

Crushing Debt

A Novel by Julia Roberts

First Ten Pages - Submission

PROLOGUE

DISMAL RIVER, NEBRASKA, 1996

It was a long time ago, but Bethie had often thought about that conversation, word for word. She could feel the barren landscape in her soul, and if she moved her fingers, she could feel the cold again. She had worn gloves under mittens, and her hands still stung. The cold on her face was so intense, so hot, she thought her cheeks might be freezing hard, as if they would need to defrost on the countertop, later, alongside her dad's pork chop.

Why can't we go in the barn at least? she wondered.

Ken wouldn't budge. She tried hinting and leading him inside, where they'd made love in the hayloft many summer afternoons. Why wasn't he joking around? No innuendos? Nothing like: "No matter how cold it gets, you make me hot," or "Not much snow, but we can expect a few more inches a little later," with a nod to his crotch? Nothing.

She looked at him, pained. She huddled into her barn jacket and stomped her feet in her slop boots. *I could break a toe in this weather.*

Ken looked stoic. Stern. *Mean*, she thought to herself. He must have felt the cold, but seemingly he felt something else stronger, pinning him to that spot.

She motioned again toward the barn, and he stood there. “I can’t stand here another minute,” she said, smiling through cracked lips. “Come on,” she said. “What’s with you?” She turned and expected him to follow.

“Bethie,” Ken called her back, “we can’t see each other anymore. I mean, of course, we’ll see each other around the ranch, but we can’t be involved any longer.”

“Why?” Her tears froze as quickly as they leaked out of her eyes. “You have another girlfriend?” She waited. She wanted to know... but... she rushed to fill the silence.

“Because that doesn’t matter to me. I lo---” she stopped herself. This was why. Because she loved him. Because he didn’t love her. It was a kindness that he thought she needed. Charity.

“Bethie, stop it,” he said, as if she were making a scene in a restaurant. She looked around at the horses, the corral fence topped with snow. The frozen muddy track the horses had run around the paddock. Beyond the enclosure, there was nothing and nobody for miles. *The Great Plains*, she remembered thinking.

Ken broke up with her. And she never told him she loved him. Sometimes she thought that was the mistake. She could let her brain taunt her about playing it safe, not going for it. Losing him was her own fault. Over the years, she had belittled, demeaned, and derided herself for losing Ken. *If she hadn’t been so stupid, so unlovable, they’d be married now.* Oh, she had suffered and then heaped more pain upon herself.

Other times, she knew that they were only able to be together for their four young years on that Nebraska ranch because she never admitted she loved him and never required him to love her.

That was what she knew now at 38 years old. She could look over and see Ken in his office, so far from that time, so far from that place, and know him better than she had in their youth. Ken had never married. Never loved. Was never loved by anyone except Bethie. She was slow to understand, it was Ken who had lost, and she who had made a narrow escape.

And her life had moved on... She had her family, her three amazing kids. She had Luke, who, even as an ex-husband was a good man, and a good father. That was something no woman would ever say about Ken.

She looked over at Ken, now, in his office, across the way, two decades later. He smiled and winked at her, as if no time had passed. A little part of her would always love him. But now, it was comfortable. Easy. Like a little brother. There was no pain or expectation anymore.

She smiled back.

MEET THE CONTESTANTS

BURBANK, CALIFORNIA, 2024

It was still dark when the baby woke Darby. She reached over to snuggle her in, as she undid her shirt and bra, inside the sleeping bag. In the dim light of the streetlamp Darby saw Maple quit crying and frantically latch on. "Ahhh... peace," Darby said, smiling and gazing at Maple. Maple's eyes turned mischievous, as if to announce Darby's next sensation.

“Whoa,” Darby said, “you’ve got a pantsload.” She waved off the stink. “Wow,” she said, as she leaned up on her elbow to reach for the diaper bag. And while she had her butt cheek off the ground, Darby pulled her phone out of her back jeans pocket – 5:13 am.

“I guess this day is getting started,” Darby acquiesced to the urgent needs of her baby daughter. “One thing at a time,” she coaxed her eager little mouth off the breast long enough to clean her up.

“Eh, eh, eh,” Maple fussed, but then made happier noises once she was clean and re-diapered.

I never thought we’d be here. I’d be here, Darby thought as she cleaned her baby for about the thousandth time. *Never thought I’d be raising a baby on the streets of LA.* Her brow furrowed as her young face went dark. Sad. As Maple’s fretting smoothed to coos and laughs, Darby’s anxious thoughts also disappeared, and she returned her daughter’s smile.

“That’s better. Now, Mommy needs to pee, and then we can get back to breakfast.” She ducked under the canvas flap quietly and left the tent. It was going to be hot, they said, but right now, it was chilly and gray, too early for the LA sun. The air was crisp, cool and it was quiet all around them. She headed to the Porta-Potty up under the overpass that they all used. They were lucky to have it.

She hated taking Maple in there. It was tight quarters for the two of them. Everyone was still asleep, so she copped a squat next to the cement abutment and let it flow out downhill, between her legs. She was getting good at this. Her red flip flops stayed dry. It was a long pee, so she let Maple, ever impatient, latch on again.

“What would my mom think?” Darby pondered aloud. Here was her beautiful daughter of twenty-six years, squatting in Hollywood, with a baby. Her grandchild. If she could just be in the moment with Darby and Maple, she might appreciate the details – how strong Darby looked, thinner and content. Her thick Brunette hair had grown out of its expensive, trendy suburban style; her nails were trim, if unmanicured. Even though her jeans and shirt looked dirty, her hands were clean, and the cute little receiving blanket that cradled Maple looked brand new. Darby’s mother might have noticed how much the two of them looked alike, especially around the eyes, merry and intelligent. She might have even seen how much drive the baby gave the mother.

“Cut,” yelled a producer from the small sleepy crew that was following her and filming.

“Jesus, now what?” asked Clint, a cameraman. Clint was heavyset, sloppy in appearance, wearing an oversized t-shirt, faded corduroys and old converse All-Stars.

Everyone turned to look at Wanda, the segment producer. “You really think they’re going to let us use footage of a breastfeeding mom, squatting to urinate in public?” she snapped. Wanda was young, stylish and black. Her look was defined by her platinum blond buzz cut, and thick, octagonal glasses. She looked fierce and in-charge.

“You don’t know. That’s up to Mercy. Let’s just get the footage,” Clint protested. Mercedes Jones was the showrunner and never shied from controversial footage. “Just keep rolling...” Clint imitated Mercy’s commanding voice. The others nodded in agreement.

“Well, you know Bethie is not going to like it,” Wanda said. Bethie Nigh was the co-host and financial mentor of this competition reality show, and she was protective of her contestants.

“Bethie’s not going to like it? I’m shocked,” Clint said, and pretended to clutch pearls.

“That’s a wrap on Darby for now,” Wanda said.

Clint left his camera set up, there, and headed toward the breakfast tent, with the lighting tech, and production assistant. “Ken’s going to want that footage,” Clint said to his buddies. “On the D.L., fo’ sure.” Ken Hanson, host and executive producer of the show, was decidedly less protective of the contestants – especially the young female players.

Wanda stayed back, “Darb, don’t give them stuff they can use on the internet,” Wanda warned.

“Doesn’t my contract say you can’t use anything with nudity?” Darby asked.

“Yeah, but you agreed to allow footage of you nursing. Besides, stuff leaks. Look at those jackasses. If they can make a little extra cash from TMZ, you don’t think they’re going to? Shit happens. Wanda hurried to catch up with her partner and cameraman, Clint and the others.

“Okay,” Darby said. She watched jealously as the crew went off to Craft Services table for coffee, Danish and scrambled eggs. She could smell it all.

THE CHALLENGE

A few weeks earlier, Darby had gotten herself into this troubling episode... literally. She had applied with a self-tape, auditioned on Zoom, and had video callbacks during which she explained over and over again to dubious casting managers, producers and eventually to Mercy, herself, that she would love to be on the show, but not without her baby. From her self-tape:

DARBY – MOM, 28, HUSBAND’S STUDENT DEBT OVER \$1MILLION

My name is Darby... and this is my first child, Maple. We want to be on Crushing Debt because I don’t see another way out. My husband has a MILLION DOLLAR student debt. And he’s still a student! So, he can’t be on the show. We cannot afford to delay getting his degree. So, it has to be me. Us, I guess. We have to pay all that back, and it’ll take a lifetime. We’ll never own a home, never take a vacation. I can’t even afford a Starbucks without moving some funds around.

I want to come to Crushing Debt because that’s just wrong. What the hell happened to scholarships and tuition costs? Oh, sorry, What the heck... I meant. How are we supposed to become effective and valuable members of society if we can’t get out from under the most important rite of passage into adulthood – getting an education?? Damned if you do, damned if you don’t. Darned if you do? Sorry, I didn’t mean to swear. I’m nervous, and a little angry, TBH.

Mercy was the first in that long line of behind-the-scenes people to see the opportunity. “We want her!” Mercy said to the network execs, who had already nixed the

idea. “We need her,” she determined. Mercy had been in the business a long time. She knew how to push things just to the edge. Her face was worn and skeptical. Her dark hair was always frizzy and unkempt. Her reading glasses were never far from her hand, top of her head, or hanging from a chain around her neck. She wasn’t pretty or fussy. She was good. And everybody knew it.

Mercy called the meeting and included Ken, the host and her willing accomplice in anything untoward. Margaret Wallace, SVP for Content Acquisition at America Dream Network made sure Bethie, co-host, was also invited, as a voice of reason. Mercy pitched, and Maggie responded predictably: “But her debt is way above our prize budget. We only allocate \$275,000 as the total seasonal payout. And the baby part is just insane.”

Bethie nodded her agreement.

Maggie continued, “Legal doesn’t like the liability, and Finance won’t approve a contestant with a million in debt.” Maggie’s face indicated she considered the matter closed. She half-stood to leave.

Bethie made arguments in her head – *Positively unsafe for an infant! Contestants go hungry all the time. You shouldn’t do that to a nursing mother, should you?* She didn’t make her objections out loud. Finally, she found what she considered a rational objection: “There will be press, yes, but half of it could be negative!” she sang out. Everyone looked at her.

Mercy shook her head, disdainfully, “Haters make us famous. All publicity is good publicity.”

Maggie sat back down.

Bethie sunk into her thoughts. Mercy had never been a mother, so maybe she didn't know. *But why? Why? Why bring a baby into this mess?* "And we can't put a baby through the hoops we put contestants through," Bethie emphasized. "It would be so difficult... even dangerous."

Maggie nodded. "Yes. Dangerous."

"Exactly." Mercy smiled to herself. Were they getting it yet? "There's no way a young mother and baby can make it all the way to the end. It's a win-win. We get the publicity – and it will be everywhere! And she goes home by week two." Mercy paused to make eye contact with everyone in the room.

Maggie demurred.

Ken worked to close the deal: "Two words: 'breastfeeding cam.'"

"Will she agree to that?" Bethie asked, aghast.

Mercy chuckled. "Her debt is a million dollars. I don't think she'll bat an eye."

"Yeah, get her in. I'll get the signoffs," said Maggie. "You check with Medical. Make sure they're ready with a pediatric nurse or something. And get her out by week three. Promise me."

Maggie nodded to herself. She could see it, now. She would be quoted on CNN, and network news. The social media platform, Blur, would go crazy. Ken was a fanatical Blurter, sometimes in the middle of the night. He'd even been known to post a "Guess-who" blurt, featuring only a body part of some semi-famous starlet sleeping over at his house on any given night.

It was happening. Maggie had moved on. Bethie saw they were all on the same cruel page. All she could do now was to look out for this young mother, who may have bitten off more than she could chew.

Mercy ended the meeting with: "Everything's set for Wednesday night's season opener. All the potential contestants are arriving over the weekend."

"There are over 30 people in the studio audience who think they're getting on this season. It's gonna be a riot! Just tease out the fucking suspense, right?" Ken snickered to himself.

Bethie cast her eyes down and said nothing.

"Chin up," Ken said to her. She smiled, obligingly. "Come on. You're good with babies."

"She might upstage you, Ken," Bethie teased.

"Let her try," Ken teased back.

"Okay then, let's have a great season!" Maggie said, checking her phone, and leaving the conference room.

"You bet," Mercy responded.

Bethie had the sinking thought, *I guess Ken's right. People will do anything for money.*

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“What would you do to get 100% out of debt?” Ken’s conspiratorial voice whispered through the loudspeakers and reached every corner of the studio audience. The 11th season of *Crushing Debt* had officially begun. The audience squirmed in their seats. Among them were the ten new contestant Debtors, but no one knew who, yet.