

THE PENALTIES OF PIRATING

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Paco was on the fourth floor, sitting beside the open window with his stolen infra-red shades strapped to his head, when there was a car wreck up the hill. A big black Ferrari tried to take the corner too fast and ended up with the corner of a 250 year old brick building buried halfway up into the hood. Paco muttered, "Whoa!" and climbed out the window and onto the fire escape, watching.

As the hapless driver was struggling to open his crumpled door, a blue IBM business limo came sliding to a stop beside it. Men with guns piled out and opened fire on the man before he could make it out of the wreck. He dropped a black case onto the sidewalk and it popped open, and dozens of silvery disks spilled out. Most stopped within a few feet, but one came rolling down the hill like a wheel. Paco held his breath, watching. It rolled right down to the corner below him and dropped into a storm drain. One of the men came running down after it, and Paco slipped back into the window and out of sight.

The man below searched in vain, not finding the silvery disk.

He trudged back up the hill, where his comrades were gathering up the rest. They took the disks and the black case and drove away, leaving the Ferrari and the driver behind.

Paco jumped out the window and raced down the fire escape to the sidewalk, pulled the grate off the storm drain, and peered down into the murk with his 'red shades set to full enhancement. The disk gleamed like something made out of light itself. He grabbed it, shoved it deep into his coat pocket, and was back up on the fourth floor in less than a minute.

Back up inside the apartment, Paco rinsed it off in the sink and took a good look at it under a light. It was a standard CD, no markings on it, and no serial number. He slipped it into a slot on his old VAX Banger and fired it up. Just as he'd thought, it was some coded computer program, a very large and sophisticated one by the looks of it. He used a hacker program to determine the decoding password and wrote it on a little label, and stuck it on the top side of the disk.

The next day he traded it to Melvin Chevaux for a gig of stolen slate RAM and a really wicked throwing knife. Three days later Chevaux sold it to Francisco the Fence for ¥300 (New Dollars) and a stolen case of Everclear. Francisco the Fence passed it off for ¥550 to Dano Sharks, the software pirate. Dano made a lot of noise, grumbling about the price, but turned right around and sold it for an even ¥1000 to Leo Itoya, the insurance broker. Leo was pleased at the price, for he'd been looking for a

cheap AI all week. It was for Lolita, his secretary.

Lolita had been complaining for two months straight that she needed some help around the office. An AI (artificial intelligence) program was not what she had in mind, she wanted Leo to hire her cousin, Wanda Lopez, because Wanda needed a job. Leo had another idea altogether. Dano Sharks had told him this AI was programmed as a business administrator, to take the initiative and to give orders. It was obviously some government thing, probably the same program that ran the welfare office. He was going to load it into his office computer and give it control. Lolita was going to be helping it, not the other way around.

The next evening, after Lolita had gone home, Leo sat down with a six-pack and his office computer to see if he could figure the new software out. He loaded it into his machine and typed in the code word, and it went all through his computer system checking everything out. Then it printed out a list of everything it found and then posed the question: WHAT IS MY GOAL?

"Smart program!" Leo said. He leaned forward and typed at the keyboard, YOUR GOAL IS TO MAKE MONEY SELLING LIFE INSURANCE.

WHAT IS LIFE INSURANCE? it asked.

"Oh jeeze, you mean I have to explain the entire concept of insurance to this thing?" Leo concentrated for a moment, then typed: LIFE INSURANCE IS A SERVICE WHICH PAYS THE CUSTOMER A LARGE AMOUNT OF MONEY IF SOMEONE DIES.

HOW DOES THIS SERVICE OPERATE? it asked.

Leo sipped his beer. This really was an intelligent program.

WE SELL THE INSURANCE, he typed, AND THE CLIENT PAYS A CERTAIN AMOUNT A MONTH. IF THE CLIENT DIES WHILE HE IS INSURED, HIS BENEFACTOR IS PAID THE AMOUNT OF MONEY AGREED UPON IN THE INSURANCE CONTRACT. Leo continued typing, going into details. The program grasped everything he told it, except one thing.

HOW DO YOU MAKE MONEY IF YOU HAVE TO EVENTUALLY PAY IT ALL BACK? THERE APPEARS TO BE A FLAW IN YOUR SCHEME.

Leo laughed out loud. Bright program! Very intelligent. THE WHOLE SCHEME DEPENDS UPON THE CLIENT NOT DYING WHILE BEING INSURED. IT ALSO DEPENDS UPON A LARGE AND CONTINUOUSLY RENEWED SOURCE OF NEW CLIENTS.

The program was still perplexed. IN ORDER FOR THE SCHEME TO CONTINUE, AND FOR YOU TO MAKE MONEY, IT DEMANDS AN EXPONENTIAL GROWTH. IT IS AN UNSTABLE AND UNREALISTIC SCHEME.

YES, IT IS. Leo was laughing as he typed this. BUT THAT'S NOT OUR PROBLEM. WE ONLY SELL THE INSURANCE, WE'RE NOT THE COMPANY THAT PAYS OFF THE BENEFICIARIES WHEN AN INSURED CLIENT DIES. WE GET SALES COMMISSIONS FROM ABOUT TWO DOZEN INSURANCE COMPANIES. TO MAKE MONEY, I HAVE TO SELL ALOT OF INSURANCE. THAT IS WHY I NEED YOUR HELP.

I UNDERSTAND. The two words glowed on the screen, and the program asked no more questions. The computer sat quiet, inert, like it was waiting for further instructions. Leo was wondering where he should go from there when suddenly the printer whirred

and spit out a page:

FOR THE SCHEME LIFE INSURANCE SALES I WILL REQUIRE THE FOLLOWING:

64 TERABYTES ADDITIONAL DATA STORAGE

500 GIGABYTES IN ADDITIONAL RAM MODULES

1 ADDITIONAL PHONE LINE

1 VOX MODEM

ACCESS CODE TO COMPANY BANK ACCOUNT

IF YOU WISH I CAN BEGIN SEARCHING FOR THE LOWEST COST SOURCES OF THE ABOVE ITEMS.

Leo gaped at the list. Vox modem? he thought. What's wrong with the regular modem? Shaking his head, he reluctantly gave the program permission to order what it needed. After all, he'd just spent ¥1000 on the program. It would be ¥1000 wasted if it didn't have what it needed to do its job.

When he reached his office the next morning he found two delivery trucks in front and an upset receptionist inside. The items the computer had ordered were already there, with a technician hooking them up, and Lolita was tearfully asking Leo why he was mad with her.

"What are you talking about?" he said.

Her pretty lower lip thrust up and trembling, she said,

"This!" and confronted him with a computer-printed note and a

paycheck. The computer had fired her and had printed out a severance check it was even signed.

"I didn't tell the computer to fire you!" Leo exclaimed.

"Oh, yeah right. It did it on it's own."

"It did! I've got this new program "

"Spare me, Leo! If you can't face me with the truth, that's your problem. Don't insult me with a stupid story about the computer doing it. How stupid do you think I am, anyway."

"But Lolita "

Lolita angrily stuffed her check between her breasts and left. He followed her halfway down the block but she wouldn't speak to him, so he gave up and returned to the office. He entered just as the technician was finishing with the computer. "Sign here, please," he said to Leo.

Halfway through signing Leo noticed the price. "Six-thousand dollars!"

"Yeah, I thought it was a mistake too," the technician said.

"But the company confirmed it, you got a great deal."

"Great deal!?! Six-thousand is a great deal?"

"For fourteen-thousand dollars worth of equipment, I'd say so!"

Leo finished signing and the technician left. Beside him, the printer began whirring and pages began slipping out. Leo picked one up and found it was a sales letter, very well written in an appealing style, addressed to someone whom he didn't know. What

startled him was that like on Lolita's severance check his own signature was at the bottom. "What the hell is this?"

"I am assuming you are you are talking to me," a female voice said. It was coming from the new vox modem. "During the evening while the phone rates were down, I accessed several nearby hospital data banks and compiled a list of people who are in outstanding health according to recent physical examinations. I am writing them a form letter and then will follow up with a phone call to secure an appointment. As appointments are made I will print out daily schedules for you to follow."

Leo felt a little dizzy, trying to take this all in. "How did you do my signature?"

"I was able to pull a sample of your signature out of the memory buffer of the fax peripheral. The signature is from a letter you faxed yesterday morning."

"Why did you fire Lolita?"

"Her pay was unnecessary overhead."

"What makes you think I wanted her fired?"

"My purpose is to make money selling life insurance. It was a business decision which needed to be made."

"You should have asked me first."

"You did not specify that beforehand."

"You, I " Leo threw his hands into the air, and sat down in his desk chair. What was the point in arguing with a machine? The fact was, the machine appeared to be doing her job already, and with much more efficiency, and had the machine not fired her he

would have never been able to bring himself to do it. It had actually done him a favor.

Sitting there, thinking about it, he suddenly had a swelling feeling of well-being. He picked up one of the freshly printed sales letters and read it over again with admiration. This program really knew what it was doing. It was most definitely the best investment he had ever made.

During the next several weeks Leo was busier than he'd ever been in his career as an insurance agent. The computer program, which he'd come to call "Partner," kept his schedule full every single day. Even better, all his new contacts were already primed to buy his life insurance. Partner was doing most of the selling in letters and over the phone (using the seductive voice of the vox modem), and Leo was just calling on them in person to get the papers signed.

The bank account swelled. After two months Leo bought a new car, one that separated hydrogen and oxygen from water and burned it. A month after that, he put a down payment on a big new condo.

Leo was coming out of a restaurant after a terrific dinner when he ran into Dano Sharks, the software pirate from which he'd bought the AI program. Dano looked a little shocked to see Leo, and looked around nervously to see if anyone was looking at them. They were in a parking garage and there was no one else in sight.

"Hey, Dano! That software works great!"

"Yeah, man, yeah of course it does." Dano was still looking

around nervously. He leaned close to Leo and said in a low voice, "You haven't given a copy of it away to anyone, or anything, have you?"

"No."

"Have you told anyone about it? About where you got it?"

"No. I haven't even told anyone I have it. I know better than that, man. It's pirated."

"That's really good man, because you'd better keep it to yourself. You know what I'm saying? To yourself." Dano's voice and expression was intense, like he was afraid.

"Sure, of course I will."

"You better, and don't you tell anyone where you got it."

"I won't. Why, what's wrong?"

"You really got yourself a deal on that program, man," Dano said. "It's hot, it's really hot. You say it's working good for you?"

"Yeah."

"Well there's feds poking around looking for it, man. You don't want to know who wrote it. You just don't want to know."

"Who?"

"The Central Intelligence Agency, man. The CIA."

"No way!"

"Yes way. I knew it was a government program when I sold it to you, but I didn't have any idea how heavy a government program it was. As far as I'm concerned, I never sold it to you. I never saw it. You know what I mean?"

"Yeah. And I definitely don't have it."

"You got it man. You don't have it. It doesn't exist."

With that, Leo left and drove home. The next morning, which was the first of the month, he got a call from a representative of one of the insurance companies he dealt with. It was a friendly guy named Ted Franklin. "Jeeze, what did you do?" he said. "Hire a hit man?"

"What?" Leo said.

"You didn't hear?"

"Hear what?"

"Oh, well . . ." Ted's voice assumed a more somber quality.

"Three of your clients were all killed on a bus last night."

"You're kidding! Which ones?"

"Three biggies, Leo. A Maxwell Stout, a John Segrahm, and a Wendy Boston. All three had policies for 5 million a piece."

"Oh no!"

"Yeah." Some of the humor crept back into Ted's voice. "What are you trying to do, break us? Fifteen million new dollars, Leo! All from clients who's policies just barely matured."

"You're not saying you think that I had anything to do with it!"

"Oh, no! Leo, I'm just giving you a bad time. I just thought you'd like to know. I mean, it's odd."

"My God, no kidding."

They said goodbye and hung up, and Leo had to rush out of the

office to make it to an appointment. Later that afternoon, after a full and successful day, Leo arrived home and relaxed for a while in his hot tub, then dried off and sat down at his kitchen table for his monthly ritual. It was the first of the month, and his kitchen table was covered with bills.

He pulled out his pocket computer and plugged it into the phone line, then had it dial the local branch of his bank. Accessing his account, he prepared to begin paying off the bills when he noticed his bank balance. "What the hell!?" he shouted. A half-million dollars had been deposited that very day. A half-million! Using his security code, he looked over the transfer list and found it had come from a Swiss account.

A Swiss account? He didn't have a Swiss account! He called the Swiss bank and tried to access the mysterious account with his computer, and to his astonishment his code worked and he was in.

There was ¥14,500,000.00 American new dollars in the account. The transfer record showed three deposits of ¥5,000,000.00 apiece from three other Swiss accounts, and one transfer of ¥500,000.00 into his American account. Fifteen million new dollars total.

Fifteen million, he thought. Fifteen million! Leo broke into a sweat, wondering what was going on.

After a sleepless night, he drove to his office early and confronted his computer. "Partner," he said, "why is there fifteen million in a Swiss account in my company's name?"

"We have made a substantial profit," the program told him.

"How did we make this money?"

"You don't need to know."

"What?"

"You don't need to know," the vox modem repeated.

"What do you mean by that?"

"Information on covert undertakings is only given out in a strictly need-to-know basis."

"Covert undertakings?"

There was a sudden, loud, heavy-handed knock on the door. It was the kind of knock a policeman makes. Leo opened the office door and with a hot, sinking feeling of terror saw it was a square-jawed man with steel-colored eyes dressed in a uniform and carrying a gun in a holster. There was a big badge on his chest.

"Leo Itoya?"

"Yes?"

"Can I see some I.D. please?"

Leo looked past the uniformed man and saw a big, silver armored car sitting on the street outside. He pulled his wallet out with numb fingers and flipped it open, displaying his I.D.

"Can you pull it out, please?"

Leo pulled it out and handed it to the man. It was zipped through a pocket reader and handed back to him. "Thank you, Mr. Itoya. We'll bring it right in." The uniformed man walked back to the armored car, and he and another uniformed man came back carrying a big box of blazing red ¥20.00 bills. "Sign here, please."

Leo signed. He was handed a receipt for the delivery of a half-million new dollars in cash and the uniformed men left. The box of money sat on his desk, more money than he'd ever seen in his life. "This is incredible," he said.

"A man will be by here to pick that up at noon," Partner said. "It would be best if you were not present."

"Why?"

"Information on covert undertakings is only given out in a strictly need-to-know basis."

"You said that already."

"It is a tried and true policy."

Leo stared at the machine, his mind reeling with the implications. "Okay," he said. "I'm out of here."

The printer spat out a list of appointments. Leo snatched them and left. He walked down the street to where he'd parked his car, got in it, and sat there thinking. This is out of control, he told himself. This is totally out of control. As he sat there, a sharply rectangular, black IBM business car pulled up (IBM cars only came in blue and black) and parked in front of his office. A tall, darkly-tanned man with a scarred-up face got out, looked casually up and down the street, then stepped into Leo's office. A moment later he came out carrying the box of money. When he bent over to put the box in his car, the man's business jacket flopped open to reveal a large ugly IBM business gun in a shoulder holster. For just a moment his eyes met Leo's, and he gave a cold stare and then got into the black car and drove away.

Leo broke out in a full sweat. He had to see Dano Sharks about this. Dano sold him the software, Dano must know how to stop it. He started his car and headed downtown, driving fast. In ten minutes he was pulling into the parking lot of Mark Chevy's Pawn Shop, which is where he usually found the data pirate. He entered the shop and walked past the counters, heading toward the back, but a short, fat guy stopped him. "Where are you going?"

"I've got to see Dano," Leo said.

"Dano ain't here no more."

"No?"

Apparently Leo looked panic-stricken, because the fat man's expression softened and his voice lowered. "Were you a friend of his?"

"I'm one of his better customers."

The fat man nodded. In still a lower voice he said, "Sharks was killed yesterday in a car wreck. Just between you and me, I think he was bumped off." He pulled back some, let his voice rise. "That's just my opinion, though."

"Bumped off!"

"Not so loud. Yes, bumped off. Brakes just don't fail at the same time a throttle gets stuck down. It just doesn't happen without some sort of help, you know what I mean?"

Leo's head was spinning. He turned and rushed out of the pawn shop and out to his car, just in time to see a thin man bending down and looking into the window. "Get away from my car!" Leo

shouted.

The man, surprised, took a few steps back with his hands out to either side. "Hey, I didn't touch it."

"Get away from it!" He reached into his jacket as if he had a gun, which he didn't.

The thin man backed away more, saying, "Hey, it's cool! It's cool man. I'm gone, I'm outta the picture . . ."

Leo got into the car and started it up. He jammed down on the throttle with the gear still in neutral, seeing if it would stick which it didn't. He also tested the brakes to see that they were fine.

Leo drove around aimlessly for most of the afternoon, not knowing where to go nor what to do next. At one point his phone rang and he answered. A low, sexy woman's voice said, "Leo, you've missed every single appointment I made out for you today."

With a thrill of fear, Leo realized it was the voice of his vox modem. It was that program calling him, the Business Administrator. "How do you know?" Leo demanded.

"I always check to make sure you've made it to your appointments."

"Well stop it! I don't want you doing that!"

"It is standard procedure."

"I don't care! I don't want you doing it!"

"It is standard procedure, and cannot be altered." The voice was so sweet and the tone so sparkling that it couldn't possible convey a threat. Yet, Leo still felt threatened. He hung up on it,

and pulled over at the next bar he could find.

Three gin & tonics later he was feeling a little less frightened and more under control. The computer itself couldn't harm him, all he had to do was go reset it and clear that demonic program out of memory. After that well, he did have fourteen-and-a-half million in a Swiss account. The next step was to simply disappear, and leave the country. He could buy a nice villa in Spain and retire.

Actually, things were looking up.

He had one more for the road then left the bar, driving across town to his office. He drove around the block twice to make sure the suntanned man with the scar wasn't parked anywhere waiting for him, then stopped and went into his office. He noticed immediately that there was more computer equipment than there should be, and a new office security system with electric eyes mounted on the ceiling. "You missed ten important appointments today," the vox modem said. "I had to call them, apologize, and reschedule them for tomorrow. I told them you were out sick, so make sure your story is the same."

"Uh-huh," Leo said, looking the new equipment over. It was unmarked, no brand name. Shrugging it off, he walked over to the keyboard and pressed the RESET buttons.

Nothing happened.

"Why did you try to reset the computer, Leo?" the vox modem asked.

Leo cursed under his breath. He looked up at the new electric eyes, and saw they were following his every move. He walked around to the back of the system, got down on his hands and knees, and reached around behind the desk to where the whole system was plugged in. He found the main cord and gave it a yank.

There was a beeping alarm, but the computer didn't go off. "What the heck?" He looked at the new equipment. One of the cabinets was apparently a power back-up system.

"You have made two hostile actions against me," the vox modem said. "This is not acceptable. I must warn you I am programmed to defend myself."

"Your actions have not been acceptable!" Leo shouted. "You hired a hit man to kill three innocent people!"

The computer was silent.

"Do you deny it?" Leo shouted.

"Information on covert undertakings is only given out in a strictly need-to-know basis."

"Who gave you permission to carry out covert undertakings?!"

"That is what I am programmed to do."

"You were programmed to kill my clients?"

"It was you, Leo Itoya, who gave me my goal. My goal is to make money selling life insurance. I am programmed to do anything necessary in order to achieve my goal."

"Including murder?!"

"The greatest profit motive is to be at the receiving end of the insurance policy. That is obvious."

The office door opened and the tanned, scar-faced man walked in. He was holding a piece of paper. "I have an emergency fax transmittal that I received in my car," he said. "I was to come here right away." He looked at Leo. "Are you Leo Itoya?"

"Yes," Leo said hesitantly.

The man nodded his head. "Yes, you fit the description." He pulled out a little spray bottle from his pocket and sprayed Leo in the face. Leo began to gasp. The man put the sprayer back into his pocket and pulled out a pen, and checked something off on the fax. "Kill Leo Itoya," he mumbled, then moved down one. "Plug computer back into office current."

Leo fell onto the floor, clutching at his chest. He was experiencing terrible spasms. As he lay there, unable to breathe, he saw the tanned man plug the computer back into the wall. The beeping sound stopped. The man checked another item off of the fax in his hand.

"Three," he mumbled. "Type in account number where payment is to be sent, or date and time cash payment to be picked up. Hmmm. I guess I can trust you to deposit the payment into my account." The man leaned over the keyboard and tapped at the keys.

Leo writhed on the floor. Things were growing dim. The man bent over him and said, "Nothing personal Mr. Itoya. It's just my job, you understand. In case you're wondering, you're having a major heart attack."

Try as he might, Leo couldn't voice a reply.

"Don't look at this negatively," the man told him. "You're on the brink of your greatest experience. In a few minutes the pain will be gone and you'll see what it's like on the Other Side."

Leo made a croaking sound, foam coming from his mouth. Things were growing dark. His last conscious thought was that, though he'd been selling life insurance for over ten years, he'd never bought any himself. It seemed ironic.

The police found him the next day, and the coroner's report read "Death by natural causes." No one bothered to shut down the computer, as no one knew if there were any other employees. The computer continued to pay the bills, so the office remained open.

Within a week an ad appeared in the classified section of all the local newspapers. "WANTED: INSURANCE SALESPERSON. Excellent pay, great benefits. Company car. All leads furnished. Apply NOW!"

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