

THE NOVELIST AS SOCIAL CRUSADER AND NATION BUILDER: PERSPECTIVES FROM NNAMDI ANUMIHE'S *CHARTERED MESSENGER*

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Abstract

Novelists and other literary artists in Nigeria, like other nations of the world have continued to explore in their creative works, the precarious position of man in his environment and the daunting problems which constantly beset them in the society. Man's struggle to tackle these problems and so create a niche for himself is often confronted with retrogressive forces which always thwart his efforts at reconstruction and made them futile, a situation which a social crusader in the text, Fred has to contend with. The major challenge which invariably confronts both the writer and consumer of literature thus revolves around the use of literary art to bring positive changes in both the individual and society. The social functions of literature have not only helped to improve and shape the society, but also been found indispensable for building a virile healthy modern society. As a feature of the urban environment, modern literature acts as check and balance on the excess of the society such as social evils, injustices, human brutalities, dissatisfaction, bribery and corruption, social discrimination, armed robbery, kidnapping, banditry and other forms of racketeering. The focus of this discourse, therefore, is to critically examine how effectively the author has employed his creative ability to tackle these harrowing inhuman condition that variously militate against efforts geared at social reform, on the one hand, and how divine intervention in the affairs of man results in sudden twist, on the other hand, which eventually usher in the inevitable social change and restoration in Nnamdi Anumihe's *Chartered Messenger*.

Keywords: Literature, Environment, Racketeering, Reconstruction, Restoration, Social Reform.

Introduction

The African novel has a history of gradual evolution, having risen from colonial experience to the contemporary period. As Dathorne asserts, the “novel is the only literary art form that has been totally imported” (53). Even though the earliest works of fiction in English expression refer to R.E. Obeng’s *Eighteen Pence* and E. Casely Hayford’s *Ethiopia Unbound*, the first novel in Africa that not only blazed the trail, but also inaugurated the first phase of the novel in Africa is Chinua Achebe’s *Things Fall Apart*. This phase of the novel explored in various ways, the encounter between Europe and Africa, portraying in varying degrees, how African traditional life, custom and culture were in the precolonial era before it was inevitably disrupted by alien forces. Ngwaba who compares the factors responsible for the rise of English novel with those of Africa, discloses that it “encouraged cultural assertion” (13) as African writers of that period were committed to the “literature of cultural rehabilitation” (13) of the ancient way of life which they believe was submerged during colonial era.

Realizing that cultural rehabilitation and cultural assertion which formed the major thematic focus of literary creativity have been exhausted, African writers began to search for new areas of novelistic enterprises. This coincided with the period of the struggle for political emancipation and attainment of independence of African nations. Independence, having fought and won, political powers shifted from the Europeans to the Africans. Unfortunately, political and leadership problems began to engulf the new independent African nations. Hence, the euphoric and optimism which followed the attainment of independence began to disappear as African leaders and administrators looted the economic resources (in various African nations). The leaders also detained their political rivals without trials and always dealt viciously with whoever tried to challenge them. Thus, freedom of expression was no more. The masses lived in fear. There were breakdown of law and order. Bribery and corruption, arson, thuggery and murder became the rule rather than the exception.

These unfortunate economic, social and political problems overwhelming the fledgling African nations aroused the visionary minds of African writers. Therefore, the second thematic phase of the Africa novel is written in response to these socio-economic and political disillusionment. These novels are concerned with social criticism. The thematic feature of the novel is remarkable, for the authors not only showed maturity in the use of language, but also, there were evident theme of loneliness, ruthlessness and sense of drift as shown in the fictional characters. Commenting on the theme of the literary creativity that championed social and political criticism and attacked bad leadership in Africa, Nnolim succinctly avers that,

... the politically attuned novelist revealed in very bad light, the subversion of post-independence hopes and promises by those who were banked upon to redress the wrongs inflicted by the colonial masters... they [the people] expressed their disenchantment with our failure to successfully operate a party-system democracy as they pointed out in disgust the circumambient (sic) presence of bribery and corruption in our body politics... (84)

Corroborating, Nkosi states that the sudden political instability, economic and social disorder in the new African states made the thematic shift necessary. He discloses that one is obliged to

note that this shift in style is occurring against a background of chronic instability in African society; that the basis of close organic relationship between the individual and the

rest of the community is being seriously undermined by new economic and social forces...(55).

The novelist, therefore, reflects the modern African experience at the point of disintegration, vividly providing most telling images of corruption and premature decay which afflict post-independence African society. In the light of the foregoing submission, Ngugi espouses that a writer should respond with “his total personality to a social environment which changes all the time”, adding that as “sensitive needle, he registers with varying degrees of accuracy and success, the conflicts and tensions in his changing society” (47).

Although there are other thematic phases of the novel in Africa, such as feminism, protest and social commitment (emerging from apartheid South Africa), etc, the theme of social and political criticism has continued to feature in African literary creativity till date. It is on this thematic feature that Nnamdi Anumihe’s *Chartered Messenger* is written. In so far as this text consciously reflects in varying degrees, the socio-political problems and the harrowing inhuman conditions in his environment, this novelist is among the creative writers that Achebe describes as “a human being with heightened sensitivities, he must be aware of the faintest nuances of injustice in human relations” (79). Indeed, Anumihe is one of the creative writers who functions and acts as social crusader, using his artistic art to react against and attack perceived social evils critically, positively and authentically in order to correct and improve the society. As we shall see in this discourse, a committed writer naturally shifts his mode of writing when what sustained society has altered radically in order to mirror the mood and tension of his time. The concern of this paper, therefore, is to vividly portray the various ways Nnamdi Anumihe exploits the art of literary creativity not only to tackle the many faces of social issues raised in *Chartered Messenger* and harrowing inhuman conditions in which the protagonist, Fred finds himself, but also, to show that divine will, justice and God’s intervention in the affairs of man cause a sudden twist in the life of Fred and inevitably reward him for honesty, excellence and perseverance.

Marxist Presence in Nnamdi Anumihe’s *Chartered Messenger*

A writer whose thematic pre-occupation depicts in varying degrees, the harsh and harrowing socio-economic conditions in his environment and the masses struggle for survival, presenting the daily life of the characters, how they suffer in order to eke a living, in spite of the inhuman and traumatic experiences they go through in capitalistic tendencies of the society is Marxist bent. The realistic portrayal of these forms of exploitation and oppression of the poor masses in literary creativity depicts Marxist temperament and orientation in literature. A Nigerian critic, Emevo Biakolo notes that this is portrayed through “the intention of the author, the subject matter he treats and the very form of the art aimed at change in the material production and class relations, in Marxist term” (37).

In Nigeria today, the harsh socio-political and economic conditions put in place by unfortunate social forces not only left man in a dilemma, but also directionless. A writer who effectively reflects these in his literary creativity in fact, espouses Marxist literary orientation. Invariably, the current thrust in Africa, especially, Nigeria of today is what is discerned as a modernist and post-modernist literary output known as contemporary Nigerian fiction. Writing in this dispensation, Charles Nnolim notes that contemporary Nigerian fiction

depicts a society adrift and people lost in the imbecilities of futile optimism, hoping that materialism and pursuit of dirty lucre will compensate for the loss of the nation's soul; for the Nigeria we encounter in its contemporary fiction is a nation without soul, without direction, without a national ethos it is a rudderless ship...of a directionless voyage to nowhere (23).

As Nnolim, posits, Nigeria's novelist, Ben Okri is without doubt, the "harbinger of the contemporary" fiction of this temperament. His novels, *Flowers and Shadows* and *The Landscapes Within* define the main thematic preoccupation in Marxist construct. Other Nigerian novelists of the period whose novels are written in tone, to contemporary Nigerian fiction include Nwosu Maik *Alpha Song*, Toni Kan *Ballad of Song*, Jonah Ageda *God's Own Country*, Omo Uwaifo *Fattening House*, Chim Newton *Under the Cherry Tree* and Fola Arthur Worrey, *The Dairies of Mr. Michael*, among others (see Nnolim, 228-343). Nnamdi Anumihe's *Chartered Messenger* which is the focus of this paper is tailored in this thematic vision.

Thematically, the novel vividly mirrors the various societal problems prevalent in the text, an extension of contemporary Nigerian society, with a view to correcting these social ills that constantly militate against efforts aimed at socio-economic and political development of the country. Other sub-themes which feature in the text are mediocrity versus intellectuality and the triumph of the just and upright over the wicked and unjust. Anumihe equally stresses the theme of education. He insists that good and proper family upbringing is not only a panacea for Nigeria's persistent socio-economic and political problems, but also the key to successful living. The author further portrays greed and envy as the motivating forces behind most criminal acts in the country.

The novel authentically and realistically depicts the Nigerian world as a world where the highly placed individuals, those who occupy prominent and managerial positions use their positions to intimidate and manipulate the masses in need of help. It is a world without conscience or sympathy, a world of inverted morality, a world where evil, injustice, bribery, corruption, hypocritical and materialistic indulgence are conceived of as legitimate human behaviour, a world "without direction", as Nnolim describes above. Set in metropolitan Lagos, the story of the novel revolves around Fred, the only son of Mr. Ibeabuchi, an accountant and seasoned banker who is one of the victims of the failed bank phenomenon.

Apparently, Anumihe tackles contemporary social problems, problems that have permeated into the very fabric of the nation. This is the syndrome of god fatherism or having Abraham as father (a term often used to qualify sentimental closeness or disposition) which unfortunately affected the corporate existence of Nigeria as a nation. The term also goes with a certain underhand connotation with dubious and fraudulent intent. Against this background, one who has no prominent and influential individual or highly placed personality, or connection whatsoever to any political bigwig who can link one to those occupying important government offices, companies or other establishments, has no place in the society or labour market. This is of course irrespective of whether such an individual possesses the best qualifications, takes the first position in both written and oral interviews. In fact, employment for such candidate is unthinkable and remains as far away as the sky or heaven can be.

Conversely, those who never attended any interview or those who failed or even performed very poorly at an interview, or possess no experience whatsoever, the mediocres, even though they may be suffering from one physical disability or the other, are usually preferable. People are no longer

employed because of their eligibility, experiences, excellent qualifications or good technical know-how. No, the magic wand for gainful employment is simply powerful links and connections or enough cash in brown envelopes to buy the job or position. Employment in such a society is done on a cash and carry bases.

Indeed, this accounts for the harrowing experiences and harsh ordeals that the protagonist of the novel, Fred has to go through in an attempt to secure a job. Fred has to condescend to a lowly and menial position of a mere messenger in order to survive and assist in alleviating the family suffering. This employment becomes possible on the intervention of James and Chimdia, staff of IDEAL Bank Plc. Instead of an accountant which is appropriate for his qualification as the best accounting student of his time and excellent performance at the interview, Fred is given the job of a mere messenger by the bank's authorities.

In order to tackle the contemporary theme of social discrimination, perversion, nepotism, exploitation, injustice, bribery, corruption, armed robbery and insecurity, the author creates three contrasting characters, Fred, notable for his intelligence, avowed honesty, dedication and fairness as a guiding principle, on the one hand, and Benji and Kekere, notorious for their fraudulence, duplicity, mediocrity and criminality, on the other. For instance, Fred is unable to understand the reversal turn of things in an interview he was first on the list. Many of those whose names came behind his have been given employment letters.

In an attempt to unravel the puzzle and Find out why he was not among the employed, Fred discloses a disheartening information given to him thus: "someone in the personnel took me outside and told me in confidence that if I wanted an appointment letter, I should bring twenty thousand naira for the personnel manager" (34). Fred who has often managed to survive on 101 or even 001 daily sheds tears as he has never dreamt of such amount in his life. Hence he responds: "I don't have that kind of money sir. Moreover, I used to think that employment in banks was on merit" (34). When Fred reports this to one of the staff of the bank and a former colleague of his father, Mr. James, he nods his head in an unspoken acknowledgement of the practical situation with the following intra-personal conversation:

...He knew all the tricks about employment. He knew full well that merit was no longer emphasized, rather, god fatherism was the open sesame. You were either well-connected and got the goodies or you could go and drawn in the sea of poverty and frustration (35).

Still believing that Mr. James has the capacity to assist him, Fred continues to pester the man either at home or in the office. Mr. James eventually opens up thus:

Young man, he sighed, it's really very unfortunate that we live in a very corrupt country where a person who tops others in an interview is sidelined, while those who fail are employed. Tomorrow, they will complain of inefficiency...I feel so disappointed, so frustrated [that he cannot help the situation], (40).

Unable to pass secondary school examination and obtain SSCE (Senior Secondary Certificate Examination) or WASC (West African School Certificate) through their personal efforts Benji and Kekere moved to private school called "Miracle Centre", just like the special centres we have in the present day Nigeria, where they practically purchased their certificates. Kekere explains to Fred who is ignorant of what the term, "Miracle Centre" is for. According to him, "Miracle centres

are private examination centres in the cities... established to help students pass their examinations” (22). Kekere further reveals that the proprietors who own the centres spend a lot of money to secure them. Students who register in such centres are charged exorbitant fees and as a compensation, success is guaranteed. To ensure that this is achieved, the proprietors not only buy the questions ahead of time’ and “hire brilliant students like (Fred) to answer the questions”, (22) but also secure the services of police officers. Kekere, therefore, concludes that “it’s really a very well organized syndicate” (22).

One is not surprised to learn that Benji begins to run his own private miracle centre called “Examic Commercial Institute”. He fraudulently rises to the top and becomes a money leader and business mogul. He is now addressed as Honourable Alhaji, Dr. BenJack, Chairman, Chief Executive Officer, BENJACK Group of International Companies. Benji secures clerical job for his pal, Kekere, through the influence of his immense wealth and vast political connections. Unfortunately, before Fred appears as a messenger, Benji had in existence, a powerful syndicate secretly perpetrating crime and fraudulent activities in the society. The author carefully paints a vivid picture of these set of societal criminals who through their clandestine activities, thwart all efforts aimed at change and reconstruction as well as socio-economic and political development of the nation.

Proper Education: A Gateway to Success.

From the foregoing; it seems as though the acquisition of proper education and possession of requisite certificates are of no importance. No, they are, as shall be seen in the following discourse. Even though merit is no longer emphasized, even though god fatherism and individual connections are the norm, there are still people who want the right and proper things to be done. Consequently, Fred’s brightness and intelligence are spotted out through his brilliant contribution at a lecture on the consolidation and recapitalization exercise of the failed Banks by the Governor of the Central Bank. After the lead paper presentation and other lectures on the consolidation and recapitalization exercise, the governor called for questions and contributions. As no staff of IDEAL bank seems to know anything on the exercise, none came from the bank audience. Fred, a mere messenger who should know nothing less than mere menial activities and chores in the bank impulsively raises his hand for contribution. Of course, his personal readings, consultations and inquiries exposed him to what the exercise is all about. Thus, he is more knowledgeable on the consolidation and recapitalization activities than even the General Manager and Managing Director of the bank put together.

There upon, Fred is recognized and given an opportunity to contribute. The following comments are revealing:

Mine is a contribution rather than question. I have listened very attentively to both the Governor’s keynote address and now, the Lead Paper. The incidence of failed banks should be viewed, not merely as a crime but rather as a sin against humanity because the affliction it brings to affected families is so devastating that it can be likened to genocide. I am speaking from experience because my father was a victim. I am therefore a passionate stakeholder in support of the consolidation exercise (71-72).

The Central Bank Governor and his team are happy to find someone in the audience who has a grasp of what the programme is all about. Although he appreciates Fred's contribution, he calls for definite solution.

“Young man, you seem to have a good idea of what we are doing, but strategies and solutions are what we desire most now”. Fred responds adequately to arouse the Central Bank Governor's exceptional interest as he succinctly adds:

Yes sir, I do. Firstly, I believe that the exercise should be geared towards turning the country away from its over-dependence on the oil sector. Secondly and more importantly, we should aim at repositioning our vision towards an agro-based ICT driven sustainable economy that will emphasize self-reliance and capacity building, financed by Banks with adequate capital base to compete in the international markets but Sir, they must be manned by technocrats and professionals not politicians (73).

Through divine will, this singular action not only brings Fred to limelight, but also propels him to prominent position in the bank and national recognition. Upon scrutiny and inquiry, the Central Bank Governor discovers that although Fred was employed many years ago as a messenger, he is a chartered Accountant with HND (Higher National Diploma) distinction in accountancy. He becomes surprised that the young man was employed in a position not commensurate to his qualifications. In a bid to help himself and his family to survive, Fred is advised to come into the bank through the back door by taking employment as a messenger. This will help to pave a way for his rise and thus, carve a niche for himself. Chimdia, a staff of IDEAL bank who through James's assistance, secures the present position for Fred advises and informs Fred's family on her hidden intention for the inevitable action.

He is not to present his HND for now until a good opportunity comes up, then he will be at advantage because he would already be a staff and he would just require up-grading. That is the practice everywhere in the country for those who have no connections to give them good jobs immediately they graduate (56).

Fred is immediately and automatically upgraded to the rank of Senior Accountant and equally appointed a member of National Finance Policy Consultancy (NFPC), responsible for advising the Federal Government on Financial Policies on the orders of the Central Bank Governor. These promotions elevated Fred far above his seniors who now see him as a threat, an obstacle and clog in the wheel of their progress. They ultimately put in motion, intrigues aimed at over-running and destroying him.

Earlier, Fred had enrolled in extra-mural classes and obtained a certificate in ICAN (Institute of Chartered accountant of Nigeria), making him a chartered accountant, a feat responsible for his sudden growth and acceleration from the rank of Senior Messenger to Senior Accountants, an occurrence which Chimdia earlier predicted from insight and experience. As the most knowledgeable officer in the consolidation and recapitalization exercise, Fred is assigned to head the operation. He quickly discovers intrigues and criminal activities capable of ruining the bank. The syndicate swindles customers and defrauds them of their hard earned money. Attempts to correct and put this in check lands Fred in serious risk of losing his life in the hands of the cabal who vows to eliminate him.

When Fred finds out the money laundering business of the cabal involving Damisa, Kekere, Dom, GM and other top bank officials, he attempts to bring them to book. Kekere, the insider threatens to deal with him as he vows thus: “I know what to do. When I finish with him, he would wish he has remained a chartered messenger only” (124). As is usually the practice, anyone who attempts to point out the illegalities, injustices, deceits, underground bribery and corruption and the likes being perpetrated, is either dismissed as a disgruntled element, sponsored by godfathers and political bigwigs or marked out for total destruction. This is in fact, the fate of Fred when he tries to expose and bring the criminal activities to book. Through underground work by the syndicate, Fred is posted to bullion van runs in the strong room operation, an action taken to position him as a target for destruction.

Ironically, this posting is done without the permission of the Managing Director (MD). Immediately after this, a gang of armed robbers, an arm of the syndicate usually employed to unleash evil, mayhem and destruction on the peace-loving society or any group who dares to challenge them, storm the bank with Fred as their only target. Before carting away millions of cash, Fred is shot severally at close range so that he loses consciousness.

Divine Will, Justice and Reward for Perseverance

Naturally, owing to premeditation, Kekere, an insider and member of the cabal incriminates and frames up Fred as an accomplice. He is subsequently dismissed and handed over to the police. Despite his unconscious state, Fred is arrested and detained. In what seems like a dramatic twist, nemesis catches up with one of the armed robbers. He is nabbed and thrown into the same cell where Fred is kept under close watch after his gradual recovery. He is among the armed robbers that Chimdia’s friend, Bose picked with her video clip during the armed robbery operation. Bose’s incriminating evidence reveals thus: “I was hiding under the table in my computer room and I videoed them with my cell phone when they shot Fred. That man’s face is very clear” (149). As inspector Ike Japhets of EFCC (Economic and Financial Crime Commission) watches and confirms the video clips, he takes it to the DPO, who after looking at the clips, exclaimed, “this is armed robbery and attempted murder happening live” (151).

Following this discovery, Inspector Ike Japhets swings into action with this physical evidence. Rasta as the armed robber is called is picked and moved from police cell to EFCC cell under maximum security. Through revelation, Kekere is implicated as an inside link who informs the syndicate that Fred holds the key to the strong room. He also exposes godfather, Benjack as the sponsor of the operation. This informs us that no serious armed robbery operation will succeed without a powerful syndicate as sponsors such as the one running the nation’s economy down whose members include governors, senators, lower and upper house representatives, commissioners and business moguls like God father who have in their payroll, top government officials like the DPO. Part of the inside swindlers are the IDEAL Bank General Manager, Chief T.M. Pampas, Chief Accountant, Damisa, Dom (all, staff of IDEAL Bank) and some members of Board of Trustee of IDEAL Bank such as Chief Eselu Nego, Dr. Peterson, Chief Moboriowo, among others. As Rasta is interrogated, he makes this startling revelation:

Ah ma guy, you don’ know that every deal we do, somebody must to sponsor am. See, you sabi say na somebody inside that time na im give us sign say na you [referring to Fred] hold key to strong room?... Listen my guy, godfather tell us say somebody inside the bank will cough as signal to show who hold strong room key... that is the inside man. You don’t

know that for every job, we do, some sharp guy who will get his cut, will provide information (154).

Understandably, in this text, the author attempts to depict the various faces of bribery and corruption, deceit, fraud, duplicity, injustice, sponsored armed robbery and under cover swindling and stresses that government needs to make serious efforts and policy aimed at checking the social malaise if the country must move forward. The so called police hide under their normal role of maintaining law and order to exploit the masses and collect bribe from law abiding citizens as well as horribly victimize the people they are supposed to protect and unleash various social injustices and evil on the society.

Stressing that it is against this sensibility that the police erect barricades on the roads where they lay siege on innocent citizens, collecting money from taxi, bus drivers and okada (commercial motor cyclists), while the real criminals, the armed robbers, armed bandits, car snatchers, human traffickers, kidnappers, drug peddlers, money launderers, assassins and the likes operate in broad daylight unchallenged, the author emphasizes that the presence of the armed forces on the road is a mere smoke-screen as things never really change. What they do is to assume different shapes and dimensions.

Nevertheless, the novelist, Nnamdi Anumche uses the various harsh experiences Fred passes through to portray divine will, God's presence and intervention in the affairs of man, on the one hand, and on the other, to state that change may be slow in coming, but it must surely come when the right people are placed at the right place. He is also of the view that the just shall prevail. Thus, no matter the extent of pressure mounted to destroy truth and subvert the course of justice, if carefully and authentically handled, the truth must be made manifest.

It is in the light of the prevailing circumstances that the author seeks to prove that although bribery and corruption have become the rule rather than the exception in the country, though the rich has continually taken advantage of his economic and political powers to intimidate and subdue the poor and the down trodden, the law, if appropriately applied, still remains the last hope of the common man. The author, therefore, uses Fred to exemplify the Biblical sensibility that though weeping may endure for a night, but joy cometh in the morning.

Moreover, one hastens to capture the positive underlying message in Fred's harsh job seeking experiences. In spite of the mocking and derogatory position of a messenger, divine will and God's intervention result in Fred's accelerated elevation. First, his determination to succeed, perseverance and persistence to survive where others fail result in inevitable reward. Second, one witnesses his swift rise and upliftment from chartered messenger to chartered accountant, a senior accounting officer at first and a general manager later. Again, in spite of the concerted efforts, subversive activities and conniving intrigues to pervert the course of justice, the rule of law is able to apply its full weight on the offenders.

Conclusion

The knowledge that the creative writer acquires his literary materials from his own environment and that serious literature is always judged in relation to its social functions lends colour to the story Anumche tells in his novel, *Chartered Messenger*. This is why Nnolim describes literary creativity which focuses on the burning issues of the day thus:

The work of art is seen as a conquest, a struggle between the artist and his world, an accusation against forces that hold humanity in servitude...of suffering...the devastation of economic order, the instabilities of government in most African countries south of Sahara, the frequent disruptions of democratic order through military rule, and the ravages of diseases, especially, the HIV/AIDS pandemic have taken their toll in the area of literary production (259-260).

We are, therefore, not surprised as Anumihe purposely deploys two contrasting set of characters so as to make the social issues he is handling vivid and illuminating. For instance, characters like Solomon Bench, the MD, his loyal staffers such as Fred, Chimdia, Bose, on the one hand, and the dupes and criminals like T.N. Pampas, the GM, Damisa, the Chief Accountant, Kekere, the Cashier and Dom, the Messenger, on the other, through whom the money laundering and bank robbery operations become possible, are placed side by side not only to explore the multiple themes of honesty, excellence, reward for hard work and perseverance alongside injustice, bribery and corruption, but also to redeem the battered image of the Nigerian police. The aim is to prove that although there are bad eggs in the rank and file of the police, not all the body of the police force is corrupt.

Nonetheless, there are still among them some upright, law abiding and serious minded individuals who are ready to maintain peace, law and order through the enforcement of the law. The arrest, prosecution and conviction of the criminal syndicate led by godfather, Benjack, show that no one is above the law and that the law is no respecter of persons. Thus, Anumihe finally calls for the needed socio-economic change through the cleansing and installation of the social crusader, Fred at the helm of affairs of the Ideal Bank.

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