

Error 103

Brian Chatham's problems began when he got a notification that there had been a \$60,000 charge on his credit card. He called the number on the back of the card immediately to dispute the charge. He was surprised at how quickly he got through to a live person. "Our records show that on February 25th you paid \$60,000 to Ibarra Energy in Venezuela," she said. "Are you saying you didn't make that charge?"

"I didn't make that charge!" He almost shouted into the phone. "I don't know anything about energy in Venezuela, and I certainly didn't send them any money."

"Just a moment." He heard a keyboard clicking in the background. "Whoever made that charge knew your PIN and passed the two-step verification we require for large transactions. I see that you changed your phone number on April 24th. That's the number we used for verification. Does your phone number end in 4219?"

"No, and I didn't change my number."

"Looks like you're the victim of an identity theft. I'll cancel this charge, and I strongly suggest you cancel this credit card. I can send you a replacement by priority mail."

"Yes, please" he replied.

"I'm doing that right now," she said. "If you have any other credit cards or financial accounts, you may want to check them for fraudulent charges. It would also be a good idea to change passwords on any accounts you wouldn't want somebody else to access."

Brian spent the rest of the day checking accounts and changing passwords. Fortunately there didn't seem to be any other fraudulent charges. He was pleasantly surprised to receive his new credit card in the mail the next morning. They worked fast! He thought his problems were behind him, but when he tried to drive to the grocery that afternoon his car refused to do anything. He couldn't shift into reverse, he couldn't release the parking brake, and even his radio wouldn't work. The charge indicator showed it was fully charged, but the information panel said "Error 103." Brian called his mechanic.

"Let me look that up," his mechanic said. After a short pause he came back on the phone. "It says here that Error 103 means the car has been locked by the government. You need to call the Ministry of Transportation for more information."

It took a long time until Brian found someone at the Ministry of Transportation who could give him a clue as to what was happening. He was on hold for a while, then he gave his name and address to someone who transferred his call to a different office where he was once again put on hold. After giving his name and address to that person he was transferred yet again. Eventually he was transferred to someone who was able to tell him something.

“Your vehicle has been disabled at the request of the Office of Climate Management,” the man said. “They consider you a flight risk.”

“Why would I flee? I haven’t done anything wrong!”

“You’d have to ask them about that,” he said curtly. “Is there anything else I can help you with?” Brian declined to stay on the line to answer a quick survey. He was pretty certain none of the options would be worded strongly enough to indicate how he actually felt about their service.

It didn’t take quite as long to navigate the phone system at the Office of Climate Management. He spoke with a woman who sounded like a cheerful grandmother. “Oh, my!” she said after she looked up his record. “Your Carbon Balance shows a deficit of nearly 8,000 units! We consider anything over 1,000 units to be a flight risk. I’m afraid you won’t be able to use your car until you pay off the balance.”

“8,000 Units?!! I’ve never had a negative balance in my life! I earn 30 units a month through the company I work for, and that’s always been enough for me.”

“According to our files you bought 5,000 barrels of crude oil two days ago. That’s where the negative balance comes from.”

“I didn’t buy any crude oil! That was a fraudulent charge on my credit card. I reported that immediately and the credit card company said I was the victim of identity theft. I just checked my balance this morning and they removed the charge.”

“Dear me. I see that you disputed the financial charge, but I don’t see anything that says you disputed the carbon charge.”

“But they erased the financial charge because I never bought the oil. Shouldn’t that have automatically erased the carbon charge?”

“It was your bank that erased the financial charge. They don’t have anything to do with carbon charges. You need to call us if there’s a problem with your carbon balance.”

Brian kept his temper under control. She sounded like a nice person who was just following the rules. She might not even realize the rules didn’t make sense. “Well, since I’ve got you on the phone now, there is a problem with my carbon balance. I didn’t buy any crude oil, so that charge needs to go away. Can you help me with that?”

“Well now, let me see. If you didn’t buy that oil that means somebody else bought it. We’ll just have to find out who did that. That placed a huge burden on the environment, and it’s our job to protect the environment. That’s not something I can take care of over the phone, but I can send you a link to a web page that will provide instructions and forms to dispute carbon charges. It’s a legal procedure, so you may want to consult a lawyer.”

Brian puzzled over the instructions and forms for a while, and then called a lawyer. The lawyer explained that the forms were in essence filing a criminal complaint that he had been defrauded by a person or persons unknown. Filing the complaint would trigger an investigation by the government to determine who had actually purchased the crude oil. In the lawyer's experience these investigations took a long time, there was a huge backlog, and there was no guarantee of success. They filled out the forms, but the lawyer suggested that while waiting for the investigation Brian should cut back on his carbon use so he could pay off the debt. Brian explained that if he used no carbon whatsoever it would take him twenty-two years to pay off the debt. The lawyer said an alternative would be to purchase carbon credits from a company that bought developed land and turned it back into forest. He said that's what his friends did if they wanted to buy a fancy car or a private jet. Brian looked into that after he got off the phone, but the credits were prohibitively expensive. Only the very rich could afford them. Say, someone rich enough to buy 5,000 barrels of crude oil with their own credit card. Or a lawyer.

Angry and frustrated, Brian called a ride share company to get a lift to the grocery store. He gave them his new credit card number, and was politely informed that they could not send a car because he was a flight risk. He walked to the city bus stop, only to have the display screen on the payment terminal display "Error 103" when he stuck his card in the slot. "Do they think I'm going to flee to a foreign country on a city bus?" he shouted to no one in particular. The driver just shrugged, and Brian got off the bus and walked home.

Thoroughly depressed, he rode his bicycle to the grocery store to pick up something to eat, knowing he would be limited to whatever he could fit into grocery bags that he could hang on the handlebars. If he didn't solve this problem soon he'd have to buy saddlebags or a basket to carry more stuff. When he took his small bundle of groceries through the checkout lane, he ran into another problem. The checkout register refused his credit card.

"I just checked my balance this morning!" he protested. "I'm nowhere near my limit on this card. Let me try a different card."

"It's not the cash balance, sir," the checkout clerk politely explained. "It's the carbon balance. Another card isn't going to make any difference."

"My carbon bal. . ." Brian cut his question short when he remembered that every price tag had a small "carbon unit" rating next to the crypto-dollar price. He'd never paid any attention to these because he'd never had a problem with his carbon balance. He paid close attention to the price because he wanted to get the best value for his money, but now he realized his carbon balance was being charged for every item he bought. Without a word he picked up his groceries and carried them back to reshelve them. Then he looked for items with a zero-carbon rating. Even most of the organic vegetables had a small carbon rating. According to the produce manager this was probably because they'd been grown with inorganic fertilizer, or some diesel equipment had been used by the farmer, the processor, or the transportation company. He was able to find a few zero carbon, locally produced organic vegetables that had been grown with "organic" fertilizers. (He shuddered to think what those might have been.) He couldn't find any carbon free processed foods, and the only thing he could find in the meat department was a "laboratory grown" synthetic meat with a price so exorbitant he could only

bring himself to buy a few ounces of it. He was surprised that he couldn't find any carbon free eggs, but the department manager told him that chicken manure produced CO₂ as it decomposed.

After a few weeks Brian was sick of riding his bike everywhere and living on a carbon free diet. Riding his bike was a miserable experience when it rained, and he didn't look forward to the coming winter. He had complained bitterly at work about how unfair it was that he was being punished by the government for being a victim of identity theft, and one day a co-worker approached him to say that he had a friend who had heard of a man who could sometimes make problems like that go away. Desperate for a solution, Brian asked how he could meet this man.

A few days later Brian pedaled his bike to what appeared to be an abandoned warehouse on the outskirts of town. Following instructions he's received in an anonymous note left in his mail box, he let himself in through an unlocked personnel door next to a crumbling concrete loading ramp. He walked across the empty warehouse to a stairway on the back wall that led to what had been an elevated control room for warehouse operations. As he walked across the barren concrete floor he realized this arrangement gave people in the control room ample warning of his approach.

As instructed, he knocked three times on the door to the control room. A gruff voice inside said "come in." Inside a neatly dressed, heavysset man was sitting behind a desk. A couple of muscular men in T-shirts were sitting on leather chairs behind him, looking at their phones. They looked up and briefly scrutinized him as he entered the room, and then turned their attention back to their phones. The man at the desk barely glanced at him before returning to some papers he was scrutinizing.

"What can you do to help me?" the man asked.

"I was told *you* might be able to help *me*," Brian replied.

"Maybe I can, and maybe I can't," the man answered without looking up. "People come to me with problems every day, but most of 'em can't do nothin' to help me. I'm not Santa Claus. I'm a professional. Like a doctor or a lawyer. I got expenses, and my time is valuable. So, before you waste my time telling me what your problem is, tell me what you can do to help me."

"I'm prepared to pay a reasonable amount for some help."

"In cash?" The man asked.

"Well not in cash, you can't get that any more, but I've got. . ."

"Crypto-dollars?" The man asked derisively. "What good are those? The government knows how many you got, where they came from, and what you spend them on. And they can cut 'em off in a heartbeat if they don't like what you're doin' with 'em. That's why the government invented them."

"But we were required to . . ."

“Yeah, yeah. I know. You were required to convert all your real dollars to crypto-dollars. Only the smart guys didn’t fall for that. They converted their real dollars to cash. You can spend cash on anything you want, and the government don’t know nothin’ about it. A dollar of cash will buy a hundred crypto-dollars. Only chumps traded their real money for crypto. What else ya’ got?”

“Well, I’ve got my car, and I inherited some land in . . .”

“What the hell good are they gonna do me? I can’t sell ‘em unless I got a clear title, and I can’t get a title without the government knowing I got ‘em. And you can’t sell ‘em for anything other than crypto. Ya’ got any gold? Any silver? Any diamonds?”

Brian didn’t have any of those things.

The man finally looked up from his papers. He scrutinized Brian, from his face to his shoes. “Your wife’s probably about the same age as you are. Ya got any daughters?”

Brian was incensed. “My wife died three years ago,” he said with barely suppressed anger, “and if I had any daughters I certainly wouldn’t turn them over to you.”

“Don’t get mad at me,” the man said. “I’m just trying to help you find something that’s valuable enough to get you out of whatever mess you’ve gotten yourself into. Look. You seem like a nice guy, so maybe you don’t know how the world works. The guys who make the rules are interested in two things. Power and money. Some of ‘em want power because they honestly think they can make the world a better place by forcing people to do things their way, and some of ‘em just want power because they get a kick outta tellin’ people what to do. Either way, they want more power, and they can always point to some crisis that justifies ‘emergency actions.’ Money’s not as important to them as power, but they like money because it can buy them power, and because it can buy them things they like. Like big houses, or diamonds, or sex. The rest of us small fry just dance to their tune. You dance inside the rules, and maybe I bend the rules a little when I dance, but we’re still dancing to their tune. If you can’t give me something that they want, then I can’t work with them to give you something that you want. It’s as simple as that.”

Brian said he understood and he wasn’t mad, but he didn’t have any of the things the man asked for.

The man stood up and held out his hand. “Then we have no business to conduct, but we part as friends.” They shook hands and Brian left the warehouse.

Over the next few days Brian thought about what the man had said. What Brian wanted was for the government to expedite the investigation of his case, clear him, and restore his carbon credits. He didn’t have anything the man asked for, but the man said the people who made the rules wanted power and money. The people who could solve his problem were in government, and their power came from their position. His lawyer said there was a backlog of similar cases. Maybe if there were enough people

as frustrated as Brian was, this could become a political scandal that threatened their position. Brian couldn't make that happen, but a good investigative reporter. . .

Looking for a good investigating reporter gave Brian an education into how the news industry worked. Far more money and effort was devoted to the presentation of news – celebrity newscasters, dramatic videos, etc. – than was devoted to gathering news. There was also far more emphasis on providing a story that would attract an audience than on providing an objective presentation of facts. Local newspapers were becoming nonexistent, and they, like local TV stations, were so terrified of “disinformation” lawsuits that they shied away from controversial topics. Local news radio was a little more adventurous, but they could afford the risk because not many people listened to them. That meant they were useless to Brian. The politicians who could correct Brian's problem were national. The national news media would run a “bombshell” story if it was handed to them on a platter, say by a disgruntled government employee, but they wouldn't commit their resources to do investigative reporting unless they were convinced it would draw a large audience. They determined that by looking to see what stories were trending on social media. So, except for an occasional bombshell, they weren't reporting new stories, they were reporting old stories that had already proved to be popular.

Not just any social media post caught the attention of the news media. Brian and everyone else who suffered from slow investigations could post complaints on Facebook pages until Hell froze over and nobody would pay attention. The news media watched a handful of individual blogs, Twitter accounts, and similar pages that attracted millions of followers. The people who created those pages controlled the national news agenda. It took a fair bit of research, but Brian discovered the politician who ran the subcommittee that oversaw the bureau that investigated carbon fraud was facing a tough reelection. One influential blogger seemed committed to getting his opponent elected, so Brian approached her with his problem. She posted a brief summary of his issue and asked if anyone else was seeing that problem. As his lawyer had said, dozens of other people replied, some with situations much more dire than Brian's. This was exactly what the blogger wanted to hear, so she wrote a lengthy post about how tragic it was that people were suffering because the bureau was badly run. That drew millions of “likes,” and got the attention of LZN news. They ran a “Breaking News” piece on it, and their competitors began tripping over themselves to present the latest developments in the “Carbongate” scandal.

In less than two weeks Brian was notified that an investigation had identified the individual who purchased the crude oil with his credit card. Brian's carbon credit was restored, and his car began working again. He briefly wondered if they had actually found the individual or had just made an unpleasant situation go away, but there was nothing he could do about that. He was just happy that, for the first time in his life, he had beaten the system.