

Pension Plan

by Larry Strattner

On a lousy, rainy night Philip Godzewski, retired now for a few months, stepped into his dark garage to get his car. He was on his way to Walgreen's to pick up his heart medication prescription. The druggist had waited until the nastiest part of the storm to inform him the pills were ready

In Phillip's garage a mesh-bag, full of potatoes, hard-swung, stunned Philip in the darkness. A rubber mask pushed over his face leaked a heavy smell of automobile exhaust and in a few minutes, he was dead.

"Monica!" A dark shadow called at the door from the garage to the house

Philip's wife, Monica, opened the door, saw Philip on the floor, screamed, and was pulled by her ankles, down the several concrete steps into the garage, the back of her head smashing against each step-edge as she slid to her own death.

Two men lifted Philip into the driver's seat of his car, started the engine. One pinched Monica's nose and covered her mouth, cutting off all her air, for insurance.

Exhaust fumes filled the garage. The car idled, Philip at the wheel, Monica's blank eyes staring at the ceiling. She was no longer the beneficiary of Phillip's managerial pension plan.

Deaths identical to Philip and Monica's took place in various cities across the US and in several beautiful foreign locations, all far enough apart, the deceased all of an age, so the fatalities went unremarked.

Wills were read; property transferred and inheriting relatives went on to spend their windfall money while wearing their estate jewelry.

The chairman of the board of the multi-billion dollar corporation, read a spreadsheet in his staff meeting. The numbers on his report seemed amusing; he was smiling.

"Ingenious Qualco," he said to his VP of Finance. "Good solution. Explain to Whitmore what you've done." He did not look at either Qualco or Whitmore as Qualco began speaking. "It's simple," Qualco said. "Our pension plan was underfunded. The value of our own position for, new cars, yacht repairs and vacation homes were fiscally out of reach. My analysis revealed a startling fact. Top tier, middle-management collected enormous plan payouts, and their wives, even when a spouse expired at an early age, continued to collect and lived far too long. This policy mistake is what almost ruined General Motors. We were smart enough to spot the trend and take steps."

"Steps?" said Whitmore.

"Yes. See this line where our projected net pension payout takes a sharp drop?" Qualco pointed to a column of numbers.

"Yes," said Whitmore.

"These were calculated 60 days after our first correction."

"Correction?"

"Yes," said Qualco. "We ran a data-sort of all mid-manager pensioners and their locations. Locations separated geographically. We began with widowers and then moved to husband-and-wife households, removing them from the plan."

"Removing?"

"Again, Yes. We contracted with several groups who began pulling off these pension plan leeches."

"Pulling off?"

"Absolutely. It went much faster and more profitable than attempting to cull the rank-and-file who offer much less return-per-capita."

"What about risk?"

"No more than any other calculated investment. The removals are geographically separated. No one ever sees a pattern."

"Who does the actual work?" Whitmore asked.

"Teams of two, no names. They otherwise work mostly for crime bosses and investment bankers."

In the conference room kitchenette, Francine Kozlowski made the coffee and served executive donuts. She made great coffee, baked the perfect donut and cleaned the staff conference room after meetings.

Excellent coffee, homemade doughnuts and substantial mothering skills had helped Francine to a service record of 30 years with the Corporation.

No subject of conversation in a staff meeting ever found its way out of the room. She heard things through the inverted water glass she pressed to the conference room door during meetings, but no gossip passed her lips.

This staff meeting was a new one for Francine, everything crystal clear and low-tech. She could hardly believe the enormity. She'd heard many evil plots hatched here. Most, however, had a technology element allowing her to distance herself with her general lack of understanding. This scheme Francie clearly understood. It, as her Mother used to say, "took the cake."

Staff conversed at the excited level. They might've been discussing an acquisition or start-up the way they chortled over, "gains realized in the first round." Noises were similar to a start-up pep-rally, but these men never started anything up, preferring to trample, take over, or squeeze the life out of, anything or anyone in their way.

Francie, realistic and practical was not highly paid, but eligible for all ancillary benefits plus corporate matching, plus comprehensive extended health care, already being used for her husband Stan's heart problems. The Kozlowskis were bound to make it onto someone's list of "pension drains." The best doughnuts some fat-faced, staff glutton ever ate would change nothing. This was money. They'd get their donuts elsewhere. Francie decided to consult with husband Stan.

Stan said, "those damned, fat-butt, greedy corporate slime-balls. They tinker with the rules. Then they slow down reimbursement and now they're going to do major surgery on all the people who got them their stupid yachts and cars in the first place. Someone should

shove a gun up their butts and blow their brains out. He paused to catch his breath.

Francie tried not to upset Stan. She wasn't fond of his word choices when he was agitated.

"Stan," she said "I couldn't agree with you more. The question is, what are we going to do about it? These men are monsters and liars. They've lied to us about promises we worked our fingers to the bone to enjoy. What can we do?"

Stan replied, "I know a guy. He's a vet like me. We were having a beer the other day and he mentioned he'd been "working." Far as I know, all he knows is how to creep around in the bushes and shoot people. We'd never get anywhere blowing the whistle on your corporate staff. They'd blow smoke back over everyone and maybe even not miss a step as..."

"...as they kept right on. What's your friend's name?"

"Arlo. Arlo Maples."

"Nice name. Invite Arlo over for a bottle of beer and some conversation."

That afternoon Arlo finished his second beer and burped politely. "Thanks."

"Only for special occasions, Arlo," Stan said. "So what do you think about Francie's story?" he asked.

"Nothing surprises me anymore. But I try not to over-think. Stuff like this I bring to the group I do my work for. I'm sure they'll have something to say."

"What group?"

"A bunch of do-gooders who help people who're getting screwed. We'll see what they have to say."

As promised, Arlo passed Francie's info to Derek Fitch, who ran the vigilante team for the do-gooders. In turn, Derek recited Francie's story to his "Board," who evaluated candidates to rank them for retribution.

After Fitch finished his briefing, an edgy silence descended. Self-recognition made his cohort's eyeballs jitter. At least half the board,

businessmen themselves, could wreak the same havoc on some, or all, of their own loyal employees. They looked supremely uncomfortable discussing the thin line between profit and greed.

"Touchy," said the man from Boston. "Very uncomfatahble."

"We all want to make money," said the cultured-sounding member. "But there's a limit."

"Yes, there is," came from down the table. "Beating someone out of something is horse-trading. This is horse-stealing. Not too long ago they hung you for it."

"True enough. So it's settled?"

"It is," was the unanimous reply.

"I move we give this to Mr. Fitch for resolution. All in favor?"

'Yes,' votes were unanimous.

Fitch pushed 'send' on his phone after the meeting adjourned.

"Hello?"

"Rufus. It's Fitch. Come over. Bring Alina. We have a problem to solve."

Rufus Ladysmith was the data-maven in Crombie's group. Alina, Rufus' 'significant other,' was the enforcer for the couple. She was taciturn. Russian was her first language.

Crombie filled Rufus in. Alina understood but remained noncommittal. To her, Crombie's recounting could have described any promise, program, or dream in Russia, where many promises and dreams remained similarly undelivered while a few lived like kings on the backs of others.

"First rule in this game," Rufus said, "know what they know. I have some people in Korea who can help us. "

'Knowing what they knew,' took four days after Rufus pried the kids in Seoul away from their Minecraft games. The data hack was extensive, but not unmanageable.

"This column is middle management, all the way up to director level." Rufus said drawing a red line over the last name on his

printout carrying the title 'Director.' "This is a projected pension and benefit total payout. Look at total liability." Crombie whistled

"When you see this, what Francie overheard makes perfect sense. Weed all these high-cost mid-level people out of the plan and the top tier is in high clover. Execs are paid additional bonuses on cost improvement. In a redistribution of cost savings, a large percentage will go to them as a bonus, and none, I might add, to general employee plan improvement."

"Damn," Crombie added.

"Yep. These numbers," Rufus pointed to another spreadsheet, "are the top-tier plan members with increases figured in."

"Holy cow!"

"Right on, boyo. Big bucks for the fat guys."

"Every time I think we've taken out some menace to humanity, another one pops up. This is basically Baja Narcos stacking up another pile of bodies to increase profit so they can gold-plate their .45s."

"Good analogy."

"Call Arlo and let's put a cork in this drain."

"Calling now."

"Seems simple," Arlo said, "we sort for and print out, employees in order of payment value at full benefits, identify where the recipient lives and put teams on the top five, high-cost locations. So far the accidents have involved five or six big-number people. We'll see what happens. Whoever is getting contracted to do this 'wacking' is not going to be happy when they become the 'wackees.'"

"Agreed," said Crombie. "Go for it."

Retiree, Brandon Porcine, and his wife Ruby resided in Normal, Illinois. They moved to Normal to be closer to the grandkids. Brandon was at the top of the mid-managerial pension-benefit payout list. Two figures, dressed in black, came for the Porcines at night. The killers crept across the Porcine's lawn toward Brandon

and Ruby's conservatively luxurious home. A series of "huffs" from a suppressed assault rifle interrupted their stalk. Some impromptu mutilation was wreaked on the bodies, for effect, and the bloodied corpses left in the Porcine's yard to await the police, called by a Ruby Porcine impersonator.

The Porcine scenario played out in several locations on the same weekend. In Chicago, the regional contractor for "pension plan adjustment" sent his son with an experienced older assassin to "get some pointers on an easy job." The job wound up not being easy and the son wound up in three pieces and his red-faced father, cigar clenched in his teeth wound up screaming for payback. Not a good day for the Corporate Pension Enhancement Program.

Francine Kozlowski let three men into the corporate kitchenette after the following week's Staff Meeting got underway. Coffee-time came. She opened the door to the staff conference room and a man wearing an expensive suit entered. "Good morning," he said to Staff, who gaped at him in surprise. "Mr. Fachillini in Chicago sends you a message about your business planning." His two accomplices stepped into the room carrying machine guns. They hosed down the room and everyone in it.

After Mr. Fachillini's crew finished, Francine gave each a box of homemade doughnuts and a cup of coffee to go. She walked through the door to the Executive Suites, inserted a thumb drive prepared by Rufus Ladysmith into Irv Whitmore's computer, and noticed she would have to send some blood-spattered window curtains to the cleaners. Irv's computer screen flickered as all the backup and changes to the Pension Plans and Benefits were sent into the 64-bit ether to join the Fat Cats from Staff.

The Wall Street Journal headlined, "Frightening Developments in Corporate Reorganization Strategies."

"I suppose we could have poisoned the Fatboy's donuts," Stan Koslowski said, "but where would have been the fun in that?"

