

A TALE OF FRAUD AND DECEIT

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(It was the narrative of a lawyer, who had conned me for four years with a cunning and persuasive talk, and art of deceit which was impossible to detect even by the shrewdest, and smart eyes. I tried to expose him, but none could censure or legally restrain him.)

A decade ago, sometime around the year 2009, unguardedly, I got entangled in the grip of a lawyer, for four years, I was almost crippled financially and mentally. He flaunted a queer appearance: a lanky and lengthy frame, light-skinned and the feministic gait gave him a deceptive posture.

The lawyerâ??s entry was as offensive as his invasive approach. Early in the morning, I was in my school office ready for the dayâ??s work, outside I could hear the rise and fall of the rumbling of the school bus engines scheduled to ferry the children from the scattered points in the city. Vaguely, I could pick up the chatter of maintenance staff off to the classrooms to set them clean and ready before the stream of kidsâ?? breeze in. Then it happened.

Unannounced, this rude character shoved in with a curious trot that drew my attention promptly. As if a response to my brief irritating stare, usually reserved for those who are inconsiderate of my space and time, he blurted out, â??you owe my client four lakh rupees.â?? He spoke with a casual disrespect and rudeness one never expects even from an unknown recluse.

And my troubles grew bigger and bigger after this casual, awkward encounter I had with this imposter, under the garb of a lawyer who like a sorcerer weaved a destroying

spell that choked my schoolwork and family for four years â?? a mental equivalent to an anaconda wrapped around hard: cramping and immobilizing a person.

Initially, I had failed to figure out what could be the lawyerâ??s shady scheme behind the plain â??Iâ??m here to help you outâ?? caring softness, or what were to be his true malevolent intentions until his true betrayal strategy would shockingly surface eventually years later. Till today I wonder how I had played a muted puppet act in the drama he had enacted â?? so shrewdly, cautious not to reveal a whiff of a hint, anything of his dark intentions. I feel so sickeningly inferior how I blindly conned into a methodically manipulative script meant to push me down further into an abyss of the financial doldrums. I could never explain, even to myself, how I got lured into the wickedest phenomena he had unleashed â?? tactics that reduced me to a mere worthless piece of disgraceful mold.

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In March the school administrative work is packed with the commotion of academic activities. Itâ??s frantic running in circles the staff a worried lot buzzing all over in syllabus completion, tuning and training the kids for their final examination, they almost got burnt-out, frantic to refine the slackers, a word of caution to fast and studious. It resembled a battlefield strewn about with pens, pencils, notebooks, exam pads, and in the end, confidence is the armor everyone prayed for even in their dreams.

Iâ??m speaking of events that spun out of my control, which at the start of the year 2011 pounced on my academic enterprise like a rain of missiles. Itâ??s the bankers after me with a legal notice recalling, meaning â??payback immediatelyâ?? the five crore loan which they lent four years ago for a new school building block. The drastic move which I have learned later is a response to a baffling situation that came up in the wake of a letter written by my brothers, â??we are unconditionally withdrawing the guarantee note given on my behalf,â?? to the bank regulators.

In the days that followed life had become very scary for me and my wife, taking into account tens of private creditors for whom I owe hugely and assembling such a vast sum to repay the bank, a herculean impossibility, which has paralyzed the thinking mechanism, crippled my ability to pursue the school work with efficiency a fact I often boasted â?? loudly and confidently.

Every day I would stare at legal notices slapped upon in yellow envelops from the bank; the moment they arrived, delivered in bunches would weaken my feet, and hands quivered to tear open the contents. I never felt so sickened to look at a piece of typed paper, it squeezed my nerves, and the mental torture rammed my balance and

self-control.

Mani, my wife and I used to spend sleepless nights with sad eyes reflecting, â??why this is happening to us, is there a way out,â?? honestly it pained to see my wife helpless and anxious ridden. Itâ??s not that we didnâ??t pay or couldnâ??t pay to the bankers; I have pledged mighty collaterals to offset my borrowings. Besides the school I was managing is a healthy functional establishment. But what baffled was the inexplicable legal arm-twisting attitude of the bank personnel. I had a misgiving too: was someone entertaining a sinister design to tarnish my image, sabotage the successful functioning of the school. Fearful apprehensions crept in spreading tension in every part, and deep inside the worst fears started building up. A foreboding sense rattled that my dreams, my hopes, my school slowly were melting out of my control and existence.

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When I was into this financial turbulence, where a volley of legal projectiles seen flying in from multiple bankerâ??s teams, it is at this flashpoint the lawyer intruded into my affairs. Initially, I was distrustful of his quick turnaround attitude. But once he smelled my woes involving crores of rupees, and huge school properties his malevolent mind took a vicious turn to coax to hire him as a legal hand to acquit from what Iâ??m going through.

I looked at my wife for endorsement to allow the lawyer to mediate the disputes, and I know fully well the defenseless plight Iâ??m in, and Iâ??m aware my academic enterprise sinking, and aloofness sported by friends, well-wishers, and relations. It was but a fateful recourse to see my wife nod her head, â??there should be someone to accompany you, and you canâ??t drive and travel all alone, look at your mental state, there should be a person with you while attending the legal, financial, bank issues, I see no harm if you go with this lawyer. â??Youâ??re in a situation where none will bail you out; Iâ??m sure there wouldnâ??t be anyone keen who would go along with you.â?? â??You have no choice left but to trust him in.â??

He is a tall, pale, the body like a bow briefly bent at waist, he walked with a calculated caution like a thief standing in shadows ready to strike, hand gestures jerky as if pulled by a puppeteer, the most prominent is the evil trace in eyes constantly studying as if the person before him is not a client but a pre-selected victim. The twinkle in his eyes, his sweet words has enough charm carrying a comforting tone convincing us as if all the solutions were a phone call away. And everyone believed him when he announced people were generously eager with bags of cash to bail me out. But he later added an oppressive gag, when â??Iâ??m ready with the margin amount, and add a few bundles of cash for bribes.â?? He is aware; I canâ??t roll out the said initial

contribution. And he would suggest, â??letâ??s sell a particular propertyâ??, and he drags me into a dubious transaction.

I never knew then it was a ploy to stab into my dwindling bank balances. The promised money never came, but I could see his pockets got fatter and deeper, and bankers were to become more vindictive, their correspondence grew heavy with threatening contents. And one day it happened, the final nail in the coffin of woes, nothing could become more scandalous when the bankers did the unthinkable: they had published a public announcement in leading newspapers the auction of the school properties.

Whatever I have been suspecting, whatever I have feared most in all the four years loomed right in front me menacingly mocking in a large font, for all the financial misadventuresâ?? Iâ??m into since all these years. The lawyer disappeared, not seen, but his deceit drove me to the edge of a disaster.

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I realized years later; the fraud organized by the lawyer whose professional credentials were dubious. I never checked them. He made up all the things, the negotiations with the creditors, the bankers, the middlemen, the commissions all were fake and never happened, he had so cleverly manufactured all his moves which required extraordinary ability to detect it. He had taken the art of deceit to a much higher station, and it required higher shrewdness and cleverness for anyone to smell it. His motive was to fleece in whichever profitable way he could and got almost succeeded.

Mild and gentle souls like me, reeling under tortuous situations to defend against such fiendish characters would turn out overwhelmingly hopeless. One canâ??t exhibit fine precautionary skills under duress and escape the resultant ruinous ride. I relent being insecure and vulnerable; perhaps, Iâ??m not sufficiently aggressive, demanding to prevent dubious characters doesnâ??t enter my inner business sanctum. When going gets tough, we all feel so small and powerless; a strong temptation to look out for saviors who could salvage from dire situations is quite human and an emotionally simple act. Itâ??s the financial urgencies that knock us vulnerable and blinds us not to see distant injuries, and loss of fame and face: a fated punishment to put up with.

But I persisted with my wife, â??our problems are temporary, itâ??s a matter of time, requires enormous patience, Iâ??m sure, we will wake up one day, itâ??s not too far away, where we donâ??t hear the ominous calls from the lenders and bankers.â?? The lawyer will go tomorrow, and he has to. I expected with these simple assertions, I demonstrated a stronger version of myself for her, good enough to make her feel light,

and felt I had given her good strength to swim forward in restful survival waters.

For four years I have struggled in the evil grip of the lawyer, choked emotionally looking for an escape route desperately to detach myself and my enterprise, something like a prisoner wanting and waiting for a piece of sky and daylight. To the outside world, my emotions are invincible even though whosoever I had approached I hardly found a reasonable empathizing person who would listen and get an inkling of despair Iâ??m engulfed in. Besides, it startled me listening from a few; I had gotten an impression: they seemed delighted that they found me in such a mess.

Gradually, some dramatic and timely decisions which I have chosen mitigated the financial pressure; I could repay the entire bank loan, saw most of the creditors settled and cleared with the intervention of a few Samaritansâ??, at last, I could breathe fresh air and grow less scared of the ring of the cell phone.

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In the meantime, the crooked fate spelled a cruel twist as if my saga needs a final tragic end. I lost my wife after fighting a two-year battle with the deadly disease â??cancer.

Now my two children married and settled, Iâ??m devoting my time to pursue my three passions â?? reading, writing, and photography, since three years I found my inner peace, relieved from a long stretch of suffering, Iâ??m able to enjoy small things in life: sunshine outside the window, a hearty meal, a long drive, a good book, and a healthy sleep.

People came menacingly close to finish me off financially, professionally, but some invisible grace always protected me. I never thought of running away, never got overly depressed. I stood strong and faced the wolves that attacked me in different garbs.

I know Iâ??m a self-made man tempered with wholesome reading and meditation that made me aware of emotional tools Iâ??m armored with and that allowed me to use the mental space I enjoyed choosing rational decisions, softening the ego that has shown a way to reach a few helpful Samaritans. I quickly got into psychological recovery, which helped me to change a lot of perceptions, relearn attitudes, and discover a new self every day.

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1. Uncategorized

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