

# CHAPTER 1

The private jet's only passenger gazed out the window as the pilot started the final approach to Burke Lakefront Airport situated on the shore of Lake Erie in the Northeast part of downtown Cleveland. It had been nearly four years since he was here, but the last time, his pilot had been diverted to Cleveland's primary airport, Hopkins International, which did not afford the great views of downtown he now enjoyed. Martin Lochridge quickly moved to the left side of the cabin as the plane set its final approach so he could take in the many changes he knew were part of a major, multi-year urban revival plan to transform the infamous "Mistake by the Lake" into a healthy, vibrant city.

Lochridge's financial investment in Cleveland's revival was now well over a hundred million, and though he never had lived here, he had personal bonds to the city as well. His wife's family had its roots firmly embedded here, and he was about to visit one of his closest friends, the matriarch of a family from Cleveland's gilded industrial age.

Ahead in the skyline, he identified the erstwhile ornate Terminal Tower as his point of reference. The landmark was now dwarfed by newer and taller skyscrapers but was still distinguished by its many embellishments. He grinned at the sight of Jacobs Field—"the Jake"—a new retro-urban baseball park, and Gund Arena, the new home of basketball's Cavaliers, which were the heart of the \$300 million Gateway Center. Then, along the shore of Lake Erie, there was the \$92 million Rock and Roll Hall of Fame, and its neighbor, the modern Great Lakes Science Center, both overlooking Northcoast Harbor.

As the limousine rolled along Euclid Avenue, Lochridge scoffed at

the ascendant commercial development proudly touted as “progress” by Cleveland’s reigning political and civic leaders—progress, which in this case like so many others, had come at the incalculable expense of cultural gems destroyed by the perennial and iconoclastic assault of advancing civilization. His eyes instead scanned for the lucky survivors, the few remaining mansions that had once lined “Millionaire’s Row” in 19<sup>th</sup> century sepia-toned photographs of international travel guides, which pronounced the elm-lined avenue “The Showplace of America,” and designated it as a must see for travelers from abroad. Many years had passed since his hostess, the owner of the limousine in which he was riding, had showed him the old photographs, while telling him about the unparalleled concentration of wealth along “the Avenue.” In the late nineteenth century, she had explained to his astonishment, the tax valuation of its mansions had far exceeded the valuation of New York’s Fifth Avenue. Its residents included the families of John D. Rockefeller, John Hay, personal secretary to Abraham Lincoln and Secretary of State under William McKinley, Jephtha Wade, Cleveland benefactor and founder of Western Union Telegraph, and many other prominent citizens of the time, such as Sylvester T. Everett, George Worthington, Horace Weddell, Marcus Hanna, Ambrose Swasey, and Amasa Stone. Most of the few remaining estates of the industrial titans were now the property of institutions with the financial wherewithal to care for them; the few remaining in private hands, as in the case of his destination, were owned by tenacious “old-money” descendants who had persevered through the Great Depression and the subsequent and protracted decline and decay. In many ways, Lochridge reflected as the gates to the long drive swung open, Cleveland’s fall from grace represented a microcosm of what was about to befall the entire country—unless he, his hostess, and the other members of the secret group could achieve their aim, to set into motion something that had not been done since the founding of the United States of America.

“Marty, Marty, Marty!” the effusive Marian T. Satterlee gushed as soon as he stepped out of the car. “Billie,” as she had been known to him for the better part of two decades, had appeared coatless from the house’s great double doors just as the limo came to a stop.

“Hello, Billie!” he yelled up to her while he waited for the driver to fetch his overnight bag from the trunk.

“Oh, don’t worry about that right now,” she said, “Jimmy will get it for you.”

“Thank you, Jimmy,” Lochridge said with a deferential bow to the driver. An icy, damp, bone-chilling breeze greeted him when he turned to face the house, and the barren elms, and heaps of dirty snow dotting the property meant Cleveland was already firmly in winter’s grip. Lochridge walked up the few stairs to the portico rubbing his hands together, then grabbed Billie in a warm embrace.

“It is so good to see you!” Billie said into his ear. “C’mon, let’s get inside.”

The house was a virtual museum, loaded with precious antiques, and a testament to the skilled craftsmanship of a bygone era. Billie’s grandfather, William Satterlee, who had made his fortune as the founder of one of the nation’s iron ore companies, had spared no expense in the construction of the 30-room mansion, evidenced by plentiful Italian marble, English oak and Japanese rosewood throughout. On the way to the library, Lochridge hesitated just long enough for a quick peek through a narrow slit in polished double doors that led from the hallway into a spacious center room holding a magnificent old pipe organ. Centered on the rear wall, the organ was situated on a raised platform beneath more than one hundred gleaming pipes artfully arranged to form three convex arches that crested just below the two-story ceiling. Her father had purchased it in the 1940s from a war-ravaged Italian theatre, Billie had explained while guiding him on his first tour of the stately home so long ago. The elder Satterlee had taken great pleasure in operating the unique instrument, which played music programmed on large paper rolls.

As they walked into the library, the silver-haired Lou Jenkins rose to greet him. A retired network news anchor and now a best-selling historical author, Jenkins was among the most well-known personalities in America. He was certainly one of the country’s most trusted journalists, with a reputation for being fair and impartial in his reporting. Lochridge felt his heart skip a beat as the surprisingly short, but fit Jenkins walked up to offer his hand.

“Mr. Jenkins,” Lochridge said taking his hand in a firm grip. “It’s a pleasure.”

“No, sir, the pleasure is mine,” Jenkins replied in his signature baritone. “Please call me Lou.”

Billie, ever the consummate hostess, offered them refreshments, which they both declined. Lochridge’s stomach had been bothering him lately, and although he maintained his characteristic poise, the tension leading up to this meeting had his insides in tight knots.

It was Billie who had arranged the meeting several weeks ago, calling on her old friend, Jenkins, to consider suspending his retirement for something of tremendous significance to the country. Years spent working on various philanthropic causes together had resulted in a genial, yet mutually respectful relationship, much like the one she had with Lochridge, himself. What they were about to ask him to do was no small favor, and Lochridge knew he must be very careful not only for Billie’s sake, but for the sake of the other 18 people whose commitment to the cause and its eventual outcome he carried squarely on his shoulders.

“It’s been a long time since I’ve been to Cleveland,” Jenkins said as he sat down. “I understand you haven’t been here in awhile yourself, Mr. Lochridge.”

“Martin, please,” Lochridge said, raising his hand. “No, the last time I was here was for a Cleveland Tomorrow meeting in 2001.” Founded after Cleveland’s financial default in 1978, Cleveland Tomorrow, was a coalition of 500 businesses and the chiefs of the city’s old capitalist families, with surnames like Gund and Rockefeller. The group had galvanized the city’s political, civic and corporate leaders and had provided millions of dollars in seed money to rebuild the downtown.

Billie nodded, adding, “Marty and his business partner, Erik Frese, gave us a proposal to develop some vacant land in the Hough neighborhood, above Cleveland Clinic. It’s one of the best things that has happened to this city,” she beamed.

Eying the empty glass on the end table next to Jenkins, Lochridge surmised that Jenkins had been here for quite awhile already. His plan had been to arrive first, but the FAA had kept them on the ground in Washington while a potent weather front passed through the region. By now, he was sure Billie had told Jenkins why he was here.

“Lou, I hope you don’t mind if I get straight to the point of why we are both here today,” Lochridge said with resolve. “Unfortunately, my

pilot told me we might have to fly out tonight, depending on the track of this storm.”

Billie frowned at the news Lochridge might not stay, but said nothing.

“I understand,” Jenkins said. He reached into his breast pocket and pulled out a note pad and paper.

Lochridge shot a wrinkled glance of concern at Billy, who immediately leaned forward and gently tapped Jenkins on the arm. “Off the record for now, okay?”

“Sure.” The notebook was quickly put back where it came from.

Billie, who had always taken great interest in observing interpersonal dynamics, was fascinated by the vibes she felt as her eyes alternated between these two powerful men in glints of circumspect observation. She caught a glimpse of Lochridge sizing up Jenkins with his steel-blue eyes, something she had watched him do many times in their nearly twenty-year relationship. It was 1988 when Lochridge, already a successful Washington-area businessman, assumed a seat on the board of the United Way of America. She had been on the board since 1980, as had her father and her grandfather before him, when the organization was still known as the Community Chest. From day one, it was obvious to all that he was a leader, having a keen intellect, boundless energy and intensity—qualities the organization would soon find indispensable when confronted with a disastrous national scandal brought about by the untoward actions of its chief executive. Yet, an engaging charm and dry wit eventually broke through his no-nonsense façade, winning not just their respect, but also wide admiration. She could tell he was a man genuinely concerned about improving the human condition, unlike many other businessmen she had met who sought out and served on prominent boards for less than altruistic reasons. As the heiress of the massive Satterlee family fortune, Billie was well-connected in philanthropic circles, and within a few years had Lochridge involved in numerous social causes, seeing him as often as three or four times a month.

Almost ten years his senior, Billie had no illusions about anything more than a platonic relationship with this very desirable man. She was well-aware of Lochridge’s happy marriage, his devotion to his family and deep love of country, traits that made her more than happy to be able

to call him a good friend. When he became interested in real estate ten years into their relationship, she brought him and his young business partner, Erik, to Cleveland to show them the ambitious plan for reviving her beloved hometown, and to sell them on the potential it offered to someone willing to take a risk. It was a fortuitous moment for Cleveland when Lochridge committed his money and energy to the city most had written off, for he not only brought his millions, but multiplied his own investment many times over through what he called “leverage.” The city had been saved, and now Billie stood by his side, giving him her full support in what he persuaded her and the others—whom she did not even know—was the most important work they would ever do: rescuing their country.

The meeting with Jenkins was a calculated risk, Lochridge had explained to her several weeks before. Jenkins was retired, under no obligation to report anything they chose to tell him. To minimize the inherent risk, they would tell him only what was absolutely necessary; if he wanted to leak it, then the damage to their cause would be minimal. Jenkins was *her* friend, though, so if she preferred not to involve him in this, the group would understand, he assured her. But she had been just as reassuring, telling Lochridge that her friendship with Jenkins was strong enough to withstand any philosophical disagreements that might arise, deep enough to trust him implicitly.

“Lou, we need your help,” Lochridge told him, his tone solemn, steady. “Our country is in deep trouble, and we want to do something about it. Billie has told you of our group, its plans?”

Jenkins nodded thoughtfully, his chin resting on his folded hands.

“You are no doubt still closely watching events, though I hope with plenty of time off for well-deserved relaxation. What is your candid assessment of the state of our country?”

Jenkins lifted his chin off his hands, let his arms fall to his side. “On the surface, the economy seems pretty healthy. We have an unpopular President, and even more dissatisfaction with Congress. And of course, the war. But, as a country, we have had these problems before, have always managed to pull through. I guess, I remain optimistic, but I take it from talking to Billie, you aren’t?”

Lochridge shifted in his chair, now wishing he had something to wet

his throat, which he cleared before he spoke. “On the surface, I, like most Americans would probably agree. It is what is under the surface that is most concerning to us.”

“So I gather from Billie, but she didn’t elaborate.”

Lochridge knew Jenkins was not merely an accomplished journalist, but a master of the face-to-face interview, and highly skilled at formulating probing questions. He and millions of others had watched Jenkins work for decades—his subjects, the famous, the rich, the powerful—almost effortlessly, or so it appeared to the untrained, extracting information deemed important to his story or to support its conclusions. Undoubtedly, he had been deftly working on Billie, who, as Lochridge knew from observing her at many charity media events, could be equally adept at equivocation when she wanted to. But today was no time for ambiguity; it was time to take the first bold step forward in implementing a plan many years in the making, to take a great leap of faith, to trust a man he didn’t know, but had every reason to believe had the intellect to comprehend the gravity of the complex problems that threatened to destroy the country and to understand the need for—perhaps eventually champion—the decisive action they were proposing. If Billie’s and his own instincts were right, their cause would soon have an invaluable ally in the crucial struggle that lay ahead.

“As a country, we are approaching the point of critical mass—when our reckless actions begin to have catastrophic implications for our long-term viability as a nation,” Lochridge began, his voice keenly penetrating. “We are on a ruinous course, with the federal government running roughshod over our Constitution, bankrupting our treasury, and neglecting its sacred responsibility as the stewards of our most precious asset: our country.”

Jenkins shot a quick glance at Billie, who sat in quiet diffidence, hands folded in her lap. “We have always managed to overcome our problems, come back strong.”

“True,” Lochridge agreed. “This time, though, the dynamics at play have an ominous portent for the very essence of our society, our cherished freedoms, our way of life.”

Billie unclasped her hands, lifted one to emphasize her words, and turned to face Jenkins. “Lou, you know as well as anyone that our

government is failing its people. Just look at New Orleans. We have emergency responders who don't respond, regulators who don't regulate..."

"Which is the principal reason we are on the verge of the biggest global financial meltdown in history," Lochridge added, leaning forward in his chair. "This time, I'm afraid we will not be able to muddle through the problems we've created for ourselves."

"This supposed financial meltdown..." Jenkins started, "I just don't see it."

Lochridge rubbed his chin as he formulated his reply. "I'll have plenty of time to explain it in detail, show you the data. It is the biggest financial scheme ever concocted, and our banking system is squarely at its core." He shook his head as his face took on the pall of utter contempt. "It's a pernicious disease that the bankers—with the active support of the U.S. government, I might add—have spread throughout the world. But I—we—have to warn you, what we are contemplating is not without its risks."

"What kind of risks?" Jenkins asked.

Billie shifted in her chair, knowing what was coming next. Since the 9-11 terrorist attacks, it had been the topic of many conversations and now was so menacing, Lochridge felt compelled to warn him of the potential danger.

"Lou, we have evidence our government is actively engaged in an ongoing program of domestic spying, using equipment and technology I, uh, well, that is under the control of the National Security Agency." Lochridge cocked an eyebrow before asking, "In the eighties—when you covered the Iran-Contra hearings—did you come across something called 'REX 84' in your research?"

Jenkins shook his head. "Don't believe so, at least not that I recall."

"An acronym for Readiness Exercise 1984. In April 1984, President Reagan signed Presidential Directorate Number 54 that authorized FEMA to engage in a secret national "readiness exercise," code named REX 84, to test its readiness to assume military authority in the event of a 'State of Domestic National Emergency.' Over the years, FEMA's powers have been expanded, its mission re-defined—perhaps explaining its abysmal response to hurricane Katrina. As I understand it, FEMA's elaborate plan now calls for suspending the Constitution, assuming control of the

federal government, appointing military commanders to run state and local governments and, most disturbing of all, declaring Martial Law.” He paused, his eyes glumly focused on his folded hands. “Our government has now built over 600 prison camps here in the U.S., all fully operational, surrounded by guards, and ready to receive an estimated 12 million prisoners. More are planned for closed military bases, as I understand it.”

“Unbelievable,” Jenkins said, his eyes fixated on Lochridge’s face.

“The Presidential Executive Orders to implement it are right in the Federal Register. So, you see, what we are contemplating could be fraught with perils beyond the imagination of most Americans. On the other hand, it could very well be the pinnacle of your stellar career.”

“I see,” Jenkins said quietly, as he absorbed the words. He looked at Billie, who simply nodded, her face sullen. His eyes darted randomly for a moment, as though searching for answers, but found their way back to Lochridge, who waited expectantly for his next words. “What is it you would like me to do?”