

**THE  
VARICOSE VIGILANTES II**

**Hedge Money**

Also by Jay Lumbert

*The Alchemist Conspiracy*

*The Varicose Vigilantes*

*The Presidential Pretender*

# THE VARICOSE VIGILANTES II

**Hedge Money**

**Jay Lumbert**



Shaksper Books  
USA

## **THE VARICOSE VIGILANTES II - Hedge Money**

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This is a work of fiction. All names, characters and events are a product of the author's imagination or are used fictitiously. Any resemblance to actual persons, businesses, events or places is purely coincidental.

For Bill & Marilyn Eaton.

## Author's Note

While an author may get the credit for a book, there are usually others that should. A novel like this cannot be written without the sacrifice and help of many.

I have been blessed with the support of my family, without whom, none of this would exist. I thank you all profoundly.

Thanks again to my pre-readers. Your encouragement is great motivation. So, too, is the indomitable spirit of our nation's senior citizens.

I spent over thirty years as a financial advisor. During that time, I started two investment banking (broker-dealer) firms and two investment advisory firms. My companies have advised clients with billions in assets.

I have had the opportunity to work with some of the country's finest investment managers and advisors. I have also seen my share of less-than-honorable men. I have been the personal victim of financial fraud.

The world of investments lends itself to great temptation. It is surprisingly easy to steal a client's money. Sometimes, this is done outright. Other times the "theft" is far more subtle, showing up in exorbitant commissions or fees—often legal, but sadly immoral.

I wanted to write a book where a basically good person (Cantwell) succumbs to temptation and loses his way. He isn't a complete fraud (like Madoff). Instead, he travels the far more slippery slope, one his clients don't notice. He systematically shifts billions from his clients' pockets to his own. The crime is one thing; the cover-up is the killer. So is the man protecting Cantwell.

Enter Mabel Witherspoon, our sight-challenged, incontinent senior who cares more about honor than her life.

Mabel's fight for justice, against men with enormous power and influence, becomes a unique and powerful story. It should resonate with anyone who has invested money, or been the victim of a financial crime.

No book about high-society finance in Palm Beach could ignore Donald Trump. Although he appears in this book, this is a purely respectful and fictionalized portrayal. I'm not sure how he would react to being pinched in the butt by a seventy-five-year-old woman with failing eyesight and a weak bladder.

“If we do not maintain justice, justice will not maintain us.”

“The place of justice is a hallowed place.”

“Truth is a good dog; but always beware of barking too close to the heels of an error, lest you get your brains kicked out.”

Sir Francis Bacon

“Lawless are they that make their wills their law.”

William Shakespeare

“Beyond a doubt truth bears the same relation to falsehood as light to darkness.”

Leonardo da Vinci





## Chapter One

### V

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#### **BEN JOHNSON**

I never thought retirement could get so dangerous.

After soldiering for the CIA, the NRO and the NSA for forty years, being shuffled between them like playing cards...snooping into other people's business...mostly foreign governments and terrorists, stuff like that...I always envisioned sitting down on a wooden dock in Key West, watching the sun set as I sipped on a Corona with a cute little girlfriend about thirty years younger than me, with smooth skin, perky breasts and size five jeans.

I took my retirement. Bought a place in Key West. Got a boat and did lots of fishing. I have a freezer full of enough fish to stock a restaurant for a year. Haven't caught the girl. Probably never will. But that doesn't keep me from looking.

I never found contentment, though, having nothing to do but play. I had my gadgets. Still did some hacking, mostly into the systems of foreign dictatorships, maybe planting a worm, or some program to move a little money to some charity somewhere. But something was missing. It was like a hole in my heart.

Last year I got a call from an old friend, Tony Trance. He'd started this group called SOSCADA, the Society of Senior Citizens Against Drug Abuse. They were working to take down this big drug dealer in Miami and they needed my help. So, I complied. And then, damn-it, I realized how bored I really was.

So, there I was in South Beach, putting up my shingle for a detective agency. Why I'd want to deal with Miami riff-raff is beyond me. But that was the calling. Gotta go where the fates send you.

My new place is actually quite nice. I've got this little two story building on Seaway Drive. The view is a killer and I get to watch a lot of twenty-somethings walk by with these tiny little bathing suits that make

me want to go pop a Viagra. None of them seem to have any interest in a retired guy with silver hair and a replaced hip.

That's not why I am writing this journal, though. No, I'm writing this because of Mabel Witherspoon.

I thought this gig was going to help keep me from being bored, just enough to get the blood flowing, and maybe even help some people in need.

I never thought this job would lead to kidnappings, bombings, billions of dollars in stolen cash and politicians on the take. I never expected to be smack in the middle of an event that could shake the world like this one. But I'm getting ahead of myself here. I want to tell the story as it happened, from the beginning, as if I didn't have 20/20 hindsight. Because, if I had 20/20 hindsight, I might never have taken on this case.

## Chapter Two

### V

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As the private elevator door began to slide open, Mabel Witherspoon squeezed tightly upon the handle of her black metal cane. The veins on the back of her hand popped up like purple ropes, seeming to slither up her arm before disappearing beneath the cuff of her white cardigan sweater. Mabel gazed through her thick black eyeglasses into the deep folds of the office that stretched out before her. She felt small, dwarfed by the looming walls of dark wood. She felt pinched by the chandelier that stretched down like an old oak, dripping crystal orbs off the high ceiling like winter icicles on her New Hampshire barn.

Mabel set her jaw and stepped forward. She walked slowly, using the cane to support a leg that hadn't fully recovered from a mild stroke. She held her chin high, refusing to be intimidated by what she could see was the intent of the room—the long walk across an Oriental rug so large it must have needed a container ship to transport it across the ocean, the raised mahogany desk at the end that made her think of the Titanic, the vivacious receptionist that sat behind that desk with her smooth blond hair, her clear blue eyes and those perfect white teeth. Then, there was all that art along the walls.

“Welcome to Cantwell Investments. May I help you?” said little miss perfect.

“Name’s Mabel. I’m here to see Cantwell.”

The receptionist frowned, then peered into a computer screen that was built into the bulwark of her desk. “Do you have an appointment, Miss...Mabel?”

“He wouldn’t give me one. Kept trying to pawn me off on some assistant.”

“Excuse me?”

“Cantwell. I’ve been trying to get an appointment with him for weeks, but he keeps dodging me. So I came in unannounced. I’m here to give

him a piece of my mind.”

The receptionist seemed confused, or was it concerned? She stood and peered around her desk, as if searching Mabel for a weapon. “Excuse me, but how did you get past security?”

Mabel smiled. “Just flashed a little skin, honey. You’re not the only one who can turn a head.”

The receptionist’s mouth opened. Her lower jaw hung down, quivering in space, before closing shut like a snapped trap before any of her thoughts could escape. She turned and began walking to her left, down a long, low-lit hallway adorned with more expensive paintings and a city of marble sculptures resting on a row of pedestals.

“I’ll be right back,” she mumbled.

“Good. Be quick. Tell him it’s Mabel Witherspoon.”

A few minutes later, little miss perfect returned. The smile came back to her face, plastic and rigid, as if glued in place. “Mr. Cantwell will see you shortly.” The receptionist pointed toward a grouping of chairs that were lurking against the wall to Mabel’s left. “Please have a seat. May I get you something to drink?”

“Got any scotch?”

“Of course. Mr. Cantwell likes his clients to be as comfortable as possible.”

“Then why does he duck them?”

“I beg your pardon?”

“Why does he avoid his clients?”

“Mr. Cantwell doesn’t avoid his clients, Ms. Witherspoon. He is a very busy man, and his schedule is full for months in advance—”

“I’ve got five million bucks invested with him and I want some. I’ve called here every day for the past month and he won’t see me, or send me a check. I find that rather rude and ungrateful.”

“Well, he will see you now. You said scotch?”

“Chivas, if you’ve got it. On the rocks.”

“On the rocks it is, then.”

The receptionist walked back down the hall, moving like a sleek panther in her black suit with her tight little twenty-something ass. Mabel watched as miss perfect reached a door on the left and walked inside. She returned less than a minute later, holding a squat rocks glass filled to the brim with ice and its shimmering, soothing amber liquid.

Mabel slipped the handbag off her shoulder, then took the drink from the receptionist's outstretched hand. She sniffed it, before taking a healthy swig. She settled back into a chair, cradling the drink like she might a newborn baby. "That's better, dear. Now, you go get your boss."

A few minutes later, Rial Cantwell strode down the endless, softly-lit corridor. He was wearing a blue pin-stripe suit. Sapphire cufflinks the size of acorns were poking through the French cuffs of his white, silk shirt. His shoes were Barker Blacks, rich with a sleek ostrich cap. To Mabel they looked like sawed off cowboy boots, but what did she know? She figured they were expensive; everything about Cantwell was expensive.

Cantwell's hair was a long mane of silver, combed straight back over his head. It flopped down around his ears in an elegant, but haphazard manner, one that could only come from a haircut that cost more than Mabel's wardrobe. Mabel didn't like him at once. He was too refined, too slick, too controlled. He was stealing her money.

"Mabel Witherspoon," said Cantwell in a deep, basso voice. "What a pleasure it is to meet you." Cantwell placed his hands upon Mabel's shoulders and pecked her once on each cheek.

"Careful, or I'll bite," said Mabel.

Cantwell smiled. He motioned down the hallway and nudged Mabel gently in the direction of his hand. Fifty feet down the hall they came to a large conference room with a frosted glass wall. Cantwell opened the door and ushered Mabel inside. There was conference table in the center of the room, crafted from a ponderous chunk of shiny burlled walnut. The table made Mabel think of the deck of a ship; it looked strong enough to walk on and solid enough to withstand any storm. There were twenty-four chairs arranged around the oblong block, in six groupings of four. Cantwell pointed toward the head of the table.

"Please, sit," he ordered. "I am told that you have an urgent matter to discuss with me?"

"Yeah, and I've been trying to see you for a month."

"I'm sorry. I have been overseas until three days ago, scouring the global capital markets to help you make more money."

"I've got all the money I need and I want it. At least three million of it."

Cantwell pursed his lips, then made a soft sucking sound with his teeth,

and said, “Well, that is a problem.”

“What, you don’t have it? You some sort of Madoff? You scamming me?”

Cantwell laughed. “I am not a fraud like Madoff. And I have all your money. But, unfortunately for you, your husband chose our most aggressive investment account.”

“Well, turn it to cash and write me a check.”

“That is simply not possible.”

“Why not?”

“You are in a hedge fund, Mrs. Witherspoon. Do you know what that is?”

“A license to steal?”

Cantwell chuckled. “It’s a license to make *you* money. To do so, we take strategic positions, often with substantial leverage, that can take years to pay off. If investors demand their money at the wrong time, the entire strategy can turn belly up, as you might say. That’s why we have, what we call, ‘lockup’ restrictions, on your access to funds.”

“I never agreed to restrictions. And what’s this...this locking up thing? You running a prison?”

Cantwell ignored Mabel’s taunt and said, “Your husband understood the restrictions.”

“Well, Archie’s been dead for three years, God bless his soul. So, we need a new agreement.”

“It doesn’t work that way.”

“This can’t be legal.”

Cantwell laughed again. He walked to a large flat screen that was built into the wall and touched it. The surface flashed instantly to life. Upon the screen, Mabel could see several rows of numbers. The upper left hand corner showed a “deposit” of \$675,000. Her husband’s name was splashed across the top, to label the account.

“This is your account, Mrs. Witherspoon, with your year-by-year returns.”

There was a column labeled *S&P 500*. A second was labeled *Barclays/Lehman Agg Bond*. A third was labeled *DOW*. A fourth was labeled *Account*. Over the eighteen year investment period, Witherspoon’s account had grown to more than \$5.4 million. The Bond column showed a terminal value of \$945,000, while the S&P column grew to \$2.2 mil-

lion. The DOW was slightly higher than the S&P, at \$2.4 million. The figures were graphed into several brightly colored charts.

“As you can see, Mrs. Witherspoon, in the time that we have been managing your money, your account has grown from \$675,000 to well over \$5 million. Through yesterday, your average annual after-tax compounded return has been 12.2%. Your returns have far outpaced those of any major index.”

Mabel stared at the board and nodded. She understood. “Do you know Kenny Rogers?” she said.

“Excuse me?”

“Kenny Rogers. He sang a song called *The Gambler*.”

“Yes, I know the song. Don’t know the man personally.”

“You got to know when to fold them and walk away. I’m walking away. I want my money.”

“You don’t understand...Mrs. Witherspoon. Our agreement allows you to withdraw as much as ten percent of your funds in any given year, with six months advance notice. After five years, you can withdraw the balance.”

“That’s absurd.”

“That’s how we stay effective. A lot of my competitors have gone out of business. Many have lost their clients’ money. I’ve done neither.” Cantwell shrugged. “I wish I could deviate for you, I really do. But unless you die and your family has estate tax issues, I am afraid there is nothing I can do.”

“That sucks.”

“Excuse me for asking,” Cantwell said softly. “But, why do you need the money?”

“It’s for my grandson. He wants to buy an entertainment center...here in Miami.”

“An entertainment center?”

“Yeah, for kids. It’s called Jiggles.”

Cantwell hid a smile. Jiggles was a well-known gentleman’s club on NW 183<sup>rd</sup> Street. The club was not far from Cantwell’s office and quite close to LandShark Stadium, home of the Miami Dolphins, and site of the upcoming Super Bowl. “Sounds risky to me, Mrs. Witherspoon.”

“This isn’t just for my grandson. It’s for all the kids, the kids he’ll entertain.”

Cantwell's lips twitched. "I'm sure it is. But there's nothing I can do. If I break your contract, it isn't fair to my other investors. Integrity is crucial in my business."

Cantwell looked discreetly at his Patek Philippe watch.

"Going somewhere?" said Mabel.

"I was in a meeting when you came, Mrs. Witherspoon. Still am, with the SEC. They are waiting for me. I must get going. I wish there were more I could do."

Mabel stood up and crooked her arm around Cantwell's elbow. "I'll walk you back to your meeting."

"But—"

"I insist."

When they reached the door to Cantwell's office, Mabel increased her grip on his arm. Cantwell tried to shake her off, but she held tight, flopping with his arm like a rag doll.

"You've got to...let go!" said Cantwell, as he tried to pry Mabel's fingers away from his whitening flesh. He wasn't sure, but he thought that she might have actually drawn blood.

"Not 'til I have my money."

"You can't have it. I'm going to call security."

"I'll cry rape."

Cantwell's face spread into a wide grin. Then he laughed loudly. "They are sure to believe that, Mrs. Witherspoon." Cantwell's demeanor softened. "Okay," he said. "Why don't we discuss this with the Securities Exchange Commission? Two of their representatives are on the other side of this door."

Mabel huffed, "Fine."

Cantwell opened his office door and motioned for Mabel to enter the room. Two men were seated comfortably in easy chairs. They were looking out a large picture window over a lake of shimmering blue water, to the Dolphins' stadium, less than half a mile away. One of the men was willowy thin, with a carrot top of curly red hair and a face smothered with brown freckles. The other was much shorter, with a nearly-bald head. He had a large round belly that teetered precariously over a worn leather belt.

"You get rid of her, Rial?" said the red-haired man, without looking back.



“No, he did not,” said Mabel. “The old broad brought him back here so she could get her money.”

The SEC examiners jumped to their feet. The speaker pulled his hand to his mouth and muttered, “Sorry,” as a splash of crimson spilled across his face.

Cantwell cleared his throat and said, “Gentlemen, this is Mabel Witherspoon, one of my early and most important investors.” Cantwell pointed toward the tall man with the red hair and the even redder face. “This is Timothy Galway.” Cantwell pointed toward the heavy-set man. He had a flabby, pinched face that made him look like a constipated toad. “This is Millard Cramp.”

Mabel flashed a coquettish smile toward both men. She made a sort of awkward curtsy, nearly tipping over, before catching herself with her cane and the edge of a chair. “Hello, Tim. Hello, Millard. Which one of you is in charge?”

Galway stepped forward. “That would be me, Ms. Witherspoon.”

Mabel regarded Galway from his head to his feet. She gave him a wary sneer, as if she weren’t completely impressed. Then she smiled. “I am so glad you are here, Mr. Galway. I came to withdraw a portion of the money I have invested with Mr. Cantwell. He won’t give it to me. I have some very important, community investments to make and I need the cash.”

“Her grandson wants to buy Jiggles,” said Cantwell.

Galway began to smile, but turned away before Mabel could react. When he looked back, Galway’s face had sobered. He said, “He’ll give you your ten percent, won’t he?”

“I need three million. That’s fifty-five percent.”

“He can’t do that,” said Galway, after sneaking a quick glance at Cantwell. “Not if you’re in the standard portfolio.”

“Well, why not?”

“Because that is your agreement.”

“What if I were dying?”

“Then you’d get your money.”

Mabel fell to the floor, her head flopping against the side of one of the chairs. Then she lay there, eyes closed, saying nothing. She didn’t even breathe.

“Ms. Witherspoon?” said Galway. “Ms. Witherspoon, are you all

right?”

Mabel opened her eyes and narrowed them, peering first at Galway and then at Cantwell. “I think I’m dying.”

Galway’s eyes darted from Cantwell to Cramp and back. He motioned for Cantwell to walk with him to the office door. They exited the office, closed the door behind them and stood alone in the hallway. Galway leaned forward and whispered, “Why don’t you just give her the money, Rial?”

“I can’t, you know that.”

“It’s just three million, and she seems like trouble.”

“My agreement with investors states that, if I make an exception for one investor, I must offer it to everyone. I’ve got the Saudis wanting to withdraw ten billion from the same fund that Witherspoon is in. If I give her three million I have to give them ten *billion*. That would sink my ship. I’ve got loans. I’ve taken positions. You know that... You *know* that.”

“I do.”

“And you know that I run an honest and ethical organization. Every three months, I open my books for you and your colleagues. You’ve got unfettered access to every account I manage, every trade I make. You *know* that everything I do is clean. So squeaky clean it makes your ears hurt. I’m not one of those charlatans that promises twenty and thirty and forty percent to their clients. I’m happy to get them twelve to fourteen over time... Sure, I’ve got to take risks, make some big bets, but I don’t lose my clients’ money. Never.

“I’m going to need your help on this one, Tim. Witherspoon’s investment contract states that she can withdraw ten percent per year for the first five years. After five, she can take the balance. I need you to tell her that. Make her understand that she needs to abide by her contract. It’s legal. It’s moral. It’s honest. It’s ethical. It is the agreement we have. She needs to understand.”

“I’ll tell her,” said Galway.

Cantwell patted Galway’s shoulder. “Thanks.” He paused. “Tell you what. I’m going to make a donation to your favorite charity. Fifty thousand. In cash. Tonight, before you leave my office. You can decide which organization to give it to. Fair enough?”

Galway nodded slowly and smiled. “Sure. She’s got to abide by her

agreement. Otherwise, investors could get hurt.”

Cantwell pulled a folder from inside the pocket of his suit coat and placed it into Galway’s palm. “This is a copy of Mabel’s agreement. When she started calling, I had my secretary scan the agreement and print it for me. Page six outlines the withdrawal provisions. Clear as day.

“You tell Witherspoon that we just went to retrieve this. Tell her you reviewed it. Repeat what you told her earlier, that there is nothing underhanded going on, that it’s just ‘business as agreed’.”

When Cantwell and Galway returned to Cantwell’s office, Cramp was lying face down upon the floor, naked to the waist. Mabel was standing upon his back in bare feet, walking heel-to-toe along his flabby frame.

“Oh, my God,” mumbled Cramp. “You’ve got the feet of a magician.”

“Yeah, and I’ve got other things that work even better—”

“Excuse me?” said Cantwell. “What are you doing?”

Mabel spun on her feet, still keeping them upon Cramp’s back. She looked at Galway, and then Cantwell. “He needed an emotional enema, to get rid of the baggage that’s been building inside him...see all that flab...nasty stuff...just *nasty*.”

Cramp let out a long, loud fart.

“That’s it, baby,” said Mabel. “Let it all out.”

Cramp farted again and then groaned.

Mabel jumped down to the floor and crouched beside Cramp. She adjusted her glasses and angled her head so that she could get a better look at his face. The she said, “Now you go home tonight and make passionate love to your wife. Afterwards, you both write out a plan on how you are going to lose five pounds a month with diet, exercise and sex. Lots of sex. You got that?”

“Eat right. Get lots of exercise and sex.”

“There you go. You’ve now got the keys to a happy, healthy life.”

Mabel looked up to Cantwell. “You have my money?”

Galway stepped forward and flashed the contract that Mabel’s husband, Archie, had signed almost twenty years before. He opened the document to page six and held it in front of Mabel’s face. “Mr. Cantwell and I just printed a copy of the agreement executed by your husband, Ms. Witherspoon. Page six outlines the withdrawal parameters—”

“Wait a second, honey,” said Mabel. She reached into a pocket of her

skirt and removed a magnifying glass. The glass was about two inches in diameter and rested on the end of a white plastic handle that also had a push-button light. Its 4x magnification turned the contract's small type into letters the size of a small dinosaur.

Mabel put the magnifier close to the paper and peered down at the contract. After several minutes, she mumbled, "Damn. I thought Cantwell was lying to me about my agreement. As I understand this, I can withdraw ten percent of the prior calendar year-end balance, each January, for the first five years. Then I can take out the remainder?"

Galway nodded. "Correct."

"So, getting three million for my grandson's amusement center will take all of five years?"

"Correct again."

"He won't get the place."

"I'm sorry."

"He'll be crushed. You should have seen his face, talking about helping all those kids."

Cantwell rolled his eyes. "I'll bet."

Mabel offered her hand to Cantwell. Cantwell took it and brushed his lips across her spidery nest of veins.

"I'm sorry I was so tough on you," Mabel said.

"That's okay, Mrs. Witherspoon. Even in the hedge fund business, this is a highly restrictive wind down. I only did it only to protect the assets of *all* clients, you included. You understand this now?"

"I do. And I want to make it up to you. How about dinner?"

Cantwell's eyes flicked toward the two SEC examiners, before settling back upon Mabel. "Dinner would be wonderful, Mrs. Witherspoon. I will have someone call and make the arrangements."

"What about tonight?"

Cantwell motioned toward the two SEC agents. "We're working late."

Mabel pulled a Blackberry from a holster hidden somewhere underneath her skirt. "Draw your gun," she said.

"My gun?"

"Your Crackberry. Draw it out and shoot me your contact info. Send me a vCard via email or bounce your contact info by infrared. I'm not going to play the gatekeeper phone tag game with you again. I want your cell number and private email, now."

Cantwell chuckled and pulled out a Blackberry. “What’s your email address, Mrs. Witherspoon?”

“Mabes@Superhotbikerchick.com.”

“Super hot biker chick dot com?”

“You got it. That’s me. Now, give it here.”

A moment later, Mabel’s Blackberry vibrated. For a brief moment, Cantwell wondered if she kept her gun (as she called it) strapped to her thigh, like an old gunslinger. Mabel’s lips raised with satisfaction and she nodded. She shook hands with Cramp and Galway, then looked at Cantwell. “This has been fun. I’ve got to take a leak, then get home and sit down with Oprah. Where’s your bathroom?”

Cantwell gave Mabel directions to the bathrooms. Mabel let herself out the office and walked toward her destiny.

## Chapter Three

### V

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#### **Ben**

It was a nasty day in early January. The sky was gray, looking like an old silver platter that needed a good polishing. There were these little black streaks that ran through the gray, kind of like Zorro slashes made with some great cosmic sword. A heavy mist was hanging in the air, a bank of moisture thick enough to slice. It was rolling off the water in waves. A steady wind was coming out of the northeast, making it feel more like San Francisco in July than southern Florida at any time of year.

I heard the rumble of a motorcycle outside my office entrance and decided to see who it was. I was coming downstairs, just as Mabel walked into my office, without an appointment. She was wearing a plaid wool skirt, something a girl might wear at a Catholic school, or a hardy competitor in the Scottish games, take your choice. The skirt was green with black stripes, down to the knees and kind of cute. I might have gone for her then, if she were thirty years younger.

Mabel took off her coat, to reveal a white cardigan sweater. It had a design of orange and yellow butterflies. Monarch's, I guessed. The butterflies were stitched along the right sleeve, looking like a basketball player's tattoos. The sweater was tight and I liked that. Come to think of it, Mabel didn't really look too bad. I might have exchanged those thick, cat-like glasses for some Lasik. Maybe put a little make-up on her face. Her eyes are green and really quite beautiful. I couldn't see that then, not through the thick lenses, just a hint. But she had this way about her, like she knew she was a hot mama deep inside. I did like her motorcycle, a Harley Softail.

"I hear you're good," she said.

"If I were good, I'd have clients," I said. I really didn't want to work, not yet. I was enjoying my new surroundings and that was enough. Just having an office to come to had put my boredom on hold. I would milk

that as long as it lasted. Why rock the boat by taking on a client? When that black cloud of depression began to hover again, I would act. But not now. Certainly not now, not while I was content.

Mabel pulled out a Blackberry and peered at it with a magnifying glass. After a moment, she turned it toward me and stuck it in my face. I could see my ugly mug, smiling for the camera on my spanking new, very extensive website.

“This is your website, isn’t it?” Mabel said.

“Maybe.”

“These credentials that you list. That all true?”

“Perhaps.”

“What the hell are you doing here, Ben Johnson? You should be working as a consultant to foreign governments or something, making millions.”

“Money was never my thing.”

Mabel looked around my small little building. It was a weird hybrid between a colonial and a ranch house, with a little Cape Cod thrown in, like its builder wanted to combine the best of New England tradition, then bring it to southern Florida. Instead, all he got was a camel. A camel is a thoroughbred racehorse designed by committee. It can run, it has endurance, it can go for days without water...it just can’t win any races. My office building was a committee’s nightmare, and it would never grace the cover of *Architectural Digest*.

“You own this place?” Mabel asked.

“Yeah, what about it?” I said indignantly.

Mabel gazed around the room with a smug little smile upon her face. “Looks like it was built by a contractor on LSD.”

I laughed. She was right. “I got it cheap. Structurally, it is very sound. Are you here for something, other than to criticize me and my building?”

“I want to hire you.”

“I’m still setting up.”

Mabel stared around the office. There was a cluster of unopened cardboard boxes in one corner and a dozen un-hung pictures sitting in frames against another.

“I’ll help you then,” Mabel said. She tossed her cane to the floor and limped toward my jumble of boxes. “You got a box cutter?”

“I’m not a terrorist.”

“Could have fooled me. Get me something to open these boxes with, or I’m going to use my teeth and bleed on your floor.”

That’s how it started with Mabel. By the end of that day, we had unpacked all of my boxes, which had been lying there for weeks. We hung all the paintings and arranged the furniture. To tell you the truth, the office looked pretty damned good, for a place designed on LSD.



## Chapter Four

### V

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Mabel closed Cantwell's door behind her, leaving him alone with the two lackeys from the SEC. Lot of good they had been, she thought. Still, Mabel felt better. She had \$5.4 million dollars and she could get to ten percent a year, if she needed it. Cantwell's withdrawal provisions were downright draconian. But they were not illegal. Mabel had done her research. She knew that most hedge funds had provisions limiting the amount and the timing of withdrawals. Newer funds had far more liberal policies, brought about by the gyrating markets, the mortgage debacle and pressure from the SEC. The failures of such bell-weather funds as Long Term Capital, Tiger and Madoff, had forced the hedge funds to give clients easier access to cash. Cantwell had modified his own restrictions for new investors, but he had held fast to agreements made in the past. That was fair. It sucked, but it was legal.

Yes, Mabel felt better. It was time to empty her bladder, maybe even take a good dump, now that the stress was gone. Her grandson would have to find a different way to entertain himself.

Mabel peered down the dim hallway in the direction Cantwell had said the bathrooms would be. She began to shuffle, using her cane as little as possible, willing her leg to work on its own. Mabel came to a water cooler, with a door just beyond it. The door had one of those stick figures they used these days to differentiate between men and women. She wondered why they didn't just put a penis on one of them. That would make it a hell of a lot easier for the sight challenged, like her.

Mabel sighed. She could still see things in the distance. But up close, her world was a dizzy haze. She'd been fine until those stupid little pieces of plaque had clogged up the arteries behind her retinas and then burst, right where the light focused. "Your eyes can't focus through the blood," her ophthalmologist had said. "But, the rest of your vision is holding up quite well, for someone your age."

Mabel had the beginnings of macular degeneration, but that was no big deal, at least not yet. She could still ride her Harley. Yeah, the world was growing a little pale. Yeah, the black was fading to gray and the contrast was slowly blending. But she could still ride. Let them *try* to peel her off of her hog.

Mabel peered at the black shadow before the bathroom, trying to discern if it was male or female. She reached into her pocket for her magnifying glass, but it was gone. *Damn*. She'd left it in Cantwell's office. No matter. She had a dozen more at home.

"God, I wish they would just give you guys a penis," she muttered. All the men looked like Barbie's Ken, neutered and useless. At least they could build them a "package" like they had John Kerry, for that magazine cover, back when he was running for president. Just a little bulge would help.

Mabel opened the door slightly. "Hello," she said softly. No answer. "Hello!" Again, no answer.

"What the hell." Mabel stepped inside the bathroom. The light was unusually bright and she had to shield her eyes, after the contrasting dimness of the hallway. There was a row of what looked like marble sinks, with those automatic faucets that turn on when you put your hands under them. Mabel tried one and the water flushed out in a warm jet. Mabel hit her cane against one of the sinks to see if the stone was real. She was rewarded with a solid, tinny *clink*. The sink was real stone. Mabel looked to the bank of mirrors that stretched along the wall for a good twenty feet. She stepped back so she could see herself with more clarity. She straightened her hair. Then she adjusted her top row of teeth.

As Mabel turned to step into a stall, she saw a row of urinals. "Damn," she had done it again. "Why the hell won't they give Ken a penis?" If they would just give Ken a penis, she wouldn't do this anymore. A big penis; big enough so people like her couldn't miss it. Mabel debated whether to walk out and find the ladies' room. She was going to have to walk out this door anyway. Then she would have to find the other bathroom. She decided to stay; it was easier. If someone came in while she was in a stall, she would just lift her legs. She already knew what she would do if someone came in while she was standing like this; she'd pretend to be a man, a man in drag. She would grab her crotch, fart and spit into the sink. Then she'd say, "How are ya? I'm on my way to a cos-

tume party. How do I look?” in the deepest voice she had. Then she’d get out fast.

The stall was spacious, and it was clean. Like Cantwell. Even so, Mabel reached into her handbag and removed a small bottle of Lysol, which she used to spray the seat. She wiped the seat dry with toilet paper, then sat down, wondering if she was going to poop today. She was still waiting when she heard voices outside the bathroom door. Male voices. She rapidly pulled up her skirt and stood on the seat.

Mabel heard Cantwell say, “I’ve got Galway and Cramp in my office for another hour or so, Lou. Then I’m taking them to dinner, maybe out to the clubs. So, let’s make this quick.”

“Just a sec.”

A long period of silence followed. Mabel could hear the shuffling of shoes, moving slowly in her direction. She could hear a soft scratch of leather, then silence. Someone was checking the stalls. Soon, Mabel could see the shadow of legs outside her stall door. The edge of a face appeared. She couldn’t see the eyes, but she could feel them. He was checking the floor beneath her toilet perch. The feet moved on. After another minute she heard, “Okay.”

“How much we have this time?”

“Two hundred fifty two million.”

Cantwell whistled. “That’s one sweet month, Lou.” Cantwell’s deep, powerful voice echoed through the bathroom like a bassoon. “Bring it to the boat tomorrow. Tell our friend in the Caymans to expect us.”

“The usual place?”

“Yeah.” Cantwell paused. “I’ve got something for you to do before then. I want you to research one of our clients, Mabel Witherspoon.”

“She going to be trouble?”

“I hope not, but we need to prepare. She came in today, demanding three million from an account of five.”

Lou sighed. “You couldn’t just give it to her?”

“I might have, but she confronted Galway.”

“And the SEC knows, that if you make an exception for one, you must offer it to all?”

“Correct. He tried to bait me, but I wouldn’t bite.”

“You think Witherspoon’s trouble?”

“Don’t know yet. She is a bitchy little thing. I’m going to take her to

dinner, later this week. I'll know more then."

*Bitchy thing, my ass*, thought Mabel. He hadn't seen bitchy, at least not yet.

"Why don't you just pay her off?"

"I won't do that."

Lou paused. Then he said softly, "Why don't we just shut this down, Rial? We've got over thirty billion. We could shut it all down and no one would know."

"I want fifty."

"You're too goddamned greedy."

"And you're a sociopath who likes to kill people. That's why we make a good team."

"Killing is dangerous," said Lou. "I prefer *not* to kill."

"I just said to find information on Witherspoon, not kill her."

"Information leads to death. Always does with you. That's your code."

Cantwell remained silent for a long time. Mabel could hear his breathing, and she wondered if he were hearing hers. Killing? They going to kill her? She peed in her diaper.

"We kill only when we need to," continued Cantwell. "Besides, you enjoy it. I know you do."

Mabel felt herself begin to shake. She wasn't sure if it was fear or rage that made her feel like a leaf in a tornado, probably a little bit of both. These men were thieves and killers. She was a deer in their headlights. She prayed that they wouldn't hear her now, because she knew, she *knew*, that if they did, she wouldn't leave this bathroom alive. Five minutes later, the men were gone.

It took half an hour for Mabel to stop trembling. During that time she began to formulate a plan. She needed a plan. It was a long time since she had left Cantwell's office. She was going to have to walk past little miss perfect in the reception area. Little miss tight ass might note the time and pass it along to Cantwell. How could she explain forty minutes in the bathroom? She might even run into Cantwell in the hall. What would she say then?

When she was sure the bathroom was empty, Mabel stepped out of the stall. She walked to the door and peered outside, looking both ways before jumping into the hallway. She continued down the corridor, away

from the exit, until she found another stick figure outside a door, one with a dress. She stepped inside the bathroom and went straight for a stall. She pulled off her skirt and removed her Depends, which was now soaked into a heavy load. She squeezed the diaper to wring a stream of urine around the outside of the toilet, especially in front. *That should do it*, she thought.

Mabel rolled up the Depends and stuffed it deep into the used paper towel bin. She washed her hands, exited the bathroom and began to shuffle back toward the entrance to the offices. Little miss blondie was seated at her desk, looking as regal and smug as a music diva.

“Excuse me,” said Mabel. “I had a little bit of an accident back there...in the ladies’ room. I’m not as good a shot as I used to be. You know how it is, you can’t sit on the seats anymore because you might catch AIDS or some other nasty venereal disease. So, you’ve got to stand up and shoot for the water. God didn’t see fit to give me very good aim at this late stage of my life so I kind of pissed all over the floor. I got the poop cleaned up, but you might want to send someone in to clean the floor. I’m sorry about this, but, if you live long enough, you might learn what it’s like.

“Please thank Mr. Cantwell for his time. Tell him that I understand his process now and feel much more comfortable about my money.”

## Chapter Five

## V

**Ben**

After we set up my office, I pulled a couple of Coronas out of the fridge and walked toward the stairs that led to my second floor. “C’mon,” I said. “Let’s talk on the balcony.”

Mabel followed me up to the faux widow’s walk that the drug-induced architect had slapped onto the front of my building. Imagine a ranch/colonial hybrid. The main part is just one floor, stretching far back with a walk-down mud room. The front of the structure has a colonial façade just one room deep, with a second-floor balcony that curves out over the front of the home like a southern mansion. The balcony has a white wooden railing and a floor made with greenish recycled plastic, which looks like it belongs on a school playground. French doors open out to the balcony. Beside them is a pole, painted white, with a brass ship’s bell attached to it. Sometimes I ring the bell at the girls walking by. They usually wave and that makes me feel like part of the scene.

We sat in chairs that looked out toward the ocean. I handed Mabel a beer, then said, “So, what is so important that you need my help?”

“Rial Cantwell is trying to kill me.”

“The hedge fund guy?”

“The *scum bag* hedge fund guy.”

“He’s a pillar of our community, Mabel. Does a lot of charity work.”

“He’s stolen thirty billion dollars.”

“So, tell the police. If money’s been stolen, they’ll find whatever’s left.”

“I already went to the authorities. They think I’m nuts.”

“Well, maybe you are.”

## Chapter Six

### V

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As Mabel walked out into the lobby of the Cantwell building, she was sure there were eyes upon her. Was Lou, the sociopath, tailing her every step, looking for the chance to put a shiv in her side? She looked around, seeing nothing but the two security guards. One of the guards was seated at a desk, picking his nose. The other watched a wide-screen television that was tuned to a football game. It had been showing market updates when Mabel had walked in. The markets must be closed now, leaving the inmates to rule the asylum.

Mabel waved gaily to the guards. “Goodbye!”

The nose-picker waved back, with a booger on the end of his finger, while the other guard remained fixed to his game.

Mabel felt her shoulders slump as she walked outside. She had made it, at least this far. She looked around the street. Cars were passing; that was good. There was a line of modest two-story office buildings and retail stores stretching in both directions. Mabel thought how odd it was for a prominent hedge fund manager to office in such a blue-collar neighborhood. Pickup trucks and jalopies with dents and mismatched paint seemed to be the predominant vehicles here, not the BMWs and Mercedes that one would expect to prowl the streets outside a company that claimed to manage over a hundred billion dollars. Mabel made a mental note to ask Cantwell why he had his office here, rather than some ritzy high-rise. Provided her let he live, of course.

Mabel began to shake again. All she’d wanted was to withdraw some of her money, so her grandson could buy Jiggles. Now, she knew something she shouldn’t know. Something bad. Rial Cantwell had stolen thirty billion dollars from his investors. He was planning to move another quarter billion offshore in the morning. He had a henchman named Lou who liked to kill people. And, through bad luck, they had targeted her.

Mabel sat down on the curb and threw up into her mouth, absorbing the bitter taste of fear like a determined cage fighter after a kick to the groin. She knew what she should do. She should sell her Miami condo and go back to New Hampshire. A farm in Durham was a far safer place than a street curb in Miami Gardens. She should just forget about what she'd heard, take her ten percent for the next five years and cash out, provided the money was there. She didn't need the money anyway. UNH leased a portion of her farmland for a hundred fifty grand a year. That was enough. She should forget about Rial Cantwell. She should forget about Lou, the killer sociopath. She should forget about the money that was going to the Caymans tomorrow. She should walk away.

"Damn it," she said.

Mabel pulled her Blackberry out of its holster and fingered it awake. She opened the Internet browser and searched for an address. Soon she stood up. She knew what she *should* do. She also knew what she *must* do.

Mabel walked down the street and stopped beside a hulking Harley Davidson Softail. She ran her finger across the smooth red and black fuel tank that rested above the twin cam 96A Evo engine, with its 1594 CCs of pulsating power. What a wondrous thing to strap between the legs, she thought. Even better than riding a horse.

Mabel slid the helmet off the handlebars and strapped it on. She attached her cane to the back saddlebags with a bungee cord, wrapped her good leg over the frame of the bike, jammed a key into the ignition and cranked the sucker awake.

The air thundered with the rumble of the Harley. Mabel juiced the engine several times, before pulling out into the street with a long, loud squeal.

Mabel pulled into a parking lot across from 16320 NW 2<sup>nd</sup> Avenue. She stared at the modest white structure, which was surrounded by leafy trees. Did she really want to do this? She should sell her condo and move back north. Why put a bull's-eye on her forehead? Why alert Cantwell that she was onto his scheme? Why rock the boat that had, at least on paper, turned a modest land sale into \$5.4 million? Why not take the money and run? Because, she had to do the right thing. *Stupid*. She'd always been stupid, doing the right thing. Why did she always have to do



it this way?

Mabel removed her helmet and slung the strap around the left handlebar. She fluffed her plaid skirt, smoothed out her sweater and walked to meet with the FBI.

“I want to see the agent in charge,” Mabel said.

A woman peered at Mabel through a thick plate of bulletproof glass.

“Do you have an appointment?”

“No. But, I’ve got a tip about fraud and murder.”

“Fraud and murder?”

“Billions stolen. And a sociopath who kills to keep it quiet.”

“Could I see some form of identification, please?”

Mabel slipped her driver’s license through a narrow slot in the window, her eyes darting to the door. “Make it quick. They may be after me.”

The woman called for someone. A man soon appeared, took the driver’s license and disappeared inside. A few minutes later, the man returned and said, “Let her in.”

Mabel was buzzed inside. She passed through a metal detector and was allowed into the inner sanctum of the FBI’s Miami field office.

The man guided Mabel to a second story office with no window. It had a small metal desk and two chairs. There was nothing else on the walls or the floor. The room smelled of moldy dust and ripe sweat.

“My name is Agent Cross,” the man said. Cross was young, mid-forties, maybe. He had thinning brown hair and an angular face that made Mabel think of a hawk with hair. His nose was large, like a beak, with a sharp point on its end that might have been good for cracking nuts.

“You’re not the agent in charge,” said Mabel.

The man laughed. “No, Ms. Witherspoon. I’m just the man you want to see if you have information on fraud.”

“What about murder?”

“I don’t do murder. That’s another department. You see a murder?”

“No.”

“Did you see fraud?”

Mabel paused. What was she going to tell Agent Cross? That she was in the men’s bathroom and overheard Cantwell talking to Lou, the killer? He’d think she was insane.

“I don’t see very well,” said Mabel.

“Pardon me?”

“Never mind.” Mabel paused. This was going to be harder than she thought. How could she alert the FBI without sounding like a ditz? “I have \$5.4 million invested with Rial Cantwell’s hedge fund, and I think that he may be committing fraud.”

Cross’s eyes narrowed. His lips tightened and then twisted to the side, as if he were trying to bite his cheek. “Do you have any evidence of this?”

“Yes, but I can’t tell you what it is.”

Cross stared at Mabel for a long time. “Have you committed fraud, Ms. Witherspoon?”

“Me? Of course not!”

“Then why won’t you share evidence that will support your claim? You must understand that an accusation of fraud against one of our communities’ most visible residents will need to be substantiated.”

“I overheard them talking.”

“Who?”

“Cantwell and Lou.”

“Lou?”

“His hired killer.”

“And what did the two men say?”

“They’ve stolen thirty billion dollars and they are moving two hundred fifty million more offshore in the morning.”

Cross stared again. His lips twisted to the other side. His pointed nose crinkled, as if Mabel had just opened a can of oily sardines. He was serious for a long moment. Then he laughed. “Thirty billion, you say? And I’m the tooth fairy... You do know that Mr. Cantwell is one of the most celebrated residents of Miami?”

“Well, duh.”

“Successful people are often the target of false allegations. Are you looking for money, Ms. Witherspoon?”

“Money? I have money. He won’t give it to me, but I have it.”

“What do you mean, he won’t give it to you?”

Mabel closed her eyes. This wasn’t going well. What was she going to do, tell Agent Cross that Cantwell had refused to deviate from the *contract* he had with her? Was she going to say that the SEC examiners had attested to the validity of the agreement? Was she going to tell him that

Cantwell would only give her \$540,000 this year? He'd laugh at her.

"I was in the bathroom."

"Ah, Ms. Witherspoon, we don't need to discuss that here."

"No, I was in the men's room."

"You were in the men's room? Why were you in the men's room?"

Mabel closed her eyes. "Never mind."

Cross smiled. "Let me assure you, Ms. Witherspoon. The FBI has a thick file on Mr. Cantwell. You are not the first person to issue a complaint against him. He has a very strict policy about paying his investors. We know that. We have reviewed his customer contracts...and his files. We have consulted with the SEC. He is clean, so far as we know."

"What about murder?"

"Don't know anything about murder. That's another department. But I wouldn't go around accusing Cantwell of murder, Ms. Witherspoon, unless you have evidence. That's the kind of thing that ends up in court, or worse. Know what I mean?"

"What do you mean?"

Cross shrugged. He looked solemnly at Mabel and said, "I'm just trying to protect your reputation ma'am."

"You think I'm crazy?"

Cross laughed. "No...I think you're angry. You're not the first person to be upset with Cantwell. Nor will you be the last. I'm sorry I can't help you. I really am. But that dog won't hunt.

"If you've got evidence of other crimes, I can tell you who to see. Did you want to file a report?"

Mabel sighed deeply and shook her head. Agent Cross thought she was bananas. She'd told him about the men's room. How could she have told him that? Fortunately, she hadn't mentioned the Depends. "Thank you for your time, Agent Cross. I am sorry to have wasted it."

"No, Ms. Witherspoon. Thank you for your concern. Most of our tips come from people like you. Unfortunately, Cantwell is old news. He's probably clean. If he's not, he's too smart for us, and the SEC."

## Chapter Seven

### V

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#### **Ben**

I settled more comfortably into my chair and took another sip of my beer. The beer tasted good, better than good. It was cold and crisp, putting a pleasant tingle on my tongue. It reminded me of college, what little I remembered of it now.

Two young ladies walked by on the other side of the street. They *looked* like college kids, young and still innocent to the true perils of this world. I took a sideways glance at Mabel. She was slumped down in her chair, but she was nowhere near as relaxed as I was. There were hard, taut lines crowding around her eyes. The edges of her lips were pinched into round white dots. She was wearing a scowl, making me think of Sigourney Weaver in one of those horror flicks, where the unsuspecting alien was about to meet its gory demise. She was a soldier preparing for battle, while I was an old gunslinger who had hung up his pistols, content to ride out his final days on the porch.

I didn't want to take on this case. What I wanted was to help some distraught woman who suspected that her husband was cheating on her. I could set up a little surveillance thing, get to use some of my toys and catch the bad guy in the act. I would help my lady client get a little justice, a good chunk of alimony, then take her to dinner and let her buy me a fine bottle of cabernet. Instead, I had Mabel Witherspoon, a Harley riding farmer's wife from New England, who wanted to take on a highly respected billionaire and his killer henchman. Shit.

"Who did you bring this to?" I said.

"The FBI."

I felt my eyebrows rise. Mabel's allegations were certainly salacious enough to draw the attention of the fibbies. If they didn't bite, then why should I?

"What did you tell them?" I said.

“The truth.”

The truth, I thought. Nobody knows the truth, the real truth. We only see what we perceive to be correct. Show the same crime to twenty people and you’ll get twenty versions of the facts. As they say, ‘it is what it is,’ but it is never what we think it is.

“You better tell me what happened, Mabel. From the beginning. Leave nothing out.”

Mabel told me.

When I finished laughing...something Mabel did not find amusing at all...I said, “Mabel, you are some piece of work.”

“So, you’ll take the case?”

I looked through her glasses into those intelligent, determined green eyes and said something stupid. I opened the door. It was just a tiny sliver, but enough for Mabel to come barging through it like a Pamplona bull. “If there was some dirt on Cantwell, the FBI and the SEC would certainly be all over him.”

“He’s paying them off.”

“You’re dreaming. Doesn’t work that way anymore.”

“Then he’s conning them, too.”

“I doubt it. After Madoff, the Feds and the SEC have grown hyper-vigilant. They won’t be embarrassed again. If Cantwell was scamming clients, they’d find it.”

“Not only is he scamming clients, he’s killing them. Clients like me.”

I stared at Mabel. I wanted to believe her. She didn’t seem crazy, just passionate. If Cantwell was conning investors out of billions, shouldn’t he be stopped? If he was killing people, which was too much of a stretch for me to believe, shouldn’t he pay for his crimes? If Mabel wanted her money, shouldn’t she get it?

“Okay,” I mumbled. “I’ll help you.”

“So, what’s the plan?”

The plan? That all depended on what Mabel wanted. If she wanted three million dollars I could get that before she left the office. If she wanted justice...well, that was something different. Something dangerous. I didn’t want to open that Pandora’s box. No frigging way.

I walked over to my computer and flicked it awake. “Have you got your account number with Cantwell?”

Mabel pulled a folded envelope out of her pocketbook and handed it

to me. I stared at the summary page for a moment. She really did have \$5.4 million. “What’s your Social Security number?” She told me. “Maiden name? Address? Your other addresses? Place where you were born?” She told me again.

“Why are you asking me all this?” she said.

“I’m going to get you your three million. Shouldn’t take me more than, say...twenty minutes. Since Cantwell uses the Caymans, we’ll set up an account for you there. We’ll transfer money from your investment account to your new Cayman account. We’ll bounce it to a few more places before moving it to, say... the Bahamas. Yes, perfect place. We’ll take a boat ride tomorrow from West Palm, get your money, in cash, and be back by nightfall. That work for you?”

“I don’t want my money.”

“What do you mean, you don’t want your money? You went to Cantwell for three million dollars. He wouldn’t give it to you. I can. Problem solved.”

“I don’t want you hacking into Cantwell’s computers and setting up offshore accounts. That’s illegal.”

“You’re accusing Cantwell of doing illegal things. The authorities won’t help you. I will. Hacking is how I do it, Mabel.”

“Not for me. I don’t want my money. No. I’m hiring you to *expose* Cantwell.”

I groaned. No frigging way. I tried to think of a tactful way to say it. The best I could come up with was, “No frigging way.”

“What are you, scared?”

“I’m not scared. I’m just not stupid.”

“Yeah, you are. You’re scared as shit. You don’t want to mess with this because you are a scaredy-cat, dickless pantywaist.”

“A dickless pantywaist? I’m not a dickless pantywaist. I’ve done things that would make your skin curl. I’ve left my calling card on the doorstep of dictators all around this world. You don’t call me a dickless pantywaist and get away with it. You take that back.”

“I’m not taking it back. You’re a little weenie who’s afraid to save lives. You’re afraid to risk your little chicken neck to help others.”

“Well, let me tell you miss, potty pants...I stuck my neck out for this country for forty years. I was *the man*. I’ve helped save thousands, maybe millions of lives. I’ve hacked the inner sanctum of every terror-

ist organization from Cuba to Iran. I've tracked down rogue extremists with nuclear weapons, helped foil dozens of terrorist plots on *our* shores...so don't go calling me a dickless pantywaist."

I heaved a heavy sigh. In a way, she was right. "I've retired from all that, you see. I'll get your money if you want me to. But I'm not going to be sticking my neck out, not anymore. Nooo. I'm too old for that."

"Then you're a liar."

"What do you mean, I'm a liar?"

"Go look at your website. It says you help people find justice."

Oh, shit, I thought. Now this was a case of honor. I pulled up my website and read through the fluff I'd written for it. She was right. I'd stretched the truth, made everyone think that I was some crimestopper, hell-bent on justice, rather than a tired old man who wanted to hang out on his office balcony, drink beer and watch the eye candy.

"Oh, Mabel..."

## Chapter Eight

### V

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Rial Cantwell pulled up to the entrance of the Miami Beach Marina garage at precisely 8 A.M. He swiped his access card and drove to his assigned parking spot. He hefted a crocodile suitcase out of the trunk of his BMW 650i convertible and set it upon the garage floor. A minute later, a dock attendant came running over to grab the bag.

“Good to see you again, Mr. Cantwell,” the attendant said, as Cantwell palmed him a \$100 tip.

Cantwell walked into the marina, where he checked into the U.S. Customs area. He palmed another tip to the clearing agent, who checked his bag with just a cursory glance.

“Where’re we heading this time, Mr. Cantwell?” said the agent.

“Going through the Windward Passage to Montego Bay, Mr. Nelson,” said Cantwell. “Got some investors with a place down there.”

“Must be nice.”

“Oh, it’s not as nice as you might think. Sometimes I wish I were standing in your shoes.”

Nelson laughed. “Anytime, Mr. Cantwell.”

Cantwell grinned and headed back outside. He turned right and took a leisurely stroll toward the last of a dozen docking runways that ran like giant hair pick tines out over the water. When he reached the end, he continued into the Meloy Channel, with the morning sun glowing between the high-rises behind him. The dock attendant followed closely with his suitcase. They reached the far end of the straight dock and angled left toward Cantwell’s deep water mooring spot. His luxury, 220’ Rodriguez yacht rode high in the water, rolling up and down with a slow, measured beat in the early morning breeze.

Cantwell jumped on board and headed for the control room, where he found his captain, checking the yacht’s electronics.

“Hello, Mr. Cantwell,” said his captain. “A fine day for a sail.”



“It is, Acacio. How soon will you be ready?”

“Just a few minutes, sir. Will you be wanting the hard top today?”

Like a luxury convertible, Cantwell’s yacht had a hard top that could be removed for open-air cruising.

“Open her up. Let’s enjoy the day.”

Acacio spoke into an intercom to alert the crew. Then he engaged the hard top’s power mechanism, which acted much like that of an automobile, except with a far larger roof. Cantwell could hear the motor engage, while a low hum filled the air.

“I’ll be in my cabin,” said Cantwell. “Let me know when we’re set to depart.”

Ten minutes later, Cantwell’s yacht, *HEDGEMONEY*, motored away from its slip.

As Cantwell’s yacht pulled into the Meloy Channel, Ben Johnson started the engine to his own 48’ Sea Ray Sundancer.

“Nice ride,” said Mabel. “What’d this cost you, Ben? Must have been a quarter million, at least.”

“Add a million to that, Mabel. Give or take.” Ben motioned toward Cantwell’s mansion-sized yacht. “About three percent of what it cost for Cantwell’s toy.”

“You make that kind of money doing government work?”

Ben laughed. “Nah. I’ve done some consulting now and then. Enough to get what I need.”

“Who needs a boat like this?”

Ben shrugged. “I like to fish for big game. Can’t do that in a seventeen footer. This thing’s got a standard four hundred gallon tank, with a two hundred gallon spare. We can cruise forever, at least 300 miles, without pushing it.”

Mabel looked out over the water at Cantwell’s sleek motor craft. “That’s some kind of ride. Probably used my money to buy it.”

Ben hung well behind Cantwell’s yacht for hours. Using the ultra-sensitive radar he’d installed for his fishing, Ben followed Cantwell at a distance of a mile, well enough behind to avoid suspicion. They were twenty miles south of Key West when Ben saw the blip of another boat begin to drift suspiciously toward Cantwell.

“Well, hello,” Ben said. He flipped on a radio, with a scanner that read

all open channels. After a moment he heard, "Permission to approach, sir."

"That's him," whispered Mabel. "That's Lou, the killer."

"You don't need to whisper, Mabel. Our mic is not engaged."

Lou's boat approached from the south, making a wide circular turn, as if searching out pursuers.

"You have the package?" said Cantwell.

"I do."

"Welcome aboard, then."

Ben recognized Lou's boat as a custom Halvorsen of about forty-five feet. It was a magnificent looking craft, with clean white lines and dark blue trim.

"Now that is a boat," Ben said.

"Tiny little thing," said Mabel, as the Halvorsen pulled beside Cantwell's much larger craft.

"Size isn't everything, Mabel."

"Men think so."

Ben chuckled. "You know how to rig a skipjack?"

"What?"

"You know how to rig a skipjack tuna, for marlin fishing?"

"Do you know how to birth a cow? Or a horse?"

"I take that as a 'no.'"

"I'm a simple farm girl."

Ben's boat was outfitted with two curved-butt Shimano Tallus IFGA 130# fishing rods, with Tiagra 130A big game reels. They were slipped into holsters on the side of two fishing chairs that were bolted onto the back of the boat. Ben reached into a cooler and removed a live skipjack tuna. The fish would have made a good meal on its own. He rigged the tuna and gently lowered the squirming fish into the water. He snapped the rod into its pole clips and motioned for Mabel to sit in the chair beside it.

"Sit in this chair. Yell if something happens. We're over Woods Wall, so it's possible, even at this time of year."

There was an Anglr fighting harness draped over the chair. Ben checked to make sure that the harness was attached, just in case.

Ben edged his Sea Ray slowly forward and stopped as close to Cantwell as he dared. He lifted a pair of Fujinon Stabiscopes 40x Super-

power Gyro Stabilized Binoculars to his eyes. He had a camera rigged to the binoculars, for taking pictures. Ben adjusted the focus and snapped off a couple shots. He looked to the digital viewer and nodded. Good enough for what they needed. Ben watched while Lou edged his Halvorsen beside Cantwell's Rodriguez. The forty-five footer was dwarfed by the leviathan bulk of Cantwell's superyacht. Two of Cantwell's crew tossed ropes overboard, while two men on the Halvorsen grabbed the lines to secure the boats together, which Lou used to board the *HEDGEMONEY*. Ben took photos as Lou climbed. He snapped off another series as Cantwell met him with a handshake.

A loading boom swung over the side of the *HEDGEMONEY*. There was a cable hanging from the boom, which the Halvorsen's crew attached to a square steel crate that sat upon its deck. The crate was secured by a cable at each corner, with the four meeting in the middle to allow for one attachment point. The crate lifted slowly, until it swayed above Cantwell's yacht like a giant pendulum. Ben's camera clicked off shots until the crate had been lowered safely upon the *HEDGEMONEY*'s deck.

"That's the cash," said Ben.

Then something unexpected happened. Lou took Cantwell's place on the big yacht, while Cantwell lowered himself down into the Halvorsen.

At that moment, there was a loud, piercing scream. The Shimano rod bent almost in half, looking like an inverted letter J. Line poured out from its Tiagra reel like it had been shot from a cannon.

"Holy shit," said Mabel. "We've hooked a whale."

Ben groaned. This wasn't supposed to happen; this was *not* supposed to happen.

"Put on the harness, Mabel," yelled Ben. "You're going to catch yourself a marlin."

"The hell I will."

"The hell you *will*. I've got to man the boat, so you'll need to bring it in."

At that moment a huge blue marlin launched itself fully into the air, shaking its head as it tried to spit out the circle hook.

"Oh, my God," shouted Ben. "That thing is huge. Could run a thousand pounds. You *do* have yourself a whale, Mabel. I said, strap in!"

Mabel quickly put on the harness, which was attached to a BlueWater Large Marlin fishing chair. Mabel tried to place her feet against the

chair's footrest, but her legs were too short. They dangled out over the end like those of young child at Thanksgiving dinner. Ben secured his boat's wheel and ran back to adjust the footrest up to Mabel's feet. Mabel would need her legs, and more, to fight that fish.

"You are in for the time of your life, Mabel. Even better than sex."

"Sex? What's sex?"

"It's something you do to make kids."

"Oh, yeah. I remember that. Haven't had sex in eight years... My husband's been dead for three."

Ben smiled. "Don't grab the rod until I tire this gal out a bit."

"How do you know it's a *she*?"

"Because of her size."

"But what about Cantwell?"

"We've got what we needed."

"Aren't we going to follow him?"

"Where to? Back to Miami? We know where he lives."

Ben did his best to keep a gentle tension on the fishing rod, without letting the line play out and snap. After fifteen minutes, the fish seemed to tire enough for Mabel to take charge. Ben put the boat into neutral and set up a rod holder between Mabel's legs.

"I'm going to place the rod into this holder, which you will use for leverage. It's got gears and an adjustable tension. I'm going to set it to something you can handle. Whenever you feel some slack, you reel in as fast as you can. You got that?"

"I've fished trout and bass, you know."

"This fish is going to run on you like you've never—"

At that moment, there was another loud *whine*, as the marlin ripped off a hundred more yards of line. Ben looked down and saw that the reel was nearly played out. The fish had run close to a thousand yards away. Another few feet and the line was going to break. Ben finished setting up the rod for Mabel and ran back to the helm of his boat.

"Don't want to do this, but I'm going to back us up a bit. You're going to have to reel in like hell. Don't let the line go slack."

"Got it."

Ben gently nudged the boat backwards, while Mabel reeled as fast as she could to keep the line taut. After they'd pulled the fish three hundred yards closer, Ben put the boat into neutral and walked back to

Mabel.

Ben said, "Lucky we didn't lose her. How strong are you?"

"You ever milk cows? Muck a stall?"

"No."

"Builds wrists like iron. If we arm wrestled, I'd kick your ass."

Ben smiled. "Well, all right, Ms. Popeye. I'm going to set your drag at forty pounds."

"You think I'm kidding."

Ben laughed. "If you can handle forty pounds, I'll eat a skipjack, raw."

"You're on." There was a quick glint in Mabel's eye and a look of determination that sent a shudder across Ben's heart. Something told him that he didn't want to be on the wrong end of her fishing rod.

Mabel could actually handle a constant forty pound drag. With the harness holding her in, plus Ben's pole support, she was able to fight the fish's fury for another hour. Mabel began to tire, so Ben reduced her drag to a more manageable thirty pounds.

After the marlin jumped full out of the air again, nearly pulling the rod out of Mabel's hands, she yelled, "I've got to pee!"

"The chair's got slats," yelled Ben from the cockpit. "Let it go, Mabel. Just let it go."

"I'm wearing Depends," yelled Mabel.

Oh, yeah, Ben thought. It was so easy to forget. Ben put the boat into neutral. He ran back to Mabel, took hold of the rod and sat himself down in the second chair. "Go use the head," he said. "I won't tell. Our little secret."

"You don't reel that thing in; not a bit."

"Agreed."

Big game fishing is like golf; it is a sport of honor. You take a fish down, you do it on your own, all the way, if you can. That way, when you point up to that fish on the wall, or to the picture in your palm or on your computer screen, you can honestly say, "I caught that fish." Not some tour guide. Not some guy who hands you the rod at the very last minute. You. You fight that fish until you think you can't fight anymore. Then you go on. You pee in your chair. You fight through the cramps. You ignore the sunburn and the blisters. It is you against the fish, mano a mano. Until one of you surrenders.

After less than a minute, Mabel returned.

“I took the diaper off,” she said. “I don’t cheat. Next time, it’s on the chair.”

Ben gave the pole back to Mabel. He shook his head. “You are some chick.”

It took nearly five hours for Ben and Mabel to pull the massive marlin alongside the Sundancer. Ben wrapped something that looked like a rubber theraband around the fish’s sword. He attached this to a steel cable that ran to a winch that he’d swung out over the boat. He slipped a noose over the marlin’s tail and secured it to a clamp on the boat’s aft corner. The fish had finally worn out, and it flopped anemically against the side of the boat. It wouldn’t stay that way for long. All it needed was a breather; then it would be ready for more. Ben was careful to keep the fish’s gills underwater, until Mabel gave the word.

“What do you want to do with her?” Ben said.

“Let her go.”

“She’s worth a fortune at the fish market.”

“Let her go.”

“Don’t you want a picture?”

“Not if I kill her.”

Ben quickly pulled his camera off the Stabiscopes and set it on a flexible mounting that could hang out over the boat. He pulled up on the marlin’s sword with a winch, just enough to bring the fish to the top edge of the water. Then he used a remote trigger to snap off a dozen photos of the big blue beauty.

Ben measured the fish’s girth in a number of places. He ran a tape from the fish’s lower jaw to its tail.

“All right,” he said. “We’re going to take one last photo.”

Ben adjusted the camera. He pressed a button and the winch whirred. The fish came out of the ocean like it had taken a full jump. Ben snapped a photo, then let the fish splash back into the water. The entire process took less than five seconds. Ben looked carefully at the fish. She was beginning to stir again, looking as restless as a wild horse at a rodeo. Ben removed the tail loop. Then he unwrapped the rubber strap that held the marlin’s sword. The fish drifted for a moment, then began to calmly swim away.

“Be free, you beautiful thing,” he said.

“You’ve done this before,” said Mabel.

“Not with a thousand pounder, I haven’t.”

“Are you disappointed? That I let her go?”

“Hell no. Are you?”

“Only that I won’t have a photo with me standing beside that little monster.”

Ben motioned toward the rear of the boat. “Go stand over there.”

The sun was now low in the sky. It cast an ethereal glow upon Mabel’s face. She looked beautiful, despite the glasses that were reflecting hot blinding sunbursts into Ben’s eyes.

“Off with the glasses,” he said.

“I’ve got raccoon circles.”

“I want even light across your face. Your glasses are reflecting rays like a laser. Take off your glasses. I’ll tan your eyes in the lab.”

“I wear glasses and I’ll keep them on, thank you.”

“You afraid you’ll be too pretty?”

“Yeah, and it’ll ruin your day. ‘Cause you ain’t getting any.”

“Getting any what? I just want a good picture. Besides, *you’re* not getting any, so take off the glasses. I’ll put them back on with the computer, if you want.”

Mabel removed her glasses. Ben shot her with a dozen different poses and from multiple angles. When he was done, he scrolled through them on the back of his Nikon. Satisfied, he waited for Mabel to follow him into the boat’s cabin.

“Down here,” he said.

Mabel didn’t move. “I’m not going in there alone with you.”

Ben laughed. “You think I want to jump you?”

“Don’t you?”

“I like women decades younger than you, ones with big tits and tight asses.”

“I’ve got big tits and a tight ass.”

“You’ve got a tight ass?”

Mabel shrugged. “Well, it might be a *little bit* loose. It’s sure as hell tight enough for you.”

“But are you thirty-five?”

Mabel’s lower lip curled, then she smiled slyly. “I’m a little more seasoned.”

Ben motioned with his head. “C’mon, girl. I’ve got a computer with

Photoshop inside. Let's see if we can put you up beside your fish."

The inside of the Sea Ray was surprisingly spacious. There was a broad galley with a teak table. In the foredeck, there was a shower and a bedroom with a full sized, island style bed. Ben sat down at the table, turned on a notebook computer and cabled his camera into the side.

After twenty minutes, Ben's printer spit out a magnificent color photo with Mabel standing *beside* her large fish, as if it were dead on the docks.

"How'd you do that?" she said.

"You'd be amazed at what I can do—"

"You coming on to me again?"

"—with a computer."

Ben opened another computer program. This one was a custom job, into which he fed the fish's girths and lengths. Then he stood back and grinned. "Congratulations, Mabel. You've bagged a grander."

"Is that good?"

"It's a very exclusive club."

Mabel's grin was even wider than Ben's. "You're going to join an exclusive club, too."

"I am?" said Ben.

"You owe me a raw skipjack."

"Awww, Mabel."

"A deal's a deal. I handle a forty-pound drag, you eat skipjack sushi."

Ben sighed. He motioned with his head for Mabel to follow him up onto the ship's deck. "Tell you what. We're a hundred and fifty miles from Miami, but only twenty from my place on Key West."

"Don't think you're going to get fresh with me, just because you helped me bag a grander."

Ben laughed. "I've got a guest bedroom. We'll bunk at my place, fill up with gas, and have a nice leisurely cruise back to Miami tomorrow."

"You have a good knife?"

"What?"

"You're going to need a good knife, to eat your raw fish."



## Chapter Nine

### V

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It was after dark the next day when Mabel pulled her Harley beside the Michael Graves building at 1500 Ocean Drive. She looked up at the well known structure, which housed her twelfth floor condo. She gazed out to the water. Lights bounced off the waves, sparkling like dancing fairies. She liked this place, with its curving façade, its little forest of palm trees and the cute cabana boy that catered to her like a princess. It was a far cry from her rambling, eighteenth century farmhouse in New Hampshire. It was warm, with sand and sun and island drinks. She didn't want to leave it.

Craig, the concierge, happened to be in the lobby when Mabel walked through the doors.

"Hey, cutie," she said.

"Hello there, superhot biker chick."

"I bagged a marlin yesterday."

"Didn't think marlin were much in season."

"They were yesterday."

"Mabel, that's awesome."

"Let me show you."

Mabel pulled the 8x10 photo out of her purse and put it into Craig's hands. Craig stared at the photo for a long while, without saying a word. He peered more closely at the picture, as if not wanting to believe what he saw.

"This some kind of trick?" he said. "That a fish or a house?"

"No trick," said Mabel. "I bagged her with a hundred thirty pound test, a forty pound drag, a thousand yards of line and five hours of sweat. Off a Sea Ray Sundancer."

"How'd you last that long?"

"I peed in the seat."

Craig looked embarrassed. “I mean, how did your arms last that long?”  
 “Spent my life running cows and horses, sweetheart. Five hours and I’d just be getting ready for breakfast.”

“How much you get for her?” Craig said.

“At the market?”

“Yeah.”

“I let her go.”

“Good for you.”

“Buy a round for everyone at the bar, will you? I’d join you, but I can barely move.”

At that moment, Craig noticed that Mabel was walking without her cane. He hadn’t seen her without it in over half a year, since the stroke. Before that, she’d always be out on the tennis court or running the beach, wearing down any guy who would take her on. Since then, it had been mostly swimming, doing laps in the pool for hours on end.

“If you’re so tired, Mabel, where’s your cane?”

Mabel looked around, as if the cane would be standing beside her on its own.

“Guess I forgot it.” Mabel laughed. In the excitement of Cantwell’s theft and the giant marlin, she had forgotten all about her bum leg. Turns out, it wasn’t so bum after all.

When Mabel reached her twelfth floor suite, the door was ajar. Mabel nudged it open with a finger and peered inside. She could see no one. Even so, she spun back toward the elevator, walking as fast as she could. They’d come for her.

Mabel found Craig in the bar, hoisting a beer, while toasting her.

“And, here’s to—”

“Excuse me, Craig...”

“Well, here she is!”

“Someone broke into my condo, Craig. Could you please call security? I’m afraid to go in alone.”

Dale Archer, the house security guard, was an imposing figure. He stood six-foot-two, with a bald head and a nose shaped like a squashed eggplant. He was a former Miami-Dade beat cop, with a beer keg belly that had seen its share of both donuts and sit-ups in its day. When he

reached Mabel's door, Archer withdrew his gun. He held it barrel up with both hands.

"Security," he barked. "Come out if you're in there."

Archer waited a full minute, before swinging the door open with the toe of his shoe.

The suite was empty. But the intruder had made sure that Mabel would know he'd been there. The kitchen drawers had been pulled and left open. In Mabel's study, the drawers to her desk had been removed and placed upon the floor.

"Anything missing?" Archer asked.

Mabel shook her head. "Not that I can see."

"Any idea what they were looking for?"

"Perhaps."

"You'll need to file a police report."

"I will. But, I'm tired, Dale. Went to war with a marlin yesterday."

"You win?"

Mabel showed him the picture.

"Holy moly, Mabel. That thing's a monster."

"One thousand twenty-four pounds. Didn't pull her much out of the water, though. Set her free."

"How's it standing with you on the back of the boat then?"

"Photoshop. My friend didn't manipulate the fish, just put her next to me. He measured my darling in a bunch of places, then fed the data into a computer. Definitely a grander. And alive to fight again."

"Very cool, Mabel. Very cool."

## Chapter Ten

## V

Mabel parked her motorcycle across from a modern looking building made of brick, concrete and glass. The building was solid and rectangular, with its corner resting at the intersection of Miami's NW 2<sup>nd</sup> Avenue and NW 4<sup>th</sup> Street. The top floor was all windows, angled outward and capped by a row of white concrete. The place was surrounded by a ring of deciduous trees. From her vantage point, Mabel could just make out the big blue letters, saying POLICE DEPARTMENT.

For the second time in two days, Mabel talked her way past protective glass and reinforced steel. She was directed to an area where a woman sat behind another thick window. She took a number and waited. When her number was called, Mabel walked to the window. "I need to file a police report," she said.

"What kind of report?"

"A B&E."

The woman handed her a form, then pointed. "Take it to Criminal Investigations, after you've filled this out. You'll see Officer Carmen Jimenez."

An hour later, Mabel was sitting beside a woman wearing police blues, with short, closely-cropped hair, dark brown eyes and a gun strapped to her hip. The woman took Mabel's form, leaned back in her chair and read through it quickly.

"Your home was broken into, but nothing was taken? Is that correct?"

"That is correct, Officer Jimenez."

"Anything else you would like to report?"

"I have a name."

Jimenez sat up and leaned forward. "A name? You know who broke in?"

"Louis Masco. He's works with Rial Cantwell."

The officer whistled softly.

"That a problem?" said Mabel.

"Well, yeah."

“Why?”

Jimenez put her hands behind her head and leaned back in her chair. “Let me count the ways...” She stared up at the ceiling and watched the blades of a fan, as they circled slowly. “Rial Cantwell plays golf with the governor and the mayor...He’s donated tens of millions to local charities...He even gave a million to the Two Hundred Club, which aids the families of downed officers and firefighters. That enough?”

“I thought justice was blind?”

“Oh, it is, Ms. Witherspoon. It is. Once you’ve got evidence. You have any evidence?”

“I’ve got five million invested with Cantwell and he won’t give it to me.”

“Call the SEC.”

“I met with the SEC.”

“And?”

“He’s within his rights.”

“Then why would he have someone break into your home?”

Mabel closed her eyes. She couldn’t go through the bathroom thing, not again. And she couldn’t tell Jimenez that she’d overheard them talking. Too many people knowing that little fact could be trouble. If the FBI wouldn’t bite, the Miami PD sure as hell wouldn’t.

“Forget what I said.”

“Good choice.” Jimenez scanned through the report again, then added a note to the bottom. “Tell you what,” she said. “You’re the second person who’s accused Masco of breaking and entering in the past six months. So, I’m going to pay Cantwell a little visit. Just a courtesy call, to let him know we’re watching his people. That okay with you?”

“Don’t tell them it was me. Okay? I don’t want to die.”

Jimenez laughed. “Rial Cantwell is a good man, Ms. Witherspoon. Lou Masco? Well, that’s a different story. He’s got a history.”

“What kind of history?”

“Private.”

“Oh. Of course. You can’t tell me that.”

“Correct.”

Jimenez stood up from her chair, signaling that the meeting was over. “I’ll call you if I find out anything.” She pulled a card from her shirt pocket and handed to Mabel. “You call me if you think of anything else.”

## Chapter Eleven

### V

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#### **Ben**

“They broke into my house, Ben.”

Mabel burst into my office like she’d just robbed a convenience store and was looking for somewhere to hide. She began pacing around the room like a caged tiger, head down and actually *huffing* as she walked from one edge of the room to the other. Her eyes were wide and frightened.

“Sit down, Mabel. Relax.”

“I can’t relax. It’s like being *raped*. I feel violated.”

I nodded. You get your house broken into and you *do* feel violated. You see eyes behind you, everywhere you step. You feel the presence of the intruder. And you feel fear, fear that the next time they intrude, you will be there. And...

“I understand, Mabel. I really do.”

“Do you?”

I wasn’t sure how to answer. Should I tell Mabel that part of my job with the CIA and the NSA had been to snoop into other people’s lives? Should I tell her that I’d broken into dozens of homes, on government orders. Sometimes legal, sometimes not. All of it had been for the right reasons, to stop crime, to prevent terrorism. But there was always a price. There were always innocents around criminals, fine people believing in the good of others, no matter how wrong they might be. I could see the faces of those innocent people. I could hear their cries. They haunted me at night. Always had.

“I do, Mabel. You feel powerless against that feeling, I know. But there is something you can do, something *we* can do.”

“We fight back?”

“Correct.”

“Good. I feel better already.”

At that moment, I realized that Mabel wasn't using her cane. “Where's the cane?”

“Don't need it anymore. That marlin scared my leg back into shape.”

No, I thought. Mabel's body was preparing for the challenges ahead, strengthening itself for what we both knew was going to happen. Yes, it would be a battle, maybe to the death.

“Let's go up to the balcony,” I said.

I poured us a couple of coffees and led the way upstairs, with Mabel on my heels. I wondered how she did it. After fighting that Marlin, her legs must have felt like sacks of concrete, yet she seemed to have gotten stronger, not weaker.

When we were seated, we stared out over the ocean. The sun was just beginning to rise. It began as a tiny crescent on the horizon, just a tiny yellow slice shimmering on the water. It rose quickly, as if standing up after a long night's sleep. Soon, its rays bounced playfully upon the water. For some odd reason, it made me think of children.

“Let's think this through,” I said. “From the beginning.”

As Mabel took a sip of her coffee, I could see that she was trembling. She was a tough old broad. She'd bagged a thousand pound marlin without a word of complaint. But she was starting to crack, her mind like the shell of an egg under the pressure of a squeezing hand. One more incident with Cantwell, and I was afraid that she would break.

“Okay,” I said. “We know that Cantwell is stealing money from clients. He's got Lou Masco, who fixes things. Masco intimidates people into silence. He kills them if he has to; and he enjoys it. The SEC doesn't have a clue. If they do, they look the other way. Maybe they're on the take. The FBI is suspicious. They've had other complaints, but no hard evidence. The police have had one complaint besides yours about Masco, at least one that they'll admit to. They feel intimidated, because Cantwell is connected to everyone that matters. Cantwell plays golf with the governor and the mayor. He gives to all the major charities. He maintains the image of a saint, and everyone around him has a vested interest in keeping it that way.”

“He's like an impregnable castle,” mumbled Mabel.

I said, “He made one big mistake. He messed with you. And you hired me.”

“Can you expose him?”

“Is that what you want? Or, do you want something more?”

Mabel thought hard. Her eyebrows furrowed into a deep V. I could almost hear the gears working in her head, clicking like safe tumblers, as they checked through the options. Was it enough to expose and ruin Cantwell? Or, did she need to recover the stolen money, and see that it got into the right hands? Did she want to try to find a body count, of any people he'd ruined, or even killed? And how much was she going to put her own life at risk?

Finally, Mabel said, “I want to learn everything.”

“That will be dangerous,” I said.

Mabel shrugged. “I’m seventy-five years old, Ben. What have I got to lose? I spent most of my life working a farm, insulated from the worries and chaos of the outside world. Sure, we had to worry about the elements and commodities prices. But we never had to deal much with people. People are far more complicated. This will be a welcome challenge.”

I looked into her eyes and found myself wondering how she got here, so I asked.

“How did you come to invest with Cantwell?” I said.

“Cantwell was the nephew of one of my husband’s childhood friends. He started at Fidelity, as a junior analyst, I think. Worked his way up to managing one of their smaller funds. Something global, I think. He got burnt out by the hundred hour weeks, so he went out on his own.

“A bunch of the locals got talked into investing with him, including Archie. He’d just sold a piece of our land to UNH, the University of New Hampshire, and he didn’t know what to do with it. We didn’t need the money, and Cantwell seemed like a nice kid...smart. He said he’d protect our money like it was his own. He did, at least on paper. While the stock market has staggered, our investment has steadily grown, assuming the money is there.

“To tell you the truth, I don’t really care about the money. But my grandson? That’s a different story. He’s had it kind of hard.

“Our son enlisted in the Army after med school. Served ten proud years, then got out unharmed. He married a fine young lady and bought into a medical practice in Portland, Maine. They had one child. Then his wife...she came down with breast cancer. Didn’t make it.”

Mabel paused. Her lips twisted, and her face seemed to scrunch to-



gether like a sponge. I looked away, but heard her sniff back tears. I pondered my coffee cup, then looked out at the water. There were two spectacular sailboats passing about a quarter mile offshore. They were like tall ships with triple masts, probably more than a hundred years old, sailing with crews of eight or more. There was also a power boat pulling two kids on a big yellow tube. After a minute or so, Mabel continued.

“A few years later, Archie, we called him Junior, was called up from the reserves. They sent him to Iraq.

“Archie, the third...we call him Buddy, was young then. We took him in while his father was deployed. We then raised him, after our son rode home in a flag-draped coffin. So, Buddy is more like a son to me than a grandson.

“When he came to me about Jiggles...” Mabel paused. A small smile creased across her lips. “I know it’s a gentlemen’s club, Ben. But it’s a good one. The girls there are artists, not strippers.”

Mabel paused and smiled again, in a shy kind of way. “I was a line dancer in Vegas when I was in my early twenties. Didn’t strip and I didn’t fool around. I just loved to dance, and that was where you found good steady work, back then.

“Archie came to town for a dairy convention. It wasn’t like the conventions of today, just a few fellas gathering from around the country to share the latest in dairy technology. A lot of his friends had farms in California, so Vegas was a natural meeting ground.

“I was up on stage at El Rancho, before it burned down...I saw him staring at me. Something clicked between us, and I couldn’t keep my eyes off of him either.”

Mabel laughed. “It was love at first sight, if you can believe it. Me, a Vegas dancer with pink fingernails. Him, a grizzled farmer with dirt under his.”

Mabel held up her right hand, her fingers stretching toward the sky. She turned her hand so I could see her knuckles. She wore a brilliant emerald ring with an elegant platinum setting, sparkling in the light, as if it were alive. The stone must have been at least two carats, maybe three. It was the kind of ring that would make a Vegas dancer go weak in the knees.

“After the second night, Archie came backstage and he gave me this.” Mabel looked to the ring and tears misted into her eyes. I looked away

for a few moments, allowing her to regain her center. After a while she continued, "I've never taken this off." She sniffed, then laughed. "Within three days we were married. It was a good marriage, a great marriage. I moved back with Archie to the farm. Traded dancing for breeding cows and growing corn. Traded calluses on my feet for ones on my hands. I loved that man with all my heart. But there was always part of me that...well, you know.

"When we bought our first place in Miami, I dragged Archie to all the dance clubs, trying to see if we could find one that was any good. Of all places, we found Jiggles. The girls there are good, as good as any New York or Vegas showplace. After a while, I think Archie began to enjoy the dancing as much as I did. It was like being young again."

Mabel swiped a tear off her cheek and sniffed again. I looked out over the water, then found something very interesting about my fingernails. Finally, Mabel continued, "I think Archie told Buddy about Jiggles. Probably told him how much we both enjoyed it...I don't go there anymore, not since Archie died. I think Buddy wants to recover something his granddad loved. And I think he wants to see me happy again."

"You're not happy?" I said.

"Why should I be?"

Mabel had a point. Sometimes you reach a stage in life when you begin marking time rather than making it. I guessed that Mabel had lost her way. Maybe Buddy was trying to help her find it again.

Mabel fell silent. I didn't know what to say. I knew nothing about marriage; I'd been a bachelor all my life. I'd had a long string of girlfriends. Came close to tying the knot on a couple of occasions. But work always pulled me away. I was addicted to the chase, to the kill. Settling down and raising a family was too pedestrian for me. I needed action. Now, all I had was boredom. At least until Mabel.

"Tell you what we're going to do," I said. "We are going to learn everything we can about Cantwell's operation. We're also going to let him know that you can't be intimidated. Threats against you will be met with equal force."

"How are we going to do that?"

"Come with me," I said.

I walked back into my office. I continued downstairs to my main laboratory in the rear of the building. It was a spacious room with a ten-

foot ceiling. I had four computers lined up against one wall. I had three workbenches stuffed chock full with plastic and electronic gear. I had several still and video cameras, and a latex molding machine that could turn out a face mask as real as the original. Adjacent to this room, there was another one. It was filled with more electronic gear and two lathes, one for wood and one for metal. I also had a plastic injection molding machine that could be engineered to make things of almost any shape.

“What’s all this?” said Mabel.

“This is where I ply my trade,” I said. “We’re going to put together a little something, something that will give us a window into Cantwell’s operations.”

I walked over to one of the walls and rummaged through a couple of cabinets, until I found what I was looking for. I pulled a thin, 8 by 10 inch sheet of plastic out of a box and placed it beside one of my computers.

Then I sifted through a container of sealed, wafer-thin microchips, until I found six that were the right size and shape. I carried these over to one of my workbenches.

I returned to the computer and opened up Photoshop.

“You sure like Photoshop, don’t you?” said Mabel.

“For most of the basic stuff, I get away with Photoshop or InDesign,” I said. “I’ve got more sophisticated graphics software, but what we’re doing here is pretty simple.”

I set the program onto “browse,” found the two custom templates I was looking for and opened the files. I imported a logo into each file. One was for *Intel*. The other was *Microsoft*. I placed my plastic sheet into a printer and printed six small images, three saying *Windows* and three saying *Intel*. I examined the sheet carefully. I took several measurements and checked my figures against another file I had inside my little brain trust.

“What are you doing?” asked Mabel.

“I’m creating something to attach to Cantwell’s computer, something to record his keystrokes and send them to us without his knowledge.”

“Can you do that?”

I shrugged. “Nearly every PC comes with advertising logos slapped onto the box or keyboard pad. I doubt he’s using a Mac. The investment world, at least on the individual and retail level, runs on Microsoft or

Linux. We're going to visit Cantwell in his office, remove a logo off his laptop, and put one of these babies in its place.”

I took the newly printed logos and attached them to microchip wafers using a thin layer of glue. I placed each of the chips onto another thin sheet, which had a perforated layer of specialized adhesive on the top and a peel-off layer on the bottom. I used an exacto knife to cut away the excess. Soon, I had six logos that I could place on any computer, looking exactly like the one I'd remove, provided it was there.

Now, all I needed was to figure out some way to get a minute in Cantwell's office alone.

## Chapter Twelve

### V

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The moment Officer Jimenez walked into the Cantwell offices, she began to have second thoughts. She'd received permission from Chief Esposito to speak with Cantwell. But that permission had come with a warning: *Don't make accusations unless you can make them stick.*

The outside of the Cantwell building hadn't been very intimidating. It was a simple, three-story structure in modest Miami Gardens, not the typical flash of a big-time money manager. The building's facade was chrome and glass. The inside had marble floors and two guards packing 45s.

The building hadn't put her hair on end, not like the walk toward the receptionist's mountain-sized desk at the end of that sea of Oriental rug. Jimenez stared up at the chandelier looming overhead. It seemed to glare at her. This was not a place where she was welcome. She was out of her element and she knew it. She looked to the walls, at all the original art, each painting costing more than a year's, maybe a lifetime's salary. What was she thinking? Even if he was guilty, she couldn't go up against this man, not with the money and the machine at his disposal. Still, duty called. And for her, duty was everything.

Jimenez reached the elevated desk at the end of the hall and looked up to the receptionist. The young woman had a perfect face, immaculate blond hair, extraordinary blue eyes and the straightest white teeth she'd seen outside of a toothpaste commercial. It was as if the receptionist were a china doll, painted by a master artist, with not a flaw in place.

"Hello, Officer Jimenez. Mr. Cantwell is expecting you. But he will be a few more minutes. May I get you something to eat or drink?"

"No, I'm good," said Jimenez. She wished that she'd groomed herself before coming inside. She felt like a donkey standing next to a gazelle. She reached up to her curly black hair and tried to shape it into place

with a cup of her hands. Never happen. The receptionist smiled, then went back to typing on her perch high above, looking down like a Supreme Court judge.

Jimenez took a seat and waited for Rial Cantwell. After just a few minutes, she could see him begin the long walk down the softly-lighted hall, moving deliberately, almost like a monarch approaching a commoner. He was wearing a blue silk suit and a bright red tie, with a matching handkerchief in his suit coat pocket. Cantwell looked at his watch. Jimenez looked at hers. He was right on time.

As Cantwell stopped beside her and stretched out his manicured fingers, Jimenez felt the urge to kiss his ring.

“Officer Jimenez...Rial Cantwell. So pleased to meet you.”

Jimenez gripped Cantwell’s hand and shook it firmly. His palm was smooth and cool. His fingers lingered, just a bit longer than she would have expected, as if he were measuring her by feel.

“Come this way,” he said. Cantwell began the endless walk down the hallway. Jimenez followed at his shoulder, half a step behind. There was even more artwork along the walls and a bunch of Roman sculptures. She recognized one of the paintings as a Monet, a scene with ducks and lilies on a bluish purple pond.

When they reached Cantwell’s office he closed the door behind them. Straight ahead, across a good thirty feet of space, stood Cantwell’s desk. It was antique and made of polished teak. Probably off some old ship, she thought. There was a large plate window behind the desk, revealing a broad view of his blue collar (and no collar) neighborhood. To her right, Jimenez could see another wall of windows, looking out to a blue body of water and then to LandShark Stadium about half a mile away.

“I know what you’re thinking,” said Cantwell.

“Sir?”

“You’re wondering why I office here, when I could be housed on Fisher Island, or in some fancy high rise looking out at the ocean.”

Jimenez looked to her shoes. Was she that apparent?

“I get asked that all the time. Truth is, I started here, back when I had no money, just a few investors and a crazy dream. I bought a modest two-bedroom house nearby and got used to the neighborhood. I like it here. It keeps me grounded, seeing normal humanity every day. It’s too easy to forget who we are, Ms. Jimenez, and where we came from. Work-

ing here keeps me in touch.

“But we’re not here to talk about that, are we? You said you had something important to discuss, about one of my employees?”

Jimenez could feel her tongue swell, until it felt almost like a tennis ball, too dry and too large, big enough to clog her throat. She looked out at the stadium, then back to Cantwell. He smiled and waited for her to respond. After a moment, a look of concern spread along his face.

“Are you okay, officer?”

Jimenez steadied herself. This was just a simple meeting. Why did it feel like she was walking into a field of land mines?

“Yes, thank you. I’m fine.” She took a deep breath and motioned toward the table and chairs that looked out toward the stadium. “May we sit down?”

Cantwell shrugged. “Sure.” He looked at his watch.

Jimenez said, “We won’t be long.”

After they were seated, Jimenez said, “Could you please tell me about Louis Masco?”

“Has he done something wrong?”

“Not that we know of.”

“Has he been accused of anything?”

“No, not really. But, over the past couple years, several people have come in saying that they feel...uneasy about him.” *Oh shit*, she thought. She’d wussed out.

“Is that a crime?”

“No, but—”

“Mr. Masco is my partner, but also my bodyguard and troubleshooter, Officer Jimenez. He’s supposed to make people feel uneasy.”

“Some...people have said that they think he might be breaking into their homes.”

“They *think* that he *might* be breaking into their homes?”

Jimenez looked back to her feet. “I know. It sounds sort of silly. I’m sure it’s nothing. But I thought you might want to know, just in case you’ve heard anything from your side.”

Cantwell reached into the inside pocket of his silk suit coat. He removed an aluminum tube, screwed off the end and withdrew a fat Siglo VI cigar. He put the cigar into his mouth but didn’t light it. Jimenez was sure that he would have, were she not there. Had she made him feel the

nervous need to suck on something? The hairs on the back of her neck rose again. There was something amiss here, something she could sense, deep in the back of her mind.

“A man in my position, Officer Jimenez, is always a target. I’ve got disgruntled investors who want to get at money I can’t give them. I’ve got protestors of every sort saying that I’m a capitalist pig. They say I’m supporting a shadow government, I’m promoting global warming, or I’m burning down the rain forests. I never know when somebody is going to come at me with a stick or a gun or a pint of blood in a jar.

“I need Louis Masco to make people uncomfortable. He, and the other people paid to keep me safe, are *supposed* to intimidate. So, if you have people accusing *him* of making *them* feel uncomfortable, I see this as a sign that he is doing his job.

“Now, if you want to supply me with the names of those who’ve complained, I will be happy to speak with them personally, to assure them that we don’t go around hurting people. We may defend ourselves, but we *don’t* hurt innocent people.”

“I can’t give you names.”

“Can you give me evidence of wrongdoing?”

“No.”

“Then what are you doing here?”

Cantwell looked at his watch again. Jimenez took this as a sign that the meeting was over. She stood and offered Cantwell her hand.

“I am sorry to have wasted your time, Mr. Cantwell. I’m just making sure that people are safe. Sometimes that means following up on erroneous information.”

“My time was not wasted, Ms. Jimenez. I had the chance to meet a concerned officer of the law with the public’s safety in mind. I also confirmed that my partner is doing his job. I feel safer now. Thank you for coming by.”

Cantwell placed a gentle hand on Jimenez’s shoulder and nudged her toward his office door.

“I can find my own way out,” she said.

“You sure?”

“Of course.”

“Please close the door behind you.”

The moment that Jimenez walked out of the office, Cantwell punched



his intercom.

“Lou. Are you there?”

“Yeah, Rial.”

“Come here.”

Once Lou Masco was inside his office, Cantwell motioned for him to shut the door. When it closed, he said, “Did you break into Witherspoon’s home?”

Masco didn’t answer at once. He looked into Cantwell’s eyes. In some ways, his partner was a dunce. Sure, he was extraordinary at managing money. But with people, the man was a Neanderthal. He had no clue about how the real world worked, or how people thought. Cantwell had no frigging idea how many times Lou Masco had stepped in to save his ass.

“Yeah,” Masco said. “Someone needed to deliver the message.”

“She went to the police.”

“You sure?”

“Officer Carmen Jimenez was just here, from Miami PD.”

“Shit. She give Witherspoon’s name?”

Cantwell shook his head. “No. But I assume it was her.”

“What do you want me to do?”

Cantwell interlaced his fingers and pressed them against his chin. He stared out at the Dolphins’ stadium and thought about football. It wouldn’t be long before his city would be hosting the Pro Bowl, and then the Super Bowl. Miami was going to be overrun with even more tourists than normal, hundreds of thousands of them.

“Maybe it *is* time,” he said softly.

“Time for what?”

“Never mind...For now, leave Witherspoon alone. I think she’s had her say with the police. She’s no real threat to us now.”

“I’ll watch her.”

## Chapter Thirteen

### V

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Mabel settled deeper into the seat of the darkened car. She looked along the deserted street, which curved around the end of Biscayne Point. Light was sparkling off the blue-black water from the city beyond. Two miles across the bay, half a million people were awake, going about their boring day-to-day lives. Here, an eerie stillness had filled the air. Nothing moved; there was no sound. Mabel's gray turtleneck clung tightly to her skin, as if she'd thrown it on after jumping out of a pool. She could feel sweat congeal beneath her armpits, sogging the already wet fabric of her shirt. And why not? She'd never broken into somebody's home before, particularly not the lair of a killer.

There were a dozen or so homes that curved out into the bay along this secluded drive. The street lights were minimal, casting eerie shadows against the palm trees that lined the curbs. Ben could hear the soft rustle of their leaves, sounding like ghosts in the stillness of the night.

They were on the south side of the point, just far enough to shield them from the home of tonight's quarry. Ben peered through the side window of the Chevy he had rented, using an assumed name. Neither he nor Mabel said a word. Finally, a couple hundred yards ahead, just around the bend, Lou Masco pulled out of his driveway.

"You sure he won't come back?" said Mabel.

"Yes, dear. Every night it's the same. He leaves at 7:45. He goes to the gym, works out, gets a massage, then eats a late dinner. He won't return until after 10:30."

"Will we have enough time?"

Ben laughed. "We're just breaking in, Mabel. We're not throwing a party."

Ben didn't say anything more. He looked at his watch, then followed the tail lights of Masco's Mercedes as it traveled east down Cleveland

Rd. They sat in silence for the next fifteen minutes. Finally, Ben looked to his watch again and said, "You getting cold feet?"

"My feet are always cold. It's a circulation thing."

"You want to go home?"

"I guess not."

"Well, do you or don't you? You either want to do this or you don't. There is no 'guess' about it. It is a 'yes' or a 'no'."

"You don't need to be so testy."

"I'm not being testy."

"Yes, you are."

"No, I'm not."

Mabel grinned. "We sound like we're married."

"I always get on edge before I break into someone's home."

"Yeah, me too."

Ben laughed. "Since you're such a pro, why don't I stay here and let you do the work?"

"I never break and enter alone."

"Why don't you follow me, then? You know how to handle a Glock?"

"A what?"

"A Glock. A pistol."

"Oh, a pistol. Sure. Do it all the time."

Ben pulled a Glock 19 semi-automatic out of his glove compartment and held it in front of Mabel's face. "This, is a Glock."

Mabel took the gun out of Ben's hand. She released the clip magazine and counted the fifteen bullets inside it. Then she snapped it back inside, slid the barrel to chamber a round, fingered the safety and said, "Of course I can handle a Glock. Can't everyone?"

Ben shook his head. "You never cease to amaze me, Mabel."

"Keep your mind out of the gutter, Ben."

"I was just giving you a compliment."

"Just shut up and break into the house, will you? Before I have to pee again."

"You always have to pee."

"So do you."

"I've got an enlarged prostate. What's your excuse?"

"I'm old."

"The last thing in the world you are is old."

“Well, my body thinks so.”

Ben opened the car door. He reached behind him, grabbed a black backpack off the rear seat and stepped outside. He took a long look around, before closing the door. This part of Biscayne Point Circle was out of sight from any residents. They were between homes on the right, while the large house to the left was protected by a tall stucco wall. Mabel remained inside the car for a few moments more, before joining Ben on the bay-side sidewalk.

Both were dressed in dark gray running sweats. Ben knew that gray was nearly as invisible as black, but less suspicious if they ran into anyone along the way. As they made their way north around the point, they passed a man walking a Golden Retriever on the other side of the street. He was speaking into a Bluetooth headset and didn't even glance their way.

When they came to Lou Masco's impressive place, Ben stopped. He looked cautiously around, then slipped through the side gate of a three-foot, white picket fence.

“Wait here,” he said to Mabel.

Ben placed his backpack upon the ground and rummaged inside. He removed a pair of infrared goggles and placed them over his head. He picked up the backpack and motioned for Mabel to follow behind him, as he walked slowly to the back of the home. The rear of the house had a large patio that looked out over the water. Mabel gazed into the bay, soaking up the view of the city beyond. Ben slipped the goggles up on his forehead and walked to the back door. He examined the locks. Then he looked closely at the windows, all without touching a thing. He put on the goggles and peered inside.

“Well, isn't this convenient,” he said.

“No alarm?” whispered Mabel.

“Oh, yeah,” said Ben. “He's got a high-end security system and it's turned on.”

“How's that convenient?”

Ben pointed toward an ADT sticker.

Mabel said, “ADT. That's a big outfit. Maybe the biggest. They know what they're doing.”

“They do,” said Ben. “But I've been at this a long time, Mabel. So have they. We both go back to a time when we used the names of our

dogs as file and system passwords, not multiple layers of twenty-five-character strings of numbers, letters and symbols. I built a back door to the ADT system years ago.” Ben paused. “The other problem with big security is that they’re always open. And open means *open*. I can get to them now.”

Ben pulled a notebook computer out of his backpack and flipped it on. Using a broadband wireless connection, he hacked into the ADT security database. Less than three minutes later, he’d written out Masco’s security code.

Ben closed his notebook and put it back into his backpack. He set the pack upon a chair and pulled out a black leather case. He unrolled the case onto a square metal table and removed two small, wire-like tools from inside it. He took these to the door and used them to unlock the two Schlage deadbolts and the standard Yale door lock. He opened the door and walked calmly to the security keypad. He entered in Masco’s code and waited. Nothing happened. That was good.

Ben put the goggles back on his head and checked for a secondary system of motion detectors. He saw nothing.

“Okay,” he said. “C’mon in.”

As Mabel walked inside, the hair rippled along the back of her neck. Her hands began to tingle and she needed to pee.

“It’s like walking into the house of the devil,” she whispered.

Ben chuckled. “Masco’s just a two-bit thug, Mabel. Nothing to be scared of.”

Ben pulled a flashlight out of his backpack and turned it on. The light’s face was covered with a red lens. There was a tiny opening in the center, the size of a pinprick, which allowed a narrow shaft of white light to shine out. The pale red light, combined with the tiny beam of bright was enough to allow Ben to see.

Ben made a quick tour of the home, before stopping in a room with a large, pale oak desk. Upon it was a standard four-line AT&T phone, plus a Polycom speakerphone. The desk’s left corner sported an in/out tray. It had a stack of papers in the top tray, and nothing in the bottom. The right side of the desk had a brass table lamp. Behind it sat a tall, blue leather chair.

Ben looked around for a Wi-Fi router, which many homes use to access the Internet without a cable connection. If Masco used Wi-Fi, even if it

was security-enabled, Ben could breach the router in a few short seconds. Masco didn't use Wi-Fi; he hooked to the Net directly with an Ethernet cable. Cautious man. Ben looked for a decal on Masco's desktop. It was a high-powered Dell, with no decals. Strike two.

"Hmm," said Ben.

"What?" said Mabel.

"We're on to plan C." Ben shined his light down from above the brass table lamp and looked in. He smiled. "That's better." Ben unscrewed the bulb. "Seventy-five watts," he said. "Phillips energy-saver."

Ben reached into his backpack and removed an elongated, box-shaped case. He flipped open the top, pulled out a matching Phillips bulb and screwed it into the light fixture.

"You're changing his light bulbs?" said Mabel.

"Can't ride his computer, not without something more sophisticated than what we've got here tonight. So, I'm planting a bug."

"You've got bugs in light bulbs?"

"Phillips *and* Sylvania. Can you think of a better place?"

"I thought you'd tap the phone or something?"

Ben shook his head. "Too obvious...too easy to detect."

"Where'd you learn all this?"

Ben drew a long breath. He sat down into Lou Masco's chair and laced his fingers behind his head. "Got my start as a math geek at The University of Chicago. They taught me to crack safes."

"They had courses in safe-cracking?"

"Well, sort of... There was this little group of us... We were taught how to open all of the most sophisticated vaults in the world—the ones used by embassies and banks...brokerage houses. If a vault wouldn't open somewhere, whether it be in New York or Hong Kong, one of us could be sent in to fix it."

"You were taught to rob banks?"

"I was taught to *help* banks. They sent my fingerprints to the Fed, just in case I ever wanted to go freelance... Like they thought I'd be too stupid to wear gloves."

"Ever go freelance?"

Ben smiled. "I got recruited into the CIA, where I received a whole *new* set of training."

"Like what?"

Ben Johnson grew silent. He was telling too much and he had to stop. "That's about all you want to know, Mabel."

Ben picked the locks on Masco's desk and rifled through the contents. He found nothing of value there. Same thing with Masco's filing cabinet.

"Damn. They must keep everything at the office," Ben said. "Smart."

"We'll have to bug Cantwell's office then," Mabel said.

"I've decided I'm too old for that," Ben joked. "Masco's home will have to do."

"You weren't before. You chicken out?"

"Chicken out?"

"Yeah. That's what I said. Are you a chicken?"

"Are you calling me a chicken?"

"What are you, deaf? Chicken....*Bluck...bluck...bluck*. You're a chicken."

Ben sighed. "Oh, Mabel. Years ago I would have done it, no problem, with the government's help and blessing. Of course, we'd usually have a team of guys...and the most sophisticated gear." Ben sighed again. "But not now. Now that I'm retired..."

"Chicken."

"At least I don't wear a diaper."

"Live long enough and you will, bucko. Something for you to look forward to."

Once they were done inside, Ben went out onto the back porch. He reached into his backpack and removed a silver metal box. It was the size of a cigarette pack and had solar panels along one side. Ben looked around the rear of the house and found what he needed. There was a pair of decorative lights, shaped like large diamonds, attached to the back of the home overlooking the porch. They were the kind usually seen on the front of a house like this, large and elaborate, enough to impress the neighbors, or anyone who passed by on the street. There was a similar light about ten yards into the yard, out toward the water. This was attached to a metal pole.

"Perfect," said Ben.

Ben walked into the house, found the utility room and switched off the breaker that controlled power to the back patio. When he came back out, he slung his backpack over his shoulder, grabbed one of the patio chairs

and carried it to the light pole. He stood on the chair and removed the top to the ornate fixture. He put the fixture top on the ground, then found a pair of electrical pliers. Ben got back up on the chair and used the pliers to cut the wires leading into light's bulb. He spliced another set of wires into these and attached them to the silver box. He set the box onto the floor of the light fixture, then closed the top back up. When he stood back to look, he could see no trace of the transmitter.

"What're you doing?" whispered Mabel.

"This will pick up the signals from the light bulb bugs we've placed inside the house. It will store conversations onto a micro hard drive, until we come to pick them up. We'll swing by on the boat and download the data. It's got a range of a couple thousand yards, maybe more, depending upon the power charge."

Mabel looked closely at Ben. "You've done this a lot, haven't you?"

Ben smiled. "Usually, it's just foreign terrorists that get such fine attention."

"But, you've done it here, too? In the United States?"

Ben shrugged. "The CIA would never operate on U.S. soil, Mabel. It's against the law."

"I'm glad you're on my side."

"Me, too."



## Chapter Fourteen

### V

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The day was predicted to be clear, with a high of sixty-eight degrees. The morning's usual layer of low, slate-colored clouds had yet to dissipate, so the temperature still hung in the fifties. Patches of sun were beginning to peek through the clouds with increasing frequency, so it wouldn't be long before they yielded to bright sunshine.

Mabel Witherspoon parked her Harley outside the offices of Cantwell Investments and unzipped her black leather jacket, while Ben Johnson slid off the back of the bike.

"Remind me never to ride with you again," Ben said.

"Don't like my driving?"

"You call that driving? It's attempted suicide."

"I can't see. What can I say?"

"Act your age."

Mabel laughed. "Get your own bike and stay off the back of mine."

Mabel preceded Ben through the revolving doors into the Cantwell building. They signed in at the security desk, where they were asked to place their belongings onto trays, before passing through a metal detector.

"This is worse than an airport," said Ben. "You want me to take off my shoes?"

The guards said nothing. One of them began to look closely at the fountain pen Ben had removed from his shirt pocket, far too closely. Ben did his best to look bored.

"What's this?" said the guard.

"It's an antique Montblanc Meisterstuck 149 pen. Never seen one? It's a piece of art."

"Why's it so fat?"

"It's a fountain pen, not a ball point. Uses a lot of ink. Be careful. It squirts like a son-of-a-bitch."

Ben held his breath. The last thing he wanted was to try to explain what he was hiding inside this pen.

The guard peered at the pen. He began to unscrew the body, but then looked at Ben. “This gonna get ink all over me?”

“Probably. And the stain’s impossible to get out. Want me to show you? Stand back, this thing could spray everywhere.”

The guard shrugged and handed the pen back to Ben. “No. You’re okay.” He motioned for the two of them to pass onward to the elevator. “Third floor.”

Rial Cantwell walked down the cavernous hallway as he always did. Head held high, his long mane of hair flowing like Fabio’s in a wind tunnel. Today, he was wearing a maroon and white, two button seer-sucker suit. No tie.

“I see we’re casual today,” said Mabel, as Cantwell laid a gentle hand upon her shoulder.

“I’m doing research. This is my only meeting.” Cantwell looked at Mabel’s leather pants and matching jacket. “Thought you’d be casual, but I see you wore a suit.”

“Rode over on my Harley. Won’t mess up our lunch plans, will it?”

“No.” Cantwell looked keenly at Ben, as if assessing the value of his navy blue suit. It was a deliberately cheap one and Cantwell could tell. “And who is this important looking gentleman that came without an appointment?”

“This is Mr. Benjamin Johnson, my financial planner.”

Cantwell smirked. “Financial planner, huh?” He extended a manicured hand. “Rial Cantwell. Pleasure.”

Before Ben could speak, Cantwell turned on his heels and began walking down the hallway. “This way,” he said.

Cantwell stopped outside the same conference room where he’d first taken Mabel. Mabel looked at Ben, who furtively shook his head.

“Your office, Cantwell,” said Mabel. “I want to show Ben your view of the stadium.”

Cantwell hesitated, but moved along. He pulled a Blackberry off his hip, spoke into it and said, “My office, Lou.”

*Oh, shit*, thought Ben. This wasn’t going to be as easy as he’d hoped.

Lou Masco was waiting at the entrance to Cantwell’s office. Cantwell

smiled and introduced him.

“Lou Masco, head of operations.” Cantwell motioned toward his guests. “Mabel Witherspoon and Benjamin Johnson, her...financial planner.” Cantwell, looked at Ben. He lowered his voice and said, “Lou will be your contact, if you have questions beyond today.”

Masco extended a hand and wrapped his fingers around Ben’s, squeezing down with a grip that would have crushed an apple.

Ben’s eyes widened. “Whoa, big fella. No need to break fingers.”

Masco’s lips smiled, but his eyes remained cold. “Don’t know my own strength sometimes,” his threat covered with just the smallest hint of veneer. Message delivered and received.

“Yeah,” muttered Ben. “Me neither. But odor isn’t everything.”

As Cantwell ushered them into his office, Mabel pointed out toward LandShark Stadium. “Isn’t that beautiful!” she said, with an exaggerated wave of the hand.

“Magnificent!” said Ben. He turned to Cantwell. “You going to the Super Bowl?”

“Of course. You?”

Ben shook his head. “Nah. Like to, though.”

“Perhaps you and Mrs. Witherspoon would like to be my guests?”

Mabel gushed, “That sounds like the bee’s knees.” She looked expectantly at Ben. “You want to go?”

Ben looked slyly at Cantwell. “You gonna have free food?”

Cantwell frowned. “Of course.” He paused, as if pondering whether or not to change his mind. Finally, he said, “I’ll see that you get invitations. Do you have a card, Mr. Johnson?”

Ben pulled a gold plated case from his pocket and removed an embossed card with an exaggerated flourish. The card said, Benjamin Johnson, MBA, CFP™, CLU, ChFC, CLTC, CFS.

Cantwell perused it. “Don’t usually trust a man who puts so many initials after his name.”

Ben smiled playfully. “Requirement of my job, Rial. Gotta be honest, particularly when the credentials are real.” Ben paused, leaned toward Cantwell, then said, “Do you know what the costs would be to settle your estate?”

“What?”

“You’ve got a family, right? Probably married more than once... You

want to pass this business along to your kids, right? Before that happens, your heirs are going to have to pay a boatload of estate taxes. You have any idea what those might be?”

“Are you soliciting me, Mr. Johnson?”

“Aw, heck no. I just want to help you avoid big tax problems. Who owns your life insurance?”

It was obvious that Cantwell wasn’t going to allow Ben to be alone in his office, no matter what antics Mabel might try. So, Ben was on to Plan B. He had to remove himself as a threat to Cantwell, at least the perception of one. That would give him more opportunity later, provided there was a later.

“You invest in mutual funds?” Ben asked.

“I manage money, Mr. Johnson. Mutual funds are for people like you.”

“Yeah, but you need to diversify—”

Cantwell held up a hand. “While I’m sure that you have my best interests at heart, Mr. Johnson, I must politely decline your offer of help. I’ve got a team of tax attorneys on payroll. Nixon Peabody, from Washington, handles my estate issues. I’ve got a hundred million of life insurance owned by a defective grantor trust, and more held in offshore accounts. I manage over a hundred billion dollars and I *don’t* like mutual funds. Understand?”

“Sorry. How about your health insurance? Who handles your company health insurance? You have a Section 125 Cafeteria Plan? A 401(k) for your employees? Who gives them financial advice?”

Cantwell looked over to Mabel, his eyes pleading for help. It was obvious that he didn’t want to be rude, but his patience had worn as thin and cold as winter frost.

“He’s all set, Ben,” said Mabel.

Ben’s shoulders slumped. “Oh.”

Cantwell said, “I’ll keep you in mind, though.”

“Yeah, and...” Ben’s eyes suddenly brightened. “Hey, perhaps you can be of help to one of my clients?”

“I doubt it.”

“They’re a little bit out of my league, you see.”

“Mr. Johnson—”

“It’s a non-profit, with an endowment of five hundred million dollars and—”

“Now, you’ve got my attention, Mr. Johnson.”

Ben thought, *I’ll bet I do*. “I do?”

“You do. Non-profit charity organizations deserve the best professional help.”

“It’s called SOSCADA.”

“The Society of Senior Citizens Against Drug Abuse?”

“You know it, then?”

“Of course, I do.”

“The head dog is a client of mine.”

“Wendell Holmbs or Tony Trance?”

“Know ‘em both. You want me to arrange a meeting?”

Cantwell immediately shifted into selling mode. “I’m not taking on new clients at this time, Mr. Johnson.”

Ben recognized the reverse selling tactic, the same one that had been used so effectively by Bernie Madoff. Two could play this game. “Oh, c’mon. They’re a really good cause...”

“Good cause or not, I owe it to my current clients to stay focused on investing, and not on obtaining new clientele.”

“It’s okay with me, Rial,” said Mabel. “Don’t let me stand in the way of your business.”

“Oh, I couldn’t—”

Mabel said, “Really. It’s okay. The more the merrier.”

“I could bring Tony here to meet you,” said Ben. “You won’t even have to leave your office.”

“Oh, I don’t think so, Mr. Johnson—”

“But it’s a really good cause! Not only does SOSCADA reduce drug usage in America, it gives seniors a reason to live, something to keep them going.”

Cantwell seemed to waver. His eyes narrowed, as if he were in deep thought. Then he finally said, “Well, maybe. Because they do good work.”

Ben beamed. “Great. Tony will be *so* pleased.” Ben snuck a glance at Lou Masco. Masco was scowling, as if he had a painful case of hemorrhoids. Ben wondered if he’d been that apparent, or if Masco was just sour by nature. He’d learn that soon enough, once he began listening to his conversations. Masco glanced at his watch.

“Going to join us for lunch, Lou?” Ben said cheerfully.

Masco shook his head. "I have work to do."

"Too bad," said Mabel. "You seem like such a nice fella."

A nice fella, he wasn't.

"Where're we going, Rial?" said Ben, while giving Cantwell a friendly slap on the back.

Cantwell seemed to hesitate, as if he were rethinking his choice of restaurants. *Perhaps*, he thought, *McDonald's would be a better choice.*

"We're going to The Setai," said Cantwell. The Setai, on South Beach, was a 5 Star hotel and resort, known for its elegance and quiet serenity, where a suite could cost thirty thousand dollars a day or more, and lunch might cost a normal house payment.

Ben said, "That a good place? They got fried clams there? I *love* fried clams..."

## Chapter Fifteen

### V

---

Ben pulled his white, 1964 Jaguar XKE convertible up alongside a twelve-foot, pink stucco wall, then shut off the engine. He sat for a moment, as if deciding what to do.

“What are we doing?” said Mabel. “You got a flat or something?”

Ben held up a hand for silence. He pulled his PDA out of its holster and spoke into its face. “Dial Tony.”

A few moments later, Ben said, “Hey, I’m looking for Antonio Sollozi.” He smiled at Mabel, then laughed. “Uh-huh. I’m outside the gate...Sure.”

Ben fired up the engine on the Jaguar. It gave a loud, throaty growl, before settling into a contented purr. He put the car into gear, then drove forward slowly, until he came to an opening in the wall. Before them stood a gate made of thick, black iron bars slung between two stone pillars. Beside the large gate, built into the imposing pink wall, was a black metal box. Upon the box were two glass bubbles covered with wire mesh. One was colored red and brightly lit. The other was green and dull. Beside the lights was a small keypad that looked much like a pocket calculator. It was covered by a hard plastic housing. Ben got out of the car and inserted a magnetized key card into the box. The plastic covering slid back and he punched a series of numbers into the keypad. The light switched from red to green. Satisfied, Ben entered in another set of numbers and the gate swung open. Ben hopped back into the car and began to drive slowly, along a winding path of barely tamed jungle.

Ben said, “This is one of the few estates that hasn’t been fully cut up over the years. The fence is electrified and surrounds the entire grounds. As you see, the top is covered with spikes and wire. Very private. Twelve acres, six hundred feet of water frontage, an indoor pool, an outdoor pool, two Jacuzzis and tennis courts. The house is small by today’s standards in some parts of Florida, but a good size for this area. And the view

is spectacular.”

“You sound like a tour guide,” said Mabel.

“You should understand how this came about, Mabel.” Ben closed his eyes for a brief moment, then continued. “This place used to be owned by a crime boss named Sanchez. He was murdered by his lieutenant, a guy by the name of Cesar. Cesar took over and became one of the biggest drug dealers on the East Coast.

“A couple of years back, he kidnapped Jaime Crandall—”

“The big pop and country singer?”

Ben nodded. “Uh-huh. She wasn’t famous back then, just the granddaughter of two of the residents of The Final Rest. You know the place?”

“That big retirement community, where people live until they die? Archie and I looked there, but we weren’t real keen on senior living.”

Ben checked his rearview mirror to make sure the gate was closed. “When Jaime was kidnapped, the residents banded together and formed The Varicose Vigilantes, a group of senior citizens dedicated to finding Jaime, and then eradicating illegal drug use in America.

“They saved Jaime, and formed SOSCAD.”

Mabel nodded. “The drug fighters that you talked to Cantwell about.”

Ben smiled. “They’ve got thousands of members now, with over half a billion dollars in endowment.”

“You know the owner?”

“There is no owner, Mabel. It’s a non-profit, focused on fighting drug crimes. But there is a leader.”

“And you want to bring him to see Cantwell?”

“Cantwell won’t know what hit him.”

The old Sanchez mansion was twelve thousand square feet of exotic Italian marbles and rare woods. There was a plush green lawn spreading out from the main home. The grass was as smooth as a golf course, with manicured gardens spreading everywhere about the grounds.

Mabel’s first glimpse of the home was through a thick grove of bamboo trees, with Biscayne Bay fanning out behind it. “Seriously nice place,” she muttered.

Then Mabel saw the side yard. Stretching out to the side and behind the home stood at least two hundred people. They were dressed in white robes, and they were all moving in unison. “What is this, a monastery?”



Mabel looked more closely. The people in the robes were running through an elaborate set of martial arts moves.

“Is that karate?” she said.

Ben nodded. “That is Tiger Form Three. The Vigilantes study many katas, while they learn to control the mind and body.”

As they drew closer, Mabel could see that the robe wearers were the same age as she. “They’re old!” Mabel yelled. “Is this some kind of cult?”

“What does it look like?”

“I don’t know. What’s the point?”

“They’re training.”

“For what? Death?”

Ben used a second plastic card and a different combination to gain access into the opulent Spanish style home.

“Why don’t you just knock?” said Mabel.

“They’re at the range.”

“That explains it.”

They passed through the electronically controlled front doors, which were a good eight inches thick.

“This house is a vault,” Mabel said. Her attention was drawn to a floor of opaque marble, then upward to a thirty-foot entryway ceiling that was dominated by a ten-foot-wide chandelier made of multi-colored crystal. “More like a mausoleum,” she continued.

As they walked inside, their rubber soled shoes began to scrunch noisily upon the smooth stone surface. Ben led them through the home, until they came to what was once the grand ballroom. This ceiling was also thirty feet high, with elaborately carved, gold trimmed wooden beams that criss-crossed from one side to the other. But, instead of furniture and a polished floor, the room was encased by wood and concrete, the floor covered with pine planking.

“It’s a shooting range,” said Mabel. “You bring your Glock?”

Before them stood seven shooting stations, with narrow corridors that ended with large, black and red circle targets. Behind the round bull’s-eyes were backstops of lead and sand. The targets were attached to smooth gray wires, which ran through small motors, so they could be retrieved. There were seven elderly people taking aim, each holding a High Standard .22 caliber pistol, with a silencer on the barrel.

Mabel could hear a constant *pft, pft, pft*, as shot after shot was fired.

A man turned away from the shooters and approached them. He wasn't tall, perhaps five-foot-nine. He looked much larger, at least more solid. Mabel wasn't sure how old he was—he could have been seventy, or he could have been fifty. His skin was smooth, tanned and pliable, but his face looked like it had seen many years, with wisdom lines stretching out from his ever-so-slightly Japanese eyes.

The man opened his arms and wrapped them around Ben with a robust, brotherly hug. Mabel could see strong, sinewy muscles bulging from the man's frame, as if he were a young weightlifter, not a man in retirement.

"Hello, Tony," said Ben.

"Good to see you, old friend. How's the agency working out?"

Ben stood back and motioned toward Mabel. "My first client."

Tony grinned at Mabel. "You sure you want to trust your life to this old hack?" He stuck out his hand. "I'm Tony Trance."

When Mabel grasped Tony's hand, it was like holding the end of a sledge hammer. His skin was hard and cool, his fingers calloused with something akin to steer horn. Mabel turned Tony's palm over and said, "Let me guess, karate?"

Tony smiled. "I've had some training."

At that moment, an elegant blond woman of about forty came around the corner. She looked like she had stepped out of a *Cosmo* magazine, except that she was holding a baby against her shoulder, patting it softly as it drooled into a white burping rag. The woman took the baby off her shoulder, and with both hands thrust it into Tony's face. "Take your son," she said. "I need to use the bathroom."

"So do I," said Mabel.

The woman looked at Mabel and smiled. She extended her hand and said, "I'm Pat Trance." Then her eyes narrowed and she smiled. "Oh, you're Mabel Witherspoon! How have you been?"

"I'm good." It took Mabel a moment to recognize Pat's face, but after a moment she said, "I remember you. You used to be Pat Crawford, real estate agent to the stars."

Pat smiled. "Now I'm a sleep-deprived mother, changing diapers and wiping drool off my shoulders."

"You helped us buy our condo."

“Remember it well. How is Archie?”

“He passed away.”

Pat’s eyes softened, their empathy strong and sincere. “I’m sorry for your loss. Archie was a fine man.” Pat hesitated. “May I ask why you’re here?”

Mabel shrugged and pointed toward Ben. “Ask him.”

Pat gave Ben Johnson a hug and a peck on each cheek. “How’ve you been, stranger?” she said. “Long time, no see.”

“Been setting up shop.”

Pat laughed. “That’s not what I hear. I hear you’ve been procrastinating for months.”

“True,” said Ben, shuffling his feet. “But I finally got off the schneid. Mabel’s my first client.”

Pat looked to Mabel and touched her shoulder. “You’re in good hands, Mabel. C’mon, I’ll show you the bathroom. It’s obvious that Ben needs help with your case, whatever that might be. Let’s let the boys talk.”

Pat led Mabel out of the shooting area, back into something more like a typical Miami mansion.

Pat said, “Care to share your problem?”

“Rial Cantwell is trying to kill me.”

Pat showed little surprise, as if she dealt with this sort of thing all the time. “Really?”

“Well, maybe...”

“Rial doesn’t seem like the killing type.”

“You know him?”

“We dated once, for a short while. Between wives...number three and number four, I think. He was an okay guy. A gentleman, to me.”

When Pat and Mabel returned to the shooting range, Tony motioned for them to follow him outside. He led them to an expansive patio that looked out toward the water. There were three picnic tables, painted green, along with a dozen or so white plastic chairs. Beyond the patio, the Vigilantes still ran through their karate forms. Three instructors walked among them making corrections with their hands.

“Sit,” said Tony.

Once they were settled, Tony’s face grew somber. He leaned across a picnic table and said, “What brings you here, Ben?”

Ben told Tony about Cantwell. He told him about the transfer of money and the overheard conversation. He told him about Mabel's money and her bull-headed insistence on justice.

"What can we do?" said Tony.

Ben said, "I told Cantwell that I would bring the head of SOSCADa to see him. I sorta said that you were looking for a new money manager."

Tony looked out over the water. He curled his lower lip, looking somewhere inside. He didn't say a word. Instead, he pulled a Sectera Edge PDA off his hip. He punched a number and waited. A moment later he said, "Murray, what's your twenty?" Tony looked at Ben and nodded. He spoke back into the phone, "Come to the back patio when you get here, will you? Task someone on Rial Cantwell. ASAP."

Tony's eyebrows lifted, and he said, "Really? Can't wait to hear about it."

Tony hung up his phone. "Cantwell's got a history."

Mabel stood and began to walk among the picnic tables. After a while, she said, "Okay. I've been patient enough. What is this place?"

Tony looked at Ben. "You haven't told her?"

Ben shook his head. "Not for me to tell, really. I told her about SOSCADa and Jaime. No specifics, though."

Tony spent the next ten minutes telling Mabel about the Varicose Vigilantes. He told her about Jaime's kidnapping and the white slavery ring. He told her about the drugs and the hundreds of millions of dollars. He told her about Talid and Cesar and about Jack Trance.

"The billionaire Trance?" Mabel said.

"My nephew."

Mabel looked at Ben, with a playful look in her eyes. "You really weren't lying on your website."

Ben shrugged. "I do have resources, Mabel."

At that moment, they saw a white, stretch Cadillac limousine pull into the driveway. It was a convertible, with a stern-faced Oriental driver who moved with a resolute, perfunctory demeanor.

Inside the car, Mabel could see a man with flowing white hair, dressed in a bright white suit. He appeared to be eating something, perhaps an apple. Beside him sat two women who looked like prostitutes. Except that they were...old. There was one other man inside the limo. He looked

unusually somber, with salt-and-pepper hair and thick black glasses, much like hers.

The man in white jumped out of the limo when it stopped. He opened the door with an exaggerated flourish, allowing the women to step out like movie stars. Maybe porn stars. They were both wearing pink hot pants, spike heels and black fishnet stockings. The serious man followed out of the car with deliberate slowness. He was wearing a gray pinstripe suit that looked like it was at least two sizes too large and forty years out of style.

The man in white began walking toward them, with an odd kind of shuffle that made Mabel think of a pimp walk. He greeted Ben with a loud, hearty voice. "Well, if it isn't the Benster! What's up, dude?"

Ben and the white-suited man went through an elaborate handshake that must have lasted ten full seconds. When they were done, the man looked at Mabel and said, "Take off your glasses."

Mabel's normal reaction would have been to tell the man to buzz off. But the white-suited man had such a carefree and innocent air about him that she pulled off her glasses and smiled, turning her face from side to side for him to see.

The man walked slowly around Mabel, regarding her studiously from head to toe. He said, "Uh-huh...Mmm...Not bad. We could use you, out on the streets." The man suddenly thrust out his hand. "Hi. I'm Doctor Love. Who are you?"

Mabel looked briefly at Ben, whose face had broken into an amused grin. "Doctor Love? What kind of name is Doctor Love?"

"I'm a pimp. It's my handle."

Mabel looked at Ben, at Tony, and then back at Doctor Love.

Ben said, "His real name is Mortimer Winkelman. We call him Gumbo. He's not a pimp. He just pretends to be one, to get information from drug dealers."

Mabel's jaw quivered. She didn't know what to say. She looked to Gumbo's open shirt and noticed his colorful, American Eagle tattoo. "Nice tat," she said.

Gumbo opened the final two buttons on his shirt and spread it apart, so Mabel could see the full wing span of the bird. "You dig it?"

"Sweet. I'd show you my butterfly, but...we'll you know."

Gumbo winked. "Believe me, sister. I know."

The man in the oversized pinstripe suit cleared his throat. Mabel looked to him and he held out his hand. "My name is Murray Stein," he said. Stein's New York accent was as thick as the state of New Jersey.

Mabel took Murray's hand, then curtsied, as he gallantly kissed the back of it. "Mabel Witherspoon."

"Murray is our lead analyst," said Tony. "If there is any chink in Cantwell's armor, he'll find it."

"Cantwell's a drug dealer," Murray said. "At least he used to be. Once had a decent size operation, based in Miami Gardens. Then he fell off the grid."

"You do any work for him?" Tony said. Tony looked at Mabel. "Murray was a CPA. He had some clients who used to bend the law."

"One law-bending client," Murray said. "A big one. Not a drug dealer, but he was into everything else."

Mabel sat down into a chair and sighed. This was all coming too fast. She was in this gaudy mansion with a shooting range inside. There were a couple hundred geriatrics doing karate in the back yard. There was this guy, Doctor Love, who looked and acted like a pimp. Then there was this Jewish guy who used to be a crime boss CPA. Two of the women looked like hookers, but they were at least her age. One of them had a chest the size of Montana, with a waist like Dolly Parton. The other was thin and so fit that she looked like she could run a marathon.

Gumbo motioned toward the slim woman. "This is Millie, my wife." He pointed toward the woman with the balcony chest. "This here is Sophie."

"Are you prostitutes?" Mabel said.

"Nah," said Sophie. "Just pretend to be... Best way to learn about the drug trade. We just started working Atlanta. Got back in today." She paused. "Lot of drugs in Atlanta." She smiled playfully. "But not for long."

Gumbo said, "Millie and Sophie are my two best operatives."

Mabel's jaw hung open, and remained that way, unmoving. For once in her life, she couldn't speak.

Ben looked at Murray. "Tell us about Cantwell and his drug trade."

Murray scratched the back of his neck and looked out at the bay. He pulled a bottle of Poland Spring water out of an ice-filled cooler and took a long sip. "We're going back almost twenty years, Ben. As I recall,

he came down here as a wet-behind-the-ears money manager. Ran into some trouble in the markets and got bailed out by one of the local drug dealers. Gomez, I think. Gomez is long-since dead. I'm pretty sure Cantwell's interest in the drug trade didn't die with him, though."

"Why haven't we targeted him?" asked Tony.

"Because he's too smart and too well insulated, that's why. He's got connections like a Clinton. He's got a Farbrecher named Masco who isn't afraid to intimidate.

"We focus on less organized prey, Tony. This man's a master."

Tony and Ben locked eyes. They'd been through this sort of thing, too many times before, to feel any sort of intimidation. For them, this was fun.

"Murray," said Tony. "Please task a dozen people on Cantwell. I want to know everything he does, everywhere he goes. I want to know where he shops, where he banks, who he sleeps with... Everything."

"Sure thing, boss."

Tony looked at Ben. "I suspect you have a plan?"

Ben smiled. "Of course."

## Chapter Sixteen

### V

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The day dawned hot and bright. Despite being low in the sky, the sun beat down with summer-like ferocity. The temperature was already in the seventies, and it was barely nine o'clock.

Ben pulled the Sundancer out of its slip at the Miami Beach Marina and began to head into Biscayne Bay. He removed a pair of easy chairs from a storage hatch and set them on the back deck. Mabel settled herself down to read a book, while Ben navigated north toward Biscayne Point.

Ben dropped anchor when they were across from Lou Masco's waterfront home, but still a half mile offshore. He turned on his notebook computer and opened a program to download the data from Masco's conversations. It took less than five minutes for Ben to empty the disk. Once it was done, he fired up the Sundancer's engine and began to meander southward.

Ben dropped anchor when they were off the southern tip of Key Biscayne. He and Mabel went down below and sat at the galley table. Ben scrolled through twenty-two Masco conversations and put them into a digital playlist. He imported the files into a program, which converted the conversations into Word documents. Ben printed out over two hundred pages of text. He took half the stack and handed it to Mabel, keeping the rest for himself.

"Let's see what we find," he said.

Most of the conversations were useless. One did provide entertainment. It was a call to a 900 number, which ended with Masco breathing heavily into the phone, crying, "Baby...baby...baby."

"At least he practices safe sex," said Mabel.

Then Ben read a conversation between Masco and Cantwell, one he wasn't sure he wanted Mabel to see. He located the conversation on his computer, put on a pair of headphones, and gave it a listen.

"I'll tell you, Rial," said Masco. "Witherspoon is trouble. She comes



in here and demands money. Then she comes back with her financial planner, who's a poster child for incompetency and boorishness."

Cantwell laughed. "The bozo ordered fried clams at the Setai. Fried clams, can you believe it?" Cantwell paused for a long moment. Ben wondered what it was he was doing. Lighting a cigar? Scratching his butt? Taking a drink? Finally, he said, "You check him out?"

"Yeah. He's legit. I went into his website. He's listed with the CFP Board. Beats me how he passed the exam."

Ben smiled, pleased that he'd removed his detective site from the Web, and that that the new one he'd created, and listed on his business card, had held firm. He was glad that he'd taken the time to hack into various professional websites to insert his name and bio. Masco had viewed the CFP Board of Standards site, where Ben had listed his name among the Certificants. Who knew where else he'd been?

Cantwell said, "He's good enough to deliver Tony Trance."

"That scares me. It smells."

"You're too paranoid, Lou. I think he's just a member of the lucky sperm club. He's got that feel."

"My job, Rial, is to keep you out of trouble."

"Are you suggesting something?"

"I want to send her a message."

"Didn't you do that already?"

"Obviously, it didn't work."

"She's a ditzzy old broad, Lou. That's all. She's not a problem. Leave her alone."

"No. She *is* a problem. You remember Taylor? What did we have to do with her? Huh?"

Cantwell remained silent.

"And Jameson?"

More silence.

"And Vermeer? He got really close."

Cantwell sighed deeply. "All right, Lou. I get your point. You know best about these things. Send another message. But I don't want a mess, or a body. Not yet."

"We don't need to do this, if you want to cash out. We can just walk away. Right now. What do you say?"

"Not yet, Lou. Fifty billion. We're too close. Five more years. Maybe

less.”

“We’re playing with fire.”

“That’s my call, isn’t it? Goodnight.”

Ben pulled off his headphones and debated what to do. Finally, he handed the paper with the conversation to Mabel. “Take a look at this.”

As Mabel read the transcript, her face grew progressively pale, as if she were applying layer after layer of thin, light makeup. Small rivers of sweat began to break out across her forehead. Her fingers began to tremble and she curled them into fists to keep them still. “He wants me dead.”

“You want out?”

“Hell, no. Just makes me mad.”

Ben remained silent. After a while, the color began to return to Mabel’s cheeks. Once he was sure she wouldn’t faint, Ben said, “We’ve got two ways to play this, Mabel. We can go dark, keep everything under the radar, out of sight. Or, we can confront them, stick it right in their faces.”

Mabel stood up without saying a word. She walked out onto the deck of the boat. The sun had risen as high as it would go today, maybe higher than it should have. The temperature had climbed into the high-seventies. It was a glorious winter day, with not a cloud in the sky. A slight breeze tugged on the water, not enough to raise the chop, but enough to keep them from baking. Ben came up behind Mabel and put an arm around her shoulder. She flinched, but then relaxed.

“So, what do you think?” he said.

“I think this is exciting as hell. Let’s kick them in the balls.”

## Chapter Seventeen

### V

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Ben Johnson pulled his Glock from the shoulder holster he wore under his sport coat. He gripped it in both of his hands, barrel upward, and nudged Mabel's partially open door with the toe of his shoe.

"It's déjà vu all over again," muttered Mabel. "Asshole."

Ben had insisted on coming back to Mabel's condo with her, suspecting that Masco would be striking again. He'd been right.

"I even had the locks changed," said Mabel.

Ben moved slowly through the entryway, his head swiveling in every direction. "A sealed vault won't keep out a pro, Mabel. If he wants in, he's in. What we need to do is install a camera that he won't see. Catch him in the act next time. That way, we'll get leverage. Once we can tie him to you, it gets risky...too risky to..." Ben hesitated. "...to do anything nasty."

"You mean kill me?"

"I didn't say that."

"You think he killed the others? The ones he mentioned in his conversation with Cantwell?"

Ben shrugged. "We'll put Murray on that and find out soon enough, won't we? Right now, let's see what message our friend left for you today."

They found it in the kitchen. There, in the sink, was the dead head of a fish. A snapper.

"The least he could have done was leave the body. Then, we could have eaten the darn thing," said Mabel.

Ben continued to look around the condo. He found a listening device in the bedroom and one in the living room. Sophisticated, but not state-of-the-art. Masco had done this on his own.

Ben unscrewed the phone and found a bug in there. Before removing anything, he motioned for Mabel to join him out in the hallway.

“We’ve got another choice here, Mabel. We can remove the listening devices. Then they’ll know that we are on to their game. Or, we can leave them in place and feed them disinformation.”

“Let’s feed them some crap. First thing I’m going to do is call a 900 phone sex line, give Lou a taste of his own medicine. Wait ‘til he hears *my* heavy breathing.”

“He’s liable to place you on YouTube,” said Ben.

“Then we’ll put *him* on the Internet.”

“Oh, Mabel. Thou art so devious. Remind me never to cross you.”

## Chapter Eighteen

### V

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Gumbo's white stretch limousine nudged to the curb outside the Cantwell building, followed closely by Ben's white Jaguar. A 1965, cherry red Mustang pulled in behind that, with Tony Trance and his wife, Pat, stepping out onto the sidewalk.

Gumbo and Murray Stein emerged from the limo. Gumbo was wearing his trademark white suit, while Murray had swapped his baggy gray suit for an equally baggy one of navy blue. They were followed by Millie and Sophie, who were wearing outfits that would make a Jiggles dancer blush.

Tony Trance was dressed in a light brown turtleneck, a cream-colored wool suit and brown loafers. Pat was wearing a light blue dress, custom-made by one of the local fashion designers. She wore minimal jewelry, a two carat engagement diamond with a solitary diamond pendant necklace to match.

Mabel wore another Scottish kilt, with black leggings under the blue plaid wool. She had on a pale yellow sweater, with bright blue and yellow butterflies sewn into the sleeves. The butterflies continued down along the left side of the front.

Ben wore a pair of tan Dockers, beneath a tweed blazer with leather patches on the elbows. Ben had added a touch of "silver spoon," by sewing a patch sporting the emblem of Exeter's Philips Academy onto the coat's left breast.

It took a full ten minutes for the group to clear security. Tony had brought a suitcase filled with papers, which the guards insisted on reviewing, page by page. Ben's fat pen had lost its novelty and wasn't examined at all. Now, it was just another pen.

Cantwell met them with his usual aplomb, walking down the long corridor with his hair flowing behind him. Mabel thought he looked like a pampered, long-haired Afghan at the Westminster dog show.

Cantwell held out his hand for Pat Trance. She placed it into his palm and he kissed it fondly.

"Patricia. So good to see you again."

“It’s been a while,” said Pat.

“Since you married, you’ve dropped from sight.”

Pat had once been a fixture in Miami society. She had been escorted, but not bedded, by many of Miami’s most powerful and influential figures.

“I’m a content mom now, Rial.”

Cantwell’s eyes widened, then softened. He looked at Pat’s shapely frame, thinking how she hadn’t aged a day in the past decade. She still looked like she could be a runway model, with the long lines and angular cheeks that had made her so fashionable among the men.

“Congratulations to you both.”

Cantwell extended his hand to Tony. “We’ve never had the pleasure.”

Tony met Cantwell’s hand with his iron fist. Cantwell frowned, but didn’t comment.

Cantwell said, “Mr. Johnson tells me that you may be looking to change money managers.”

Tony glanced over at Ben and said, “I’m afraid that Mr. Johnson exaggerates—”

“The hell, I do. Why, just the other day you were saying—” said Ben.

Tony held up his hand and Ben shut up, as scripted.

“Sorry,” Ben said.

“I’m really not taking on clients at this time, Mr. Trance,” said Cantwell. “But, as a favor to Mrs. Witherspoon...and my old friend, Patricia...I agreed to review your portfolio.”

“Thank you, Mr. Cantwell.” Tony turned to the others. “These people are all trustees of the SOSCADA foundation. Any change of endowment management would need to be approved by the board.”

Cantwell looked at Gumbo, in his bright white suit, his shirt open to the navel, with three heavy gold chains hanging from his neck. One of the chains hefted a gold medallion that must have weighed a full pound. There was a tattoo emblazoned across the man’s chest. It looked like a bird, maybe an eagle.

Gumbo shuffled forward and grasped Cantwell’s hand, with his ‘cool dude’ shake. “The name’s Love. *Doctor Love*.”

“Oh...well...it’s a pleasure to meet you...Doctor.”

Millie and Sophie sidled up to Cantwell. As they drew beside him, Cantwell couldn’t help but think of Jiggles. These women looked like

they would have fit right in, forty years ago. Even so, Cantwell felt his eyes being drawn to Sophie's chest like a moth to light.

"Mind out of the gutter, Cantwell," said Sophie. She stuck out a hand. "I'm Sophie. Don't worry about the chest thing. I get that all the time." She hefted her bosom and gave it a little pat. "Just shows you're a man. These puppies come in handy, in my line of work."

"And what might that be?" said Cantwell.

"You can't tell?"

"I'd hate to guess."

Tony said, "Sophie, Millie, Murray and Gumbo... Doctor Love... They work the streets."

Cantwell raised his eyebrows, as if in surprise. Tony noticed a slight flush to his cheeks. *Good*, he thought. *Off-balance is good*.

Cantwell said, "Well, they certainly look the part."

Cantwell began walking down the hallway. As he passed his trophy receptionist, he said, "Please bring refreshments to the main conference room. And call Mr. Masco. Have him meet us there."

"Of course, sir."

Cantwell ushered them all into his conference room. As they passed beyond the frosted glass into the imposing space, Tony took in the heavy walnut table and the twenty-four chairs. He looked to the set of six high definition screens that made up one wall. One of the screens was on, and tuned to the Fox Business Channel. This room was meant to impress, and it did.

As they were settling into seats, Lou Masco slipped into the room. Cantwell motioned toward him and made introductions. Masco took a seat at the head of the conference table, while Cantwell remained standing, as if ready to present.

"I need to use the little girl's room," said Mabel.

Masco spoke quickly. "I'll bring you."

"No need," said Ben. "I've got to drain my little wiener myself. You all start talking turkey. We can find our way around."

Cantwell and Masco looked at each other. Cantwell subtly nodded and Masco seemed to relax.

"I brought statements showing our current portfolio," said Tony. He hefted his briefcase onto the table. Masco leaned forward, while Cantwell hovered above the briefcase like a hunting hawk.

As Tony was pulling out the first stack of papers, Ben and Mabel stepped out of the conference room and began walking quickly down the hall.

“If we’re lucky...” Ben whispered. “...We’ll only need a minute.”

Ben slipped into Cantwell’s office. Mabel stood watch outside the door, peering into her purse as if she’d lost something. Ben walked to Cantwell’s desk and opened up his HP EliteBook notebook. In the lower right hand corner, there was a Windows sticker. Ben smiled. He pulled out his Mt. Blanc pen and unscrewed the cap. There was no pool of messy ink inside. Instead, there was a small metal tube, with a thin razor on its end. The razor was barely the width of a small fingernail. But it was sharp and efficient.

Ben quickly scraped off the Windows sticker. He reached into the pen and pulled out a piece of cotton, which was soaked in an odorless solvent, something like Goo Gone. He used this to remove any remaining glue. He wiped the residue with the edge of his pinky finger, then the tail of his shirt. He blew on it for a moment, just to make sure. Then he pulled a replacement sticker out of his pen and placed it on the machine.

Forty seconds after entering Cantwell’s office, Ben slipped back into the hallway. He and Mabel began walking, continuing toward the men’s and ladies’ rooms.

“You’ve got to tell me which is which,” said Mabel “The guy on the sign doesn’t have a penis.”

Just as they turned the hallway corner, Lou Masco stepped out of the conference room and began walking toward the bathrooms.

Ben Johnson was standing at a urinal, vigorously wiggling his penis, when Masco came inside. “Damned prostate,” Ben muttered. “You gotta good prostate, Masco? Or do you dribble like me?”

Masco took the urinal beside Ben, then peed with a hard heavy flow. Ben peered over and said, “I’m friggin’ jealous, Lou. Takes me a full two minutes to drain my Johnson.” He laughed. “Get it. My name’s Johnson and I’ve got a Johnson—”

“You don’t fool me, Ben,” said Masco.

“Excuse me?”

“Nobody as stupid as you act can be as successful as you appear to be.”

Ben Johnson laughed. Without zipping up his fly, he pointed at the



Phillips emblem on his sport coat. "I may be stupid. But I'm a charter member of the lucky sperm club, Lou. Went to prep school just down the road from where Cantwell grew up. He can check me out...I'd rather be lucky than smart any day. How 'bout you?" Ben looked down to his open pants and blushed. He began to zip up his fly. "Oh...sorry. Guess Little J needed some air."

Ben washed up and walked outside to wait for Mabel. Masco followed and stood guard beside him. Several moments later, Mabel emerged from the ladies' room, smoothing the Depends beneath her skirt. Ben escorted Mabel back toward the conference room, while Masco stayed behind and slipped into Cantwell's office.

"Think he'll know?" said Mabel.

"I didn't see any cameras or sensing equipment in there."

"I want to leave here alive."

"Let's hope we do."

"There you are!" said Cantwell, as Ben and Mabel slipped back into the conference room. "I thought you'd gotten lost."

"At my age, things don't flow like they used to, Rial," said Ben. "Got to do a lot of shaking to get my old bird to spit."

"Amen, brother," said Gumbo.

"Well?" Ben said to Tony. "What do ya think?"

Cantwell said, "We've only just glanced at the SOSCADA portfolio, Mr. Johnson. But it appears to be a simple system of laddered bonds. Conservative, with little potential for growth."

Ben said, "Laddered bonds? What do you mean laddered? What kind of bond buys ladders?"

Cantwell gave Ben a patronizing glance. He looked at Tony, who motioned for him to explain.

"The SOSCADA endowment is invested in bonds of different maturities. Each year, about ten percent of the bonds mature. This allows the portfolio return to be higher, more like longer term bonds, with a shorter-term average maturity, about five years."

Ben said, "If you say so. You think you could get him to buy some mutual funds from me?"

"Sorry, Mr. Johnson. No mutual funds for this account." He paused. "But under SEC regulations, I *am* allowed to legally pay *you* as much as thirty percent of our fees. As a finder."

Ben's eyes widened. "Get out of town...Now we're talking! That could be a lot of money, right?" Ben looked at Tony. "Well, what do you think? I think you should move your account. This guy's a magician."

"We haven't had the chance to discuss what Cantwell Investments can do for us yet, Ben. If you'd stop talking, we might even get to that."

"May I ask how you two know each other?" Cantwell asked.

"Family friend," said Tony. "Ben is related to my brother's side of the family, the Hopewells. You know, Hopewell Industries? Too close and too powerful to ignore."

Cantwell shook his head slowly and looked at Ben. "Lucky you."

Ben grinned. "Yeah. Too bad all my money's in trust."

Rial Cantwell spent the next two hours discussing his investment strategies. He brought in half a dozen programmers, who explained his algorithms and his program trading operations. He brought in three of his analysts who talked investment theory. And he spent a good deal of time showing charts and graphs of his historical performance. He was good. Really good. His Alpha was high. His Beta was low. His equity R Squared was still near one hundred, so his Beta was valid. This was an enviable combination in the money business.

As the meeting drew to a close, Tony said, "What are your lock-up provisions?"

"Five years," said Mabel.

"One year for *new* money," said Cantwell. He looked at Mabel and shrugged. "Our policy since the meltdown."

"Why can't I get my money then?" said Mabel.

Cantwell's eyes flashed briefly. Mabel was sure that she actually saw flame. His eyes quickly cooled to a soft glow, and he said, "All investors are treated the *same*, according to their agreements, Mrs. Witherspoon. We've discussed this."

"Oh, I know. Just thought I'd try one last time."

Cantwell smiled. It was a slick smile, just at the corners of the mouth, not with the eyes. But it seemed to put Mabel at ease.

Tony stood from the conference table. "You are very persuasive, Mr. Cantwell. We'll be having a meeting of our full board shortly. Perhaps we could have another meeting then?"

"But, of course."

"Good." Tony extended his hand. "I'll look forward to it."

## Chapter Nineteen

## V

After meeting with Tony and the others, Cantwell had to rush from his offices to attend an investors conference, where he delivered the keynote address. It wasn't until after he had spoken to a sycophantic audience, and then endured a "rubber chicken" convention dinner, that he and Masco were able to discuss their meeting with Tony.

It was late. Cantwell was at his computer, scrolling through the day's market data, when Lou Masco sauntered into his office.

"I don't like it," Masco said.

"What?"

"Something's fishy. They did something."

"They couldn't have been gone for a minute before you bolted out of the conference room, chasing after them like a horny hound after a bitch in heat."

"I'm not a fucking dog, Rial. I'm as important as you are."

"You know what I mean. You just made it obvious."

"What?"

"That you don't trust them."

"I don't."

"But that makes *us* look untrustworthy. I'm looking to take on a new client and you're acting like *we're* untrustworthy."

"Oh, bullshit."

"Why are you so edgy about this?"

Masco began to walk around Cantwell's office, pacing more like a hyena waiting to scavenge a lion's kill than a horny dog.

"We've got that deal going down. Our biggest yet. By far."

Cantwell sighed. "Why do you still insist on dealing drugs? Haven't we moved beyond that now?"

"Because you want a frigging fifty billion, that's why."

"I want fifty billion because I love the game, Lou. It's not about the

money. Not anymore.”

“That’s why I deal the drugs, Rial. Because of the *game*.”

Cantwell walked over to his large picture window and stared out at the Dolphins’ stadium. “Maybe we *should* pack it in. I don’t like this new deal you’ve cut. You’ve gone out on the edge, way too far.”

“It’s the goddamn Super Bowl, *plus* the Pro Bowl, Rial. How often do we get a chance like that? We can use this to establish ourselves across the *country*.”

“But three *billion*? Wholesale? Then taking on the downstream? What were you thinking? No football game is going to generate that kind of demand. It’ll take us a year to unload that kind of inventory, no matter what contacts you make.” Cantwell sighed and sank into one of the chairs looking out toward Miami. “You know why I’ve been able to siphon our clients’ money? It’s because I’m *good*, Lou. Maybe the best. I’ve never stolen. Every dime that I say they have is there. I just haven’t given them all they’ve earned.”

“Some people might call that theft, Rial.”

“Who’s been harmed? I just changed the profit sharing parameters. That’s all. I *earned* that. Mabel Witherspoon has made a goddamned *twelve percent* on her portfolio, while the rest of the investment world has gone bankrupt. So what if she’s actually earned a few million more? She’s done *well*. Nobody’s been hurt.”

Cantwell closed his eyes and whispered, “But this drug thing...I don’t like it. People do get hurt with drugs.”

“Didn’t seem to bother you seventeen years ago, Rial. Back when you were sucking wind and about to go belly up. Who saved you then? Who saved your ass then? I’ll tell you who. *I* did.”

Cantwell let out another deep sigh. “I know.”

“You’ve earned *five* billion and siphoned off twenty. The other five is from *me*. I’ve earned us another five *billion* dollars. Shouldn’t I get some respect for that? You and I, we’ve actually *earned* the same amount of money.”

“It’s not the same,” said Cantwell.

“Fuck you, it’s not the same. Money is money.”

“Is it? I’m not sure it is. I’ll give you this, though. You’ve earned five billion. I’ve earned five billion in fees and profit splits, above expenses. That was *before* taxes, just three billion after taxes. I’ve siphoned ten.

The other thirteen we've earned *together*, by investing. We're partners. You know that."

Masco snorted. "Don't go getting all soft on me, Cantwell. Not when it's been *you* that's wanted fifty billion. I said I'd be happy with thirty. But nooo... *You* said we needed more."

"I've changed my mind. I say we shut it down. We shut down the drug deals. We shut down the siphoning. From now on, we play it straight."

"After nearly two decades, you want to play it straight?"

"Yeah. Stop the drug buy."

Masco laughed out loud. He began to pace the room even harder.

This time, Masco made Cantwell think of a gorilla pacing in captivity, it's caged instincts driving it to obsession. Lou seemed agitated, like a junkie sweating for a fix. Then a horrible thought came into Cantwell's head.

"Are you using, Lou? Is that it? Are you taking the drugs you sell?"

Masco guffawed. "You have no fucking clue, do you? You sit up here in your fucking Ivory Tower, peering at your fucking charts, schmoozing you're your fucking clients, traveling the fucking world, while I do all the hard work.

"I'm the one that cleans up your mess. I'm the one who has to test the product—"

"We don't need drugs!" yelled Cantwell.

"That's easy for you to say."

Cantwell groaned. He had a good thing here; they both did. They were billionaires. They were each listed on the Forbes 400. Sure, Forbes had no clue about the stolen money, how much they really owned. But that didn't matter. They had *respect*. They could go anywhere, do anything. They could dine with the president, or with the Queen of England. They could do the weekend morning shows, they could go on Leno. They had it all. Now Lou was about to screw it up.

Lou had gone into business with the most brutal cartels. He had promised them three billion dollars for product, blatant enough to attract the attention of the Feds with a big red flag. Even Cantwell's influence couldn't keep the Feds away on that, not if they got a bug up their ass about taking them down.

"Shut it down, Lou."

"I can't shut it down now, you know that. They'll kill us."

“They might do that anyway.”

Cantwell looked closely into Masco’s eyes. Yes, he was using. He could see it now. How had he missed the escalation? He’d been too pre-occupied with Mabel Witherspoon.

“How long you been using, Lou? And why?”

Masco’s shoulders slumped. He dropped into one of the chairs and let out a long, weary groan. “Until now, we’ve just been a lender. We put out the money for a buy, we get double back within six months. But you wanted fifty billion, so I changed the game. By taking the lead, we can earn *three hundred* percent, far more than you ever dreamed of.

“I’m dealing with the frigging cartels, Rial. Santiago...he makes you test the product every damn time, like he knows it’s going to make you weak.” He paused. “It just sort of happened...*You* try snorting pure blow and see what it does to you, you holier-than-thou fucking money manager...and Khan...I don’t even want to talk about Khan.”

“You need treatment.”

“Treatment? The only treatment that will cure this is a car bomb.”

“Let’s pay them off. We’ll pay them off. We’ll give the cartels whatever they want. I don’t care about the money. Offer them five, five billion. They keep their product. We’ll have it wired, tomorrow. We’ll get you into rehab...”

Masco shook his head. “Doesn’t work that way, my friend. I made a choice. Now, I’ll have to live with it, at least until after the Super Bowl. After that? Yeah, maybe after that we can shut it down. Sure. After that.”

“Go home, Lou. We’ll talk more on this tomorrow. I’m tired and so are you.”

## Chapter Twenty

### V

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#### **Ben**

It was nearly 10 P.M. I was seated at my computer, finally getting the first of Cantwell's keystrokes onto my laptop. Wouldn't be long before I had all his user names and passwords. Then I could surf his cyber world and find out everything. I'd probably be able to return all the money stolen from investors right here from the office.

I looked at Mabel. She was preparing to sleep on my couch. "You sure you don't want me to bring you home?" I said.

Mabel shook her head. "I'm scared, Ben."

"Yeah. I'd be scared, too."

At that moment, we began to hear the first audio from Cantwell's office. I switched on the digital recorder in my laptop and settled back in my chair. Mabel and I listened without speaking. Cantwell laid out how much he'd stolen, and what Masco had earned from dealing drugs. This was more than we expected, more than we'd hoped for. I could feel my spirits soar. We now had enough on Cantwell to take him down, at least privately. This wouldn't hold up in court. In fact, the recording might be enough to send *us* to jail. But a conversation like this, put in the right place? It would make Cantwell's career implode like the World Trade Center. My guess was that he would jump at the chance to return money to investors and then quietly slink into oblivion.

Then they started talking about the major drug deals, and Masco using. I could feel my spirits begin to fall, like Icarus, plunging into the earth in a pile of melted wax and feathers. The Columbians? The Afghans? Bad news. Really bad news. One didn't get in their way, not without enough firepower to level a Middle-Eastern nation, maybe not even then. The United States government couldn't stop these people, so how could we ever hope to? We couldn't; that was the truth. All we could do was shake sticks at them and hope we didn't piss them off enough to retali-

ate.

Sure, SOSCADADA had been able to slow the growth of the drug trade in America. Internal estimates showed an effective rate of ten to twenty percent. That was *huge*. SOSCADADA had been able to educate youths against drug use. They had even been able to take out some of the biggest U.S. distributors.

But these cartels were beyond brutal and ruthless. If Masco was involved with them, I wasn't sure I was up to the task. Even the old Ben might have walked away. It made me think we should just return the money to investors, not start a war as big as Desert Storm.

Mabel said, "I didn't know you had audio with that little thingy you put on Rial's computer?"

"I'm riding Cantwell's whole system, Mabel. Soon, I'll be able to make it do anything I want."

"But will you want to?" said Mabel. "Now that you know what's involved? This is far more complicated than we thought. Far more dangerous."

"What's life without a little risk?" I joked.

"Longer."

I smiled. It wasn't a happy smile. No, it was a wry, forlorn smile, because Mabel was right. We were walking into a gunfight with popguns.



## Chapter Twenty-One

### V

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Lou Masco left the Cantwell building and aimed his Mercedes into the street. He maneuvered over to NW 32<sup>nd</sup> Avenue and set his cruise control to exactly one mile under the speed limit. When he reached Brentwood Park he pulled into the main parking lot. There were thirty or so cars already there, using up half of the spaces. More cars were pouring in, so there must be some sort of event about to begin. *Good*, thought Masco. *The more the merrier.*

Masco waited inside his car. He was parked on the north side of the lot, facing east. He looked out at the expanse of well-trodden grass. To his left, there was a path that wound around most of the park. There was a scattering of people upon it, walking dogs, swatting a flies, staring at the sky. A couple of joggers got out of their cars beside Masco and began to stretch. Lou estimated the path to be about half a mile around, nothing daunting, for even the out of shape recreational runner.

Although the temperature had yet to make it out of the fifties, Masco could feel himself beginning to sweat. How did he let this happen? He already had more money than he could spend in a lifetime. He had a spectacular home on the water. He owned a 45 foot Halverson. He had a place in Costa Rica, up on a hill with a view that even Cantwell would die for. He even had a mistress who gave him great sex. Granted, it was over the phone and he'd never seen her face or touched her skin. But it was better that way, cleaner, safer. He wasn't one of those freaks who had to bang everything with open legs. He didn't have to sit at the blackjack tables, betting twenty-five grand a hand to get a thrill. No, he was a simple man. Let him sit out on his boat with a beer in his hand. Let him wrap his fingers around the throat of some innocent woman every few years. Let him fill a crate with a quarter billion dollars of cash every once in a while. That was all he needed. Why had he felt the need to do *this*?

Masco closed his eyes. It wasn't often that he got this way, pondering life like fucking Nietzsche. But he had nothing else to do right now, except to wait.

Shit. His career had started out with such innocence, working as a fixer for a small-time drug dealer by the name of Gomez. He made five hundred bucks a week in cash. No Social Security taxes, no income taxes, just green in the jeans and hit the bars on Friday nights. Life had been good. Then Cantwell showed up.

Cantwell had offered him five grand, just to set up a *meeting* with Gomez. He should have walked away. Maybe then, his life wouldn't have spiraled out of control into this—sitting in a parking lot waiting to dance with the devil.

Five thousand had become ten thousand. Then twenty-five. Overnight, Gomez had become a major player in the drug trade, fueled by Cantwell's money.

When Gomez's old lady shot him over the second half of a turkey sandwich, Masco had taken over the operation as his own. A partnership was born. Cantwell became the money man. Masco's drugs supplied the cash flow Cantwell needed to show stellar returns, and attract his first significant investors. Billions followed. It had been a partnership made in heaven.

So, why was he lurking at the gates of hell, sitting in his car, strung out on coke, waiting for a meeting with men who could just as easily shake his hand, spit on him or slit his throat? There was no way out, not anymore.

Masco saw a red handkerchief wave across the park. Time for the meet. Masco slowly got out of his car. He thought to sneak another snort; he needed one. But he'd be forced to take a line by the cartel, probably more.

Masco jogged along the path until he approached the far corner of the park. It couldn't have been more than three hundred yards, but his heart began racing like he'd sprinted five miles. When he neared the corner, he bent over and sucked up huge gasps of air. He could feel his heart thumping like a car piston with a stuck valve, not quite working as it should. He'd have to cut back on the drugs; they were killing him.

"Hello, Mr. Masco," came a voice from behind him.

Masco turned his face. A man with pockmarked skin and the black

beady eyes of a rat was staring down at him. He wore a thin smile, the kind a serial killer might wear as he stalked his next prey. There was something feral there, something not quite right.

“Hello, Angel,” said Masco.

“Our friend is waiting.”

Raul Santiago. The boss.

Masco stood up and arched his back. His head began to spin. He felt like he was on a carnival ride, maybe the Disney teacups. The world went around and around and around. He remained rooted in place, waiting for his brain to settle.

“Let’s go,” said Angel.

Masco shook his head. “Just a moment.”

After a minute more, Masco nodded. Angel frisked him quickly, then began to walk along the path. They turned the corner and moved another thirty yards south, until they were across from NW 195<sup>th</sup> Street. This sleepy street ended in a cul-de-sac against the park. There was a clear view across the expanse of grass, enough for Santiago and his people to make sure Masco wasn’t followed. A silver Rolls Royce limousine was parked at the end of the road beside the park. It looked odd in this neighborhood of small ranch homes with their peeling stucco facades, their old boats, junked cars and run-down campers in the driveways. Two men stood at the side of the limo, their feet planted in the mangy, burnt-out grass, with binoculars in their hands. They spread behind Masco as he passed them.

When Masco reached the limo, the rear door opened. A solitary man sat inside. He was wearing a suit of black tropical wool. Beneath the jacket was a white silk shirt with a slightly ruffled collar. It was oddly feminine, particularly for a man famous for such brutality. A pair of black penny loafers, without socks, covered Santiago’s feet.

“Come in, my friend,” said Santiago.

Once Masco was seated, Angel and the two bodyguards slipped quickly inside. The car began to speed off, even before the door was closed.

The limo drove around the city for a full five minutes, before anyone said another word. Santiago simply stared at Masco. Masco didn’t know what to say, so he remained silent, staring back. What he wanted to say was that he was having second thoughts. He wanted to tell Santiago to

take a flying hike, that he had no more use for his product, didn't even want the money. He wanted to tell him he was *done*. It was over. It had been a good run, a great run. But his days of riding the razor were over. It was time to cash out and settle down.

Masco could feel sweat beginning to pool beneath his armpits. A thin layer of moisture began to seep along his scalp, followed closely by oily bubbles along his forehead. Soon, he began to tremble.

Santiago frowned. "You don't look very good, Lou."

"I'm fine," he said.

Santiago nodded toward one of his bodyguards. The man pulled a small table out from beneath a seat and locked its legs into the floor. He reached into a maple cabinet that was built into the back of the limo, removed a black leather pouch and unrolled it onto the table. The case held several vials filled with white and brown powder. There was an assortment of spoons, some small, some larger, a butane lighter and a few virgin syringes encased in plastic.

Santiago said, "You will sample our latest wares."

Masco shook his head. He was done. He was going to shake this monkey, beginning now.

"I trust your product quality, Mr. Santiago. No need to waste it on me."

Santiago laughed. "Oh, but I insist."

One of Santiago's guards pulled an HK out of a shoulder holster. He dropped the magazine and began to count the bullets. He glanced over at Masco and smiled. He had a gold front tooth, which glinted blood red in the dim light of the limousine. Masco closed his eyes. He held them that way for a long moment. Then he took a spoon and dipped it into one of the vials. He brought the spoon to his nose and snorted. The cocaine rushed through his head like a hurricane. He felt his eyes bug wide. His heart began to race again, harder and faster than when he'd been running. He felt the world begin to pull away, as if he were riding upwards in a balloon, watching as the land began to telescope into tiny black specs.

"What's in this?" Masco whispered. This wasn't just cocaine. It was pure and it was powerful, but there was something else, something in it that mulched the reality of Masco's mind into tattered little shreds.

"You like?"

Masco felt his world began to whirl. "Too much. I don't like...I don't

think I want to do this anymore. I...I..."

"Try the other," said Santiago.

"No, I—"

Santiago's guard chambered a round with a loud *snap*. Masco looked to the guard. The guard smiled at him again. This time the gold in his tooth appeared to melt. It seemed to go soft and began dripping out of his mouth, like blood. The guard made a gun with his free thumb and forefinger and fired off a symbolic round. "Pow," he said.

Masco looked at Santiago. He smiled weakly and said, "Sure. I'll try it."

Masco dipped the spoon into the second vial. This one didn't give the same crazy kick. It was just cocaine. But it was as powerful as a thoroughbred racehorse. It took him flying across the countryside, driving the world past him like he was in the Kentucky Derby.

"Which do you like best?" Santiago said.

Masco felt his eyes roll, around and around, then into the back of his head. He didn't like either of them, not anymore. But he was trapped. Trapped in the limousine, trapped in the drugs, trapped in the life. He struggled to focus and said, "Both will have their fans."

Santiago grinned. "I thought so."

"Listen...Mr. Santiago...I've been giving this a great deal of thought...I've decided that I'm going to retire...I thought I would want to do this forever...But I'm getting too old...I need out."

"We are as old as we feel, Mr. Masco."

"It's just that...I don't want to have to worry...to have to watch over my shoulder...I just want to be...done."

Santiago smiled again. He nodded toward the guard with the gun. The guard leaned over and calmly forced the barrel of his Heckler & Koch into Masco's mouth.

Santiago said, "You want this to be over? Is that what I'm hearing?"

Masco felt like he was about to puke. He leaned over, the gun still pressed in his mouth. He felt his shoulders heave and he gagged, once, twice. Santiago motioned for the driver to stop the limousine. They were on NW 186<sup>th</sup> Terrace. It was a lazy residential street with little traffic and modest ranch style homes. Masco opened the door, jumped out and threw up onto the sidewalk. Nobody saw it happen, except for a young boy, who happened to be riding by on a small bike. The boy stopped and

stared at Masco, wide-eyed and silent. Masco stared at the boy. He looked to be about ten years old. He was wearing a red and white shirt. The shirt was covered with grass stains and it had a large rip on the collar. His bicycle was blue, with rusted handlebars. Masco and the boy locked eyes for several long seconds before Masco said, “Boo!”

The boy’s mouth opened with a silent scream. He pushed off on the bike and began pedaling as fast as he could. Once he was fifty yards away, the boy turned back and stuck out his middle finger, before continuing down the street. Masco cleared his throat and waited for a moment, before stepping back into the car.

“There,” said Santiago. “You feel better now?” He paused. “I think we had a little misunderstanding there, ese. My man seems to think you said you wanted to die. You don’t want to die now, do you?”

“No,” choked Masco.

“No. I didn’t think so.”

As Lou Masco left the limousine on 195<sup>th</sup>, and began his walk back across Brentwood park, Ben Johnson lowered his binoculars. “Meeting’s over,” he said.

Mabel continued to gaze through her Zeiss spotting scope. “He doesn’t look very good, does he?” she said, without pulling away from the single eyepiece.

“Must not have gone too well.”

Masco’s body looked like it had wilted while he was inside the limo. He looked two inches shorter and twenty pounds lighter. His swagger was gone, and he appeared to have aged ten years. Mabel wasn’t sure, but it looked like he was dragging a leg, as if he’d had a mini-stroke or something.

“He’s stoned,” said Ben.

“He’s beat,” said Mabel. “If he weren’t such a killer, I’d be tempted to feel sorry for him.

“That’d be like thinking that a cobra looks cute, and then trying to pet it,” said Ben. “You *never* feel sorry for a man like that. You do, you die.”

“I’ll remember that.”

“You better.”

Ben wondered if she would.