

THE
BANK



A.B. GOODMAN

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Title

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Chapter 1 – MURDER

Charlie Bakkendorf considered himself an ordinary man. Neither virtuous nor villainous, he lived a life driven by simple wants and needs, with no space for malice. His title, "vault manager" at the esteemed investment bank Bolton Sayres, carried prestige but little meaning; in reality, Charlie managed nothing. A high school graduate with no special credentials, he had drifted into the role without fanfare.

At 32, Charlie was single and ached with loneliness. That, however, was about to change—or so he believed. In just two weeks, Maria had turned his world upside down. Her face lingered in his mind, vivid and irresistible. He was smitten.

He hoped his insistence on sending her home by taxi had made an impression. It was a small gesture, but one he felt conveyed his sincerity. Smiling to himself, he replayed the memory of their coffee date, which had unexpectedly blossomed into a charming dinner. On Saturday, he would see her again, treating her to an evening designed to dazzle: dinner at an exclusive New York City restaurant, followed by a Broadway show.

The lavish night would cost a fortune—perhaps over \$1,000—but for once, Charlie wasn't concerned. He had hit the jackpot. Two million dollars. Enough to fulfill his every dream. Spending a fraction of it to treat Maria like royalty felt not only doable but right. The 21 Club and prime Broadway seats were just the beginning. Adjusting to his new wealth might take time, but starting Saturday, he was determined to embrace it.

The taxi ride back to Brooklyn jolted him from his reverie. He reached for his wallet, calculating the fare. Old habits lingered; the thought of paying another \$50 for the rest of the trip made him cringe. Why spend so much when the subway cost a mere \$2.50? With a sigh, Charlie paid the cabbie and stepped onto the platform at the 181st Street station.

The subway, mercifully quiet, was a world away from its usual chaos. A few scattered passengers milled about as Charlie boarded the train. He welcomed the solitude, envisioning a future where he could afford to leave this grind behind. Soon, he would buy an apartment in Lower Manhattan and stroll to work—or perhaps leave work altogether.

Switching lines mid-journey, Charlie made it home in under thirty minutes. Emerging from the station, he stepped onto a dimly lit street. Pools of weak light spilled from scattered lamps, barely illuminating the surrounding shadows. Something about the darkness unsettled him, a feeling that grew sharper as he noticed a figure emerge from the gloom.

The man, short and stocky, appeared abruptly at Charlie's right. His arrival was jarring, and Charlie's pulse quickened. Encounters like this were rare in his mostly white neighborhood. Though Charlie prided himself on being open-minded, the sight of an unfamiliar Black man triggered a pang of unease. What could he possibly want?

The stranger had been waiting, impatiently, for hours. Frustration tightened his jaw as he stepped closer.

"You Charles Bakkendorf?" he asked, his voice edged with a thick street accent.

Charlie stiffened. How did this man know his name? He kept walking, quickening his pace, hoping the stranger would lose interest. But the man followed, easily matching his speed.

"I'm talkin' to you, brotha! You Charles Bakkendorf or not?"

Charlie hesitated. If the man knew his name, he probably wasn't a mugger. That thought calmed him—slightly. Stopping, he turned to face the stranger. The dim streetlamp made it difficult to make out the man's face, and recognition didn't come. "What do you want?" Charlie asked cautiously.

"You Charlie Bakkendorf?" the man pressed.

"Yes," Charlie admitted.

Before he could say more, a second figure stepped from the shadows. This one was enormous—a towering, six-foot-nine giant with a ponytail of salt-and-pepper hair and a thick mustache. The bandanna wrapped around his forehead gave him the air of an aging hippie, though his demeanor radiated menace rather than peace.

Before Charlie could react, the giant slipped a garrote around his neck and pulled tight. Panic erupted as Charlie clawed at the thin nylon cord, desperate for air. But the man's grip was unyielding. Positioned slightly behind him, the giant thwarted any attempts to fight back. Kicks missed their mark; his fingers found no purchase between the rope and his throat. Oxygen dwindled. The world blurred. Within moments, Charlie's body went limp.

The Black man and the White giant worked quickly. Each looped an arm under one of Charlie's, propping him up like a drunken friend. To anyone watching, the trio appeared to be a group of rowdy pals heading home after a night out. No one would guess that Charlie was already dead.

They reached a waiting BMW and maneuvered Charlie's lifeless body into the backseat, tucking his legs neatly in place. Once the doors shut, the car's heavily tinted windows concealed its grim cargo. Even if someone had looked closely, Charlie merely appeared to be asleep—save for the telltale red line across his neck.

The giant, seated in the passenger seat, peeled off his mustache and wig, revealing a clean-shaven face with a military-style buzz cut. With practiced efficiency, he retrieved a fresh license plate from under the seat. Surveillance cameras would scan the car as it passed, but the new plate would send them chasing ghosts. Confident and methodical, the men drove into the night.



Chapter 2 – EYES OF A SPY



OUTWARDLY, IT WAS INDISTINGUISHABLE from the many commercial structures near Wall Street, its above ground spaces bustling with businesses. But 90 feet beneath its foundation, embedded in Manhattan's ancient basalt, lay a clandestine surveillance hub, actively operational on July 24, 2008—the night Charlie Bakkendorf was murdered.

This underground facility housed an extraordinary electronic surveillance system known as THEATRES, masterminded by Adriano Navarro, a middle-aged former soldier turned tech architect. Navarro had designed it ostensibly to protect New York City from terrorism, but it also served the financial interests of a few mega-banks. These institutions used the system to monitor competitors and customers alike, consolidating power through omnipresent surveillance.

The heart of THEATRES was a network of three supercomputers connected via a dense web of fiber-optic links. Tens of thousands of cameras, microphones, drones, and other devices streamed data into the system, their inputs processed by cutting-edge algorithms capable of outpacing an army of analysts. From his vantage point above the control floor, Navarro marveled at the system's scope—an achievement once deemed science fiction. With a mere keystroke, he could extract intimate details about any resident's life: employment, finances, health records, and even personal relationships.

Despite his pride, Navarro was a man marked by both physical and emotional scars. Of Italian and Greek heritage, he liked to imagine himself a descendant of the ancient Spartans, warriors renowned for their discipline and agility. Yet, time had diminished his actual physical prowess. Once a lean and formidable fighter, his reflection now revealed graying temples and a

bald crown. A bad limp, the result of a military ambush during the Gulf War, reminded him daily of his vulnerability.

The ambush had left him with a shattered hip, a broken arm, and two fingers amputated. Though he'd survived, thanks to Kurdish rebels and subsequent medical evacuation to Germany, the ordeal reshaped his life. Declared unfit for active duty in the field, rather than going into quiet retirement from the military, Navarro had been reassigned, at his request, to defense intelligence, where he honed his skills in wiretapping and counter-surveillance—a pivot that eventually drew the attention of Wall Street.

In the post-9/11 chaos, Navarro's tactical brilliance shone. His emergency plans earned the support of New York's financial elite, culminating in the birth of THEATRES. To sidestep constitutional challenges, its operations were privatized, ensuring no civil rights lawsuits could claim government overreach. By 2008, the system was an omnipresent force, logging faces, vehicles, and conversations with unparalleled efficiency.

Navarro leaned back in his office chair, sipping coffee brought by his assistant, Susanna Maloney. Smart, efficient, and charming, Susanna had been his trusted aide for years. While her presence sometimes stirred sexual thoughts in his mind, he kept them suppressed, Navarro valued her professionalism.

The routine evening was interrupted by a young operator with troubling news: a partial blackout of surveillance feeds in downtown Brooklyn. Navarro limped his way forward, following the young man as they exited to the control room. Moments later, they stood at the operator's monitoring station. As expected, the monitor displayed a blank screen.

Navarro sat down, adjusted the controls, and engaged the touch-sensitive zoom feature. The console was user-friendly, akin to a video gaming machine. He zoomed out until the display reverted to a map covering a large section of Brooklyn.

"There..." the young man suggested, pointing to a specific area on the map.

Navarro zoomed in, clicked on "street view," but the screen filled with static instead of a video feed.

It was impossible to see or hear anything. Navarro typed the reset protocol and waited. The subsystem computer rebooted rapidly, but it didn't resolve the issue. The screen and speaker remained filled with static.

Navarro looked at his watch again. It was now reading 10:40 PM. Five minutes had passed. Soon, the system would restore itself.

"We might need to reboot the entire system," he noted. "In the meantime, send an NYPD team and a repair crew to the area."

"Yes, sir," the young man replied. "But it'll take at least 10 to 15 minutes to get people there..." As it turned out, however, the time factor quickly became unimportant. Suddenly, at 10:41 PM, as if by magic, the relevant video feed flickered back onto the screen. Although the area was dark, the infrared imaging made it relatively clear. A drunken man staggered down the street, mumbling incoherently. The young operator shook his head, confused.

"I don't understand it... should I still send the NYPD?" he asked.

"Go ahead and do that," Navarro replied, smiling, as he made his way back to his office, his walking stick helping him along the way.

He turned back to the young man and added,

"And email the programming team. We'll see what they have to say..."



Chapter 3 – FIVE YEARS LATER

Jim Bentley grabbed his coffee and headed to the bank's car loan office at 9:30 AM sharp. Another day at Bolton Sayres, another assignment no one else wanted. As a young lawyer working at his father-in-law's bank—a position secured through his marriage to Laura Stoneham, the CEO's daughter—he'd jumped at the chance for courtroom experience. But, a real estate foreclosure case seemed bizarre for an investment bank.

In the fourth sub-basement, Leroy White was just finishing waxing a burgundy BMW 528i. The 60-year-old transplant from Mississippi managed the bank's fleet of luxury cars with meticulous pride, his position secured through his own son-in-law's political connections in New York's Black community. Though illiterate, Leroy knew every vehicle like the back of his hand.

"Morning, Mista Bentley," Leroy called out with a broad smile. "She's all ready fer ya."

After a quick check of Jim's paperwork, Leroy handed over the ignition token. "Don't forget me at Christmas now," he added with a wink.

The BMW's silent cabin made Jim think of his own 2002 Chevy Cavalier. It was still gathering dust in a Manhattan garage. He hadn't touched it since moving to the city. What was the point? Most bank employees relied on subways and taxis; many didn't even have licenses. But Jim liked driving, even if opportunities were rare these days.

Laura's words echoed in his mind: "Money doesn't matter."

That was easy for her to say—she'd never known anything but wealth. She'd drawn him to New York despite his hatred of city life, and he'd followed for love. But everything had changed since their marriage, especially after their daughter's birth. His wife's dramatic weight gain had transformed her into someone he barely recognized.

What choice did he have? Their daughter needed him, and he wouldn't abandon his responsibilities as a father. Still, he couldn't help but wonder what remained of their relationship beneath the weight of all these changes. They hadn't had sex for months.

By 10:00 AM, the BMW was cruising north on the New York Thruway toward Clarksville, the county seat of Verde County. The journey took him from Manhattan's concrete jungle to the pristine Catskill Mountains, where 76,000 residents lived among rolling farmland and tourist destinations. The courthouse—a 19th-century Roman-style building of red sandstone—dominated the small town of 20,000.

At 1:40 PM, Jim slipped into the traditional courtroom, taking a seat several rows behind the other pinstriped lawyers. Before Judge Floyd Van Hewing sat two attorneys: Jeb Knight, a respected Kingston lawyer known for representing big businesses, and Albert Bennington, a local sole practitioner.

Knight rose to speak.

"Your honor, as my colleague admitted in his paperwork, NY Code Section 3212 provides that creditors have no claim upon life insurance if the named beneficiary survives the deceased."

"Doesn't that mean I have to deny your motion?" Judge Van Hewing interrupted.

"No, your honor. Our bank is one of Thomas Mattingly's creditors, but as you know, back in 2009, the bodies of three members of the Mattingly family were found dead in their home in Paradise. A forensic investigation proved that the cause of death of the wife and son was murder, followed by the father's suicide..."

"Why would the insurance company pay out on a suicide?" the judge cut in.

"The policy was purchased over two years before the suicide," Knight explained. "Suicide exclusions are active for 2 years. After that, it's assumed that a suicide wasn't done for financial gain."

"I see..."

"No one disputes that his wife, Sarah Mattingly, was the named beneficiary of the policy, and that she died 2 hours before her husband."

"What difference does it make?"

"It means that Sarah did not survive him. Therefore, her beneficiary status never kicked in. The only surviving heir is Thomas Mattingly's grandson," Knight pointed out. "But, since he was NOT a named beneficiary, and New York law protects only named beneficiaries, the money must be paid into the estate."

"And, then, of course, to the creditors, which means to your bank, right?" the judge finished.

"Exactly, your honor."

The judge leaned forward. "If I grant your motion, the boy will, in practical terms, be left with nothing, because your client will take every penny, minus administration costs."

"Maybe, your honor. But, that's the law, and we're all sworn to uphold the law."

"How do we know that the omission of the boy was not an oversight by his grandfather on the insurance policy?" The judge asked.

"It doesn't matter," the lawyer argued, "because there's no basis for a potential heir to receive life insurance proceeds, in preference to the Estate of the deceased, unless he is named in the policy."

"How much is the debt?"

"The line of credit was \$25 million. Of that, Thomas Mattingly had drawn down \$1.4 million. The appraisal on the house comes to \$738,000. The remaining balance is \$642,545.34, including foreclosure costs."

"Mr. Knight..." the judge's voice hardened. "Part of this court's job is to protect widows and orphans..."

"The appraisal, I might add, is very generous," Knight continued, undeterred. "The bank will almost certainly get less money on the subsequent sale...but we've agreed to take ownership at the appraised value."

The judge flipped through his file.

"I don't like taking away an insurance policy from an orphan..."

"Your honor," Knight stated proudly, "You won't be taking it away, because he never had it. Bolton Sayres provided a line of credit of \$25 million, on very thin collateral. They have a right to be repaid."

"Why would they do that?" the judge pressed. "Why would they loan someone up to \$25 million—dollars, based on collateral consisting of a farm worth only \$700,000?"

Knight paused before responding.

"Your honor, this wouldn't be the first time the bank's helped someone achieve a dream, even at great risk. That's what banking is about. That's why we've got to collect this money. We work hard to reduce our losses, to make sure we can help more people."

"Oh, please...spare me..." the judge commented.

"Thomas Mattingly's dream," Knight continued, "was to build a ski resort. My client tried to help him achieve that dream. It must recoup what it can and, even after we collect this money from the Estate, we'll still have lost a great deal of money."

"I represented Catskill Bank of Commerce, before it was taken over," the judge grumbled. "Lending so much money, with so little collateral, well, frankly, it seems like a serious violation of the executive's fiduciary duty to shareholders. You don't give away money to back crazy schemes..."

As Albert Bennington prepared to respond, Jim frantically reviewed the file he regretted not reading thoroughly earlier. Something wasn't right. Bolton Sayres was an investment bank that packaged mortgages into bonds—it never actually wrote the mortgages itself. The case made no sense. The bank dealt in stocks, bonds, and derivatives, not personal loans. Official policy explicitly prohibited ownership of any illiquid assets, that is, any property that couldn't be quickly traded on the exchanges. Real estate loans, generally speaking, are one of the most illiquid assets known to man.

Lost in thought about Bolton Sayres' business practices, Jim's attention snapped back as the opposing lawyer stood up for his chance to speak and Bennington's voice rang out:

"Your honor, it would be outrageous to award a life insurance to a greed mongering bank!"

Bennington pointed to a woman in the third pew. "This young mother is a widow, made so by a terrible tragedy. Her young and innocent child, an orphan boy, less than 4 years old, has no father. He did have a grandfather who, no doubt, would have expected the life insurance proceeds to go to his grandson. Is this young boy to become a ward of the state?"

"Objection, your honor!" Knight jumped to his feet.

"Overruled," the judge barked.

"But, Mr. Bennington is appealing to emotion and suggesting that you ignore the law!"

"You've been overruled!" Judge Van Hewing barked at the bank's lawyer, and then turned to his nephew, Bennington, "Are you suggesting that I ignore the law?"

"Of course not."

"What legal citations support your position?"

"The rule of fairness and equity prohibits unjust enrichment, and the rule of pretermission of unborn children."

"Objection, your honor," the bank's lawyer exclaimed, "There is no rule of pretermission of unborn children!"

"Overruled." The judge said, and then asked of his nephew, "Do you have some cases or statutes that support your argument?"

"No," Bennington admitted and, then, added, passionately, "But, we all know what's right and wrong."

"That doesn't hold up on appeal," the judge muttered. "Anything in rebuttal, Mr. Knight?"

"There's nothing to rebut. The law is clear. Mr. Bennington can't make a decent legal argument, because there are none to be made. The boy is not a named beneficiary. His client has no case. It's as simple as that."

The judge scribbled some notes, as he spoke:

"Gentlemen, I won't be deciding this today. As you know, I've ordered mediation, and I expect both sides to engage in good-faith negotiations. Can I trust you both to do that?"

Both lawyers agreed, and as they gathered their papers, Jim rummaged through his own. Among the documents in his briefcase, he caught a glimpse of the foreclosure judgment: "In re: The Estate of Thomas Mattingly – Bolton Sayres Holding Corporation v. The Estate of Thomas Mattingly." The loan documents attached to the complaint caught his eye. The borrower's signature line showed both a clear signature and typed full name. But the bank's signature was entirely illegible, with no typed name underneath. Who at the bank had authorized this irregular loan?

Jim intercepted Mr. Knight, the bank's attorney, as he headed for the door.

"My name's Jim Bentley," He explained, "I'm with the legal department at Bolton Sayres."

"Hi, Jim." Knight's welcome was hearty. "They told me you were coming. Let's talk for a moment, outside..."

In the hallway, Knight whispered, "As I told your colleague, Tim Cohen, this case is a slam dunk."

"The judge didn't seem too enthusiastic about finding in our favor..."

"If he decides against us, we'll win on appeal. Even if the law wasn't on our side, he should have recused himself—Bennington's his nephew."

"How about the mediation?"

"Just a formality," Knight waved dismissively. "The judge wants his nephew to make money. We won't offer anything."

"But then..." Jim hesitated, already planning to seek settlement authority, "Why am I here? What's the point?"

"Actually, there isn't any particular point, never has been. The judge ordered mediation. Corporations have to be represented by someone, and I can't be the representative, because I'm the lawyer. So, you're here. Simple as that."

"Sounds like a waste of time."

"Might be, but it's the law." Knight shrugged. "Mediation's at three, across the street in Bennington's office—the Lawyer's Building."

In the courthouse café, Jim mechanically ate his egg salad sandwich while trying to reach Murray Sachs, his supervisor. The idea of offering nothing in mediation just didn't sit right. Even a small settlement would be better than leaving the boy with nothing. But Murray was a stickler for rules and hated risk—he wouldn't budge without approval from above.

Desperate after being rebuffed by Murray, Jim tried calling his father-in-law, the highest authority at the bank. It was a risky move. Jeremy Stoneham had never hidden his contempt for the man who'd won his daughter's heart. Everything—the job, the salary—was done solely to keep Laura in New York City. But, his father-in-law's secretary had long since been trained to stop putting Jim's calls through during business hours. So, with 3:00 PM approaching, Jim gave up and headed to mediation.

Bennington's office sat right across the street. Inside, five people had already gathered around a long polished conference table when Jim arrived

slightly late: Mr. Bennington, Mr. Knight, the widow Sandra Mattingly, and the court-appointed mediator.

"Sorry, I'm a bit late..." Jim apologized.

The woman didn't match the expectations he had of grieving widows. Sandra Mattingly was slim and fresh-faced, like an untouched maiden off the farm. Her soft smile when they shook hands, combined with her brown hair, green eyes, wide hips, and narrow waist struck him immediately. At barely 22, wearing a low-cut dress that accentuated her curves, she looked nothing like a grieving widow. Jim did the math—she must have become pregnant at 17, just before her husband died.

What sort of widow dressed so provocatively? Of course, many years had passed since her husband's death. No one could grieve forever. Still, any competent lawyer would have ensured his client wore more appropriate attire. Bennington was clearly riding on his uncle's coattails. He was incompetent for letting her dress this way for a mediation. Her delicate perfume drifted across the table, and, as he looked at her, the feelings she stirred, inside him, made him uncomfortable. How could a woman on the opposing side—a widow, no less—affect him this way?

He loved his wife, didn't he? But they hadn't been intimate in a very long time. Their baby's endless crying kept them up at night, and Laura wasn't very interested now that she was breastfeeding. If he was honest with himself, though, it was mainly his choice—the intense attraction he'd once felt for his wife had faded along with the expansion of her waistline.

The mediation dragged on, and Jim found his sympathies growing alongside his attraction. As a Bolton Sayres employee, he was duty-bound to represent the bank's interests. But a strange idea took hold. He had no settlement authority. What if he offered money anyway? His father-in-law was CEO of the bank. Sure, Laura's father didn't like him, and Murray Sachs might complain to the personnel committee, maybe even try to get him fired. But in the end, Sachs was powerless—he couldn't risk his own job, and Jeremy Stoneham wasn't going to let him get fired, leaving his daughter with an unemployed husband. That was the beauty of nepotism.

The thought made him uncomfortable. Using his connections this way would make him everything he despised. Normal lawyers got fired for such things, but he was protected. His father-in-law might despise him, but

loved his daughter and granddaughter. Any rule violation would be swept under the rug. Even if the worst case scenario actually happened, and he got himself fired, what was the harm? He didn't like his job anyway, hated New York City and wanted to leave. Getting fired would give him that opportunity.

After more than an hour of fruitless discussion, seemingly endless excessive demands from Bennington who should have known he had no case, and no offers from the bank, Jim couldn't take it anymore.

"On behalf of Bolton Sayres, I can offer you \$50,000 maximum," he blurted out.

Silence fell. The face of the bank's trial lawyer, Jeb Knight, lost all color. If accepted, the case would end, along with his juicy fees. But Bennington simply shook his head, taking the offer as a sign of weakness.

"Not a penny less than \$200,000," he repeated. "As you know, there's no way the judge will put this family in the poorhouse."

"Actually, you've got a 100% chance of losing, because the law is against you," Jim pointed out, not considering the fact that the Judge was Bennington's uncle.

"I suppose you're making the offer, then, out of the goodness of your heart?" Bennington snapped.

"Actually – yes," Jim replied. "I'm just trying to close this case, so the family will have something. Because even if your uncle decides in your favor, you'll lose on appeal."

"I beg to differ!"

"You've got no statutes or case-law to back you up. The language of the statute is clearly against you..."

This back and forth banter went on for a while longer. But, by 4:30, much to the relief of the bank's local counsel, they had reached no settlement. During breaks, the local litigator's anger about the unauthorized offer had become clear. He would certainly report it to Murray Sachs with a disciplinary recommendation. But Jim didn't care. He knew that \$50,000 was meaningless to the bank, which would earn \$20 billion in annual profit that year. Of course, unauthorized settlement offers violated bank rules and legal ethics. But, Jim wasn't concerned with that. He just wanted to do the right thing.

The drive to the tiny town of Paradise took over an hour through winding Catskill roads. The region was beautiful, but not all mountains make good ski resorts. Jim knew enough about skiing to see through the scheme. The mountains near Paradise were foothills—too low, too close to the Hudson Valley, and had insufficient snowfall to stay white for long. Competition from established resorts like Hunter Mountain, with infinitely better slopes, made the plan's foolishness even clearer. Only an idiot would approve such a loan. He wondered about that as he drove. It wasn't clear who had signed off on it because there was no typed bank representative's name on the contract and the signature was illegible.

The Mattingly farm was beautiful from afar—rolling acres against three heavily forested slopes. Up close, however, the reality set in: wild overgrown fields, a termite-infested picket fence, and a large but deteriorating house built in 1886. Its white wood shingles hadn't seen paint in decades, and the paint that remained was peeling off in large sections. The winter-browned grass was so high it had gone to seed. The place was rotting away.

Finding no real estate agent waiting, Jim used his key. Inside, darkness and musty air greeted him. All furniture lay draped with coverings, even the mirrors, prepared for a long absence. Years of emptiness had let cobwebs grow large enough to block corners of the foyer. The polished oak floors had lost their shine beneath thick dust.

Upstairs, he found three bedrooms. Two looked untouched for a century, but the boy's room stood out with modern Ethan Allen furniture—not cheap, he knew from shopping with Laura. Was it the former room of the four-year-old boy? Unlikely, since he would have been less than one when the family left after the initial foreclosure. A worn baseball bat and mitt rested in one corner, with Yankees and Mets emblems on the walls. Jim guessed this had been the dead father's boyhood room, not his son's.

The stink in the air drove Jim to wrestle with a stuck window. As he struggled with it, his foot caught an uneven floorboard. The window finally opened, but he heard what a loud cracking sound underneath his foot. Looking closer at the floor, he found that there was no damage to the wood. Instead, there was a tin, hinged opening, a secret compartment. Inside lay a thick red leather-bound book with golden edges. Dusting it off revealed the

title: "DIARY OF ROBERT MATTINGLY"—the murdered father of the boy now fighting for his grandfather's insurance money.

He hesitated. This was private, carefully hidden from prying eyes. But what harm could reading a dead man's diary do? He opened to a random page:

"July 24, 2008

Dear Diary:

Two nights ago, near the road, we saw two men carrying a bag that looked like it had a body inside..."

"Hello?" a woman's voice called from downstairs.

Jim quickly closed the diary and slipped it into his briefcase.

"I'm up here!" he called back.

The real estate agent, Jane Simon, waited below—a middle-aged, blonde, blue-eyed woman whose layers of fat masked former beauty. She seemed like an older, more worn version of his own wife. Beauty is fleeting, Jim decided, and just like Laura's, Jane's had been worn down—in her case, not just by age or childbirth, but by a string of former husbands and lovers, none of whom had given her children. Well into her mid-40s, she'd learned not to depend on men, making her way selling rural real estate despite her minimal education.

They exchanged awkward handshakes and pleasantries before getting down to business.

"We normally provide the listing contract," she noted before signing his paper.

"I understand, but remember, we're a bank. Big bureaucracies have big rules, and one of those is that we always write the contracts."

It was true and not true. The bank did try to write its contracts. But this was different. There was no standard form for a listing agreement in the legal department's database. He'd had to search the Westlaw database to find a template to use, and he had drafted a custom agreement himself.

After pleasant conversation and a thorough tour of the bank-owned house, it was time to leave.

"I'll be in touch," she promised, heading out.

As they walked to their cars, Jim's stomach rumbled.

"Is there a decent place to eat around here?"

"Paddy's Diner," she suggested. "A lot of tourists go there. It's in downtown Paradise."

Later, sitting in the diner, Jim checked his watch: nearly 8 p.m. He pulled out his phone.

"Laura? Yeah, it's me... I know, I know. It's late. I don't want to wake the baby but, frankly, there's nothing I can do about the timing now. The meeting ran overtime, and I had to check out this property..."

He sighed, wondering if he should mention the diary now burning a hole in his briefcase. No, this wasn't the time. And given the contents, he certainly didn't want to discuss it over the telephone.



Chapter 4 – MARCUS DUNLOP

On March 19, 2008, the morning sun glinted off New York Harbor, casting long shadows across the luxury office suite high atop the Bolton Sayres Tower. Five years before Jim Bentley's drive north toward the tiny town of Paradise, NY, another man was very busy doing what he did almost every morning, as the Statue of Liberty stood as a silent witness to his morning routine.

At twenty-five, Marcus Dunlop represented banking royalty. He was the son of Christopher Dunlop, the patriarch of the powerful family behind W.T. Fredericks Bank. Though his door carried the modest title "Quantitative Investment Analyst," his true role ran far deeper. In banking, titles mean little; the size and placement of one's office told the real story. Dunlop's office was large, well-appointed with fine furniture, and commanded a sweeping view of the harbor. These were all the marks of genuine importance.

The young woman in his office zipped up her tight jeans with practiced grace, adjusting her silver belt buckle before pulling on her pink top.

"You turn me on... you, handsome man," she cooed in accented English, running her fingers down his chest.

Dunlop's perfectly chiseled features twisted into an amused smile. With his impressive height, dark hair, and light brown eyes, he could have attracted any woman he wanted. But traditional relationships came with complications he preferred to avoid.

"You're so beautiful, baby," he said, reaching for his wallet. "But I need to work."

Her eyes tracked across the office, searching. "Tell me vat you do, again?"
"It's too complicated..."

"I understand lots of tings." Her smile widened as she watched him take out the first hundred-dollar bill. Finding her missing hairpin, she pressed, "Smart girl, I am... tell me what you do..."

He studied her for a moment, knowing he would share nothing—not even the sanitized version of his role.

"Yes, you're not only smart," he said, drawing out ten one-hundred-dollar bills one by one, "You're expensive, too..."

To the outside world, Marcus Dunlop was a habitual liar, cheat, drunkard, and whore monger. But within the banking cartel, where traditional values held little sway, he was the golden child—a rising star with a perfect pedigree. His true power, however, lay not in his lineage but in the software running on his computers.

Through "wash trading" and other techniques, his programs orchestrated an elaborate dance of buying and selling between cartel member banks. They reimbursed each other's gains and losses, manipulating market prices at will through carefully choreographed transactions. These artificial prices were then reported on public exchanges as if they were legitimate market movements, with only the highest-ranked banking officials aware of the deception.

The alliance between Bolton Sayres and W.T. Fredericks ran deeper than anyone outside the inner circle could have suspected. While business journals described them as competitors, they had evolved into branches of one shadowy organization, their interests so deeply intertwined with each other and with the cartel that separation would bring down the entire system. For all intents and purposes, the two huge banks were actually one.

"You have to pay for top quality, darling..." she purred, her previous questions forgotten as she stuffed the bills into her purse.

She settled onto his lap for one last embrace. Dunlop glanced at the clock—6:20 AM. Beautiful as she might be, the girl had overstayed her welcome. His morning visits from prostitutes typically happened in the early morning hours between 4:30 and 5:30, and the girls normally left no more than an hour later.

"OK," he said, "But I do have a lot of things I need to start working on..."

She took the hint and sashayed to the door, throwing a flirtatious look, smile, and blown kiss over her shoulder.

"Good riddance," he thought, watching the clock tick to 6:30.

Marc Dunlop's special secure phone buzzed right on schedule. Time for the daily London call. The phone was military-grade hardware – the kind spies use, impossible to hack or break.

"Hello..."

"Hi, Marc!"

"What's going on in London?" Dunlop asked his cousin Jennett, who'd taken over his old job at the London desk of Bolton Sayres.

"Nothing unusual. Everything's normal this morning." Jennett replied.

Dunlop held back a smile. His cousin was an idiot, but that's exactly why he'd picked him for the job. Someone smarter might figure out what they were really doing and report it to the authorities. If British officials ever caught on, the bribes to keep them quiet would cost a fortune.

"What did the Bank of England say?"

"They said 'no.'"

"That's exactly what I expected."

"Why do we even need them?" Jennett asked, confused.

"Because they've got real gold in their vaults, and we don't," Dunlop explained like he was talking to a child. "When we mess with gold prices on paper, it often stimulates a lot of physical demand. Some people, especially in places like India and China, demand real gold. The Bank of England needs to have enough real gold on hand, or our whole plan falls apart."

"But they said no. Something about the US Treasury not signing some papers..."

Dunlop decided to explain it to his dim cousin.

"Look, it's like this: It's called a 'swap lien.' The Bank of England will lend us gold, but only if the US promises to give them gold from Fort Knox if we can't pay it back. It's like having Uncle Sam co-sign a loan. The whole thing gets arranged through a Swiss bank called the Bank of International Settlements, and that helps keep it all secret."

"But who actually owns the gold, then?"

"Lots of people – small countries, banks like us, rich folks. They all store this gold at the Bank of England, but here's the trick: they just get a piece of paper that says they own some gold – not specific gold bars. So the Bank of

England can legally do whatever it wants with the actual gold until someone demands it back."

"Why can't we just take the gold from Fort Knox?" Jennett asked, "The Treasury is our customer, isn't it?"

"Congress would throw a fit. It's political suicide."

"What if the Bank of England demands the gold back from America?"

"Then there's trouble," Dunlop admitted. "But usually, after we drive down the price, we can buy back the gold back, cheaper, from mining companies."

"What if it doesn't work? I've bet almost everything I have on this..." Jennett complained.

Dunlop smiled at his cousin's naïveté and nervousness.

"Listen," he said, "this is why we do it through Switzerland. Everyone pretends they're not involved. The US Treasury doesn't like promising gold as backup, but they know they have to. Without these deals, they couldn't control gold prices. And if they can't control gold, people might start thinking it's more trustworthy than dollars."

Then came the bombshell.

"Marc..." Jennett's voice shook. "I need to tell you something... I... I didn't place the bets like you said..."

"WHAT?!"

"We seemed to be losing so much money!" Jennett tried to explain.

Dunlop wanted to reach through the phone and strangle his cousin. The whole plan involved losing money on paper, at first! The two men were front running, that is, trying to make a nice profit from a US government supported gold price suppression event. Betting that gold prices would crash wasn't just a bet. It was a certainty. Dunlop's own software would ensure that prices crashed, just as they had done so many times in the past. But, you had to place the downside bets, that is, the "puts" while prices were still high – that was the way you made big money.

"For Christ's sake," he finally exploded, "our people run the god-damned Treasury and the Federal Reserve!"

But it was too late. His idiot cousin had just cost them millions in profit. But, in spite of what he had done, all the man could think about was lunch!

"I'm heading to Jersey's Steakhouse," he said cheerfully, completely missing his cousin's fury.

"Yeah, sure," Dunlop growled, slamming down the phone. "Fucking idiot!"

It was now 7:07 AM.

He tried to think through the problem. What if he quietly added some puts on the regulated exchanges? No—too risky. This close to the operation, it would draw attention from regulators or the banking cartel itself. Within the cartel, one rule governed government-sponsored market manipulations: banks as entities could reap huge profits, but individual profiteering was prohibited.

He walked to his door and surveyed the sea of cubicles beyond. Out there was the domain of the line traders—all simpletons. None understood their role in the upcoming operation. They'd blindly follow his supposed technical analysis, never guessing they were part of a vast scheme orchestrated by him and sponsored by the government.

The bots would paint a new price picture. Bank-based and independent traders, including those associated with Bolton Sayres, would join in the momentum, not because they wanted to participate in corruption, but because of the chart patterns created by Dunlop's bots. Most of the traders were just true believers in chart patterns, blind to how easily the tape could be painted. Federal Reserve money would back the operation, but the well-painted chart was the key. False momentum and their reaction would kickstart everything. If convincing enough, the story would become a self-fulfilling prophecy. A successful operation always generated more than enough profit to repay the seed money and reward the banks. Regulators looked away regarding institutional profits—everyone understood banks had to profit. Personal side bets, like the ones he was making with his cousin, were frowned upon.

Another glance at his watch. Not quite 7:30.

His Treasury contact, Wolff Grubman, should have called already. Doubt gnawed at him. His cousin had acted unpredictably—what if this public official did too? One change in timing could implode all their side bets, leaving him in debt.

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