like just the witness I need to derail the damned thing."

"He won't lay low, Nate. His wife is very sick. No one knows what's wrong except it's not cancer and he's got two kids."

Maybry was adamant. "We have to protect him, Dave. He's our only chance."

Goldman nodded. "I'll see what I can do."

"One more thing," the senator added putting down his fork.

"Yes?"

"Don't trust anyone, especially if they say they're from the U.S. Government."

Goldman's eyes went wide. "Is it as bad as all that?"

"Worse."

The Georgetown Bistro Washington, D.C.

Alan Border entered the Georgetown Bistro at 7:30, precisely when Chet Poston told him to be there. He hated the secret service agent and wished he could just get away from him once and for all, but he had little choice in the matter. It didn't take a genius to figure out that Poston had killed Harriet Majuba and that conclusion had shaken Border badly. Poston was already in the restaurant, sitting in the back at a small table eating. The secret service agent didn't bother to get up when Border approached nor did he offer to shake hands.

Poston looked up at the newspaperman. As usual Border was immaculately dressed. "Sit down, Allen," the agent's tone was polite but it was obviously an order.

The Editor-in-chief of the Washington "Sentinel" complied.

"Have something to eat, Alan. The food here is excellent. You should try the andouille and lentil soup."

The Card

"No thanks, I'm not hungry."

Poston smiled. "Pity, did you bring it?"

"Yes." Border reached in his pocket but the waiter arrived with a menu.

"I'm not dining, just bring me a Glenfiddick." Border told him.

"Yes, sir."

As soon as the waiter left, Border withdrew a thin plastic disc holder containing a CD from the side pocket of his jacket and placed in front of Poston who put down his spoon and opened it.

"This is it?" Poston asked.

"Yes, it's the only thing Harriet Majuba gave me when she returned from Sutter's Mill."

Poston opened the holder and removed the disc. "Have you seen it?"

"No, Chet, I'm not that stupid," Border relied acidly.

"You were stupid enough to get caught with an underage girl and a snoot full of coke." Poston reminded him then he returned the disc to the holder while Border glared.

Poston gave the newspaperman a bland smile and resumed eating. Hate me all you want, you bastard, the secret service Agent thought. I have you over a barrel and there isn't a thing you can do about it.

"Did you have to kill her?" Border blurted out in a harsh whisper.

"Keep your voice down, Alan. Kill whom?" he asked innocently.

Border looked around to make sure no one was listening. "You know whom I mean, Harriet Majuba."

"I didn't kill her," Poston looked at him blandly while he ate. The secret service agent was enjoying Border's discomfort.

"Bullshit." Border uttered another harsh whisper and glared at the secret service agent.

"It's true," Poston looked right back at him.

In frustration, Border looked away. "I don't want to have anything to do with this."

"You don't have any choice. Do you want those tapes of you and the girl to wind up at CNN or Reuters?"

The waiter brought the scotch and Border took a big gulp of it. "What do you want with the disc, anyway? It's meaningless now that she's dead."

"Let's just say I don't like loose ends. To whom else would she have given a copy?" Poston finished the soup.

"I don't think she had time..." He took another drink of the scotch.

"I'm not asking you to *think*, Alan." Poston's tone turned ugly.

Alan Border took a deep breath. "The only possible one is Betty Stein."

"Her agent?"

"Yes."

"Thank you, Alan." Poston gave him an infuriatingly charming smile.

Border took another gulp of the scotch and reached for his wallet. Poston's smile never flickered as he waved his hand. "It's on me."

The newspaperman rose and hurried out. He was very, very frightened. Not only could Poston ruin his career and marriage, but Poston was quite capable of killing him, if he ever outlived his usefulness.

The waiter arrived at Poston's table with his entree. "Your roast lamb, sir."

Yale-New Haven Hospital New Haven, CT

Checking Allie into the hospital was easier than Shelly imagined it would be. Dr. Greenberg was a short stocky man with a no-nonsense expression. He greeted Jeanette with a hug and a kiss and turned to Shelly and Allie. "Happy to meet you both," he said pleasantly.

"If you don't mind me asking, Doctor Greenberg, how did you arrange this?" Shelly asked.

Greenberg grinned. "Every time we brought up your wife's name on our data base, we got that Homeland Security warning. Even though it's meaningless, it throws administrators into a panic which is why the banks and insurance companies acted the way they did."

"Did you fix it?" Shelly wanted to know.

"No, we just checked Mrs. Tobler in as a 'Jane Doe' who has no record."

Shelly turned to Jeanette. "I don't know how to thank you, Jeanette."

"It wasn't me, it was this guy here. Watch out for him. He can talk anybody into anything. My Michael was going to be a musician until he roomed with Mort. Now he's a doctor."

Dr. Greenberg smiled and shrugged.

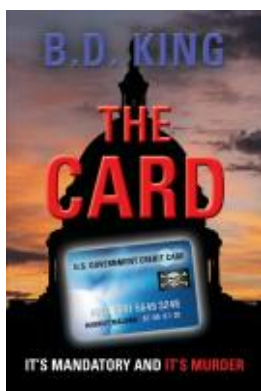
With Allie resting comfortably, Shelly took the kids to MacDonald's for lunch. He needed to watch his pennies, but they considered it a treat. He drove by Marianne's on the way home. There was a notice on the door that the property had been seized by Homeland Security. What was going to happen to his employees? He went by the house to pick up some clothes and the kids' school books but the same sign was on the front door. He thought about going in anyway when Henry pointed out someone was sitting in a car across the street watching the door.

"I bet he's waiting for us to show up." His voice was filled with little boy expectation of an adventure.

"We'd better go, Dad." Kimberly suggested.

The Card

Nervous perspiration broke out on Shelly's forehead. "Yeah." Jesus, he thought, my kids and I are starting to think like criminals.



The Card is mandatory and it's murder! Created to protect consumers, the Card system has a secret back door used by President Howard to destroy his enemies and siphon interest to offshore accounts. Howard is pushing the Card Reform Act (CRA) to gain even more power over the country. Senator Maybry and the enigmatic Constabulary, Inc. fight to derail the CRA, but they and their witnesses are in mortal danger from Howard's ruthless assassins...

The Card

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