

Sum of Life - The Worst Kind of Lies is a heartwarming mystery of corporate deceit, betrayal and murder. Here, where greed of the few outweighs the needs of the many, champions arise to fight for their liberty, justice and livelihood.

The Worst Kind of Lies - Sum of Life Trilogy - Book One

**Buy The Complete Version of This Book at  
Booklocker.com:**

<http://www.booklocker.com/p/books/3482.html?s=pdf>

Sum of Life



The Worst  
Kind of Lies

# Sum of Life Trilogy

John Patrick Lamont

Book One – The Worst Kind of Lies

Book Two – Betrayals of the Heart

Book Three – Fall From Grace

Sum of Life

---

The Worst  
Kind of Lies

Book One

John Patrick Lamont

PUBLISHED BY BOOKLOCKER.COM, INC.

Copyright © 2008 by John Patrick Lamont

All Rights Reserved

Published in the United States by Booklocker.com, Inc., Maine  
www.booklocker.com

This book is a work of fiction. Names, characters, businesses, organizations, places, events, and incidents are the product of the author's imagination or are used fictionally. Any resemblance to actual persons, living or dead, events, or locales is entirely coincidental.

Cover design by Todd Engel

Library of Congress Cataloging-in-Publication Data  
Lamont, John Patrick.

Sum of Life – The Worst Kind of Lies / John Patrick Lamont. – 1<sup>st</sup> ed.

p. cm.

1. Insurance Industry – Fiction. 2. Banking Industry – Fiction. 3. Fraternal Insurance Industry – Fiction. 4. Airline Industry – Fiction. 5. Tobacco Industry – Fiction. 6. Charitable Giving – Fiction. 7. Equity Indexed Annuity – Fiction. 8. Federal Bureau of Investigation – Fiction. 9. INTERPOL – Fiction. 10. Securities and Exchange Commission – Financial Industry Regulatory Authority – Fiction. 11. Director of Insurance – Fiction. 12. Corporations – Corrupt Practices – Fiction. 13. Japanese Tea Ceremony – Fiction. 14. Iowa – Kansas – Alaska – Fiction. 15. Milltown (Imaginary Place) – Coaltown (Imaginary Place) – Peoria – Des Moines – Semper – Flint – Savanna – Boca Raton – New Orleans – Brussels – Antwerp – Caracas – Fiction. 16. Bangladesh – India – Philippines – Venezuela – Fiction. I. Title.

Library of Congress Control Number: 2008903423

Paperback ISBN 978-1-60145-493-5

Hardcover ISBN 978-1-60145-513-0

PRINTED IN THE UNITED STATES OF AMERICA

First Edition

## Prologue

“Is everyone ready?” asked the production director, looking out upon the opening night ceremony through the control room’s one-way mirror. When all the people in the control room nodded, she began.

“Okay, I want stationary Cameras One, Two and Three live at all times. Roving Camera, if you see anything interesting, get your focus and hold. We’ll pick up your feed if we need the shot. Camera One, I want you to pan and follow her on stage while Camera Two catches the closeup at the podium. Tell Ms. Kuislane that she can make her entrance now. Bring up the lights and sound as she walks to the podium.”

A curtain opened on the far end of the room, revealing three large video screens and a brightly lit podium in the center of a small stage. A microphone somewhere on stage picked up the sound of approaching spiked heels and amplified it in echoes. The room fell into a hush as Cerbere Kuislane walked to center stage. She looked out from multiple video screens.

“I want Camera Two’s closeup on Screens One and Three, and a wide shot of the audience on Center Screen, now!” exclaimed the director.

“Is everyone having a good time?” asked Cerbere as she pushed back her long red hair and leaned slightly toward the microphone.

Enthusiastic shouts and applause erupted from the audience.

“Good. Consider the time that you spend here in Caracas as a small token of how much we value you and your hard work. Without your diligent efforts, the Titanic Insurance Company of Kansas would not be one of the leaders in our industry. Please, let’s have a round of applause for YOU!”

A deafening roar broke loose from the crowd and bounced from wall to wall. There were many alcohol-fueled cheers of “We da best!” and “Damn right!” mingled with “Wait until next year!”

“Okay, Rover, hold the shot of the people at that table applauding,” she instructed. “Switch to Rover shot on Screen Three. Good, Rover. Now zoom

in on that drunk standing and clapping. Maybe he'll do something interesting."

Cerbere motioned with her hands for quiet and the sound rapidly drained from the room. "Because you are the best the Company has to offer, we've found the best inspiration money can buy," smiled Cerbere. "Please give a warm round of applause to Ms. Sharlene Tan, our guest speaker for this evening."

"Cue the speaker, and Camera Two, give me a wide shot of the stage. Camera Three, stay on Ms. Kuislane applauding. Camera One, prepare for a closeup on the speaker and follow her along the stage. Ready? Cut to Camera One on Screen One. Put Two on Two and Three on Three."

Any applause-o-meter would have gone off its scale as Cerbere turned and gestured to the side of the stage. A petite young Asian woman in a wheelchair rolled from the wings.

If the applause-o-meter still worked, the needle would have dropped to zero as everyone paused, stunned by her appearance. Sharlene's voice rang out loud and clear as she bowed her head and thanked Cerbere Kuislane, TICoK and the crowd for their kind welcome.

"Camera One, zoom out slowly, showing the speaker in the wheelchair just above her waist, and hold that shot," the director instructed. "Camera Three, get me a closeup. Face only. Fade Camera One to Screens One and Three. Good! Now, switch Camera One to Screen Two and Camera Three to Screens One and Two."

"Isn't technology wonderful?" Sharlene began as Cerbere left the stage. "I sit before you like a bug under a microscope. My image is one hundred times bigger than life and my little voice can reach into the farthest corners of this room. Without this advanced technology, I'm merely a physically damaged human specimen. A weak shadow of my former self."

"Fade in the series of photos of Ms. Tan after her accident on Screens One and Three. Camera Two, keep your wide shot of the stage. Good, I want that shot on Screen Two. Cameras One and Two, get me audience shots. Rover, find me some sympathetic-looking people from the audience. That group of three is perfect. Fade in more photos as soon as she says 'tragic times,' then cut to that group of agents on Rover."

"My daily routine begins early with drugs, support apparatus, assisted toiletries and meals. So, perhaps my definition of what constitutes a 'bad day' is different than yours," continued Sharlene as a low chuckle rippled across the audience.

"As long as I'm alive, every day is a new challenge and every day holds new rewards. Like everyone here, I've lived through both happy and tragic times. My body has been broken and tormented by multiple surgeries, yet I

live and continue to pray every day that the sun will rise one more time for me.”

Sharlene paused a moment for a general round of applause to subside before continuing.

“Okay, lose the photos on Screens One and Three and cut to Camera One on Screens One and Three,” instructed the director quickly. “Keep the wide shot on Screen Two. Get the golfing and snowboarding photos ready. Fade from photo to photo every two seconds, then back to an audience shot. Hold that until after the next scene.”

“Thank you for your kindness, but I want you to understand that I was not always like this,” Sharlene confessed. “Before my accident, I was a championship golfer with a hobby as captain of a high altitude mountain snowboarding team. I learned important lessons from both of those passions.”

“Okay, I want to see the trophy photos on Screen Two, now. Rover, find me something interesting to liven this dog up. No, not more drunks! Find some motherly-looking agent. Yes, that fat one next to the blond. Good, hold that shot. Now, cut to Rover and put it on Screen Three. Oh, God, she’s lighting up a cigarette! Fade back fast to that three-quarter shot on the speaker. Hold that for now.”

“On the golf course, my toughest challenger was myself. I approached every tee off believing that it would yield a hole in one. If it didn’t, I pressed harder and focused more energy on that goal. I was reminded every day that if I didn’t set my goals high, I would never know my limits. No matter how good I became or how many awards and recognitions I received, every game was a new challenge. Past accolades meant nothing during the heat of competition, and no one remembers who comes in second.”

“Give me back Camera One on Screens One and Three,” sighed the director. “Get the video clip of the snowboarders ready, roll, then fade to Screen Three on my mark, three, two, one, mark! Rover, find someone who looks like they’re listening. What’s that guy with the bad teeth doing? No, skip him. What about that middle-aged couple next to him? What do you mean, ‘They’re all middle-aged’? Okay, move on and find someone younger than thirty. Fade from the video clip to the photos of the happy snowboarders hugging each other. Camera Two, turn around and get a wide shot of the audience. I’ll cut to you later.”

“When I wasn’t golfing, I grabbed my snowboard and headed for the mountains,” continued Sharlene. “Group mountain snowboarding requires teamwork. The sport demands that we help and support each other from the moment we jump from the plane until we arrive safely for hot drinks at the ski lodge. We won many awards and had great fun plummeting down the mountainsides.

“Our success resulted directly from our work toward a common goal and our dedication to bringing the best out of all of our team members. My life had the best of both worlds. I reveled in the heady joys of individual competition with golf and felt the satisfying inner glow of collective achievements within a group. That is, until I suffered an accident that put me on a new course in life.”

“Hopefully, these people will start waking up! Get those photos of the accident ready. Rover, I don’t want anyone in the shot waving at the camera! They didn’t come all the way here to say hi to Mom! Hey, is there anyone from the Board of Directors in the audience? Keep an eye out for them.”

“We were flying high in the mountains to our jump-off point when the plane developed engine problems. The rugged terrain offered few places to land, so, as the pilot approached a large snowy slope, the four other members of my team and I grabbed our boards and jumped into a huge snowbank. The pilot managed to maneuver the plane away from the mountainside and parachuted down onto some slopes far below.

“Even though we landed safely in the heavy snow, some of our gear was damaged in the fall. Also, rocky cliffs around us were nearly impassable. The weather was changing rapidly, making a quick rescue unlikely. Our best hope for survival was to combine our remaining gear and all of our talents so the team could once again win the day.”

“Heads up, people!” cautioned the director. “It should start picking up from here. Camera One, I want a slow zoom in to an extreme closeup by the time Ms. Tan says ‘challenge in front of me.’ After this I think I may need a bottle in front of me! Camera Two, keep your wide shot on the audience. Camera Three, give me a view of Ms. Tan sitting in the wheelchair. I want to see all of her. Rover, find me someone interesting, now!”

“The trip down the mountain was extreme by anyone’s definition,” nodded Sharlene. “Another of our members and I had to double up on one board. Finding a passable slope, we shot down the narrow passage, missing jagged outcroppings by mere inches. Due to carrying two on a board, the speed and direction of our descent was difficult to control.

“We were nearing the mountain’s tree line when I heard my passenger yell that he spotted danger ahead. There was a rocky ledge with an unknown drop nearly hidden from view. I used my skills learned from years of golfing and focused on the challenge in front of me.”

“Camera One, hold that shot and give me One on Screens One, Two and Three. Rover, where are you with my sympathy shot?” demanded the director desperately. “There’s got to be someone out there who’s buying this. Yes, that brunette sitting next to the Hispanic guy with the crewcut is good. Okay, give

me One on One, Two on Two and Rover on Three when we hear ‘rocky snowless ledge.’”

“With only moments to spare, I pushed my passenger from my board and prepared for the jump of my life. When I crested the ledge, to my dismay, I saw only a rocky snowless ledge below.”

A collective gasp came from the silent room. Sharlene paused momentarily as her multiple images gazed out upon the crowd.

“The last thing I remember is the rocks rushing toward me and the sound of my snowboard splintering,” declared Sharlene sadly.

“I awoke several days later in a hospital with all of my limbs pinned, cast and tied to weights. My back was broken in several places and I had a severe concussion. In essence, I was a total wreck.”

“Now, switch to Camera Three’s wide shot of the audience on Three and keep those shots while Ms. Tan sums up,” ordered the director. “Rover, PLEASE find me someone interesting! On ‘like hockey’ we’re cutting to you on Screen Three.”

“My team members saved my life by performing what first aid they could and strapping me to one of the remaining snowboards,” declared Sharlene. “Luckily, our descent to safety didn’t take more than a few hours. By the time we were found, we’d come far enough down the mountain to allow rescue helicopters access to our location. If my friends hadn’t combined their talents to the best of their ability, few of us would have made it to safety.

“Most people tell me that I should have given up snowboarding and done something safer, like hockey,” smiled Sharlene, pausing while laughter spread across the room. “But we make choices in life and, for good or ill, we have to live with them. You chose to be insurance agents and, from what I’m told, struggle with challenges similar to my own.”

“One and Two, keep your shots. Cut to Three on Three. Rover, get close to the stage and zoom in on the stick in Ms. Tan’s hand. We’ll cut to you on the word ‘fragment.’”

“The same sun rises for every one of us. We put forth individual efforts focusing on the tasks at hand, but we are also part of a larger group where teamwork benefits everyone. I chose to become a speaker so that I could share some lessons learned and perhaps inspire others to discover their true potential.

“Due to my physical handicap, I must rely on my team to make that happen. Individually and collectively, if we unite, we’ll all be successful in life. I keep this fragment of my snowboard displayed on my desk. It was removed from my leg. When I have times of doubt, it reminds me of my challenges and successes in life, and how important teamwork has been in reaching my goals.”

“Okay, give me Camera One’s extreme closeup of Ms. Tan on Screen Two and the TICoK emblem on One and Three,” ordered the director.

“Without you, Titanic Insurance would not be the successful company it is today,” remarked Sharlene to a crowd of nodding heads and an occasional “You got that right.”

“But every team needs a single strong voice that can focus and steer it in the right direction. Everyone wants changes for the better, but change sometimes doesn’t happen fast enough for everyone involved.

“Think of the Company as a huge ship, and yourselves as the team of oarsmen propelling it. The captain, who’s in a better position to see the dangers that lie ahead, can steer more effectively if everyone is pulling together.”

“I want Hurdsman’s portrait on all three screens, now! Camera Three, keep the wide shot of the audience. Camera One, stay on Ms. Tan. Camera Two, get your focus on stage right and wait for my cue. Rover, find someone who looks excited.”

“Your captain, who has shown himself to be an effective leader, is Felix Hurdsman. He knows what rocks lie in your path and, with your help, can steer around them. Hard work, loyalty, patience and time are your best ways of thanking Mr. Hurdsman for his efforts. Hopefully, if everyone pulls together and gives Mr. Hurdsman the support he deserves, TICoK will continue to sail in calm and profitable seas, allowing you to attend next year’s gala sales conference at a wonderful and expensive resort like this one. Please help me welcome to the stage Mr. Felix Hurdsman!”

From somewhere near the center of the crowd, a voice rang out, “He’s da man!” followed by loud applause.

“Get ready, people!” ordered the director. “Cue Hurdsman and follow him with Two. Give me Hurdsman on all three screens, then cut to Screen One of Ms. Tan clapping and Screen Three of the audience.”

Felix Hurdsman walked on stage applauding, pointing and waving at people in the audience. The room filled with clapping and cheers. When he reached center stage, Felix bent down, shook hands with Sharlene and stood to address the crowd. Stepping behind the podium, he motioned for silence and leaned toward the microphone.

“Many thanks for Ms. Tan’s kind words, and also to you for attending the conference’s opening night ceremony,” smiled Felix magnanimously. “I want you all to know how proud I am to have men and women of your caliber working with us.”

A round of applause forced Felix to pause before continuing.

“There are few who would dare disagree when I state that your sales performance is the benchmark by which our entire industry is measured!”

Again, Felix waited for the clapping to subside, and then exclaimed, “It’s people like you, working hard every day with honesty, integrity, and determination, that make Titanic Insurance Company of Kansas the greatest company in our industry. You are the people who have built the Company while serving our clients faithfully. And you are the people who will continue to ensure our stability and prosperity long into our future.”

Several shouts of “Hail to the Chief” could be heard amidst the audience’s response.

“It would be an honor for me to point to each of you and list your accomplishments, but the evening isn’t long enough, and I’m more a man of action than words, so without any more delays, let’s eat!”

People throughout the cavernous room jumped to their feet. Their cheers and applause rose to deafening levels as Felix nodded, waved to the crowd and left the stage with Sharlene Tan rolling along at his side.

“Okay, people. Fade to black and bring up the house lights,” sighed the director.

As the expansive room brightened, Ted Fisher looked around. He could pick out the long-term brown-nosers by how hard they were applauding.

*They have far too much invested in special favors and TICoK stock to risk any hint of dissatisfaction with the Company, he thought to himself. Most of them are close to retirement and want the stock price to be as high as possible when they bail out.*

*“When Beneficial Mutual completes its restructuring process, public TICoK stock will be offered to all the current policyholders with no brokerage fees,”* nodded Jack Farley, who was seated next to Ted.

*“The price per share will likely skyrocket. That might be a good time to sell your TICoK shares in your 401(k), Ted. There’ll only be a small window of opportunity before the stock analysts figure out what crap TICoK has for management and downgrade their recommendations to a strong sell. If the timing isn’t right for selling the TICoK stock, you might be trapped like rats on a sinking ship.”*

*God help the poor bastards who have all of their retirement invested in TICoK,* grimaced Ted as he added his halfhearted clapping to the thunderous applause echoing around the room. *For the life of me, Jack, I’m still uncertain why we’re here. Everything started changing that Monday evening in April.*

## Garden of the Tranquil Mere

Ted Fisher stood beside Abigail Bishop as she read a sign consisting of only black paint on a bare board. Ted knew that the brush strokes were oriental writing, but the only sense he could make of them was that they looked like pictures in a way.

“The sign says ‘Garden of the Tranquil Mere,’” translated Abigail. “This is a replica of a traditional Japanese tea garden.”

“Okay, I suspect that this is a silly question, but ‘mere’ what?” inquired Ted, almost afraid of the answer.

“Very funny, Ted,” laughed Abigail. “Mere, like in pond!”

“Mere, huh?” nodded Ted. “Why didn’t they just say Tranquil Pond?”

“I guess it’s for the same reason people would rather live in Baton Rouge than Red Stick,” smiled Abigail. “Many times the way a word sounds gives it more power than its literal meaning. Mere is poetic and, as a matter of fact, reminds me of a passage from a poem. I think part of it went something like this:

‘So majestic of the cinnamon fronds be call’d;  
Fern lovelier, within its meager crag  
On moorland’s lorn and windswept shore,  
Nymphs arise  
From ancient stream and shimmering Mere,  
I sit alone and dream of old, forsaken love.’”

Ted stood staring at Abigail with a small smile and a dazed look.

Laughing, she exclaimed, “Okay, I know that ‘deer in the headlights look’ when I see it! Yes, nineteenth century poetry can be a bit wearisome, but those old poems contain gems if you have the patience to look for them.”

“If you say so,” chuckled Ted. “I admit I have lots of room for improvement. At home somewhere I have an old LP record that’s entitled *Great Moments in Music*. There are recordings of about five minutes each of Bach, Beethoven, Mozart, Mendelssohn, Chopin, and so on. I personally like the abridged version of the ‘Hall of the Mountain King,’ by Grieg.”

Abigail eyed Ted suspiciously for a moment, and then they both started laughing.

“Ted, indulge me, okay?” insisted Abigail. “I’d like to show you the beauty of this place. I happened by here yesterday and was very impressed. I’ve only seen two other tea gardens outside Japan with such great attention to detail.”

“I’m enjoying this immensely already,” confessed Ted truthfully. “I am your disciple. Lead on, my master,” added Ted with a theatrical bow.

“Good!” proclaimed Abigail, smiling as she held Ted’s arm close to her and led him through the simple, unfinished wooden gate. “Just call me Sensei.”

Sum of Life - The Worst Kind of Lies is a heartwarming mystery of corporate deceit, betrayal and murder. Here, where greed of the few outweighs the needs of the many, champions arise to fight for their liberty, justice and livelihood.

The Worst Kind of Lies - Sum of Life Trilogy - Book One

**Buy The Complete Version of This Book at  
Booklocker.com:**

<http://www.booklocker.com/p/books/3482.html?s=pdf>