

MAN
I N T H E
MIDDLE

KEN MORRIS



Baltimore, MD

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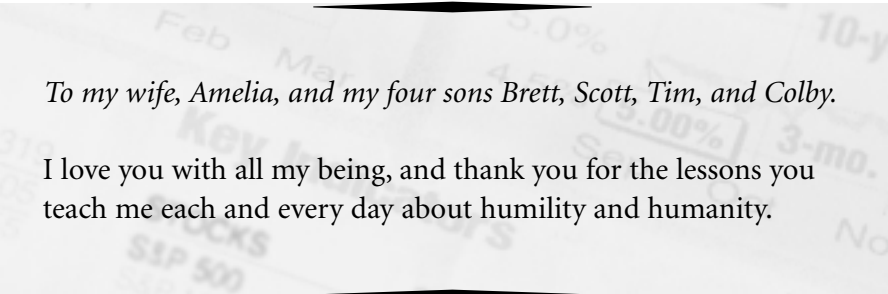
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To my wife, Amelia, and my four sons Brett, Scott, Tim, and Colby.

I love you with all my being, and thank you for the lessons you teach me each and every day about humility and humanity.

PROLOGUE

BLOOD-RED STRIPES RIBBED THE HORIZON WHILE AN OCEAN BREEZE, WED to the scent of salt and seaweed, rustled past. Later that day—perhaps unaware of the morning’s tragedy—children would splash in the La Jolla Cove, playing Marco-Polo through peeking eyes. It was a setting that made San Diego’s North Coast so unique, validating citizens’ claims that this *was* “America’s finest city.”

Nicholas Zerets, however, cared nothing for clear skies, May sunshine, or the citizenry as he moved with effortless strides down this gold-plated stretch of real estate. Past a steak restaurant, a valet booth in front of an eight hundred-dollar a night hotel, and a newly built bank building boasting a hundred billion in assets, his heels click-clacked as if a ticking clock. When a San Diego City police car turned a corner and headed in his direction, he leaned back on his heels and slowed to a stop. He withdrew a tin box from a hip pocket, opened it with one hand, and removed a dark papered Djarum. He set the Turkish cigarette on its slow burn and watched.

Once the black and white accelerated and sped past, Zerets dragged deeply on the lit weed and continued his march. At his side, and chained to his wrist, hung a steel reinforced briefcase crammed with stock trade-confirms, notifications of maintenance calls, and final requests for additional funds—a substantial commemorative for those who would later investigate. Back at his apartment, on a computer monitor, was a screen full of stock symbols—each signifying a past trade—and nearly every one a miserable loser. It wouldn’t take a MENSA to understand the why of his actions.

Zerets continued across the street toward Jackson Securities’ branch office. He already knew the brokerage firm filled the ground floor of this six-story, two-year-old building. A half-dozen retail brokers were visible through glass doors. Some chattered on phones, others, like puppets putting on a show, sat face-to-face with clients. Sales assistants took notes at cramped desks outside their boss’s offices. And all of this took place in a tight area of less than two thousand square feet.

Entering, Zerets snatched a brochure, musing over the assertion, in block letters no less, that Jackson was at the forefront of capital formation:

**DO YOU WANT TO GET IN ON THE
GROUND FLOOR OF THE NEXT MICROSOFT?**

Jumping to the brochure's end, he read:

We are in the business of finding undiscovered investment gems while they are still in their raw, uncut form. That's good for American business. That's good for our clients.

He dropped the promotional material to the floor and announced with a slight accent, "I am Zerets, here to see Cannodine."

The young female receptionist he spoke to sat behind a desk that swept across ten feet of lobby. "Mr. Cannodine is expecting you."

Zerets looked across the room to the spread-legged security guard. The cop cocked his head at the exit sign. Zerets nodded back. "I am aware of which is his office," he replied.

He continued across the carpeted floor to a solid-wall office with the nameplate, *Erik Cannodine—Branch Manager*. Zerets knocked and opened in a single motion.

Cannodine had slicked-back hair and skin stretched across fat cheeks. He looked up, then snatched a dark jacket from behind his chair and whipped it over his shoulders.

"Mr. Zerets," Cannodine said, "I am sorry about your trading account. Had we known you had access to a million in cash, we'd never have liquidated to satisfy your margin debt." He rubberbanded a smile and offered his hand.

Zerets ignored the proffer and did a quick inventory of the office. Oak desk, white carpet, built-in bookshelves, a degree hanging from the wall, and branch office records stored in a row of locked floor-to-ceiling cabinets lining a back wall. Along one shelf, and adorning every piece of flat-topped furniture, were family photos of a peppy trophy wife and three kids, all looking like carbon copies of their old man. Cannodine was at least fifty, so Zerets figured this was a second marriage.

"I see you're admiring my kids." Cannodine's delivery was salesman

smarmy but laced with a nervous tremor. “You have any tykes, Mr. Zerets?”

“No.” Zerets continued to survey the surroundings.

“Not to worry. You’re young enough. I had my last when I was forty-seven. Poor me, eh?”

“I am not much on chit-chat, Mr. Cannodine, and I feel urgency to complete my mission.”

“Of course, let’s move on.” Cannodine’s tone made it clear he understood they were busy men. “And, well,” he continued, “I just wanted to let you know I feel bad about the way things unraveled for you. Very unfortunate. But with so many day-traders losing so much money, our back-office is forced to liquidate when super-active clients get below twenty-five percent of their equity value. And you didn’t respond to margin calls. It wasn’t until later I discovered you were connected.”

Zerets ignored the administrator’s apology. “You were instructed not to mention this visit. You were discreet?”

“Of course, Mr. Zerets.”

“I assume you have no problem accepting large amounts of cash?”

Cannodine sat and opened a folder. “No, sir. Cash shouldn’t be a problem. We have to make certain disclosures, of course.” He began stacking paperwork. “A few things to sign. Would you like a cup of coffee?”

“No.” Zerets unfastened the chain from his wrist. The briefcase lay propped open on the far edge of Cannodine’s desk.

“I know you’ve had some misfortune with a few of your trades,” Cannodine said, “but I’m sure your luck will change. We’ve got a guy who dropped a cool half-million, then made it—”

“Come here,” Zerets said, “and I will show you what I have inside my valise.”

“Is it really a million?” Cannodine drew closer. “It’s amazing that so much money can fit into a briefcase. You’d think it’d take a big box.”

“Yes, you would think so.”

Stepping to his left as the manager passed by, Zerets waited, then struck with a hatchet-like palm across Cannodine’s soft neck. The fat man bounced off the desk and crumpled to the floor.

From inside his briefcase, Zerets clutched the first of six M-67s. He pulled one pin, placed the device under Cannodine’s body, yanked a second pin, and rolled the two and a half-inch fragmentation grenade against the file cabinets. He put two additional spheres in each of his jacket pock-

ets. Calmly, he walked through the office door.

Noting with satisfaction the armed guard's departure, Zerets removed two grenades from his right pocket. He positioned himself with his back to the rear door. Pulling both pins, he tossed one of the two explosives over the reception desk. The girl looked up through a puzzled smile. He lobbed the second to a far corner.

Zerets activated and rolled the final two grenades as the first explosion blew open the office door. Splintered wood and Cannodine's remains filled the air. From his protected position, Zerets saw one of the flunkies slap her hands to her face. Immediately after, the second explosion shredded the contents of Cannodine's file cabinets.

Zerets spun and grabbed the rear door handle.

"Shit!" he yelled as a rare drop of perspiration zigzagged down his neck.

He kicked the bolted door. It was solid.

Instinctively, Zerets flew towards the glass-faced front door thirty-five feet away. A single stride later, a series of four explosions obliterated what remained of Jackson's offices.

Including Zerets.

CHAPTER ONE



“I AM SORRY.” The voice sounded old. “Hannah was the best...”

Peter Neil had heard this sentiment a hundred times over the last five days, and each time he had, it resurrected the image of his mother’s body, mangled in the crash. But nobody had eulogized Hannah Neil more effectively than Jason Ayers, his words coming slowly, as if wrenched from his heart.

Ayers—sixty-two years old, Stanford Law School, respected, revered by some, wealthy, and a man seeming to have everything—had aged a decade in the two years since Peter last saw him. What, Peter now wondered, did this important man want with a zero like him? It was strange. And painful. In the fifteen minutes since pecking at the front door, Ayers had proven himself to be a hundred and sixty-pound pillar of salt, rubbing against Peter’s wounds. Their exchange had been restricted to condolences and heartbreaking testimonials as to how wonderful Peter’s mother had been, none of which Peter needed to hear. His suffering was kiln-hot without additional stoking.

As Peter stepped from the kitchen, balancing two cups of scalding, espresso-strength coffee, his normally broad shoulders sagged under a mountain of regret. Regret that he had done little in his twenty-eight years to have made his mother proud. Regret that he was stuck in deep shit without a clue as to how to get out. And regret that he had answered the door this morning.

Before sitting and planting his own elbows on the card-table separating them, he placed one cup in front of the older man. As Peter squirmed, unable to get comfortable, the freeway traffic, not many yards outside the west wall, zipped by in a noxious migration to nowhere.

Ayers picked up the mug, blew steam, and took a small sip as his untethered head wandered. Peter found the awkwardness of this tête-a-tête less troubling than the sense that no end was in sight. Ayers gave every sign he was dug in for the long haul. Peter doubted the man even had sufficient

energy left in his bones to get up and leave, even if he wanted to, which he clearly did not.

Peter decided to clear the air. “I know about you and Mom,” he began.

Instantly, Ayers’ hand—the one clutching the mug—went limp, causing scalding liquid to flood across the table. Peter sprang up, grabbed a pile of paper napkins from a wicker basket, and threw them over the spreading puddle. Ayers’ hand was wet and red, but none of what must have been excruciating pain registered on his face.

“You know...about...Hannah and me?” Ayers asked. “What happened?”

Peter reached across the table and snatched the half-empty cup. With a fresh napkin, he mopped Ayers’ hand. “You should see a doctor—”

“Oh my God.” The words were faint. Then, full of urgency, Ayers craned forward like a broken-necked giraffe. “What do you know?” he said. “Tell me.”

“I know,” Peter began, hoping to calm the distraught man, “you and Mom were intimate. She never told me, but I knew. I also knew she broke it off years ago.”

For the first time in many seconds, Ayers exhaled. “Lovers? That’s what you know...”

“Yes. I understand it was a brief affair. And believe me, I don’t blame anyone. Listen, Mr. Ayers,” Peter continued, “Mom didn’t fault you. And she was grateful for what you did—getting her the job. She called you her dearest friend...” The words *the day she died* stuck inside Peter’s mouth.

“No matter what happened,” Ayers said, “I loved her.”

Before Peter could respond, his mother’s pet calico—now Peter’s—waddled past them.

“I always liked Hannah’s cat,” Ayers said distractedly. “What’s his name?”

“Henry.”

“Yes. Henry.” Ayers cleared his throat. “I, I have a confession to make. As you know, I was close to Matthew at one time, not just your mother.”

Peter nodded, recalling that Ayers and his father were college roommates and friends for years after. Their families at one time had frequent dinners together, but to Peter it always seemed an odd social mix. While Ayers was successful, Matthew Neil rarely had paid next month’s electric

bill before it was due. Even so, Ayers was like a sycophant to Peter's dad, clinging to their friendship as if it were oxygen administered to an asthmatic.

Then, out of the blue, the year before Matthew Neil grew ill, Ayers was no longer a welcome guest in the Neil household. Nobody—not Peter's mother, not his father—ever offered any explanation for what had happened. But whatever the reason for their falling out, Ayers took the initiative, contacting mother and son shortly after the elder Neil passed away. That was ten years ago. The prodigal friend assisted them by insisting Hannah enroll in a program, become a paralegal, and join the law firm bearing his name. Peter had no choice but to be grateful, and that meant he must suffer through whatever this wreck of a man now had to say. He gripped his chair and held tight.

"I need to do something for you, Peter."

"This isn't necessary—"

"Let me finish." Ayers raised his damaged hand, continuing to show no signs of discomfort. "I understand you quit your job this week."

Peter wondered how Ayers knew about that development. "Mom's death made me re-evaluate my priorities," he confirmed. "I was fed up with pushing overpriced mortgage loans on unsuspecting clients."

Peter decided not to mention that he had handled his resignation with blowtorch subtlety, telling his boss, Craig Hinton, he thought the man crooked for making side-deals with mortgage lending institutions that concealed their bloated interest rates in confusing terminology. He'd said a few other things as well, none of them endearing.

"A person needs to have a job he enjoys." Ayers' head turned and locked on a wedding picture of Hannah and Matthew Neil propped atop a side table. Peter followed his gaze. In that photograph, cake covered the newlyweds' smiles like thick makeup. Jason Ayers—slightly out of focus—hovered off to one side, hoisting a champagne glass in an apparent toast.

"Yes," Peter half-heartedly agreed. "I guess they do."

"Peter. This is hard for me to admit..." Ayers paused to clear his throat. "But I did additional checking. Your mother told me she didn't approve of your girlfriend—Ms. Goodman."

"No, she didn't," Peter said. The suspicion in Peter's voice wasn't meant to be disguised. "I broke up with her the same day I quit my job."

Ellen Goodman's image filled his mind in a blaze of glory. On the one-to-ten scale, with ten being knockout, she was a twenty-three, but the woman had the morals of an alley cat and, to make matters worse, had been a co-worker. Her sleeping with their boss, in what she regarded as a career move, was another reason why Peter quit his job and romance simultaneously.

"I already knew about your breakup," Ayers said. "Ms. Goodman has a reputation. Well-founded I am told."

"You could know these things—" Peter said, making no effort to hide his displeasure or the challenge in his voice "—only by hiring an investigator to pry into my life. Did you?" He didn't dare ask how much more about his life Mr. Jason Ayers had dug up.

Immediately, the man grew nervous and apologetic—even seemed surprised that what he had done might be interpreted as inappropriate. He said he did these things with the best of intentions. He had promised Hannah, he said, to help Peter if anything ever happened to her. He was, he reminded Peter, a link to the past. Practically family.

"I swear to God," Ayers continued, "I never meant to upset you. I didn't know any other way to keep my promise to Hannah."

One after another, the rationalizations flowed as if Ayers hoped one or two—like argument spaghetti thrown against Peter's brain—might find their mark and stick. As he listened, Peter's emotions ran the gamut from pissed-off at the invasion of his privacy to pity over the neediness in Ayers' pleas. In the end, Peter went with sympathy. He reminded himself of his and his mother's debt to Ayers. That damn debt.

"Would you like to learn to trade stocks, bonds, currencies?" Ayers asked, sounding hopeful. "You'd work for—"

"I appreciate the gesture, Mr. Ayers, but it's not something I'm interested in."

"Stenman Partners is a hedge fund. They manage billions of dollars," Ayers continued as if Peter had said nothing. "I am their counsel. They would hire you in a minute on my recommendation." He explained that Peter had a lot going for him: he did well at UCLA, was good looking and athletic, and people gravitated to him. "All you've lacked is motivation."

"You mean to make money?" Peter asked.

"I know it sounds crass, but yes. By the time you're thirty, you could

be making more money than you ever dreamed—”

“Not now, Mr. Ayers. But thanks anyway.”

Ayers tried several more times, unsuccessfully, to sell Peter, then said, “There must be something I can do.”

Partly to calm Ayers, partly to address some leftover questions he had about events just prior to his mother’s death six days ago, Peter said, “Maybe you can help explain a few things to me.”

Ayers’ head lifted. “I’ll try.”

“The morning Mom died, she came to see me at work. She seemed disturbed.”

Ayers looked away. “About what?”

“The explosion in La Jolla. She said she knew that man Cannodine at Jackson Securities. When I asked, she seemed frightened and evasive. Was that related to your law firm?”

Ayers made a twitch-like nod. Leeman, Johnston, and Ayers, he confessed, handled legal affairs, on a retainer basis, for Jackson Securities. He and Hannah met with Cannodine a couple of times.

“That explains how she knew he had young children.”

“Yes. Mr. Cannodine had pictures of the kids and spoke of them.”

“She felt sad, knowing his kids would suffer. She also said the others who died weren’t guilty of anything. Do you know what she meant by that?” It was highly unusual for his mother to hide things from him, but when they had met that morning, she seemed evasive. She had also been nervous and near tears, and all he gave her were five minutes on his way into work. He should have done more—at least had a cup of coffee with her. He now hoped Ayers might throw him a bone of understanding, something to hold onto that might explain her unusual behavior. In his desire to hear something new, Peter didn’t notice Ayers’ face turn even more ashen.

Ayers shook his head. “I don’t know what she might have meant, other than the obvious: a number of coworkers died with Mr. Cannodine.” With an escalating voice, he continued: “Did she say anything else? Think, Peter! I need to know.”

Ayers’ passion startled Peter. He paused, shook his head, then said, “Some of your clients upset her. I think she meant this Cannodine guy, but Mom wasn’t specific.”

“Did she mention anyone by name? Or say what Cannodine had done?” Ayers’ hands massaged his brow as if he might erase wrinkles or tear skin in the process.

“No, but she did say lawyers represent...what was it?” Peter closed his eyes and replayed the meeting. His mother had surprised him outside his office only minutes after he’d first heard about the Jackson Securities tragedy on his car radio. She huddled under a stairwell in the shadows, shivering despite heated Santa Ana winds blowing south from Los Angeles.

As Peter reassembled that last conversation, he continued: “Clients, she said, did evil things—she used the word ‘egregious’—and, despite that, attorneys acted as their advocates.”

Ayers claimed to have no idea what Hannah meant. When it seemed the conversation had run its course, Peter made a show of looking at his watch. “I’m sorry, Mr. Ayers, but I need to get ready to go. I have a meeting with the attorney who handled Mom’s finances.”

Peter herded Ayers to the front door. Before leaving, Ayers begged one last time. “Please, Peter, consider the job offer. If you don’t let me help, I won’t survive.”

Tired of the topic, Peter said he’d think it over. With that, the melodrama thankfully ended, and Ayers retreated back inside the shell he’d carried through the front door an hour earlier. Though Peter knew Ayers was upset, something beyond sadness hung in his eyes. Adding to the mystery of the last hour, Peter wanted to know: what did helping him find a job have to do with survival?

An hour later, the strange meeting with Ayers still kicked around the back of Peter’s mind as he drove to meet his mother’s financial attorney. The lack of information coming from Ayers had added to his confusion. Too much about the day his mother died remained a mystery. That an off-duty cop witnessed the crash and provided details—“she drove too fast...hit a piling...the car burst into flames...death came instantaneously”—provided little insight. Was his mother simply upset with work? Was that why she drove so recklessly? That didn’t seem possible. Was there more to the connection with Cannodine and Jackson Securities? If so, why had

Ayers downplayed matters? Peter worked through the details but got nowhere.

For one of the few times in his life, Peter had an overwhelming desire to open up to someone. But he couldn't push a nonexistent button. The Neils had been independent to the point of stubbornness, especially Peter's father. The elder Neil had kept his feelings private, unwilling to burden friends. It became a family trait.

At the thought of his father, Peter reached into his pocket and felt the face of his moonstone—a gift from Matthew Neil fifteen years ago. The white gem, his father had told him, could relieve all anxiety if one passed a thumb over its smooth face. Peter believed him and rubbed whenever tense. Like now.

Moving along the packed interstate at a breakneck five miles per hour, and ignoring the knocking sounds of his multi-injured VW Jetta, Peter replayed his concerns. He remained puzzled over what he'd seen the day of his mother's death, on his first trip back to his childhood home to rescue her pet cat—a familiar twenty-minute drive south on Interstate 5 and east on Balboa Avenue. The route took him past the baseball fields where his father had coached him for nine years. Cattycorner to Peter's final turn, he viewed the high school track where he had starred as a middle-distance runner. He next passed the home of a best friend from childhood, long ago abandoned in a move to a more prestigious address.

Similar to most homes in the suburb of Clairemont, the Neils owned a single-story stucco on a cramped eighth of an acre. Two blocks away, furious traffic burdened the city's main streets while strip malls and fast food restaurants ran in unbroken lines for blocks, and groves of signposts outnumbered trees ten to one. *Modest* was the best way to describe this northeast corner of San Diego. Matthew and Hannah Neil had bought the home twenty-five years ago. Back then, young families populated the neighborhood. In the Neils' household, there was enough roughhousing to raise the roof, but the roof hadn't been raised since Matthew Neil had died. As he neared his destination, Peter felt anxious. Could he stomach entering the house, he wondered, knowing it was no longer anyone's home?

Peter parked at the curb and approached through the front-yard just as a dark sedan drifted past, speeding up slightly when he absently looked up and over. A half step later, a dry leaf crunched underfoot, directing his

attention to the walkway, now cracked where tree roots had worked their way underneath. Alongside the sidewalk, the sparse lawn had turned to rust brown, a victim of ongoing water shortages in Southern California. A local evening paper—dated the previous night, the night his mother died—rested atop the steps leading to the porch. Peter recalled reaching down and picking it up. *Odd*, he had thought. His mother always retrieved her paper when she came home from work at six o'clock. The police officer said the accident occurred around half past nine in the city of Carlsbad, twenty minutes north and west of Clairemont and thirty-five minutes north of downtown San Diego, where she worked. Where was she headed that night? She never went out late, and, as far as Peter knew, she didn't have any friends in that part of North County. Had she worked longer than normal hours? Had she met with someone? If so, was there a person who might share a last conversation? Peter had a deep longing to know these things.

He had entered the house through the front door. Henry immediately bounded over, then snaked his way in and out of Peter's legs, rubbing calico fur against his jeans. The animal purred like a small engine.

"You're scared, aren't you, Henry?" Peter asked.

With the blinds drawn, the entranceway was dusk-dark. He looked over to the living room and the oak floors, chipped and dented with nearly three decades of hard-use. The area rugs had worn spots at their edges, and the house smelled musty. Surveying the rest of the room, he noted a pile of papers, threatening to spill off the cedar work desk. Peter went over and opened the top drawer. It was empty. He wondered if his mother was looking for something and dumped out the contents. Another strange thing: the computer was turned on, the screensaver dancing with floating checkerboards. When he slid the mouse, his mother's file window popped up. After shutting down the computer, he had considered taking a tour of the house—his old room, the den, his mother's bedroom—but decided to wait for another day. He felt too drained to weather the sadness.

He noticed a flashing light on the answering machine, which sat on the window ledge separating the kitchen from the dining area. He shuffled over and hit *play*. The machine-voice announced there were seven messages. The first message came in at 6:03 p.m. That call began and ended with a hang-up. The other six messages ended similarly, except for the

third call, where a hoarse male voice pleaded: “Please pick up.” The steady flow of calls, the last coming at 11:04 p.m., confirmed his mother had not made a stop home before driving to Carlsbad.

With Henry standing alongside his empty food bowl, Peter realized the animal hadn’t been fed the previous night—another unsettling curiosity. His mother went out of her way to take care of her pet, and not coming home—at least long enough to feed Henry—was unprecedented. It also meant the computer had been left on that morning. None of this made sense, then or now. His mother rarely forgot even small tasks.

From a hook near the phone, Peter remembered retrieving a set of keys. One was an extra to his mother’s destroyed Subaru. The other key, undersized, looked like a bicycle-lock key with a round, nondescript insignia and some kind of numerical code stamped across its face. Peter removed the smaller key and slid it onto his key chain. One day, he suspected, he would discover whatever the key unlocked—maybe some trinkets or memories locked in a drawer or a box somewhere in the house.

He next fed Henry, gathered up the animal’s bed, litter box, dishes, and food, and put them in several grocery bags. Scooping up the cat with his free hand, he left. Peter loved this house, but he had driven away without a look back.

On the lengthy drive to Smitham and Jones, Estate Attorneys, Peter had too many questions and too few answers. Arriving at the Solana Beach law office, Peter put these concerns on temporary hold. Jerome Smitham had said certain matters needed to be decided sooner, rather than later. The man’s concerned tone of voice had made it clear: there were unpleasant, pressing financial issues. Time to address a whole new set of problems.

Peter entered and the receptionist immediately escorted him to Smitham’s office. In his sixties, the attorney, at six foot-six inches, resembled a preying mantis, his skin taut like pulled taffy, and his joints sharp and severely angled. He also jittered like a man who had inhaled five cups of house-blend. Hound-dog eyes, however, gave his face a sympathetic look.

After a few minutes of brutal overview—in which Peter learned more

than he cared to about red ink—Smitham informed him, “I advised your mother to declare personal bankruptcy,” as if explaining why he shouldn’t be sued for malpractice.

“No way she’d do that,” Peter said. He didn’t bother to explain about the Neil family pride. His father had laid it on the line: pay your debts, and meet all your obligations, no matter what.

“You’re right,” Smitham said. “The suggestion of bankruptcy offended her. I’ve been advising Hanna *pro bono* off and on for the last five years at the request of Jason Ayers. He sends substantial referral business my way, so I was happy to do him a little *quid pro quo*. That means—”

“I know what *quid pro quo* means, Mr. Smitham. I also know *pro bono* means you’ve been working for free.” Peter immediately regretted his tone of voice. “Mr. Smitham, I appreciate what you did for my mother.”

Smitham nodded.

Peter looked over the ledger pages lying on the table and tried to make sense of the lines and rows of numerical entries. “Excuse me if I sound stupid,” he said, “but it looks as if Mom still owed money from Dad’s hospitalization.”

Smitham gave an almost imperceptible nod. “Unfortunately, yes.”

“How could there still be debts after more than ten years?”

The attorney explained about the medical costs associated with Matthew Neil’s illness. “They were gigantic,” he said. “Peter,” he continued, “if Hannah were still alive, I wouldn’t say anything.”

“About what?” Peter asked the question, despite knowing he didn’t really want to hear the answer.

“Your schooling was another drain on her finances. In your junior year, a tuition check bounced. Jason Ayers picked up the shortfall.”

Peter’s guts sank. “That can’t be. She and Dad set up a trust. She said everything was paid for.”

“Saying it didn’t make it true. Hannah had nothing—as I already implied, her entire income went to pay bills and debt service.”

Peter surveyed the attorney’s office while he absorbed all this new information. Diplomas and pictures of Smitham’s family hung in precise rows: a son, a daughter, several grandchildren, a plump wife. A picture of him in a fishing outfit, a bass flapping in a net, was blown up into a three-foot by four-foot glass-fronted frame, and made the centerpiece of an

entire wall.

Despite its cavernous dimensions, the office felt confining. Overstuffed furniture, standing lamps, pine filing cabinets, and over-filled bookshelves shared the room with billowy live plants whose broad leaves selfishly demanded space.

Worse, the room felt jungle hot.

Peter removed his jacket and slung it over the arm of the leather chair. His knees bent into his chest. He felt like a leaf-eater waiting for the next predator to take a bite.

“I need to know what you intend to do about your mother’s mortgage,” Smitham said.

“Mortgage?” Peter had no notion his mother still owed money on the house. He quickly came to a new understanding: he didn’t just have nothing, he had less than nothing. No make that *substantially* less than nothing. “How much?” he asked.

“Unfortunately, your mother secured loans against her property. Little or no equity remains. If you don’t repay approximately fifty thousand dollars, creditors will force sale.”

“I grew up in that house, Mr. Smitham. Mom would never have wanted me to give it up.”

“If you can manage the payments, I should be able to convince the creditors to let you keep the place.”

“Fat chance of that. I’ve got no job, and, because I opened my big fat mouth when I quit, I’ve got a former boss who hates my guts and won’t give me a reference worth shit.”

The phone rang. On the third ring, Smitham said, “Excuse me. I must take this call.”

The desk separated the older man from Peter by ten feet. Smitham spun in his swivel and began to speak in a low voice. Over the high-backed chair, Peter saw only the top of the attorney’s head. As he waited, Peter continued to eye the numbers on the ledger. His parents, it seemed from the lines of debits and credits, never had a dime of savings. He wondered: was being poor an inherited trait? While he pondered his financial morass, Peter thought he heard Smitham say, “Jason” and a moment later, “debts.” Less than three minutes after picking up, Smitham spun and again faced Peter. “Excuse me, where were we?”

For the next few minutes, they reviewed Peter's options. Smitham then asked, "Do you have any assets?"

"Squat. Owe money on my car. Rent's due. I have maybe a grand in accrued salary and commission, and that's more than spoken for. Basically, I'm tap-city." Peter reflected inwardly long enough to blame himself for getting into this mess. If stupid were smart, he told himself, he'd be Einstein.

The attorney nodded as if he'd heard those thoughts and agreed with them. "I understand you have a standing offer from Jason Ayers."

"That was Mr. Ayers who just called?" Peter asked.

"Yes. He wanted me to reiterate—in the face of what you've learned about your mother's financial situation—his offer to set up a job interview. Stenman Partners is a prestigious and potentially lucrative place to work."

"I know nothing about the capital markets beyond what I learned in Econ 101, and I couldn't pick Stenman from a police lineup if someone helped me."

"They prefer to train their own traders. Commitment, loyalty, intelligence, and hard work are what Stenman seeks in an employee."

"Thanks, but I think I'll pound pavement. See if lightning can strike. Can you keep the creditors at bay for a couple of weeks?"

"Under the circumstances? Yes. Perhaps you have other relatives who might loan you some money. An aunt or an uncle? A grandparent?"

"Nope, but even if I did, I wouldn't ask."

"Don't forget Mr. Ayers' offer," Smitham said. "He sounds sincere."

"Yeah. I'll keep it in mind."

"He cares, Peter. Like...well, perhaps like a father."

Peter recalled Ayers' own son. Curtis had died just after their families stopped seeing each other. Maybe Ayers *was* reaching out to him as he might a son. Peter was skeptical, but it might explain some of his bizarre interest. The thought also brought to mind Ayers' daughter. Peter wondered what had happened to skinny, freckle-faced Kate.

"I recommend you call Mr. Ayers and talk it over."

"As I said," Peter answered, "I'll keep it in mind while I see what I can manage on my own. Thanks again, Mr. Smitham."

The attorney offered a painful smile as Peter stumbled from his office.

When the elevator arrived and Peter stepped in, his eyes roamed to the acoustic panels in the ceiling. He spoke to the tiny holes: “Hey, God, if you haven’t heard, I need a job.”