

THE CALL

"All I'm asking for is a simple, attention-seeking advertisement! If you prefer, I can pay you a deposit straight away and once this bank gets up and running, I'll send over the rest by cheque." By that time, Clive Green, a thirty-eight year old bachelor, was beginning to get slightly frustrated with his childhood friend.

"No, it's okay," shouted Carl over the roar of busy workers and machines in his workplace. "You can pay me a lump sum later on. For the time being I'll just make sure the billboards read: 'Empire Banking Corporations. The world's first-class international bank with low interest rates. Open an account before the 31st of August and enter our grand prize-draw!' Shall I include that the first prize is a luxury mansion in the Bahama s?"

"That'll be just fine. There's no need for too much detail, though. Interested customers can log onto our web site." And with that, Clive returned the handset to its base and breathed a long sigh of relief. At last he was getting somewhere.

He got out of his chair and stepped towards a portrait, which hung on the wall behind his desk. Directly opposite this were long, immaculate windows; those that you would find in a recently constructed building. They faced Big Ben in the heart of Central London. The man glared through the deep eyes of the figure in the painting while his own, muscular body reflected upon it. After all, if Empire did succeed, he knew he would become a renowned bank chairman.

"I'll make it father," spoke Clive. "I promise."

It was the latest gossip throughout the country and soon to be dispersed worldwide. Billboards, newspapers, web sites, transport systems and television channels were flooded with the famous slogan and easy contact number. Carl had obviously completed his task well. In just a matter of forty days, Clive had diverted thousands of calls to his colleagues and department managers. The public liked a unique prize-draw and more than competitive rates with close rivals such as Citiwide Bankers. Clive became a wealthier man and the business ran smoothly. He was proud that the accountants and cashiers, especially in the main city branch, were honest and reliable. Success had always been one step ahead of his ambition!

Late Friday evening, Ray Atlee entered his magnificent, three-storey residence in Hampstead after a dragging day of hard work. His wife welcomed him home with a quick peck on the left cheek, which was routine. She ran her fingers through his thick, ginger hair and asked with a gentle smile, "How was your day, today, darling?"

"Well I can't make any positive comments." Ray replied, sleepy and yawning. "Citiwide is gradually losing its popularity." He hesitated, thinking twice about whether or not he should concern his wife into such confidential matters. It had obviously been too late. Elaine was already involved by then.

"Ray, I – I don't understand what you're trying to say! Has something terrible happened?" Her husband took a seat on the black leather sofa in the front room. He rested his elbows on his knees and dropped his head in his shaking hands.

"Let's just put it this way," he said. "The amount of customers Empire have made is the same as the number of accounts we have had to close in the past three months, or so. I need to think of a way out. Anything could happen, otherwise." Ray was so deep in thought that even if a bullet shot through his brain, he would not have felt it! The middle-aged man wandered off to his master bedroom and this suggested to Elaine that he should be given some time alone.

Ray awoke earlier than usual the following morning. He had had a sleepless night, tossing and turning on his comfortable mattress. Seeing that his wife was sleeping heavily, Ray slipped out of bed as lightly as a feather. He switched on his personal computer and waited patiently for the system to load. Ray had hatched a plan in his head.

Before sending it to randomly selected addresses across the globe, Ray checked the e-mail for the last time. It read:

Dear readers,

I would like to warn all customers of Empire Banking Corporations that the money in their accounts could be at risk of getting lost.

A recent investigation showed that there have been "mix-ups" with the finance department in the Head Office, Central London, England. The bank is currently at a major loss. The prize-draw competition is just a way to "pull" the public "in" and the safety of money is not guaranteed.

I suggest we, as members of the public, regard this matter seriously and take immediate action upon it. Empire Banking Corporations DO NOT have the right to gimmick their target audience into such a bizarre idea and the time has arrived for us all to speak up for ourselves!

There are, obviously, plenty of other banks to choose from in cities everywhere. Which would we rather have; security of our money or hope to win a so-called prize-draw, which may not even exist?

Remember, folks, Empire is at risk and MAY go entirely bankrupt, before we know it! It's never too late to ACT!

Thanking you for your cooperation and understanding.

***Yours truly,
Corey French, London, United Kingdom.
Former customer of Empire Banking Corporations.***

Satisfied, Ray clicked on the 'send' button on his web page. Within a couple of seconds a confirmation appeared, notifying him that the e-mail had been delivered to a gigantic list of e-mail addresses. It had surely taken him a long time to type them all out, but Ray felt certain that his efforts would soon pay. He smiled, contentedly to himself.

"Mr. Green!" called his secretary, Jennifer, halfway across the narrow, middle-floor corridor. She had followed him; hurriedly walking in her black, pinstriped skirt and court shoes. "I bought 'The Globe' for you even though I was getting late for work!" Jennifer handed over the newspaper to her boss, who examined her with smiling, hinting eyes.

"Thanks," he said, pleased. "I really appreciate it!" They both headed in opposite directions as Jennifer had some affairs to discuss with the floor manager.

Clive checked the time on his 'Rolex' wristwatch. It was almost half-past nine. *I'll just read the headlines, then continue with the paperwork*, he thought to himself. The man unfolded the broadsheet newspaper and panic struck him, right that moment. Glaring into his wide eyes were thick, black letters reading: 'EMPIRE CHAIRMAN CHEATS CUSTOMERS.' Frantically, Clive read the attached article in growing disbelief.

It was evident to him that the community had begun spreading rumours for they knew they would not win the grand competition. Clive switched on his widescreen, plasma television to learn more. He was not too surprised to find that his photograph was being shown on almost every channel. In fact, Clive was partially glad that he had caught the culprit. Ray Atlee, chairman of Citiwide Bankers, had been number one on his suspect list since a long time. "Atlee, it's time you prepared yourself," announced Clive, absent-mindedly to himself.

The loud, irritating knocking on the door disturbed Elaine while she was relaxing in the lounge taking her usual afternoon 'nap.' Finally, she reluctantly stood up and walked over to the front porch. "Yes?" she asked rudely to the middle-aged man dressed in plain clothes, standing ahead of her.

"Good afternoon. I'm Detective Carter," he started in a serious tone. "I would like to have a word with Mr. Atlee, please, if you don't mind." Carter advanced inside the house but Elaine rejected his entrance.

"I'm afraid my husband is currently at work —"

Before she could finish, the Detective interrupted, "Well in that case I have a warrant to search your personal computer and any components, which may be attached to it." Mrs. Atlee was totally confused but she let the investigator in anyway. For a split second, she thought he might have arrived at the wrong address.

"It's this way, upstairs." Elaine led the way past the fine, varnished banister. She showed the man where the computer was kept in their bedroom and left him to finish his job. It did not really bother her much, for it was common to see a detective searching a bank chairman's house as rumours spread rapidly in the city.

"Apparently, your husband had forgotten to delete his 'Internet history folder' after sending an e-mail directly from his own account. You see, we received various telephone calls from people who had been delivered a message from Mr. Atlee on the 22nd of August, at 6:45 am. There had been many complaints put down as to whether or not, the information in the message was correct and who, exactly, the recipient was. As you may have figured, Clive Green gave us a one-name list! Unfortunately, for Empire Banking Corporation, this has resulted in a great loss of profits. Therefore, I would be very grateful if you could locate me of your husband's whereabouts as I have placed charges against him."

"This is absolutely ridiculous!" Elaine shouted at the top of her voice. "My husband is a decent, respectable chairman who is well recognised in this society. He has been framed! You cannot just make false allegations!"

"That will have to be dealt with in court," Detective Carter replied calmly.

"But why would —" She stopped, abruptly, in her tracks and stared at the amazingly shiny front door, wide-eyed. The lock gradually turned and through the door strolled Ray. That, same instant, the detective swung round and tied both Ray's hands together with cuffs.

"I am arresting you, Mr. Ray Atlee, under fraud section 420. You do not have to say anything but anything you do wish to say, may be used in court."

Ray was speechless. The dark hairs on his arms stood on end as he swallowed hard and almost choked. His wife was sobbing on the porch, looking helpless. Outside, Clive smirked at his rival and said smugly to Ray, "You lost everything. I went bankrupt, too, but at least I have a life!"

Overnight, the tabloids, broadsheets and news channels were streaming with incorrect information as to why Atlee was charged. The bankruptcy of two prestigious banks was so difficult to believe, it had become a joke! Everyone kept their money securely, at home, and enormous companies were falling downhill worldwide. "I'm sorry father. I lost."