

Banker Halsey Stuart is on his way back home to New Jersey when his boss and brother-in-law, Chairman Desmond Cain of Fortune Beach Bank, pleads with Stu to stay and help stave off an oncoming investigation by both state and federal banking regulators. He soon finds incriminating information about the Chairman and his handiwork at the bank. This page turning financial thriller encompasses Washington politics and high stakes banking GREED.

Traces of Greed

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TRACES *of* GREED

A NOVEL

SAFE DEPOSIT



T D Bessler

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Prologue

Stu whispered, “Becca, wake up.” Even in sleep, his wife’s face didn’t look very different from the face he’d first made up his mind to get a closer look at in the bookkeeping department of the Morris National Bank. She hadn’t smiled at him then, and she didn’t now. His breath tickled her. She swatted her ear.

“C’mon, Honey, wake up. Please?” He nudged her shoulder. No response. He nudged her again.

“What time is it?” she said without opening her eyes.

“Two o’clock. I can’t sleep. We have to talk.”

“Go downstairs and have some warm milk. You’ll be asleep in no time. If you still want to talk in the morning, that’s fine by me, but not now. You know how lousy I feel when I don’t get my sleep.”

“I didn’t just get an urge to chat and wake you, Becca. I’ve been lying here since midnight, thinking, trying not to wake you. But I really need you to listen to me. Not in the morning. Now, Becca!”

She pushed her pillows up against the headboard and turned her half-closed eyes in his direction. “Okay, okay.” She grumbled. “What has you in such a *state* at two a.m.?”

“Same thing that has me in a state, as you so nicely put it, all day long: working with my father. I have to get out from under him. I can never do a damn thing right in his eyes. Then he complains I don’t do enough. Today was the clincher.”

“What happened?” she asked without real interest. “And if it was so awful, why didn’t you bring it up last night?”

“Because you don’t like me to talk business over dinner, that’s why!”

“Whoa, fella! Don’t go getting mad at me.”

“Sorry. It’s just that I’ve been bustin’ my ass for this guy since I got out of school, and all it’s brought me is misery, every single goddamn day. Last week, there was a rise in interest rates and he

told me to adjust the prime rate up one-percent on all the commercial loans. Well, the damn phones started ringing off the hook because customers were pissed-off at that big adjustment all at once.”

“So let him handle them. I mean, you did do it because he told you to, right?”

“Yeah, he told me, all right. Only now he says he told me to adjust the rate by only one-half percent. I know damn well what he said, but he’s just tired of taking all the heat. Well I’m tired, too. Sick and tired of taking heat he’s responsible for. And I’m sick and tired of taking all the other shit he tosses at me on a daily basis. I need to be my own person, Becca, and he’ll never let me. So I’ve decided we’re leaving here.”

Becca’s eyes were open all the way now. “And where are we supposed to be going?” she asked in her extra-quiet voice, the dangerous one.

“Florida. We’re moving to Florida. I called Des at the bank before I left work yesterday, and he wants me with him. No strings attached. He’s looking for someone and he told me I’m his top candidate.”

“Are you planning to do this on your own?”

“What do you mean?”

“I’m not about to leave here in order to trot off to hot, sticky Florida!” she snapped. “Especially not to live near my asshole brother!”

“This isn’t about your not liking to live near your brother, it’s about my hating to work for my father. It’s a way for me to get out from under him. Besides, it’s a good opportunity for us, for our family. Des was really encouraging. He may not be the sweetest brother-in-law in the world, but he knows what I can do and he says he wants me with him.”

“Good opportunity for you? I doubt it. But it’s definitely not my idea of a good opportunity for me. First of all, I hate Florida. Second, I hate my brother. Des is nothing but a slick conniver who’s never given a crap about anybody. I know you find it hard to see that your father’s right about anything, but he was right about Des

Traces of Greed

when he was here to dinner last week and said he was a loose cannon bound to do a lot of damage sooner rather than later. You've told me yourself that his reputation in your business stinks. From what your father says that's not a state secret in Florida, either. Maybe you ought to think a little more about why he's offering you a job."

She took a deep breath and squeezed his hand. "I know you're good at what you do, hon. But Des is only going to use you. He'll get you into trouble. Mark my words, if you accept his offer, you'll be sorry, I promise you that," she said, her voice beginning to elevate to another octave.

"Now you're taking my father's side?"

"Stu, you know damn well I'm not taking his side. I hate the way your father puts you down nearly as much as you do, maybe more. I know how capable you are and how much he depends on you even though he'd rather die than admit it. But he's right about my brother. Believe me, I know better than you what Des is like, and I'm telling you, if you do this, you'll regret it."

She sat up straighter against the headboard. "Besides, I don't have to go down there to know I'd regret it. Stu, this is my home. I can't just get up and move and upset the kids because your father has treated you like a kid for the hundredth time. Speak up for yourself, goddamnit! Tell him he's wrong, that you did exactly what he told you to do. Christ, Stu, isn't it about time you stood up to him?"

"Don't you think I have? Many times! He always comes back with some answer—even if he's making it up right on the spot—that sounds like it's true. If he can't think of anything, he falls back on telling me to show him the proper respect. I'm tired, Becca. I'm tired of fighting him all the time and losing, over and over. I want to live my own life and to stop being the tail wagging behind him. I know your brother isn't the nicest guy, but he's not my father, literally or figuratively. I can handle him. You must have some faith left in me. I think this is a real opportunity for me. Please, let's not argue about it anymore. Let's just go."

Becca's face reddened. She gripped the end of the sheet, squeezing it in her fist until her knuckles stretched the skin of her forehead smooth. "Maybe you didn't hear me," she said quietly. "I'm not leaving here on the basis of what you've told me. So you make any plans you want to, but if they involve moving to Florida, you're doing it alone. Now I need some sleep!"

Flattening her pillows, she slid down between the sheets, turned on her side away from him, obviously hopeful she'd managed to bring the argument to an end.

"That's just like you," Stu said. "Turning your back on me when I need you. You know, Becca, maybe you've had it too easy. Maybe you should have worked; maybe then you'd see things more clearly. You have no idea what hell I have to go through every day."

Becca glared at him. "I know damn well what you go through each day! God knows you tell me often enough! What beats me is why you do nothing about it. When we hit Florida it won't be long before you're bitchin' about Des—but there, you'll *really* have something to bitch about! You think he's going to give you a nice cushy job so you can strut your stuff, but you'd better think again! He'll nail your ass to the cross every day, because that's the kind of Chairman he is. If you can't stand up to your dad, Stu, forget about being able to hold your own against my dear brother."

"Why can't you understand?" he yelled. "If my father were *just* my boss, it'd be different! Look, I've made my decision. I'm not going to be kissing ass the rest of my life. I'm going and that's it. If you want to stay here, fine. But you're my wife, Becca."

"Stu, grow up, damn it! You're in a difficult situation with your dad, but running away isn't the answer. If you feel you have to run, I guess I can't stop you. When you stop running, I'll be here." She put her head between her pillows, determined to shut him out.

He spoke loudly and clearly so she would hear every word. "Fine, bury your head. I'm leaving next Friday. I hope you change your mind."

Stu shut his eyes, even though he knew sleep would be beyond his reach for whatever was left of the night. He lay there, listening

Traces of Greed

to the irregular beating of his heart, each beat a shard of hope that she'd change her mind and come with him.

But he knew she wouldn't budge. By morning, he had convinced himself that maybe some time apart wasn't such a bad idea. Maybe being on her own for awhile would remind her that being able to count on the person you'd taken marriage vows with was a two-way street.

That had been five long years ago.

To Queenie

Me & You!

Chapter One

As Halsey Stuart waited for George Thompson to finish placating an indignant woman in a pinstriped suit, he looked around City National bank. Being in someone else's bank was like a chef dining out. He viewed the place with a critical eye.

The ambience at City National was definitely a step down from the way Stu's Fortune Beach Bank presented itself. But you couldn't always judge a bank by the quality of the marble on the floor, a hard lesson he'd learned in recent weeks. He was glad his line of credit was safely in place at City National.

But right now he was in a hurry to make use of it, and George, the branch manager of City National, was taking longer than he should with the irate woman. That was the underside of George's unfailing politeness, and one reason, at thirty-five, George was at the pinnacle of his career. Any aspirations beyond bank manager he might secretly be harboring were just not in the cards. Stu glanced at his watch in a way George Thompson was sure to grasp, and within seconds the branch manager hastened to end his business with the woman.

George always walked as if someone were holding a stopwatch on him, but as he approached Stu his bounce was subdued. *Hope it's because he kept me waiting*, Stu thought. *Not because maybe he's heard rumors about Fortune Beach Bank*. Even if word had reached George, there was still no reason he'd have automatically frozen Stu's line of credit. Surely, he'd wait to find out what happened and whether he was leaving the area. As George stood in front of him, he just seemed nervous about having kept Stu waiting.

"Hey, Mr. Stuart, sorry for holding you up. Ms. Oakes, the one leaning against the deposit counter, is one adamant, sly old fox. She can't understand the early withdrawal penalty on her CD after she beat me out of one penalty already. I tried explaining again even though I know she understands the rules. You know how it is,

someone always trying to beat the system. Anyway, how are things up your way?"

"Fine, George. Everything's just fine. I just stopped in to draw some money on my line of credit. Do you know how much I have left?"

"Give me a few seconds to pull your file up on the screen." George race-walked back toward his desk and pressed the computer keys with precision. "You've used exactly half the line. How much of the \$50,000 remaining would you like?"

"I'm going out of town for awhile so I may need it all."

"Shall I have it transferred to your account, then?"

Stu pretended to consider that. "Better wire the funds less five thousand dollars to my father's bank in New Jersey." He took a card from the morocco holder he'd seen George admire before and jotted quickly. "Here's my account number and routing information. I'll take the five thousand with me today."

"That'll be fine, Mr. Stuart."

George rapidly prepared the note for Stu's signature and slid it across the desk.

Stu took out his Mont Blanc pen—a going away gift from his father when Stu had accepted the job in Fortune Beach five years earlier—and bent to sign off on the money. A loud bang yanked his head around. The glass door leading into the lobby slammed against the wall, glass shattering in every direction.

Two men strode in, nylon stockings shielding their faces, guns drawn.

"Anybody does anything but breathe, it'll be your last goddamn breath," the taller man ordered. "Do I make myself clear?"

I'll say, Stu thought. He had no intention of playing hero, and suddenly he didn't give a damn about the money, but keeping calm was something else. All he wanted was to get out alive.

He commanded himself to stop shaking. There were only a handful of people in the lobby. Slowly, he scanned their faces for who might do or say the wrong thing. Fortunately, Ms. Oakes had gone. Among the current customers no one looked stupid enough to argue with the gunmen, but one never knew how terror could

Traces of Greed

change a person. There was one elderly man, second in line at a teller's window, whose fear was visibly clear across the lobby as a wet spot formed on the front of the his pants and spread down his leg. *Poor bastard! Hope he doesn't have a heart attack.*

"Hey, you! Yeah, you!" The second gunman pointed his gun at George. "Get your skinny ass over here! *Now!*"

George, of course, did exactly as he was told, approaching the two gunmen as quickly as his rubbery legs would carry him. He kept his eyes lowered, an unnecessary caution given the stockings pulled over their faces. They also wore matching dark blue windbreakers, absent any identifying insignia, with the collars turned up.

Just then, a woman came through the front door of the bank. She spotted one of the robbers and tried to tiptoe back out, but one of the gunmen noticed her too. He pointed his gun. "You're in now, bitch. Just keep on walking in."

Panicking, the woman made a run for the door. Three shots thundered and the woman lurched forward, crashing through the glass panel door. Half of her body was hanging out the front door, a thick piece of jagged glass protruding through her abdomen.

Stu's entire body clenched as he waited for more shots to be fired, but the gunmen had made their point. Everyone was rooted in place. For a few seconds, there was a deafening silence.

The taller gunman grabbed George by the hair, put his .357 Magnum to the quivering man's throat, and cocked the hammer ever so slowly with his thumb. "I'd be very careful if I were you and do exactly like you're told." George nodded quickly and repeatedly.

"Atta boy," the gunman said.

"Everybody else, on the floor!" the other ordered. "Let's go! Face down, everybody, heads facing away from the teller counter! Quick! Unless someone here is dying to be next." He chuckled, then growled, "Don't take my little joke seriously. We don't give a shit if all of youse want to die now—we're in this to the end."

Stu was already on the marble floor, which felt very cold against his cheek. The gunmen were loudly opening zippered bags, slamming drawers open and shut. The thought of the money flying

into the bags. *The faster the better*, he thought. *Just let there be enough to satisfy them.*

There must have been, because one of the robbers laughed again. Footsteps echoed as they left, and something clunked to the floor. Then there was only a hissing noise, smoke, choking, eyes burning. *Tear gas!*

Outside, cycles fired up and roared away. In the stillness following the sounds of departure, people got up off the floor and scrambled for the double doors, passing the lifeless body and gasping for fresh air. Stu looked around, his reflexive sense of responsibility kicking in. Everyone seemed to be out except the dead woman and George. He wiped his stinging eyes with his shirt and, with the head teller, went back into the bank to find him. It didn't take long.

George lay on the floor under a deposit counter, out cold, blood running down the side of his head. An ugly blow had landed above his right ear, not lethal from the look of it.

Stu and one of the male customers dragged him outside. Within minutes George came to.

By then a crowd had started to form. Sirens were approaching, although they sounded a few blocks off. Stu looked at George. "George, are you okay?"

The manager looked up at Stu, the blood caking on the side of his face. "Okay? I don't know.... I don't know how any of us got the hell out of there alive."

"The thing to concentrate on, George, is that you're out of there. It's over. Look, I have to get going. I can't explain, but this isn't a morning I can get hung up giving a statement to the police. I have a plane to catch. Are you following me, George? Can you remember something?"

"I'll never be able to forget this." George replied.

"You'll be fine. Listen, George. Take the five thousand and put it in my account. I'll use my ATM card to access any money that I need the next couple of days. I'm sorry to leave, but I know you'll be able to handle things from here on in."

Traces of Greed

George nodded. "Thanks for saying that. I'll have to, won't I? I can't thank you enough for getting me out of there. God knows how much worse off I'd be if you hadn't gotten me out into the air. I'll make sure you're kept out of this. Just tell me what to do about that poor woman in the doorway?"

"Nothing," Stu said. "The police will take care of it. They'll be here any second." Stu rose, rushed to his car and drove off, his hands clenched white as paper on the steering wheel.

He tried to concentrate on being glad to be alive. He'd be more glad when he was actually out of Florida, but he had promised to see Des first, and he was a man of his word. Today, he was hoping Des would be a man of few words, because he couldn't stay long. He'd given Des five years. Fifteen minutes more wouldn't hurt, and then it was Stu's time. He suspected he'd need every bit of it to pick up the pieces and try to put his life back together. Again.

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