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BRAD MELTZER

THE MILLIONAIRES



Dead Even
The Tenth Justice
The First Counsel

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Song lyric from “Absolutely Sweet Marie” © 1966, renewed 1994 by Bob Dylan

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For Cori,
who every single day
amazes me

For Dotty Rubin and Evelyn Meltzer,
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for teaching me my past,
and in the process,
showing me my future

And in memory of
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whose legacies still touch our entire family

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Twenty-three percent of people
say they would steal if they couldn't get caught.

... but to live outside the law, you must be honest.
— Bob Dylan

I know where I'm going. And I know who I want to be. That's why I took this job in the first place. . . and why, four years later, I still put up with the clients. And their demands. And their wads of money. Most of the time, they just want to keep a low profile, which is actually the bank's specialty. Other times, they want a little. . . personal touch. My phone rings and I tee up the charm. "This is Oliver," I answer. "How can I help you?"

"Where the hell's your boss!?" a Southern chainsaw of a voice explodes in my ear.

"E-Excuse me?"

"Don't piss on this, Caruso! I want my *money!*"

It's not until he says the word "money," that I recognize the accent. Tanner Drew, the largest developer of luxury skyscrapers in New York City and chief patriarch of the Drew Family Office. In the world of high-net-worth individuals, a family office is as high as you get. Rockefeller. Rothschild. Gates and Soros. Once hired, the family office supervises all the advisors, lawyers, and bankers who manage the family's money. Paid professionals to maximize every last penny. You don't speak to the family anymore—you speak to the office. So if the head of the clan is calling me directly. . . I'm about to get some teeth pulled.

"Has the transfer not posted yet, Mr. Drew?"

"You're damn right it hasn't posted yet, smartass! Now what the hell you gonna do to make that right? Your boss promised me it'd be here by two o'clock! *Two o'clock!*" he screams.

"I'm sorry, sir, but Mr. Lapidus is—"

"I don't give a raccoon's ass where he is—the guy at *Forbes* gave me a deadline of today; I gave *your boss* that deadline, and now I'm giving *you* that deadline! What the hell else we need to discuss!?"

My mouth goes dry. Every year, the Forbes 400 lists the wealthiest 400 individuals in the United States. Last year, Tanner Drew was number 403. He wasn't pleased. So this year, he's determined to bump himself up a notch. Or three. Too bad for me, the only thing standing in his way is a forty-million-dollar transfer to his personal account that we apparently still haven't released.

"Hold on one second, sir, I. . ."

"Don't you dare put me on h—"

I push the hold button and pray for rain. A quick extension later, I'm waiting to hear the voice of Judy Sklar, Lapidus's secretary. All I get is voicemail. With the boss at a partners retreat for the rest of the day, she's got no reason to stick around. I hang up and start again. This time, I go straight to DEFCON One. Henry Lapidus's cell phone. On the first ring, no one answers. Same on the second. By the third, all I can do is stare at the blinking red light on my phone. Tanner Drew is still waiting.

I click back to him and grab my own cell phone.

"I'm just waiting for a callback from Mr. Lapidus," I explain.

"Son, if you ever put me on hold again. . ."

Whatever he's saying, I'm not listening. Instead, my fingers snake across my cell, rapidly dialing Lapidus's pager. The moment I hear the beep, I enter my extension and add the number "1822." The ultimate emergency: 911 doubled.

“... nother one of your sorry-ass excuses—all I want to hear is that the transfer’s complete!”

“I understand, sir.”

“No, son. You don’t.”

C’mon, I beg, staring at my cell. *Ring!*

“What time does your last transfer go out?” he barks.

“Actually, we officially close at three...” The clock on my wall says a quarter past three.

“... but sometimes we can extend it until four.” When he doesn’t respond, I add, “Now what’s the account number and bank it’s supposed to go to?”

He quickly relays the details, which I scribble on a nearby Post-It. Eventually, he adds, “Oliver Caruso, right? That’s your name?” His voice is soft and smooth.

“Y-Yes, sir.”

“Okay, Mr. Caruso. That’s all I need to know.” With that, he hangs up. I look at my silent cell phone. Still nothing.

Within three minutes, I’ve paged and dialed every other partner I have access to. No one answers. This is a hundred-and-twenty-five-million-dollar account. I pull off my coat and claw at my tie. With a quick scan of our network’s Rolodex, I find the number for the University Club—home of the partners retreat. By the time I start dialing, I swear I can hear my own heartbeat.

“You’ve reached the University Club,” a female voice answers.

“Hi, I’m looking for Henry Lapi—”

“If you’d like to speak to the club operator or to a guest room, please press zero,” the recorded voice continues.

I pound zero and another mechanized voice says, “All operators are busy—please continue to hold.” Grabbing my cell, I dial frantically, looking for anyone with authority. Baraff... Bernstein... Mary in Accounting—Gone, Gone, and Gone.

I hate Fridays close to Christmas. Where the hell is everyone?

In my ear, the mechanized female voice repeats, “All operators are busy—please continue to hold.”

I’m tempted to hit the panic button and call Shep, who’s in charge of the bank’s security, but... no... too much of a stickler... without the right signatures, he’ll never let me get away with it. So if I can’t find someone with transfer authority, I need to at least find someone in the back office who can

I got it.

My brother.

With my receiver in one ear and my cell in the other, I shut my eyes and listen as his phone rings. Once... twice...

“I’m Charlie,” he answers.

“You’re still here!?”

“Nope—I left an hour ago,” he deadpans. “Figment of your imagination.”

I ignore the joke. “Do you still know where Mary in Accounting keeps her username and password?”

“I think so... why?”

“Don’t go anywhere! I’ll be right down.”

My fingers dance like lightning across my phone’s keypad, forwarding my line to my cell phone—just in case the University Club picks up.

Dashing out of my office, I make a sharp right and head straight for the private elevator at the end of the dark mahogany-paneled hallway. I don’t care if it’s just for clients. I enter Lapidus’s six-digit

code at the keypad above the call buttons, and the doors slide open. Shep in Security wouldn't like the one either.

The instant I step inside, I spin around and pound the *Door Close* button. Last week, I read in some business book that *Door Close* buttons in elevators are almost always disconnected—they're just there to make hurried people feel like they're in control. Wiping a forehead full of sweat back through my dark brown hair, I push the button anyway. Then I push it again. Three floors to go.

* * * *

"Well, well, well," Charlie announces, looking up from a stack of papers with his forever-boyish grin. Lowering his chin, he peers over his vintage horn-rimmed glasses. He's been wearing the glasses for years—way before they were fashionable. The same holds true for his white shirt and rumpled slacks. Both are hand-me-downs from my closet, but somehow, the way they hang on his lean frame, they look perfect. Downtown stylish; never preppy. "Look who's slumming!" he cheers. "Hey, where's your '*I'm no longer a member of the proletariat*' button?"

I ignore the jab. It's something I've had to get used to over the past few months. Six months, to be exact—which is how long it's been since I got him the job at the bank. He needed the money, and mom and I needed help with the bills. If it were just gas, electric, and rent, we'd be fine. But our tab at the hospital—for Charlie, that's always been personal. It's the only reason he took the job in the first place. And while I know he just sees it as a way to pitch in while he writes his music, it can't be easy for him to see me up in a private office with a walnut desk and a leather chair, while he's down here with the cubicles and beige Formica.

"Whatsa matter?" he asks as I rub my eyes. "The fluorescent light making you sick? If you want, I'll go upstairs and get your lamp—or maybe I should bring down your mini-Persian rug—I know how the industrial carpet hurts your—"

"Can you please shut up for a second!"

"What happened?" he asks, suddenly concerned. "Is it mom?"

That's always his first question when he sees me upset—especially after the debt collectors gave her a scare last month. "No, it's not mom..."

"Then don't do that! You almost gave me a vomit attack!"

"I'm sorry... I just... I'm running out of time. One of our clients... Lapidus was supposed to put through a transfer, and I just got my ass handed to me because it still hasn't arrived."

Kicking his clunky black shoes up on his desk, Charlie tips his chair back on its hind legs and grabs a yellow can of Play-Doh from the corner of his desk. Lifting it to his nose, he cracks open the top, steals a sniff of childhood, and lets out a laugh. It's a typical high-pitched, little-brother laugh.

"How can you think this is funny?" I demand.

"That's what you're worried about? Some guy didn't get his walking-around money? Tell him to wait until Monday."

"Why don't you tell him—his name's Tanner Drew."

Charlie's chair drops to the floor. "Are you serious?" he asks. "How much?"

I don't answer.

"C'mon, Ollie, I won't make a big deal."

I still don't say a word.

"Listen, if you didn't want to tell me, why'd you come down?"

There's no debating that one. My answer's a whisper. "Forty million dollars."

"*Forty mil!?*" he screams. "*Are you on the pipe!?*"

“You said you wouldn’t make a big deal!”

“~~Ollie, this isn’t like shorting some goober a roll of quarters. When you’re talking eight figures...~~ even to Tanner that’s not spare change—and the guy already owns half of downtown—”

“*Charlie!*” I shout.

He stops right there—he already knows I’m wound too tight.

“I could really use your help,” I add, watching his reaction.

For anyone else, it’d be a moment to treasure—an admission of weakness that could forever retip the scales between walnut desks and beige Formica. To be honest, I probably have it coming.

My brother looks me straight in the eye. “Tell me what you need me to do,” he says.

* * * *

Sitting in Charlie’s chair, I enter Lapidus’s username and password. I may not be squatting at the top of the totem pole, but I’m still an associate. The youngest associate—and the only one assigned directly to Lapidus. In a place with only twelve partners, that alone gets me further than most. Like me, Lapidus didn’t grow up with a money clip in his pocket. But the right job, with the right boss, led him to the right business school, which launched him up through the private elevators. Now he’s ready to return the favor. As he taught me on my first day, the simple plans work best. I help him; he helps me. Like Charlie, we all have our ways of getting out of debt.

As I scooch forward in the chair, I wait for the computer to kick in. Behind me, Charlie’s sidesaddle on the armrest, leaning on my back and the edge of my shoulder for balance. When I angle my head just right, I see our warped images in the curve of the computer screen. If I squint real quick we look like kids. But just like that, Tanner Drew’s corporate account lights up the screen—and everything else is gone.

Charlie’s eyes go straight to the balance: \$126,023,164.27. “*A la peanut butter sandwiches!* My balance is so low I don’t order sodas with my meals anymore, and this guy thinks he’s got a right to complain?”

It’s hard to argue—even to a bank like us, that’s a lot of change. Of course, saying Greene & Greene is just a bank is like saying Einstein’s “good at math.”

Greene & Greene is what’s known as a “private bank.” That’s our main service: privacy—which is why we don’t take just anyone’s money. In fact, when it comes to clients, they don’t choose us; we choose them. And like most banks, we require a minimum deposit. The difference is, our minimum is two million dollars. And that’s just to *open* your account. If you have five million, we say, “That’s good—a nice start.” At fifteen million, “We’d like to talk.” And at seventy-five million and above, we gas up the private jet and come see you right away, Mr. Drew, sir, yes, sir.

“I knew it,” I say, pointing at the screen. “Lapidus didn’t even cue it in the system. He must’ve completely forgotten the whole thing.” Using another one of Lapidus’s passwords, I quickly type in the first part of the request.

“Are you sure it’s okay to use his password like that?”

“Don’t worry—it’ll be fine.”

“Maybe we should call Security and Shep can—”

“I don’t want to call Shep!” I insist, knowing the outcome.

Shaking his head, Charlie looks back at the screen. Under *Current Activity*, he spots three check disbursements—all of them to “Kelli Turnley.”

“I bet that’s his mistress,” he says.

“Why?” I ask. “Because she has a name like *Kelli*?”

“You better believe it, Watson. Jenni, Candi, Brandi—it’s like a family pass to the Playboy Mansion—show the ‘i’ and you get right in.”

“First of all, you’re wrong. Second of all, without exaggeration, that’s the stupidest thing I’ve ever heard. And third...”

“What was dad’s first girlfriend’s name? Lemme think... was it... *Randi*?” With a quick shove, I push my chair back, knock Charlie off the sidesaddle, and storm out of his cubicle.

“Don’t you want to hear her turn-ons and turn-offs?” he calls out behind me.

Heading up the hallway, I’m lost in my cell phone, still listening to recorded greetings of the University Club. Enraged, I hang up and start again. This time, I actually get a voice.

“University Club—how may I assist you?”

“I’m trying to reach Henry Lapidus—he’s in a meeting in one of your conference rooms.”

“Please hold, sir, and I’ll...”

“Don’t transfer me! I need to find him *now*.”

“I’m just the operator, sir—the best I can do is transfer you down there.”

There’s a click and another noise. “You’ve reached the University Club’s Conference Center. All operators are busy—please continue to hold.”

Clutching the phone even tighter, I race up the hallway and stop at an unmarked metal door. *The Cage*, as it’s known throughout the bank, is one of the few private offices on the floor and also home to our entire money transfer system. Cash, checks, wires—it all starts here.

Naturally, there’s a punch-code lock above the doorknob. Lapidus’s code gets me in. Managing Director goes everywhere.

Ten steps behind me, Charlie enters the six-person office. The rectangular room runs along the back wall of the fourth floor, but inside, it’s the same as the cubes: fluorescent lights, modular desks, gray carpet. The only differences are the industrial-sized adding machines that decorate everyone’s desks. Accounting’s version of Play-Doh.

“Why do you always have to blow up like that?” Charlie asks as he catches up.

“Can we please not talk about it here?”

“Just tell me why you—”

“Because I work here!” I shout, spinning around. “And you work here—and our personal lives should stay at home! Is that okay?” In his hands, he’s holding a pen and his small notepad. The student of life. “And don’t start writing this down,” I warn. “I don’t need this in one of your songs.”

Charlie stares at the floor, wondering if it’s worth an argument. “Whatever you want,” he says, lowering the pad. He never fights about his art.

“Thank you,” I offer, heading deeper into the office. But just as I approach Mary’s desk, I hear scribbling behind me. “What’re you doing?”

“I’m sorry,” he laughs, jotting a few final words in his notepad. “Okay, I’m done.”

“What’d you write?” I demand.

“Nothing, just a—”

“What’d you write!?”

He holds up the notepad. “*I don’t need this in one of your songs*,” he relays. “How good of an album title is that?”

Without responding, I once again look back at Mary’s desk. “Can you please just show me where she keeps her password?”

Strolling over to the neatest, most organized desk in the room, he mockingly brushes off Mary’s seat, slides into her chair, and reaches for the three plastic picture frames that stand next to her

computer. There's a twelve-year-old boy holding a football, a nine-year-old boy in a baseball uniform and a six-year-old girl posing with a soccer ball. Charlie goes straight for the one with the football and turns it upside down. Under the base of the frame is her username and password: marydamski—3BUG5E. Charlie shakes his head, smiling. "Firstborn kid—always loved the most."

"How did you...?"

"She may be the queen of numbers, but she hates computers. One day I came in, she asked me for a good hiding spot, and I told her to try the photos."

Typical Charlie. Everyone's pal.

I turn on Mary's computer and glance at the clock on the wall: 3:37 P.M. Barely twenty-five minutes to go. Using her password, I go straight to *Funds Disbursement*. There's Tanner's transfer queued up on Mary's screen—waiting for final approval. I type in the code for Tanner's bank, as well as the account number he gave me.

"Requested Amount?" It almost hurts to enter: \$40,000,000.00.

"That's a lot of sweet potatoes," Charlie says.

I look up at the clock on the wall: 3:45 P.M. Fifteen minutes to spare.

Behind me, Charlie's once again jotting something in his notepad. That's his mantra: *Grab the world; eat a dandelion*. I move the cursor to *Send*. Almost done.

"Can I ask you a question?" Charlie calls out. Before I can answer, he adds, "How cool would it be if this whole thing was a scam?"

"What?"

"The whole thing... the phone call, the yelling..." He laughs as he plays it out in his head. "With all the chaos blowing, how do you know that was the real Tanner Drew?"

My body stiffens. "Excuse me?"

"I mean, the guy has a family office—how do you even know what his voice sounds like?"

I let go of the mouse and try to ignore the chill that licks the hairs on the back of my neck. I turn around to face my brother. He's stopped writing.

What're you saying? You think it's fake?"

"I have no idea—but just think how easy that was: Some guy calls up, threatens that he wants his forty million bucks, then gives you an account number and says 'Make it happen.'"

I stare back at the eleven-digit account number that's glowing on the screen in front of me. "No," I insist. "It can't be."

"Can't be? It's just like that novel they release every year—the villain sets up the overachiever hero right at the beginning..."

"This isn't a stupid book!" I shout. "It's my life!"

"It's both our lives," he adds. "And all I'm saying is the moment you hit that button, the money could be headed straight to some bank in the Bahamas."

My eyes stay locked on the glow of the account number. The more I look at it, the brighter it burns.

"And you know who gets hit if that money disappears..."

He's careful the way he says that. As we both know, Greene & Greene isn't like a normal bank. Citibank, Bank of America—they're big faceless corporations. Not here. Here, we're still a closely held partnership. For our clients, it keeps us exempt from some of the government's reporting requirements, which helps us maintain our low profile, which keeps our names out of the papers, which allows us to pick only the clients we want. Like I said: You don't open an account at Greene. We open one with you.

In return, the partners get to manage a significant amount of wealth under an incredibly small roof. More important—as I stare at Tanner's forty-million-dollar transfer—each partner is personally liable for *all* of the bank's holdings. At last count, we had thirteen billion dollars under management. That's *thirteen billion*. With a B. Divided by twelve partners.

Forget Tanner—all I can think of now is Lapidus. My boss. And the one person who'll shove the walking papers down my throat if I lose one of the bank's biggest clients. "I'm telling you, there's no way it's all a setup," I insist. "I overheard Lapidus talking about the transfer last week. I mean, it's not like Tanner's calling up out of nowhere."

"Unless, of course, Lapidus is in on it..."

"Will you stop already? You're starting to sound like... like..."

"Like someone who knows what he's talking about?"

"No, like a paranoid lunatic divorced from reality."

"I'll have you know, I'm offended by the word *lunatic*. And the word *from*."

"Maybe we should just call him to be safe."

"Not a bad idea," Charlie agrees.

The clock on the wall says I have four minutes. What's the worst a phone call can do?

I quickly scan the Client Directory for Tanner's home number. All it has is his family office. Sometimes, privacy sucks. With no other choice, I dial the number and look at the clock. Three and a half minutes.

"Drew Family Office," a woman answers.

"This is Oliver Caruso at Greene & Greene—I need to talk to Mr. Drew. It's an emergency."

“What kind of emergency?” she snips. I can practically hear the sneer.

“A forty-million-dollar one.”

There’s a pause. “Please hold.”

“Are they getting him?” Charlie asks.

Ignoring the question, I click back to the wire transfer menu and put the cursor on *Send*. Charlie’s back on sidesaddle, grabbing the shoulder of my shirt in an anxious fist.

“Momma needs a new pair of stilettos...” he whispers.

Thirty seconds later, I hear the secretary back on the line. “I’m sorry, Mr. Caruso—he’s not answering his work line.”

“Does he have a cell phone?”

“Sir, I’m not sure you understand...”

“Actually, I understand just fine. Now what’s your name, so I can tell Mr. Drew who I was talking to?”

Again, a pause. “Please hold.”

We’re down to a minute and ten seconds. I know the bank is synchronized with the Fed, but you can only cut these things so close.

“What’re you gonna do?” Charlie asks.

“We’ll make it,” I tell him.

Fifty seconds.

My eyes are glued to the digital button marked *Send*. At the top of the screen, I’ve already scrolled past the line that reads “\$40,000,000.00,” but right now, that’s all I see. I put the phone on *Speaker* to free my hands. On my shoulder, I feel the grip of Charlie’s fist tighten.

Thirty seconds.

“Where the hell is this woman?”

My hand’s shaking so hard against the mouse, it’s moving the cursor onscreen. We don’t have a chance.

“This is it,” Charlie says. “Time to make a decision.”

He’s right about that one. The problem is... I... I just can’t. Searching for help, I look over my shoulder, back to my brother. He doesn’t say a word, but I hear it all. He knows where we’re from. He knows I’ve spent four years killing myself here. For all of us, this job is our way out of the emergency room. With twenty seconds to go, he nods his head ever so slightly.

That’s all I need—just a nudge to eat the dandelions. I turn back to the monitor. *Push the button*, I tell myself. But just as I go to do it, my whole body freezes. My stomach craters and the world starts to blur.

“C’mon!” Charlie shouts.

The words echo, but they’re lost. We’re in final seconds.

“*Oliver, push the damn button!*”

He says something else, but all I feel is the sharp yank on the back of my shirt. Pulling me out of the way, Charlie leans forward. I watch his hand come thundering down, pounding the mouse with a tight fist. On screen, the *Send* icon blinks into a negative of itself, then back again. A rectangular box appears three seconds later:

Status: Pending.

“Does that mean we—?”

Status: Approved.

Charlie now realizes what we’re looking at. So do I.

Status: Paid.

~~That's it. All sent. The forty-million-dollar e-mail.~~

We both look at the speakerphone, waiting for a response. All we get is a cruel silence. My mouth hangs open. Charlie finally lets go of my shirt. Our chests rise and fall at the same pace... but for entirely different reasons. Fight and flight. I turn to my brother... my younger brother... but he won't say a word. And then, there's a crackle from the phone. A voice.

"Caruso," Tanner Drew growls in a Southern accent that's now as unmistakable as a fork in the eye, "if this isn't a confirmation call, you better start praying to heaven above."

"I-It is, sir," I say, fighting back a grin. "Just a confirmation."

"Fine. Goodbye." With a slam, it's over.

I turn around, but it's too late. My brother's already gone.

* * * *

Racing out of The Cage, I scan for Charlie—but as always, he's too fast. At his cubicle, I grab onto the top edges of his wall, boost myself up, and peek inside. With his feet up on his desk, he's scribbling in a spiral green notebook, pen cap in mouth and lost in thought.

"So was Tanner happy?" he asks without turning around.

"Yeah, he was thrilled. All he could do was thank me—over and over and over. Finally, I was like 'No, you don't have to include me in the *Forbes* profile—just having you make the top 400 is all the thanks I need.'"

"That's great," Charlie says, finally facing me. "I'm glad it worked out."

I hate it when he does that. "Go ahead," I beg. "Just say it."

He drops his feet to the floor and tosses his notebook on his desk. It lands right next to the Play-Doh, which is only a few inches from his collection of green army men, which is right below the black-and-white bumper sticker on his computer monitor which reads, "I sell out to The Man every day!"

"Listen, I'm sorry for freezing like that," I tell him.

"Don't worry about it, bro—happens to everyone."

God, to have that temperament. "So you're not disappointed with me?"

"Disappointed? That was your puppy, not mine."

"I know... it's just... you're always teasing me about getting soft..."

"Oh, you're definitely soft—all this high living and elbow-rubbing—you're a full-fledged baby's bottom."

"Charlie...!"

"But not a soft baby's bottom—one of those completely hard ones—like a sumo baby or something."

I can't help but smile at the joke. It's not nearly as good as the one three months ago, when he tried to talk in a pirate voice for an entire day (which he did), but it'll do. "How about coming over tonight and letting me say thank you with some dinner?"

Charlie pauses, studying me. "Only if we don't take a private car."

"Will you stop? You know the bank would pay for it after everything we did tonight."

He shakes his head disapprovingly. "You've changed, man—I don't even know you anymore..."

"Fine, fine, forget the car. How about a cab?"

"How 'bout the subway?"

"I'll pay for the cab."

“A cab it is.”

* * * *

Ten minutes later, after a quick stop in my office, we’re up on the seventh floor, waiting for the elevator. “Think they’ll give you a medal?”

“For what?” I ask. “For doing my job?”

“*Doing your job?* Aw, now you sound like one of those neighborhood heroes who pulled a dozen kittens out of a burning building. Face facts, Superman—you just saved this place from a forty-million-dollar nightmare—and not the good kind either.”

“Yeah, well, just do me a favor and tone down the advertising for a bit. Even if it was for a good reason, we were still stealing other people’s passwords to do it.”

“So?”

“So you know how they are with security around here—”

Before I can finish, the elevator pings and the doors slide open. At this hour, I expect it to be empty, but instead, a thick man with a football-player-sized chest is leaning against the back wall. Shep Graves—the bank’s VP of Security. Dressed in a shirt and tie that could’ve only been bought at the local Big & Tall, Shep knows how to hold his shoulders back so his late-thirties frame looks as young and strong as possible. For his job—protecting our thirteen billion—he has to. Even with the most state-of-the-art technology at his fingertips, there’s still no deterrent like fear—which is why, as we step into the elevator, I decide to end our discussion of Tanner Drew. Indeed, when it comes to Shep, except for some minor chitchat, no one in the bank really talks to him.

“*Shep!*” Charlie shouts as soon as he sees him. “How’s my favorite manhandler of misappropriation?” Shep puts his hand out and Charlie taps his fingers like they’re piano keys.

“You see what they got going at Madison?” Shep asks with a clumsy boxer’s grin. There’s a trace of a Brooklyn accent, but wherever he’s been, they trained it out of him. “They got a girl who wants to play boys varsity b-ball.”

“Good—that’s the way it should be. When do we see her play?” Charlie asks.

“There’s a scrimmage in two weeks...”

Charlie grins. “You drive; I’ll pay.”

“Scrimmages are free.”

“Fine, I’ll pay for you too,” Charlie says. Noticing my silence, he motions me into the elevator. “Shep, you ever meet my brother, Oliver?”

We both nod our cordial nods. “Nice to see you,” we say simultaneously.

“Shep went to Madison,” Charlie says, proudly referring to our old rival high school in Brooklyn.

“So you also went to Sheepshead Bay?” Shep asks. It’s a simple question, but the tone of his voice—it feels like an interrogation.

I nod and turn around to hit the *Door Close* button. Then I hit it again. Finally, the doors slide shut.

“So what’re you guys doing here with everyone else gone?” he asks. “Anything interesting?”

“No,” I blurt. “Same as usual.”

Charlie shoots me an annoyed look. “Didja know Shep used to be in the Secret Service?” he asks.

“That’s great,” I say, my eyes focused on the five-course menu that’s posted above the call button. The bank has its own private chef just for client visits. It’s the easiest way to impress. Today they served lamb chops and rosemary risotto appetizers. I’m guessing a twenty- to twenty-five-million-dollar client. Lamb chops only come out if you’re over fifteen.

The elevator slows at the fifth floor and Shep elbows himself off the back wall. “This is me,” he

announces, heading for the doors. “Enjoy the weekend.”

“You too,” Charlie calls out. Neither of us says another word until the doors shut. “What’s wrong with you?” Charlie lays into me. “When’d you become such a sourpuss?”

“Sourpuss? That’s all you got, Grandma?”

“I’m serious—he’s a nice guy—you didn’t have to blow him off like that.”

“What do you want me to say, Charlie? All the guy ever does is lurk around and act suspicious. Then suddenly, you walk in and he’s Mr. Sunshine.”

“See, there’s where you’re wrong. He’s always Mr. Sunshine—in fact, he’s a rainbow of fruit flavors—but you’re so busy angling with Lapidus and Tanner Drew and all the other bigshots, you forget that the little people know how to talk too.”

“I asked you to stop with that...”

“When was the last time you spoke to a cab driver, Ollie? And I’m not talking about saying ‘53rd and Lex’—I’m talking a full-fledged conversation: ‘*How ya been? What time’d you start? You ever see anyone shaking their yummys in the backseat?*’”

“So that’s what you think? That I’m an intellectual snob?”

“You’re not smart enough to be an intellectual snob—but you are a cultural one.” The elevator doors open, and Charlie races into the lobby, which is filled with a grid of gorgeous antique rolltop desks that add just the right old-money feel. When clients come in and the hive is buzzing with bankers, it’s the first thing they see—that is, unless we’re trying to close someone big, in which case we bring them through the private entrance around back and lead them straight past Chef Charles and his just-for-us, oh-you-should-check-out-our-million-dollar kitchen. Charlie blows past it. I’m right behind him. “Don’t worry, though,” he calls out. “I still love you... even if Shep doesn’t.”

Reaching the side exit, we punch in our codes at the keypad just inside the thick metal door. It clicks open and leads us into a short anteroom with a revolving door on the far end. In the industry, we call it a man-trap. The revolving door doesn’t open until the door behind us is closed. If there’s a problem, they both shut and you’re nabbed.

Without a care, Charlie closes the metal door behind himself and there’s a slight hiss. Titanium bolts clamp shut. When it’s done, there’s a loud thunk straight ahead. Magnetic locks on the revolving door slide open. On both ends of the room, two cameras are so well hidden, we don’t even know where they are.

“C’mon,” Charlie says, charging forward. We spin through the revolving doors and get dumped out on the black-snow-lined streets of Park Avenue. Behind us, the bank’s subdued brick facade fades inconspicuously into the low-rise landscape—which is really why you go to a private bank in the first place. Like an American version of a Swiss bank, we’re there to keep your secrets. That’s why the only sign out front is a designed-to-be-missed brass plaque that reads, “*Greene & Greene, est. 1870.*” And while most people have never heard of private banks, they’re closer than anyone thinks. It’s the small, understated building people pass by every day—the unmarked one, not far from the ATM, where people always wonder, “What’s in there anyway?” That’s us. Right in front of everyone’s face. We’re just good at keeping quiet.

So is that worth the extra fees? Here’s what we ask the clients: Have you gotten any credit card offers in the mail recently? If the answer’s yes, it means someone sold you out. Most likely, it was your bank, who culled through your personal info and painted a bull’s-eye on your back. From your balance, to your home address, to your Social Security number, it’s all there for the world to see. And buy. Needless to say, rich people don’t like that.

Hurdling over some recently shoveled snow, Charlie goes straight for the street. A hand in the air

gets us a cab; a gas pedal sends us downtown; and a look from my brother has me asking the cab driver, “How’s your day going?”

“Pretty okay,” the cabbie says. “How ’bout yourself?”

“Great,” I say, my eyes locked out the window on the dark sky. An hour ago, I touched forty million dollars. Right now, I’m in the back of a beat-up cab. As we hit the Brooklyn Bridge, I glance over my shoulder. The whole city—with its burning lights and soaring skyline—the whole scene is framed by the back window of the cab. The further we go, the smaller the picture gets. By the time we get home, it’s completely disappeared.

Eventually, the cab pulls up to a 1920s brownstone just outside of Brooklyn Heights. Technically, it’s part of the rougher Red Hook district, but the address is still Brooklyn. True, the front stairs have a brick or two that’re loose or missing, the metal bars on my basement apartment’s windows are cracked and rotting, and the front walk is still glazed with a layer of unshoveled ice, but the cheap rent lets me live on my own in a neighborhood I’m proud to call home. That alone calms me down—that is, until I see who’s waiting for me on my front steps.

Oh, God. Not now.

Our eyes lock and I know I’m in trouble.

Reading my expression, Charlie follows my gaze. “Oh, jeez,” he whispers under his breath. “Nice knowing you.”

Here! Pay!" I shout, tossing Charlie my wallet and kicking open the door to the cab. He fishes out a twenty, tells the cabbie to keep the change, and bounces his butt out of there. No way he's missing this.

Skidding across the ice, I'm already in apology mode: "Beth, I'm so sorry—I totally forgot!"

"Forgot what?" she asks, her voice as calm and pleasant as can be.

"Our dinner... inviting you out here..."

"Don't worry—it's already done." As she talks, I notice that she's blown her long brown hair completely straight.

"No bounce," Charlie whispers, acting innocent behind me.

"I have my own key, remember?" Beth asks. She steps around me, but I'm still confused.

"Where're you going?"

"Soda. You were all out."

"Beth, why don't you let me..."

"Go relax—I'll be right back." She turns away from me, and it's the first time she sees Charlie.

"What's shakin', bacon?" He opens his arms for a huge hug. She doesn't take him up on it.

"Hi, Charlie."

She tries to step around him, but he cuts in front of her. "So how's the world of corporate accounting?" he asks.

"It's good."

"And your clients?"

"They're good."

"And your family—how're they?"

"Good," she smiles, putting up her best defense. Not an annoyed smile; not a jaded smile; not even an angry get-outta-my-face-you-overhyper-little-gnat kinda smile. Just a nice, calming Beth smile.

"And whattya think of vanilla as an ice cream flavor?" Charlie asks, raising a devilish eyebrow.

"*Charlie,*" I warn.

"What?" Turning to Beth, he adds, "So you sure you don't mind if I crash all over your dinner?"

She looks to me, then back at Charlie. "Maybe it'd be better if I left you two alone."

"Don't be silly," I jump in.

"It's okay," she adds with a wave that tells me not to worry about it. She's never one to complain. "You two should have some time together. Oliver, I'll call you later."

Before either of us can stop her, she walks up the block. Charlie's eyes are on her L.L. Bean duck boots. "My God—my whole sorority had those," he whispers. I pinch the skin on his back and give it a twist. It doesn't shut him up. As Beth walks, her beige camel-hair coat fans out behind her. "Like Darth Vader—only boring," Charlie adds.

He knows she can't hear him, which only makes it worse.

"I'd give my left nut to see her slip on her ass," he says as she disappears up the block. "No such luck. Bye-bye, baby."

I shoot Charlie a look. "Why do you always have to make fun of her like that?"

“I’m sorry—she just makes it so easy.”

I spin around and storm for the door.

“*What?*” he asks.

I yell without facing him. Just like dad. “You can be a real jerk-off, y’know that?”

He thinks about it for a second. “I guess I can.”

Once again, I refuse to face him. He knows he’s pushed too far. “C’mon, Ollie—I’m only teasing,” he says, chasing me down the wobbly-brick stairway. “I only say it because I’m secretly in love with her.”

I stuff my key in the door and pretend he’s not there. That lasts about two seconds. “Why do you hate her so much?”

“I don’t hate *her*, I just... I hate everything she stands for. Everything she represents. The boots, the quiet smile, the inability to express anything approaching an opinion... that’s not what I—It’s not what you should want for yourself.”

“Really?”

“I’m serious,” he says as I work on the third deadbolt. “It’s the same thing as this teeny basement apartment. I mean, no offense, but it’s like taking the blue pill and waking up in a young urban twentysomething sitcom nightmare.”

“You just don’t like Brooklyn Heights.”

“You don’t live in Brooklyn Heights,” he insists. “You live in Red Hook. Understand? Red. Hook.”

As I shove open the door, Charlie follows me into the apartment.

“Well, bust out the Magic Markers and color me impressed,” he says, wandering inside. “Look who’s decorated.”

“I don’t know what you’re talking about.”

“Don’t play modest with me, Versace. When you first moved in, you had a used, stained mattress from Goodwill, a dresser you stole from our old bedroom, and the table and chairs mom and I bought from Kmart as a housewarming gift. Today, what’s that I see on the bed? A knockoff Calvin Klein comforter? Plus the Martha Stewart faux-antique crackle-paint on the dresser, and the table that’s not sporting the imitation Ralph Lauren tablecloth, perfectly set for two. Don’t think I missed that sweetheart touch. And while I appreciate what you’re trying to do, it’s like the existence of show towels, bro—the whole thing’s a symptom of a deeper problem.”

He repeats the last few words to himself. “*Symptom of a deeper problem.*” Stopping in the kitchen, he pulls out his notepad and jots them down. “*For some, life is an audition,*” he adds. His head bobs in place as he puts together a quick melody. When he gets like this, it takes a few minutes, so I leave him be. On his notepad, his hand suddenly stops, then starts scribbling. The pen scratches furiously against the page. As he flips to the next sheet, I spot a tiny, perfect sketch of a man bowing in front of a curtain. He’s done writing—now he’s drawing.

It’s the first thing that came naturally to him, and when he wants to, Charlie can be an incredible artist. So incredible, in fact, that the New York School of Visual Arts was willing to overlook his spotty high school record and give him a full college scholarship. Two years into it, they tried to steer him into commercial work, like advertising and illustration. “It’s a nice living,” they told him. But the instant Charlie saw career and art converge, he dropped out and finished his last two years at Brooklyn College studying music. I yelled at him for two days straight. He told me there’s more to life than designing the new logo for a bottle of detergent.

Across the room, I hear him wandering through the rest of the apartment and sniffing the air. “Mmmmm... smells like Oliver,” he announces. “Air freshener and loafer whiff.”

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