

## *Chapter 1*

# King's Predicament

**A**rnold P. King was a careful man who, over the years, had developed “take no unnecessary chances” into a core religious belief. His co-workers pigeon-holed him as “risk adverse”. He disputed that assessment. He would take risks but only as an inescapable last resort, having exhausted all other options. He did not gamble, not even to play the State Lottery. He wore both a belt and suspenders. When he bought a new suit, he always ordered two pairs of pants and insisted that the inside jacket pocket have a zipper closure. When he married Gloria Hearney, he required that she sign a prenuptial agreement. His brother-in-law has never forgiven him for this affront. His personal transportation, a 2016 Lincoln MKT Town Car, has not one, but two, spare tires in the trunk. One can never predict all future problems, but for any that had ever crossed Arnie’s mind, he tried to make allowance. However, not even his core religious belief could have prepared him for his present predicament.

Given his mind-set, his choice of profession may seem to some to be counterintuitive. King is an Associate in the Investment firm of Boyd, Hunter, & Gould, located in Harrison. Arnie manages the investment portfolios of a dozen affluent clients. The total value of their holdings at the end of the most

recent quarter was well into nine figures. His performance reviews are all consistently first-rate and his clients are uniformly pleased with his work. His direct supervisor is a junior partner, Nicholas D. Gestas.

He first became aware that he had a problem when he checked his portfolios after the close of the markets in New York, something he does every Friday without exception. The value of the combined holdings was low by eight million dollars, even though this had been an up week in the markets. He double-checked the calculations and could find no error. Incredible as it might be, eight million dollars had gone missing on his watch. The iceberg in his gut was beginning to grow at an alarming rate. He fought down the first wave of panic. *There had to be a rational explanation.*

After calling home to tell Gloria that he would be working late, he analyzed each of his portfolios line-by-line focusing on activity during the past week, searching for discrepancies. In each portfolio, he found a withdrawal of between six and seven hundred thousand dollars, actions for which he had no prior knowledge and that he had not authorized. *Someone was stealing from the cookie jar.* The missing funds had been channeled into a group of off-shore banks and holding companies.

It was quite late when he shut down his computer, locked his desk and his office, and headed for the parking garage. The route home was one he had travelled so often that the driving occupied only a small part of his mind. The rest of his consciousness was working to find an explanation for the missing funds. He was so intent on his problem-solving that he

had cleared a major intersection before he realized that he had just run a red light. Fortunately, there had been no cross traffic and no cop on duty. But, it was a sobering reminder to pay a little more attention to his driving. Even though the traffic was light at this late hour, a traffic accident would not help to solve his problem. It would only add to it.

The Interstate leading to Harrison's western suburbs was sparsely travelled and he settled into the middle lane at close to the speed limit. *To begin, I know that I did not embezzle those funds. Now, whoever did was able to access my computer. In house, there are only four people who have access to my login ID and the individual passwords for my twelve accounts: Nick Gestas, my supervisor, and the named partners, Jeff Gould, Steve Hunter, and Harold Boyd. While I can't rule any of them out, it's hard to believe that one of them is guilty of grand theft. They are all financially well-off and thus lack motive. Moreover, they are my friends, for God's sake. If the attack was from outside, then a hacker has breached our security. With our firewalls and the level of data encryption, I would have thought that this was impossible. And, while hackers do become more skillful and daring day-by-day, this explanation strains credulity. However, if we rule out the outsiders, then we are left with only my colleagues.*

He exited the Interstate in the suburb of Boulder Creek and headed southwest on the state road toward Airely. His own home was further west in Nailor. In the western part of Boulder Creek, the road skirts the north side of a large retention pond. Just before he got to the pond, a white SUV sped past him and then

pulled into his lane. *That damn fool passed me on the other side of the double yellow lines. What is so urgent that this idiot can't wait for a safe stretch to pass?*

No sooner was the SUV back in his lane when it slowed to match his speed. At this point, a black panel truck appeared in his rearview mirror and approached aggressively until it was riding his rear bumper. *What are these two clowns up to? I'm tired and it's late. I'm not playing this game.* He eased off the gas, looking for a place to pull off the road. But the low guard rail around the retention pond would not allow this. He was boxed in.

As if on cue, a Ford F-150 truck pulled up next to him and hovered there as if checking him out. *What the Hell is that monster up to on this road at this hour? It looks hungry and angry.* This was starting to look like an ambush and he was trapped. He began to get a sick feeling in the pit of his stomach. The Ford backed off until it was even with his back bumper and it drifted left toward the opposite berm. The escort cars, front and rear, gave the truck a little more room. Then the truck driver gunned the engine and swung in hard against Arnie's car. The kiss was executed with such skill and artistry as to be reminiscent of the legendary Willie Hoppe during his reign as Billiard Champion. When Arnie lost some of his forward traction, he tried to correct. But, as so often happens, he overcorrected. When he tried to compensate, he lost it. The force of the collision rolled the Lincoln up and over the guard rail and into the retention pond.

The airbags all deployed, as they were intended to, and the car settled into the pond and began to take on water. Arnie fought down the panic that was starting to develop. He pressed the release for the seat belt/shoulder harness. Nothing happened. With his left hand, he fished into the door pocket and found the sharp hunting knife that he kept there. He punctured the air bags and then quickly cut through the straps of the harness pinning him to his seat.

Next, he tried to lower the driver's window. Again, nothing happened. The panic was energized and tried to reassert itself. Again, he fought it down. Delving deeper into the door pocket, he found the ballpeen hammer that he had acquired for just such an eventuality. The water was now up to his waist. He knew that time was running short. Putting all his muscle behind the blows, he worked on the driver's window. The window bowed on the third blow, cracked on the fourth, and finally yielded on the fifth. As the water poured in, he cleared as much of the remaining glass shards as possible.

From the shrinking air pocket at the roof of the vehicle, he filled his lungs. Cautiously, he exited through the window, avoiding most of the residual glass, and made for the surface. His jacket and shoes slowed him down, but he was reluctant to discard them. If he survived, he would need them. He broke the surface as quietly as possible and replenished his air supply. All was darkness. Then he did the breast stroke, heading away from the undertow of the sinking car, and making for the opposite shore. In college, he had been a member of the swimming team.

He had been a strong swimmer, although not particularly gifted with speed or grace.

Quietly, he dragged himself from the water and lay still in the grass, letting his pulse and respiration return to normal. Meanwhile, he observed activity across the pond. Three vehicles had returned and were grouped beyond the collapsed guard rail, angled so that their headlights shone on the water. Three men were arguing but he could not make out what they were saying. For a while, they watched the place where the car had sunk to the bottom of the pond. Then they began to search along the shore. Arnie was processing the information. *There are no flashing red bubble lights, so these are not part of an emergency rescue team. The three vehicles matched the number that had ambushed me. It was possible that these are my attackers. Until proven otherwise, I should do nothing to call attention to myself. Of course, these might be good Samaritans who just happened to be driving by and stopped to see if they could render assistance. But, given the hour and the paucity of traffic I saw on the road, this doesn't seem very likely.*

After about five minutes, the men abandoned their search, got in their vehicles and left. The larger vehicle, presumably the Ford, headed back toward Boulder Creek and the Interstate, the direction from which all three vehicles had come. The two smaller vehicles, most likely the herding cars, headed west toward Nailor and Airely. Arnie waited a few moments to be sure that they did not return. Then, he got up, brushed himself off, and walked around the periphery of the pond, back to the road. *Clearly, this was a deliberate attempt to kill me. But, I*

*can't think of anyone that I've pissed off enough to warrant murder. So, my problems have doubled. There is the thus far successful grand theft and the failed felony murder. The timing suggests that this is not likely to be a coincidence. And applying Occam's Razor, the simplest and most logical conclusion is that they are two parts of the same, bigger problem.*

He stepped over the crushed guard rail and started hiking back toward Boulder Creek. *Presuming that I am being targeted, going home is a bad idea. It would put Gloria and the children at risk.* For the first part of his march, his shoes squished. Eventually, they were quiet. He kept clear of the road and whenever he saw on-coming headlights, he took advantage of whatever off-road cover he could find. Although the idea of hitchhiking was tempting, he reckoned that it would raise the risk to an unacceptable level. He set a brisk pace, burning off the adrenalin that had surged during the "accident". Meanwhile, his mind was busy with what the next few days might have in store. *Someone is certain to report the damaged guard rail. This will lead authorities to discover the car and they will pull it out of the mud onto solid ground. With no drowned-driver inside, they will drag the pond on Monday looking for the body. When they do not find it, they will pay closer attention to the cut seat belts, the punctured airbags and the destroyed driver's window. Then they will find the hunting knife and the hammer and conclude that the driver made a miraculous escape. So, it will probably be Tuesday before they truly begin to search for me. However, unless I warn Gloria, she will most likely report me missing tomorrow. Then my colleagues at B, H, & G will reasonably do*

*the same thing on Monday. But, right now, I need a secure place to sleep and a quiet place to do some planning.*

Eventually, he reached the cluster of motels around the entrance to the Interstate. He chose the cheapest of the lot, figuring that they would ask the fewest questions about his disheveled appearance. This motel would easily qualify as a flea bag. He suspected that more of their rooms rented by the hour than by the night. The night clerk, in his haste to return to his Internet porn, did not give him a second look. He registered using his Master Card for payment. It was still safe to use it for it would be at least Monday before anyone tried to trace him through his credit charges. He picked up a day-old newspaper from the table in the lobby.

Once in his room, he locked the deadbolt, put the security chain in place, and, for good measure, moved a stiff-backed chair over to the door, angling it so that the top of the back was wedged under the door handle. He was not in the mood for visitors. He drew the drapes, noting that, no matter how hard he tried, it was impossible to get them to close completely. In his travels, he had never found a hotel or motel where they closed properly. He lit the desk lamp.

He stank of the retention pond, rotting vegetation, perspiration, and naked fear. He stripped off his damp clothes, took a hot shower, and shampooed his hair. Next, he emptied the contents of his pockets onto the desk. Then he hung the clothes on hangers, put them in the bathroom, turned on the overhead infrared heater, and closed the door. His shoes he stuffed with the newspaper. Among his items on the desk was the thin leather folder that had been in his



inside jacket pocket. He opened it and removed the contents, spreading them on the desk blotter to dry. There were five Benjamins, one William, and one Grover — two thousand dollars, his entire personal emergency fund. He never travelled without it. This money made the pittance he carried in his pants pockets seem trivial. Once it became unsafe to use his credit card, this would be all he had. From habit, he covered his stash with a dry hand towel from the bathroom. It was his practice never to leave substantial amounts of money lying around for others to see and be tempted. Never mind that he was not going to admit anyone to his room. Further, even if his attackers found his room and gained entry, they would be more interested in taking his life rather than his money.

The motel room provided only the bare necessities beyond cover and concealment. He missed the amenities of home. No night-cap to calm his nerves, no clean pajamas, no silk sheets, and no warm wife to cozy up next to. Naked, he crawled into bed under the two rough woolen blankets. Exhausted though his body was, his mind was wired and would not let go and relax. It insisted on reviewing the major events of his day. When the scene of his escape from the sinking car played out again on the inside of his eyelids, he realized just how very lucky he had been. But, it had not been all luck. He remembered a time, just before he bought the Lincoln, when he had spent a Saturday afternoon in an automobile junkyard, testing a variety of hammers on car windows to find which one was the most effective demolition tool. His friends thought him unhinged and more than a bit paranoid. However, he was just being thorough,

preparing for the worst while hoping that it never arrived. *A little paranoia can go a long way to prolonging one 's life.*

With that thought, he smiled and, exhausted, fell into a deep, but troubled, sleep.