"Come on Jeremy, get in.”

*You’re a lying, stinking, double-crossing bitch. There’s no way I’m going to get in your car.*

“Jeremy, they’ll kill you!” She screamed at me through the open car window. A chorus of horns sounded in unison from the frustrated drivers she was blocking. The bad guys and their guns were approaching from all sides.

*They’ll be on me in less than a minute. I don’t like my choices.* I wavered indecisively before opting for the least lousy choice that wintery November day.

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Chapter 1

Ring! Ring! I hit the sleep button again. I had an old fashioned clock beside the bed. It was one of those small indestructible ones with the round face and the twin bells on top, whose shrill ring sounded like a fire alarm. My Dad had given it to me a few years back. It was a house warming present for my first apartment, and a subtle reminder about responsibility. I hibernated under my pillow, silently cursing the Gods of work for making me get up for my 6 am shift. *When was the last time I’d pulled the “I’m too sick to come in, you wouldn’t want me to infect everyone” routine?*

In hindsight, had I stayed in bed, this story wouldn’t have happened. I probably would have gone about life as a lonely, under-employed man. My parents had done their best to inject a work ethic into me. It wasn’t their fault they had failed miserably.

The shock of the cold shower set off a chain reaction of memories of the last few weeks, coming back to me like a bad meal. I was overcome with a horrible feeling of being absolutely alone in the world. Two weeks ago, I’d been notified that my Dad had died in a horrific car accident on the interstate. Even though we had allowed our relationship to drift a bit, losing my one remaining relative and link to happier times was like a ship losing its ballast in a sea of uncaring humanity. My Mom had already passed a couple of years ago. She was a victim of the big C. I was alone at the ripe old age of 18.

I wrapped myself in a ratty old terry cloth robe and drifted into the kitchen for my normal breakfast date with Mr. Coffee. The apartment was cold. It always was in Pittsburgh in late November. My cheapo landlord had yet to turn on the heat, contributing to my desire to go back to bed. On my way to the kitchen I noticed yesterday’s mail. I had left it on the table near the entranceway. The stack of overdue notices last night hadn’t deserved my attention as much as the cold beer in my refrigerator.

As I thumbed through the envelopes, I passed by the phone bill, credit card and bank statements until my attention was drawn to a plain white envelope with a typed address on the front: Jeremy Meyers, Apartment 2B, back door, 34 Henry Street, Pittsburgh, Pennsylvania 32765. Carrying the envelope back to the kitchen, I noticed it bore no distinguishing marks, labels or return address. *Damn, an eviction notice*! I had fallen behind on a few bills. With relief, I noticed the postmark indicating that the letter had been sent from Boston.

I put the coffee on and then tore open the letter. The envelope contained a single sheet of paper with the typed numbers 230048977794908, and nothing else. *I must have missed something.* I looked a second time in the empty envelope. Nothing. Clearing the refuse from last night’s dinner off the kitchen table, I sat down and thought about the numbers. I tried forcing my brain to concentrate. I gave up after a minute, opting for Mr. Coffee. *This is just someone playing a joke on me.* The only problem with that theory was that I didn’t really have any friends. Building relationships had always been a challenge for me. Not that I’m not a nice person, I must just never seem interesting enough, or rather I guess be interested enough, in other people. The few acquaintances I had wouldn’t even know my address. The feeling of loneliness I had experienced earlier came back, especially when it dawned on me that the person I wanted to ask about this died in a fiery crash two weeks ago.

Once I had my coffee I tried again to get my fuzzy head in gear. There was no doubt that the numbers were meant for me. Someone had taken the time to type up an envelope with my exact address, right down to the zip code. The numbers must somehow be connected to me. I went back to the bedroom, and pulled my wallet from the black work pants I had tossed on the bedroom floor last night. Returning to the kitchen, I took out all of my credit cards, health cards, social security, and store cards and compared them to the numbers on the paper. Nothing matched. I lit up a cigarette. I was trying to quit. I could now say I lasted 20 minutes before my first cigarette. That’s progress! Through the haze of smoke, I noticed that there was a gap between the 0 and the 4 and again between the second 7 and the 9. I looked at my overdue MasterCard and noticed that there were similar spaces, but they separated every 4 numbers. This series of numbers had four numbers-space-six numbers-space-and then the last five numbers. *Could this be a code?* If so, then it was hopeless, my brain had atrophied to the level of super-easy Sudoku.

I also discarded the notion that it was a combination to a locker hiding a sack of money. You know, start at 23 then go past 0 twice before landing on 4? I didn’t think combination locks went up to 89, and besides even if it was, then where was the locker? After realizing I was no closer to solving the mystery, I got up and slipped into my work clothes. Donning my old leather coat I stuffed the letter in my pocket and headed out into the cold.

My job as a barista at Starbucks was a short 15 minute walk and when I got there I found it packed with coffee-starved customers. Reuben, the manager, was on my case as soon as I put the apron on. “I tried calling you about coming in early, but there’s something wrong with your phone.”

“I forgot to charge it. I’m sorry. I really would have come in, had I …gotten your call.” I said not sounding convincing. Reuben was a short squat man whose mission in life seemed to be to educate me on his importance and superiority over me.

“Sure you would have. They usually don’t say a number is out of service just because you didn’t charge the battery Jeremy.”

Maybe it was one of those bills I overlooked, I thought as Reuben toddled away from me. I noticed that Susan Burns was my cashier. She started a few weeks ago and we worked well together. If I was going to ever ask a girl out it would be Susan. She was about 5 ft 2 with a petite frame and dark hair with olive skin. The only problem was that she had expressed absolutely no interest in me. She was way out of my league. I had a few short relationships none of which lasted very long. My Mom used to say, “Don’t give up Jeremy, there is someone out there for everyone, even you.” It was the even you that stuck.

“Don’t let the Reubs bring you down. Let’s have some fun with the customers,” she said sympathetically, trying to cheer me up.

The morning went quickly with a lull around 11:30 before the noon hour rush came in. Reuben was in the backroom going over inventory levels and Susan and I were on our own up front. As usual I was at a loss for something cool to say to her, when I recalled the letter. Snatching it from my coat I told her about it and how it had come in yesterday’s mail. She looked at the number and then looked up at me. Her expressive blue eyes drew me in like quicksand. “Could it be a bank account number?” When I didn’t reply she said, “The first part could be a bank code then a branch number.” When I still couldn’t find the words, she said very slowly, “You…need…to…find…out …which…bank…has…this…code.”

“How do I do that?” I replied. Wondering just how slow she thought I was.

“Google it,” she replied.

I didn’t want to admit that my laptop quit the job a month ago and my financial situation was like something out of a Charles Dickens novel. She must have understood the look on my face and added, “What other things could it mean?” I shrugged my shoulders, and told her that since the envelope was addressed to me I thought it might have been one of my store or credit cards. But the numbers didn’t match anything in my wallet. “Okay, so think about who and why someone would send this to you. Who would take the time to do that?”

“I don’t know anyone who would do that. I live alone.” I berated myself for adding the last part, why did I feel the need to prove how lonely and awkward I was to this beautiful girl. She asked about the postmark and I replied that it was mailed in Boston, and, “I don’t know anyone from there.” Throughout the rest of the day Susan would call out various ideas to me, like “coordinates to a secret place” or “the combination to a locker that has a pile of money inside”.

At one point Reuben asked us what we were talking about and Susan replied, giving me a sexy wink, “Just thinking about how we can make more sales.”

“Well, why don’t you pass the time to restock those big sacks of coffee beans?” He waddled back into the backroom. When it was time to leave we left together and shared a good laugh about Reuben.

“So are you going to Google the number or what?” Susan asked, looking up at me.

“It’s a good idea, but my laptop is in the shop.”

She didn’t miss a beat and replied, “Why don’t you come home with me? My apartment is a short walk from here and we can order pizza and do the Google thing.” As she led me to her place I was silently saying ‘thank you’ to whoever sent me the letter.

She unlocked the door to her apartment and I was immediately taken by the contrast between her palace and the dump I lived in. The place smelled of roses, not dirty socks. The front doorway opened up to a huge sunken living room. A dining area was beyond that with a view overlooking the river. A half door led to the kitchen and then through to a bedroom with an adjacent washroom. *This girl was definitely out of my league.*

I looked at the flat screen television and paintings on the wall. “Wow, you really have a nice place here. How can you afford all of this on a cashier’s income?”

“I’m technically still going to school, so Mom and Dad are supporting me. The little I make at Starbucks gives me pocket change.”

“What are you studying?” I asked admiring how beautiful she was.

“Islamic studies,” she replied with a big grin.

“What …do you…like teacher?” I asked awkwardly about the future goal for her courses.

“You sound just like my Dad,” she rolled her eyes. “Honestly I don’t know. I’m just interested in the subject. I know it will come in handy at some point. So what do you like on your pizza? I’m famished.”

I was a little preoccupied, wondering whether she was the kind of girl that ….you know, invited guys to her apartment. She saw I had missed her question, which she repeated with a touch of playful attitude. “Hello Jeremy, eat first okay?”

I wondered if she could read my mind. The only thing I could think to say in response was that I like everything. She gave me a look that you’d give to a dog that wasn’t following commands. “Okay, pepperoni it is. Grab us a couple of cold ones from the fridge while I make the call and get changed.”

Enjoying my beer, I checked out the photographs of what were likely her parents in her living room. They looked to be in their fifties, and rich. There was one where they were standing in front of a huge yacht at a marina with, “The Susan” emblazoned on the bow. There were other pictures of her and what could only be a boyfriend. Multiple boyfriends. She had lined up 4 almost identical pictures of her with four different, very muscular guys, all with the same “hands all over each other” embrace. *Maybe she* ***wa****s that kind of girl.* I wondered which one was the current boyfriend. I could just imagine a knock at the door and then four muscle men coming in and demanding to know who I was. *She was just going to help me with my problem, honest I swear.”*

“Let’s get going on that internet search,” she said, putting her Mac on the dining table. She noticed me putting a photo down.

“Is this a photo of you and your parents?”I pointed out the one where they were posed in front of the honking big boat.

“Yeah, I guess they kind of spoiled me because I’m the only girl.” She sat down, gulped her beer and booted up her laptop all in one motion. She was way out of my league.

“Give me that number again Jeremy.” She used my name, probably sensing that my mind was on something other than the task at hand. She had changed into low riding jeans and a baggy blue U of P Panthers sweatshirt. Her dark brown hair was pulled into a pony tail and held together with one of those scrunchy things. She gave me an expectant smile that seemed to last an awkwardly long time before I pulled the number from my coat.

“Thanks for doing all of this,” I said.

“That’s okay. It’s kind of fun. Just like a scavenger hunt.” She had a notebook on the table and started writing down credit cards, store cards, combination, bank account, secret code.

“Just making a list of what we’ve considered,” she said, biting her lip as if deep in thought. “Okay, read me the numbers.”

“230048977794908” I said, reminding her of the spaces. I looked over at the screen. She had a program open called Bank Codes and BICs. She started with the first four numbers and received a nil reply. Frustrated, she tried the second sequence of numbers, and then when that didn’t work she tried the first and second set together. Still nothing.

“This program is supposed to have every financial institution in the world, so I can safely say that it’s not a bank account.”

“What’s next?” I asked wondering, *what kind of girl would be aware of a website like this?* I inched a little closer, picking up the smell of her perfume. It was intoxicating, drawing me in like a flower to the sun.

“Next we try to Google the number and see what comes up.”When she typed the numbers into the search engine, she initially received a ton of responses before realizing that quotation marks would filter out the unrelated responses. After pressing enter again, the Google Gods returned, “Your search did not match any records.” She shook her head and her fingers continued their work as she tried every search engine possible. None of them returned any hits.

I could sense her irritation mount, so I tried to distract her. “So what kind of business are your folks in?”

“They owned cemeteries. Yeah that’s right, cemeteries. Someone has to own them. My Dad had quite a few in Pittsburgh, as well as a couple of funeral homes. He recently sold most of them because he thought the market had hit its peak. ‘Cremation is going to kill the business’ is one of his favourite lines. Anyway, he walked away with a mountain of money.” Susan lowered her voice and then asked, “What did your father do for a living?”

Her use of the past tense jolted me. Of course Reuben had given me some leave so I was sure he’d told everyone about my Dad. “He worked for Bank America up until …you know he died.” When I said this Susan moved closer to me, caressing my cheek with her hand and saying how sorry she was about opening a wound. We were a few inches apart and the closeness was stirring something inside. I closed my eyes and opened my lips, moving in for a kiss, when there was a knock on the door. “That’s probably the Pizza dude,” she said jumping up from the table.

Sure enough, what was on the other side of the door was a chatty, curly-haired kid of no more than 18, wielding a pepperoni pizza. Luckily I had a few bills on me and I joined Susan at the door, handing the guy an Andrew Jackson and telling him to keep the change. I literally shut the door on him while he was still talking about the weather outside.

The pizza, the beer, the apartment and especially the company made me want the night to never end. Over pizza she asked me how my Dad had died, and whether my Mom was still alive.

“My Mom passed of cancer a couple of years ago. My Dad was all I had. He died in a car accident on the interstate.”

“That’s horrible. Were there other casualties?”

“No, he was alone and the only car involved. The cop said that his car caught on fire, causing him to swerve off the road and hit a concrete wall. The theory is that a cigarette might have set something on fire in the back seat.” After telling Susan this out loud, I thought it sounded funny. Dad had sworn off cigarettes after Mom died.

“You must have other family? What about the funeral?”

“It was a pretty simple affair, a memorial service. There were only a few people from his work.” I took a deep breath before adding, “Pretty sad really, I guess I must take after him. He was a hard guy to get close to.”

She reached out to me again and caressed my cheek. I was debating doing the closed eye, open mouth trick again, when she took a big bite of pizza.

“American Express,” she blurted out around her pizza slice.

“What?” I asked, wondering how she could still be thinking about the numbers and not about what was happening between us.

“It’s the only credit card with 15 numbers. All of the other numbers have 14.” She got up from the table and came back with her purse. Reaching into her wallet, she pulled out a black Amex card. I’d never seen one before and imagined it was the kind usually only given to multi-millionaire oil sheiks. “It matches the same format. Four numbers then a space, then 6 numbers, then 5 more. Jeremy, I think this is an American Express card.”

“Why would someone send me the numbers from an Amex card?” I took a bite of pizza.

“I don’t know, but I think I know a way to find out.”

She told me she had been dating a guy a few months ago who went to work for AMEX as an intern. “He probably won’t tell me the name of the card holder, but he might be able to tell us which Bank issued the card.”

I looked at my watch and asked if the guy would still be working at 7 pm?

“No, I don’t think so. His name is Fakhir and he’s a bit of a knob. I have to give some thought as to how to approach him. We didn’t end up on the best of terms.”

 I wondered if he was one of the four muscle men in the photos. There was a lull in the conversation as we finished off the pizza. Finally Susan said, “We can’t do much more on this tonight. But I’m glad we figured out part of the puzzle anyway. This has been fun.” I assumed that was my hint that I wasn’t quite ready to join the picture gallery. There was some awkwardness at the door when I wondered if I should risk going for the kiss again. We ended up shaking hands as I thanked her for helping me. We agreed to meet at the coffee shop at 11 before our shift the next day.

On my walk home I contemplated what we had accomplished. Sure the numbers might be an AMEX card, but why would someone send it to me? What was I supposed to do with it? I was so deep in thought as I made my way through the cold night air that I didn’t notice one of Susan’s muscle men watching me from a doorway across the street.

Chapter 2

The next morning I awoke in a sweat, having tossed and turned all night like a tube sock in the dryer. I was keenly aware of my growing feelings for Susan and just how empty and meaningless I had allowed my life to become. *What would a girl like Susan see in someone like me?* When I wasn’t brooding about Susan, memories of my time with Dad kept jumping in and out of my mind. I had a heavy dose of guilt that I hadn’t treasured the relationship enough to stay in touch after Mom died. If that wasn’t enough, I woke up in the middle of a bad dream. In it I was about 10 years old and playing catch in the backyard with Dad. Except after a while, my Dad wasn’t my Dad, he had morphed into Tina Fey the actress, and we weren’t playing catch anymore. I was on the ground looking up at her. She was giving me that quirky smile of hers saying, “You know Jeremy, membership has its privileges.” The dream ended with her standing over me flashing a black Amex card and saying, “Don’t leave home without it Jeremy.”

Despite the fitful night I didn’t hit the snooze button the next morning. I bounded, well at least for me, into a cold shower. I decided I was going to tackle my challenge head on. “Spare no quarter”, I said into the mirror. “I will take on your perfume and raise you….some .... old musk cologne.” My Mom had given me the bottle for my sixteenth birthday back when she still thought I had hope. The face looking back at me in the mirror looked unconvinced. The hair was a touch too long; the beard a touch too straggly, and the constant diet of pizza and burritos was starting to make me look fat.

Undeterred, I vowed to the face in my bathroom that I would, “Solve the riddle, get the girl and discover the buried treasure!” Of course I would do all that in between making pumpkin spice lattes and Caramel Frappuccinos.

I arrived at the coffee shop at 11 am sharp. Susan was already sitting down with two cups of espresso and a couple of biscottis in front of her. “Whew!” she said as I sat down. “You put on a little bit too much cologne this morning.”

“Sorry I don’t normally use the stuff. I don’t know what came over me.”

She gave me a smile that said she understood. “I got hold of Fakhir this morning. At first he was a little prissy about me phoning. He made himself out to be so busy, such an important man.” She waived her hands in the air for effect, as if by doing so Fakhir would seem just that much more ridiculous. “He eventually calmed down when I asked about his family. I brought up the issue about card numbers and told him that a friend of mine was trying to get the name of the cardholder of an Amex card. I told him it had something to do with a charge that didn’t go through. Of course he told me he could lose his job if he disclosed cardholder information. I felt like reminding him that he didn’t really have a job. That he was just a lowly, unpaid intern. But I didn’t,” she said pointing a finger up in the air, making a point. She took a sip of her espresso and asked, “Pretty sneaky of me right?”

“As sneaky as a kid near a biscotti jar,” I replied, taking a bite of the cookie.

“So he tells me that I have to call cardholder services. I didn’t say anything to that. I just let him twist in the wind. He finally broke the silence and said the best he could do was the name of the Bank that issued the card. Again I didn’t say anything, I just let him stew. He finally asked for the numbers. I could hear the little creep typing it into his computer. So he said it was issued by Bank of America. I think he was about to give me more, when he was interrupted by someone. He ended the call by wishing me a good day and thanking me for dealing with American Express. It was all very strange.”

“So all we got was that it was issue by Bank of America?”

“Isn’t that where your Dad worked?”

“Sure, but Bank of America must issue millions of cards all around the world. They have customers everywhere.”

“But the only other connection is your Dad. You said yourself, why would someone address an envelope specifically to you and give you their AMEX number? The answer is that no one would, other than someone who wants you to have something.” She was talking as fast as an auctioneer at the county fair.

“Okay, slow down for a second - you think that my Dad mailed that letter to me before he decided to light up the backseat of his car and drive into a wall?”

“Either that or someone he trusted had instructions to mail you those numbers in the event that something was to happen to him.”

“Why wouldn’t he just pick up the phone?” I asked, although I suspected that I already knew the answer to that question. Even though we were all that was left of the Meyer’s clan, we had both allowed our relationship to expire like the cream cheese in my refrigerator.

Susan looked at me and said she didn’t have an answer for that. After a few moments, “Maybe he was mixed up with something and was trying to protect you.”

“Okay Susan, you’re leaping to conclusions. I really appreciate what you’ve done, but I know my father and he would never be mixed up in anything shady.”

“Did you really know him? You know sometimes people can change.”

I stewed on this for a few minutes and tried to calm myself.

 “What did your father do at the Bank?”

“I don’t really know. I think it had something to do with accounting and government stuff.”

“Let me ask you Jeremy, did your father leave you an estate? “

“No.” I felt my heart start to race as I looked away. “The cops said he died with virtually nothing outside some clothes and cheap furniture.”

“And you believe that?”

“I don’t know what I believe.” When the cop told me what had happened, I just believed him. The high I had started the day with today was slowly draining away like the air being let out of a balloon. I looked down at my watch; it was almost time to start our shift. As we got up from the table she gave me a tentative smile as if to say “No bad feelings, right?”

I waived it off and said, “Let’s suppose he did have that sent to me, then that would suggest he knew that someone might harm him.” She looked at me and shrugged.

I was half way to the backroom when I came back to her saying, “My Dad used to challenge me with riddles when I was a kid. But that was a lifetime ago. How did he know I would run into you and that you would help me figure this out?”

Chapter 3

It was noon by the time I was composed enough to continue the discussion. Reuben insisted that we take separate lunch breaks, but I did get a chance during the afternoon lull to approach Susan and apologize for allowing myself to get so wound up.

“Don’t apologize Jeremy, you’re dealing with a lot. I was anxious to help you with this, and allowed my excitement to trample over your feelings. I’m so sorry!” We were about to do the hug thing when fat-ass came by and told us to refill the coffee coolers. When our shifts finally ended, we left together. Susan suggested that I walk her home. We walked in silence most of the way before I broke the ice. “I didn’t know my Dad well Susan; we had drifted apart after Mom died. What’s more he didn’t know me. So what I said this morning about not being able to figure out puzzles … he wouldn’t have known that. I remember him saying that he was proud of me and that I was far smarter than he could ever be.” I was embarrassed to hear emotion making my voice quiver.

She grabbed my hand and we walked the last couple of blocks. The cold air froze the tears that came. She turned to me and gave me a hug. I might have held the embrace for little too long, causing her to wiggle away.

“What city did your father live in?”

“New York. Once my Mom died, the Bank seemed to have a different assignment for him every year.”

When we got to the front of her building she asked “Where was your Dad living the year before the transfer to New York?”

“Chicago.” I replied. She nodded and gave me a kiss on the cheek. She said that she had to go out that night, but that we could meet for coffee again tomorrow.

On my long walk home I lit up a cigarette, cupping my hands around the lighter to block the wind, brooding over my Dad’s death. If Susan was right and there was more to the crash, than why would the cops be saying it was an accident? Would there not be a coroner’s report? I supposed anything was possible, but why would they lie?

When I got home I tried my best to get engrossed in a novel I had been reading for what seemed like months, but my thoughts kept returning to the letter, and today’s conversation with Susan.

It was almost 9 pm when restlessness got the better of me. I needed to learn more about the accident. I wondered if some research would give me a name or two that could help me understand what happened. A few of my Dad’s co-workers had come to the service, but other than the forced funeral smiles, no one offered to share how my Dad might have lived these past 3 years.

There was a 24 hour internet café a couple of blocks over. This part of Pittsburgh was usually pretty deserted on a Tuesday night. The shops were either closed or boarded up, having succumbed to the recession and never recovered. As I made my way to the café, I looked back a couple of times. I was getting a feeling that someone was following me, but the only thing I spotted was a couple of shadows, and a street person digging in a garbage can. At one point I could have sworn that someone was creeping up behind me, and I set off at a run like I was being chased by the Walking Dead.

I was out of breath when I got to the café. A half dozen people were using the computers. I bought a hot coffee and paid the required fee, then started with the online editions of the major daily newspapers. I searched for articles about the accident, reading through everything that was written in the Post, the Times, and the Daily News. They all reported virtually the same details. The driver, an executive with Bank of America, had lost control of his car on the interstate and died on the way to the hospital from internal injuries. Two of the articles quoted senior investigators commenting on a fire being the cause of the accident. The third paper actually quoted a police lieutenant named Wilson from New Jersey PD. Wilson suggested that the fire was caused by a carelessly discarded cigarette. He went on further to speculate that since the accident happened after midnight, then the driver might have drifted off while driving from Manhattan. The article ended with what again appeared to be information pulled out of Wilson’s ass. According to him, my Dad was under a great deal of stress and had been working late on an important report for the Bank.

The article posed more questions than it answered. Namely why was Dad working so late at the Bank? Why did he have so much stress? How would Wilson even know this? Also disturbing was what was he doing on Hwy 95 heading west, when his apartment was in Manhattan? A scary thought caused shivers to run down my spine…was he heading west to come to Pittsburgh? Was someone after him?

Googling ‘Bank of America’ was equally frustrating. I learned that the head office was actually in Charlotte, North Carolina. The New York offices were headquartered at a new state-of-the-art building across from Bryant Park in Manhattan. I Googled and Binged my way through the maze of Bank of America facts, uncovering scandal after scandal. They ranged from a country-wide fiasco involving sub-prime mortgage financing, to allegations of price fixing, paying unlawful bonuses, and bribery. There was even an article about an intern who worked in the accounting department. He had hung himself three weeks ago, late at night in the corporate bathroom. The speculation in the internet article was that the stress of long hours and deadlines drove him to end things. This was very troubling; the same speculations were made about my father’s accident.

I checked my watch and saw that it was almost midnight and other than a bored clerk, everyone else had left. I grabbed my stuff and headed back to my apartment having formulated a plan for tomorrow. On the way home I thought about which one of the four muscle-men Susan was likely seeing that night.

Chapter 4

I woke around 7 am the next morning. It wasn’t quite a bound out of bed like yesterday, more of a stumble to the washroom. Another cold shower and my system started craving food. I realized I hadn’t eaten anything since lunch the previous day. I decided to treat myself to breakfast at a greasy spoon down the street that was more of a variety store with a couple of tables at the back than a restaurant. A rather overweight Lebanese cook named Murtada owned the place and made awesome knefe and served strong Turkish coffee. Murtada had introduced himself to me one day and said his name meant “satisfied” in Lebanese, which is what his customers said they felt, after having his fresh baked knefe.

I was enjoying my breakfast when in walked a large man I could have sworn was one of the boyfriends in the photos in Susan’s apartment. He said some mumbo jumbo stuff to Murtada which I imagined was, *How are you my friend? Do you like my muscles?* Murtada answered him back nodding over at me. I guessed he was saying something like, *You are not half the man that my friend is, and he is a better match for your girlfriend.* Muscle guy looked over at me; I thought I saw his nostrils flare and he kind of moved his feet like a bull about to charge. I stared him down and took a weird pride in seeing him leave with a paper and a bag of pastries.

“So who’s that guy?” I asked as Murtada made his way back from the counter.

“That’s Faradoon; he comes in almost every day. Always buys some croissants. I think his last name is Huq, but don’t quote me on that.”

“He looked familiar, did he ask about me?”

“No,” he said, shaking his head and continuing on to the kitchen. Was he lying or was I just getting paranoid?

Finishing my breakfast I was about to leave when I saw that Murtada was now selling prepaid phones. My cell phone was out of service because of a dispute I was having with the cell company. They wanted to ding me just for having it. I picked out a standard flip phone and paid Murtada for the phone and some minutes.

It was almost 9 am by the time I got back to my apartment. I was to meet Susan at 11, but that still gave me a good 90 minutes to make some calls. My first call was to Bank of America. The call was answered by a robot that painfully explained the options and cautioned me that the call was probably being taped for my protection. Since I wasn’t a customer and didn’t have a client card, I pressed zero and was connected to a woman. She obviously hadn’t had her Turkish coffee yet this morning.

“Bank of America,” she said with a sigh, “Life’s better when we’re connected,” she droned, sounding as bored as a midget at an amusement park.

“I’m not sure about that. My name is Jeremy Meyers and I would like to speak to my Dad. He works there, but I don’t know his number. It’s something to do with accounting.”

She let out another sigh, like I had asked her to perform play defensive tackle for the Steelers.

 “Please hold.” I waited a good five minutes listening to “*Oh what a night*” by the Four Seasons in its entirety before she came back on the line and asked me what I wanted.

Once I repeated my request she said that there was no one named Murphy in the accounting department. “That’s okay, why don’t you try Meyers?”

“Is your name Murphy or Meyers”

“I said Meyers but maybe we had a bad connection and you heard Murphy. His first name is Ben...Ben Meyers.”

“Okay please hold”

I was about to hang up in frustration when a pleasant voice greeted me, “Accounting, Rick Wheeler.”

“Thank you Mr. Wheeler, my name is Jeremy Meyers; Ben Meyers was my father....” I paused at that point, waiting to see if he recognized the name. There was silence on the phone for a good 10 seconds. All I could hear was the clackety clack of a keyboard. “What can I do for you Mr. Meyers?”

“Did you work with my father Mr. Wheeler?”

There was another pause on the line. *Was he looking around to see if someone might be listening?* A muffled voice came back, “Yes, I was at the memorial service.” Sensing I had put him in an awkward position, I asked if he would be open to a call back at a more suitable time. He paused for a moment as if he was weighing his options before he said, “Give me your number.”

I gave him my cell number and told him that I would wait for his call. I didn’t know what to make of Wheeler. On one hand, he seemed to want to say something yet on the other, he sounded scared. *What the hell was going on?*

My next call was to the New Jersey PD and Lieutenant Wilson. Thankfully he picked up his line as soon as the receptionist connected me to his extension. He sounded gruff, as if I was an interruption. “My name is Jeremy Meyers. My Dad died in a crash a couple of weeks ago on the interstate.”

“Sorry for your loss, what can I do for you?” He ~~s~~poke quickly, in an ‘I’ve seen it all’ voice.

“I was hoping you could update me on the investigation?”

There was a pause on the line, “What investigation? The case is closed. It was ruled an accident.”

“Why was my Dad working so late? Where was he going? He lived in Manhattan not in New Jersey.”

A sigh came over the phone, “What’s your name again kid, and where are you calling from?”

“Jeremy and I’m calling from my apartment in Pittsburgh.” I added “long distance” for some stupid reason, thinking he might give a crap and move this along.

“I don’t know what he was doing at work so late and I have no idea where he was going. I’m sorry kid. But I have a lot of work to do.”

“I don’t think it was an accident.” I blurted out, sensing he was about to hang up.

“Yeah what do you base that on, Columbo?”

“It was quoted in the papers that the accident was triggered by a fire in the back seat.”

“So?”

“Well the fire was apparently started by a careless cigarette.” When he didn’t say anything I continued. “They say that the fire distracted him enough for him to lose control of the car. Is that right?”

“Something like that.” His tone communicated his growing impatience.

“My Dad didn’t smoke.”

I think that might have bought me a few more moments. This was new information. “Are you sure about that? When was the last time you saw your Dad?”

I didn’t want to admit that it had been the better part of two years, since my Mom’s funeral. “A while.” My voice cracking a little.

“Maybe he took up smoking recently.”

I thought that was pretty doubtful at his age, and with my Mom having died of the big C. “So were there ashes in the ashtray?”

“Listen Clouseau, the whole car was one big ashtray; everything in the car went up in smoke,” he said, his voice dripping with sarcasm.

“I think he was murdered.”

“Yeah, that right? Do you have any reason that would suggest that this wasn’t an accident?” I told him about my call with Wheeler, and said that I thought there was something there that he’d wanted to share but he was scared.

“The New Jersey Police Department are not a bunch of yokels from Pennsylvania, you know. The autopsy revealed that the cause of death was from the fire and in our opinion based on years of experience and forensic research, that fire was caused by a careless cigarette,” he practically shouted at me as he slammed down the receiver. I paced back and forth in my small little apartment trying to calm myself. I could call the coroner and rattle his cage, or maybe the mayor’s office. A smarter move would be to wait for Wheeler to call me back. In the meantime I started getting ready for my shift and my meeting with Susan.

Chapter 5

“Are you serious?” This was Susan’s reaction when I told her about my calls to Bank of America and the ill-mannered Wilson.

“The guy was a total dickwad, but Wheeler might be a good lead. I think he knows something, but was scared.”

“So what do you think this is all about?”

“I don’t know,” I shook my head. I still had no clue as to why anyone, even my Dad, would send me his Amex number. The only things that I knew for sure was that before getting the letter, I was emotionally dead inside, now all of this business had stirred something inside of me; and I now had something to share with an absolutely incredible girl. “How was your date last night?”

“It wasn’t a date,” she laughed, her hand reaching over and covering mine. “It was a tutorial for my Islamic Studies class.”

I guess she must have read something in my face as she commented, “Do you know when you smile your month looks like a banana?”

We both started laughing, which brought on a scornful look from Reuben who was patiently waiting for our shift to start.

“I did find something out though. Not sure if it will help you, but I’ll leave that up to you to decide.” I nodded for her to continue, with the stupid grin still plastered on my face.

“I spoke to Fakhir again this morning. He still wouldn’t tell me the name of the card holder. He asked me if I wanted him to lose his ‘job’. I said, well then you could move back to Pittsburgh and we could ...you know.” At this point she pantomimed putting a finger in her mouth and throwing up. “His tone changed and he said he could tell me one other thing without technically breaking the rules. He went into a long speech about how Amex didn’t just have credit cards and traveller’s cheques. They’re so much more.” Once again she did the crazy hand waiving thing. “He said they have all kinds of investment~~s~~ solutions ranging from mutual funds, CDs, brokerage accounts and private banking.”

“You mean the number that someone mailed to me might represent a brokerage number?”

She shrugged her shoulders and said she didn’t know.

I waited all day for a call from Wheeler. By quitting time at 6 pm he hadn’t called. Susan and I left together and she said that if I agreed to walk her home she would buy me dinner. There is a quiet little place on Broadway called Casa Rasta which had seen better days, but the food was supposed to be great. When we got there we asked for a table in the back and we were shown to a booth illuminated by a burning candle. Over burritos, Susan told me about her courses and that at some point she would have to get a real job. As I watched and listened I was conscious that I was falling for her like a snowflake falling to earth. There was a question I wanted to ask, but I didn’t want to upset the mood. Just when I was about to ask my question she spoke up in a deadpan voice."Jeremy, I think your cologne is starting to peel the wallpaper.”

Sure enough the wallpaper in our booth was starting to buckle. I gave her a hurt look to see her reaction, but couldn’t sustain it, and we both broke out laughing. “Okay I promise to turn it down...I guess I haven’t been out with many girls lately.”

“You don’t need it for me,” she replied a twinkle in her eye. “I like you just as you are.”

“Can I ask you a personal question?” When she nodded, I summoned up the courage to say, “I think I might have seen one of her boyfriends at a restaurant while I was having breakfast.”

“Really? That would be hard to do because I don’t have a boyfriend.”

“You know in your apartment you have those 4 pictures of you embracing different guys? Are they not photographs of you and your boyfriends?”

“I have already told you about my last boyfriend. He’s the loser at Amex. His name is Fakhir and believe me, he is not someone I want to spend time with. What you saw in my apartment were pictures of me and my 4 brothers. We are a very close family.”

The return of banana smile as I said, “Really?”

“Yes, they’re all brothers, well step-brothers, but I call them my brothers. I’m the baby of the family. The spoiled one. My mother andfather split when I was barely out of diapers. He was working at the steel plant. When it closed down, I guess he couldn’t take the pressure of being out of work with a wife and kid to support. They got divorced and shortly after, she met my step-father who had emigrated from Iran. Didn’t you see the family resemblance between them?”

“No, I just noticed how muscular they all were. What are their names?”

“The eldest is Baraz, then there’s Javed, Faradoon and lastly Roshan.”

“I believe it was Faradoon, at least that’s what the owner of the place told me after he left. He must live around here, because he apparently goes in to buy croissants every day.”

“Yes he and Roshan live in the apartment across the street. They can be very protective of their kid sister.”

“So your last name is Burns, what about your brothers?”

“Huq, H-U-Q. It’s Iranian. My step-father left Iran when Mohammad Khatemi got into power. He moved to Pennsylvania and met my Mom and then tada...Little Susan became Souzan.”

“Wow the stuff that comes out when you go for Burritos with a girl. I’d like to meet your brothers, since they live so close.”

“You will...believe me you will. My folks are coming for a visit in a couple of weeks to celebrate my birthday. My brothers and I usually make a big deal out of their visits. If you’re nice to me, then maybe I can invite you to meet everyone. By then you will have solved this riddle and you can regale everyone with the story.”

After our meal I walked Susan back to her apartment. We huddled together holding each other on the step outside her apartment. I kissed her once, then twice, but when I went in for a third, she put her hand gently on my chest. “Let’s take this slow okay Jeremy? Besides, Faradoon is probably watching.”

Chapter 6

The next morning I decided to call Wheeler by 11 am if I hadn’t heard from him. The first part of the day involved cleaning my apartment and making it look as presentable as possible. It would still be a dump, but at least it wouldn’t be the cesspool of filth that it had been. Taking a break around 10, I stole the neighbour’s paper and looked through the want ads. My job at Starbucks wasn’t going anywhere and a little more income would be nice. It didn’t take long to realize that to get a better job, completion of the community college program I’d neglected for the past year, would be needed. I resolved that I was going to go to the college and make a deal with them. It was 11 am and Wheeler still hadn’t called. Pulling out my phone I called Bank of America, once again making my way through to a human and asking for Mr. Wheeler in Accounting. While waiting for the extension to get connected, I rehearsed how I was going to lead Wheeler into telling me what he knew.

“Accounting.”

I was momentarily taken off guard, before muttering, “I’m sorry, I was looking for Mr. Wheeler.”

“Who is this?” There was a hint of an accent, guttural and harsh.

“My name is Jeremy Meyers, I was speaking to him yesterday and he was supposed to call me and hasn’t. I’m just checking back with him.”

“What is this regarding?” The voice said impatiently.

I felt like saying none of your business, but decided to play it cool. “Ben Meyers was my father, and I know that Mr. Wheeler was pretty close to him. I thought he and I could talk.”

“I’m sorry, but Mr. Wheeler no longer works for Bank of America.”

“What? I spoke to him yesterday. Did he quit?”

“I am not at liberty to discuss that with you, young man.”

“Can I get his contact number? I need to speak to him.”

“I’m not at liberty to give out people’s private phone numbers.”

I was getting tired of this officious jerk. “Well then, I’d like to speak to someone who worked with Ben Meyers. Who was his boss? What was he working on? Why was he working so late the night he died?” I was conscious that my voice was rising as I hit him with the barrage of questions.

“I am sorry Mr. Meyers; I’m not at liberty to ......” I never let him finish. You can’t slam a cell phone down, like you can a landline so; after pressing end, I still felt frustrated. I lit a cigarette and tried to reason out my next move. If anything, that guy had just emboldened my resolve to get to the bottom of this. I called directory assistance for a Rick Wheeler living in Manhattan, but was told by the automated service that there was no listing found for a Dick Fielder in Manhattan. This led to another smoke and a walk around the apartment, before I called again. This time I zeroed out and got a real person. The results weren’t any better. There was no Rick Wheeler listed in Manhattan, or for that matter in any of the other five boroughs. I was about to hang up when I remembered a story I’d read recently about Governor Chris Christie and the bridge from Manhattan to New Jersey. “Could you check the listings for Fort Lee?” She came back with a listing and an address for an R. Wheeler. *Could it be that my Dad was on his way to see Wheeler when he hit the wall?*

I was running late for work and figured a few extra minutes wouldn’t do any harm. I tried the number I had been given, and was connected to a voicemail greeting. “If you are looking for Ricardo or Barbara Wheeler, we are not available. If you would like to leave your number and a brief message...”At the sound of the tone I blurted out “Mr. Wheeler, I waited all day yesterday to hear from you, and called the Bank this morning, only to be told that you don’t work there anymore. I really, really need to speak to you about my Dad. I think you’re the only one that can help me. Please call me.” I left my cell number again and disconnected without leaving my number again.

Chapter 7

I got to the coffee shop a couple of minutes late. Reuben was already on the warpath, worried that he might actually have to serve some customers. Susan had covered for me by saying that I was just in the washroom and would be out any minute. Business was brisk; it was Espresso Macchiatto, Café Americano, and Pumpkin Spice Latte all afternoon. I messed up a couple of orders, which brought Reuben barrelling out of the backroom, anger steaming behind him like coal smoke from a train. Giving me the evil eye, he gave each customer a coupon for a complimentary drink. When it was all over he walked by and sniped “Get in the game”.

When it finally slowed down, I brought Susan up to date about Wheeler. She was very understanding and asked what my next step was. “I’m going to chase this Wheeler down. People are lying and covering up something. I’m not giving up!” As I said this, I thought, *I don’t even recognize my voice. These past few days have had an impact. I’m hyped up; for the first time in years, I care about something.*

“Maybe you should try a different approach to solving this,” she said.

 “I’ll take any advice you can give me. You’ve been fantastic. I would never have gotten this far without you.” I looked at her expectantly.

“You have the account number and Fakhir implied that it might be an investment account. Quite often these accounts are set up jointly with right of survivorship.” When she looked at my blank expression she continued, “Maybe your Dad set up money in a joint account for you, and gave instructions to someone he trusted to give you the account number in case something was to happen to him.”

When I still didn’t respond she continued, “Let’s go to New York, you can go to Bank of America and present the account number and your identification. Then ask to see your money.”

“They are so going to throw me out on my ass.”

“Maybe but it’s worth the risk.”

“I think Dad earned pretty good money, but apartment prices in Manhattan are ridiculous. Where would he have gotten enough money to invest and again, why be so secretive about it? He could have just told me he was doing that.”

“I don’t know the answer to that, but if you do this then you will know.”

“My day off is tomorrow, I suppose I can hop on a bus.”

“I can do better than that, if I can get Reubs to give me the day off, we can borrow Faradoon’s car and make a day of it.” When she saw the scepticism in my face she added, “Just think, the two of us on a romantic adventure.” That cinched the deal.

Susan had the power of persuasion when she talked to Reuben. She also checked with Faradoon who put his BMW at our disposal.

Chapter 8

At 7 am the next morning I came down the lane beside my apartment and found Susan sitting behind the wheel of a Black BMW series 3 coupe. Light flakes of snow were falling and melting on the heated windshield. The car was in mint condition with luxurious black leather heated seats. I got in the car and Susan leaned over and gave me a kiss on the cheek. It would be a 6 hour drive to Manhattan so she didn’t waste time, backing out of the lane and turning towards the highway.

“This is a great car. What does Faradoon do for a living?”

“He sells BMW’s so this is a demo car. Maybe if you end up with a bag of money you can buy a car off of him.”

“I hope you don’t mind doing the driving, I never got around to getting my license.”

“Don’t worry, I love to drive.”

It was a long drive, but the traffic was better than expected. I kept myself amused by playing with the gadgets in the car and practicing what I was going to say to the bankers.

“Did you remember to bring your passport and a copy of your Dad’s death certificate?”

“Yes, thanks for thinking of that. It would never have occurred to me.”

“No problem, *Be Prepared* is a motto they teach you in Girl Guides.”

“You were in the Girl Guides?”

“Absolutely. Interestingly, my step-father was the one who insisted I get involved. Before the revolution in Iran, scouting was very important. But after the Ayatollah took control, it was banned.”

I talked about growing up in Pittsburgh, playing little league baseball and when I was older, going to high school. Susan filled me in on some of the cultural things that emigrated to America along with her step-father. “When you come to our house I will not be able to greet you. Iranian men are very protective of their women and I will probably have to stay in the kitchen, until I am permitted to join you. When you come to meet my parents, you must dress conservatively. This will impress my father and my brothers. There is also something called Taroof. When someone offers something to an Iranian man, they will always decline even if they want the item very badly. Only when the host pleads should the guest accept the offering. It is looked upon as a courtesy. To accept something right away would be considered rude. When you sit down to the meal, I may or may not be allowed to join you. If I am not there, say nothing. It is not permitted to speak about another person’s women.”

“Wow, this sounds like fun! You’ll have to practice with me a few times.”

“My Mom is an excellent cook; unlike North America families we do not use knives, just forks and spoons. The meals are already in bite size portions. If you need to cut a piece of meat just use your fork and the edge of your spoon. They will of course offer you more food, you will decline of course and then they will insist. All this talk of food is making me hungry, would you like to stop for lunch?”

“No, thank you.”

“Are you sure?”

“Yes.”

“You’re practicing already, right? Because I’m starving!”

“So am I.” We decided to stop at a small town that had a McDonalds right off the highway. While we were sitting there talking about college, I started getting that feeling again that someone was watching us. “Susan I think I saw a man watching us from the doorway. I could swear it was one of your brothers.” By the time Susan turned to look the man was gone. She said it couldn’t possibly be one of her brothers. They were all back in Pittsburgh.

As we finished off our meals I said, “I was thinking in the car - what I would do if I came into a bucket of money?”

“What’s that Jeremy?”

“I would love to buy the Starbucks franchise where we work and then go in and tell Reuben he works for me.”

She laughed at that and said, “Trying to be happy by accumulating possessions is like satisfying hunger by taping sandwiches all over your body.”

“Is that an old Iranian saying?” I asked.

“Nope, George Carlin.”

We resumed our journey and after a passing into New York State I said, “The office that we are going to is by Bryant Park in Manhattan. Apparently you can’t miss it; they have one of those outdoor skating rinks.”

“I’ve seen a picture of the building, it’s very beautiful. New York is such a wonderful city. If we get there early enough maybe we can rent skates and check out the park.”We made it through the Holland Tunnel by 2 pm. The streets were overloaded with cars, the sidewalks jammed with pedestrians. I was glad that Susan was driving. When we made it to the park, she pulled up to a ‘No Parking’ sign in front of the Bank and said she would wait in the car for as long as she could. “If I have to move then I will circle the block. Good luck Jeremy, I’ll be waiting.”

The Bank of America tower was massive. I’m prone to a little vertigo and almost lost my balance looking up at the 55 stories. I looked back at Susan as I walked away from the car and gave her a wave. There had to a hundred people skating on the massive ice surface at the park.

I walked into the building and headed towards the reception desk. A black woman named Candice was on duty and greeted me with a welcoming smile.

“Good morning, Candice, my name is Meyers and I would like to speak to someone about my account.”

“Very well Mr. Meyers. Can I see your client card?”

“I didn’t bring the card with me, but I have identification as well as the number of my Amex account.”

She seemed a little unsure of this, but then started punching numbers into her computer from the page I handed her. A surprised look washed over her face and she asked to see two pieces of ID. I handed over my passport. Hunting unsuccessfully for a second piece, I started emptying my wallet. Candice took her time studying my cards. “I need to call an account manager.” She picked up a phone and punched in a number.

“Is everything okay?” I asked.

“The account is frozen; the account holder is recorded as being deceased.” I tried to lean over the desk to see the screen but she turned it away from me. “Do you have a copy of Ben Meyer’s death certificate?” she asked.

“As a matter of fact I do.” I pulled a folded copy from my jacket pocket.

Candice spoke briefly into the phone which was then broadcasted over speakers, “Mr. Gregg to reception, please.” Meanwhile she held the phone in the crook of her neck and my passport in one hand, while studying the death certificate.

“Can I be of assistance?” When I turned around I was face to face with a tall distinguished man dressed in a handsome business suit. His salt and pepper hair suggested that he was north of fifty.

Candace decided to answer for me and explained to the man that I wanted to speak to someone about my account. With that she turned over my passport and ID, death certificate and the piece of paper with the numbers on it over to him. He took his time looking at everything and went back and forth a number of times, peering at my passport and then again at me. After a couple of minutes he seemed satisfied and extended his right hand, introducing himself as Alexander Gregg, a Senior Wealth Consultant. “Please follow me to my office; I have a few questions for you Mr. Meyers.”

I followed him past all of the cubicles to an elevator which brought us up to the fiftieth floor. He chitchatted about the weather and asked about the state of the roads driving into Manhattan. When we got to his office, he asked me to have a seat and handed me a gold embossed business card. He walked over to a huge picture window, “Why don’t you come and take a look at the view, Jeremy.”

“That’s ok Mr. Gregg, I’m sure it’s beautiful.” Not relishing the look down from so high up, I looked around the office instead; it had to have been decorated by Midas. The desk and matching chairs were oak with gold trim. A gold door off to one side opened up to a massive boardroom. An executive washroom was off to the other side. I declined the offer of a drink although my nerves were in serious need of a shot of something.

“Very well Jeremy, we were saddened to hear about your Dad’s accident. We enjoyed doing business with him and helping to accommodate some of his financial transactions.”

I said thank you to the banker, and asked him if he had known my father well. In response he pulled a file from his credenza, “Regrettably, no. Were the two of you close?”

There it was. My kryptonite. The guy went right to the heart of the matter. I imagined the blank look he would get, if he asked me any personal questions about him. *Where did he grow up? Somewhere in the North East. How old was he? About your age; all old men look the same. How tall was he? About my height. When’s his birth date? Sometime in March.* And so on.

“Jeremy? I was asking if the two of you were close.”

“At one time we were. But when Mom died three years ago we drifted away from each other.”

“Do you know what he did for the Bank?”

“He worked in the accounting department as a liaison, I think.”My answers seemed to have satisfied Mr. Gregg and he closed the file and looked at me, “What is it that we can do for you?”

“Well my Dad’s death was very sudden. I knew about the joint account of course, but I was confused when the authorities said he died intestate and penniless.”

“Well that’s partially correct, but far from true. Are you sure you wouldn’t like some mineral water?”

“No thank you.” I’d had a large lunch. I stifled a big Mac, large fries and jumbo coke belch.

“The money on deposit in the Private Banking Account is registered jointly with right of survivorship, so when one of the account holders dies it becomes property of the survivor. The whole transaction bypasses the estate. The term intestate means he died without a will, which is correct as far as I am aware. As for being penniless, that’s just not correct.”

I was now suppressing a mad desire to stand up and do a jig. “Thank you for the information. Mr. Gregg, do you have what you need to transfer the account into my name?”

“Yes, I think you’ve given us what we need to re-register the account. Do you have any requests of us at this time?”

“Well yes. I’m short on some walking around money.”

“Do you have an amount in mind?”

“Would $100 be asking too much?”

Mr. Gregg grinned and picked up the phone. “Alicia please bring $100 cash for Mr. Meyers along with the normal withdrawal form.”

While we waited for Alicia, I decided to go for broke and ask the question that had been on my mind. “Do you mind me asking, how much that would leave in the account?”

“Not at all, I will arrange for you to get a proper client card and a current statement. To answer your question, that would leave approximately seven in the account.” He caught the confused look on my face and clarified. “That’s $7 million.”

From his expression at my response to this, I guessed that I was doing the banana smile again. We sat in silence for a couple of minutes. I’m sure he was trying to get a read on my reaction, while I was trying hard to come to grips with where and how a middle-level manager at Bank of America came up with that kind of money. Had Dad hidden his wealth all these years? Heaped it, horded it and piled it high like sacks of coffee at the Starbucks?

Finally Mr. Gregg broke the ice. “The monthly interest alone on the account amounts to $17,000.”

All I could think of was, *I should have asked for $200.* We were interrupted by a beautiful, long legged, oriental woman who came in and introduced herself as Alicia, Mr. Gregg’s Personal Assistant. She counted out $100 in crisp new bills and had me sign a form. When we were done, I rose and thanked them for looking after things. After an enthusiastic handshake with Mr. Gregg, Alicia walked me to the door. Just before leaving, I turned to the banker, who was sitting behind his desk working on his laptop, “One final question.” He looked up and nodded. “How long have you been looking after my Dad’s account?”

“We received the instructions to open the joint account and a wire transfer a few weeks ago.”

Chapter 9

I made it out of the building only to find that Susan and the car were gone. Most likely one of New York’s meter maids had come by and ordered her to move. The snow had intensified as I joined the crowds walking across the street to the ice rink. I made it to the park and saw that the rink was full of high school kids, most likely on a skating field trip. The news of the money made me want to join them and do a pirouette while singing, “I’m in the money.” My thoughts were interrupted when I sensed someone was standing behind me. Expecting it to be Susan, I turned saying, “I have the most fantast…” except it wasn’t Susan.

A large-chested man I had seen before was standing six inches away. He was tall, dark and swarthy, with a short beard framing an ugly face. “Come with me Mr Meyers.”

“What’s going on? Where’s Susan? You’re one of her brothers, right? I thought you were in Pittsburgh? Wait a minute, were you following us?”

He answered all my questions with a succinct, “Shud up.” His voice was thick with a middle-eastern accent.

When I looked back to see if anyone was watching us, the man gruffly took hold of my arm and pulled me closer; so close, the combination of garlic and body odour was almost enough to do me in.

“What's wrong with you? Susan said you were possessive, but this is ridiculous.” I pulled my arm away from him. He answered my question by raising his bulky sweater and showing me the size of the gun sticking out of his pants~~.~~  Figuring I’d have a better chance of getting away while the gun was still in his pants, I pushed him in the chest as hard as I could. He was caught by surprise and fell backwards into a snow bank. Wasting no time, I ran out onto the ice rink, slipping and sliding, but fortunately catching my balance each time before falling. I looked back and saw it hadn't taken him long to get to his feet and come after me. He wasn't as agile as I was. As he ran after me on the ice, his arms flailed, his feet went in different directions and then *splat!* He hit the ice like a sack of potatoes.

I continued slipping and skidding across the ice, trying to avoid all of the skaters. I was desperately trying to figure out what I was missing, why were they chasing me? It had to have something to do with my new-found wealth. I almost wiped out a couple skating arm-in-arm around the ice. "Hey jerk watch where you're going!" I righted myself and looked behind me only to see my pursuer still struggling to stand up on the ice. I set my sights on the other end of the rinkand saw another one of Susan's step-brothers making his way towards me. He had his gun drawn. Even from 60 yards away, I could see the crazed look on his face. Thankfully this guy was just as spastic as his brother, and went head over heels sliding across the ice. I glanced to the left and saw the street adjacent to the Bank. Continuing to run, I looked back. The crazy guy with the gun was up on his feet, looking like he was going to shoot the ice. People must have noticed the gun he was waving around, as cries of panic rang out and a stampede of people went into the opposite direction, knocking down the first brother.

I noticed that the last two brothers had joined the chase from the other side of the rink. I recognized Faradoon, the guy from the restaurant. They were conferring, probably learning from their idiot brothers. They separated and started circling the rink, this time using the foot paths. It wouldn't be long before I was surrounded. If I could make it to the street, I could probably waive down a cop or at least a taxi. It was going to be close with the original two on their feet and charging after me. My heart sank as I thought *Susan must have found out about the money and was using me to lead her to it.*

I made it to the street and started waiving at random cars to stop and help. A number of cabs went by splashing sheets of slush in my direction. Faradoon was now the closest to me, no more than seconds away. There was no way I could take this guy, besides I was sure he must have cannon in his pants like his brothers. I was readying my Kung Fu stance when a black BMW came across two lanes of traffic to a stop in front of me. Angry motorists were leaning on their horns as the passenger window came down and Susan yelled, "Get in Jeremy.”

I had a moment of indecision. On one hand I had her brother Faradoon bearing down on me with the other brothers not far behind. On the other hand, fifteen minutes ago I’d thought I was in love with Susan. Angry drivers were now yelling insults as Susan was blocking traffic. "Come on Jeremy, come on, they'll kill you.” I reluctantly made the decision to get in the double-crossing, lying bitch’s car.

"You set me up." I yelled as she pulled away, leaving her step-brothers behind yelling and shaking their fists.

"Jeremy, I know it looks bad but it is not what you think."

“You honestly expect me to believe you’re not with the 4 Stooges back there."

"I don't think they would like you calling them that," she said with a straight face.

"Who gives a rat's ass what they like? You told them everything, didn't you?"

"No, they must have followed us."

“Is that the best you could do? Followed us? You got the job at Starbucks just to get me to lead you to the money.”

“I don't care about any money.”

“Horsepucky, let me out at the next light.”

“We have to get further away, they'll be coming. They are very determined. Faradoon was the one who got me that job. He and Reuben are friends. Believe me Jeremy; I care a lot about you. Faradoon only mentioned you once after he saw you come out of my apartment. He asked about you, and all I said was that you were a work friend.” She drove past the intersection I’d wanted to get out at.

I pointed to the next intersection. “Let me out there.”

“Jeremy, listen to me. I had to move the car. A cop came by and was going to give me a ticket. I was parked down the street when I saw you come out of the bank and then I saw what happened at the rink. I am as in the dark as you.” She once again passed through the next intersection without stopping.

“You have those lovey-dovey photos of those guys in your apartment. Don’t try to tell me that you don’t know that they’re killers with big guns. Let me out at the next light.” After a moment I asked, “How did your brothers ever find out about the money at the Bank?”

“I don’t know, I don’t know, I don’t know. Will you believe me? I don’t care about any money.” She drove through the next intersection.

Chapter 10

We sat in silence as she drove around. Periodically I looked back to check if I could see 4 muscle bound idiots with big guns following us. Somehow her brothers knew about the money in the account. If neither I nor Susan had known about it, how had they known? Surely they had to know, otherwise why would they have followed us and chased me across the ice rink? “Tell me about your brothers,” I ordered.

“Okay, they’re all in their twenties. Baraz is 29 and he works in IT, Javed is 27 and he works for the Government of Pennsylvania in the Planning Department. Then there’s Faradoon, he’s 25 and sells cars. Lastly there’s Roshan. He is an accountant in Pittsburgh. They all came here when their Dad emigrated from Iran. That would have been 1997. He met my Mom and the rest is history. I was 2 years old at that time, so he is the only father I remember.”

 “Is your mother Iranian per chance?”

“No, she’s Italian, her last name before marrying Mr. Burns was Fortino.”

I went over the dates of her story in my mind, looking for mistakes. I couldn’t find any holes. After a few minutes of driving she said, “You know I could drive around New York forever if you like, but I would much rather help you find what you are looking for.”

“I still don’t trust you; this all just seems so unbelievable. I tell you what, drive me to New Jersey.”

Once we crossed the bridge I directed her to an address in Ft Lee. The Wheelers’ home was in a nice part of town. We pulled in front of a modest raised ranch home around 6pm. The little daylight that remained to the day was fading fast. The home looked deserted. “This is where Rick Wheeler lives.” We got out of the car and crossed a well-manicured lawn, making our way to the front door. Before knocking I took a look in the mail box. There were a few bills addressed to Mrs. Barbara Wheeler. The Fort Lee newspaper was folded up and sitting on the step. I rang the doorbell, hearing the chime ring inside the house. After hearing no answering voices or footsteps we decided to make our way around the back. The back door was locked. Looking through the window at a modest kitchen, we could see dirty dishes on the counter and a half-eaten meal on the table. I looked around the backyard and saw a dog house with a food bowl full of kibble. We checked the detached garage and found it empty.

“Looks like they left in a hurry,” I said as we walked back to the BMW. Before getting in the car I told Susan I needed to make a call. Pulling out my cell I dialled the number on Mr. Gregg’s card.

The call was answered after a few rings. “Arthur Gregg, how can I help you?”

“Mr. Gregg, it’s Jeremy Meyers.”

“Have you gone through that whole $100 already?” he quipped, chuckling.

“No not quite, but I thought of one more question.”

“Fire away Mr. Meyers.”

“You said in the office that you received instructions to open an account for my Dad and then there was the wire transfer, is that correct?”

“Yes that is correct.”

“Do you remember who sent you the instructions?”

“Absolutely, I guess there is no harm in divulging this to you. It was from a well-known law firm that we deal with. They said to open a Private Banking Account for your Dad, an executive of our firm, and to make it joint with his son. They even included a picture of you in case we ever had to verify your identity.”

“A couple of more questions and then I will leave you to go home. Do you recall the name of the lawyer?

“Of course it was John Concannon, one of the partners at Binham, McCutchen. They are one of the top firms in Boston.”

“Where did the wire transfer originate?”

“That was from a numbered company headquartered off shore.”

I thanked Mr. Gregg again and committed Mr. Concannon’s name to memory. I called directory assistance for Boston and the operator gave me his number as well as an address on Huntington Street. Before getting back in the car I went back to Mr. Wheeler’s front door and wrote out my cell phone number and another plea that he call as soon as possible on a scrap of paper from my pocket, wedging the paper under the door before leaving.

 When I got back in the car, Susan asked me whether I had learned anything. “Lots,” I replied. “If I had to guess, the Wheelers were smart enough to grab the family dog and get out of town before someone arranged another accident.”

“So another dead end. Where to now?”

“Care to drive me to Boston?”

Chapter 11

The drive to Boston would probably take a couple of hours depending on the traffic. We drove in silence until we got into Connecticut. Susan asked if she could be brought into the loop on what I was doing. We had passed a hurdle when she left her step-brothers behind and picked me up, but I was still wary. I told her about the discussion with Mr. Gregg and how the account came to be opened. She gasped when I told her how much was in the account, and laughed when I told her about the $100 withdrawal.

“So we’re going to Boston to ask Mr. Concannon whether he sent you the letter?”

“Among other things, yes.”

We made it to Boston later than I’d expected. We agreed to go straight to the address, rather than calling first. I knew there was a chance that he wouldn’t be home, but I thought people would be more reluctant to slam a door in our face than to hang up on me.

We arrived in front of a stately old home at about 9 pm. I asked Susan to stay in the car and made my way to the front door. The bell rang throughout the house, bringing with it the sharp barks of a little dog. The door was opened by an older gentleman, mid-seventies with greying hair.

“Hello. Would you be John Concannon?”

The man looked at me, his eyes narrowing. He looked over my shoulder at Susan’s car parked on the street. “Who’s with you Jeremy?”

Shocked when he said my name, I replied that it was my girlfriend, who was quite happy to stay in the car. He brought me into a large front room with legal texts adorning the walls. A fire was burning in the corner and the small dachshund I had heard was ordered to lie down. “Would you care for a drink?” he made his way to a trolley filled with bottles. “I think you’re going to need one.”

“Were you expecting me?”

“Yes and no, I would have given you even odds on solving the mystery. Ben was quite convinced that you were smart enough and determined enough to solve it.”

I sat down in a leather club chair, holding what looked like brandy in a crystal glass. “Was my Dad murdered?”

“One never knows for certain, but I suspect so. I am sorry. I know you weren’t that close recently, but he spoke very highly of you.”

“Who killed him?”

“Honestly, I don’t know. That’s a matter for the police.”

“The police seem to think it was just an accident.”

He sipped from his glass and took a moment to swirl it around in his mouth. “Do you believe that?”

“No, but I don’t have any proof. My gut tells me there is something wrong about the way he died.”

He didn’t comment. “I understand you’ve been to see Mr. Gregg.”

“Yes, but tell me why the account code, and all the secrecy? Believe me it would have been easier if he just mailed me a $7 million gift card.”

He chuckled at that, “I guess there’s no longer a client-attorney confidentiality issue what with your Dad being gone.”

“Please, can you tell me what you know?”

“Well it started a couple of years ago. I met Ben through my firm’s relationship with Bank of America and we became friends. About 6 months ago, he came to see me here on a personal matter. I remember him being quite paranoid about people watching him. He told me that he had noticed an anomaly when going over some blocked accounts, and that it involved a lot of money.”

“Blocked accounts?” I asked.

“There are accounts that for various reasons are frozen by the US government. In this particular case it was assets belonging to certain interests in Iran. As part of the initiative to get the Iranian Government to abandon their nuclear weapons program, the US government introduced sanctions which included freezing some assets.”

“So what exactly did my Dad find?”

“He and his assistant found that funds had been systematically funnelled from these frozen accounts to an offshore company.”

“Wouldn’t this be picked up by the regulators?”

“Obviously not, or whoever was doing it was capable of hiding their tracks. Keep in mind that we are talking about accounts with billions of dollars in it. Petro Dollars for the most part. A few million here or there amounts to a rounding error. I advised Ben to take the matter to his supervisor and I honestly thought that he was going to do that. Barring that, I gave him the name of someone I knew in the justice department.”

The dog sitting in front of the fire started to growl. “Be quiet Rosie,” he ordered before continuing the story. “I didn’t hear from Ben for some time and assumed that the matter had been resolved. We were friends, but on the other hand we’re both busy people. My practice is in Boston and he rarely left his office in New York. That was until about a month ago. He came to see me, even more paranoid than before. He insisted that we meet in a downtown parking garage. He brought me up to date with the matter we had previously discussed. He had referred everything to his boss, a Mr. Khatemi.”

“The supervisor had said he would take over the investigations and consult with the authorities. Your Dad believed that the feds were about to break the case wide open. When nothing happened, he went back to Khatemi and was told that the matter was still under investigation. When he pressed the issue saying that the funds continued to be transferred, Khatemi asked him to bring the reports to him. Your Dad asked his assistant to produce the reports. Once your Dad looked at the reports he realized that the transactions were done by the assistant’s operator number and that they were authorized by his own password. He confronted his boss and was warned not to press the issue too hard, or the regulators might have some tough questions for him. Around this time he said he felt he was being watched, and he suspected that people were listening in on his phone calls. Things really started going off the rails when he went to work one morning and found his assistant hanging from his neck in the men’s washroom.”

“Your Dad was frantic and scared it would just be a matter of time before they got him too. That’s when he asked me to meet him in the parking garage. He had come up with a plan which I told him right off the bat was foolish. Your Dad could be very stubborn, and the plan was about forcing Khatemi’s hand. I was to set up a joint account for the two of you. Once it was opened he would arrange to transfer money into it. He said he could hide the trail through offshore holding companies. The amount was going to be large enough to catch Khatemi’s attention and would become a bargaining chip. His last instructions to me as his lawyer were to keep his confidences and if something were to happen to him, and then I was to mail a letter to you.”

“Did you know what was in the envelope?

“I suspected he didn’t want to come right out and tell you everything. These people have infiltrated the banking system, the government and even the police force. He knew that once they found out about the missing money they would come after him. He thought that Iranian agents might start watching you as well, so he sent you the account number in a format that he knew that only you could figure out.

“This is so wrong. I don’t want this money. I don’t know who the rightful owners are, but I can tell you there is no way I want anything to do with this. Why would my Dad involve me in this?”

“That’s a good question Jeremy. I of course advised him to approach the FBI about his suspicions regarding his assistant’s death and the embezzlement. I firmly believe your Dad was an honest man and was trying to find a way out of this. He did what he thought he needed to, despite my advice.”

I was exasperated by all of what had happened. “You don’t know what I have been through today. A bunch of Iranian thugs tried to grab me outside of the Bank of America building.”

“What? Did they follow you here?”

Just as he said that there was a yell from the street and commotion at the front door. The dog started barking and Susan came in followed by Faradoon, Javed, Baraz and Roshan. Four rather large guns were pointed at us.

Chapter 12

“Everyone stay where you are, drop guns, raise hands.” Faradoon was clearly a fan of bad westerns. We raised our hands, but I said that we didn’t have a gun. I looked over at Susan and she was sitting on the stairs, her head hanging like a wilted flower.

“You followed us?” I asked.

“No, you stupid. Have you not heard of GPS transmitter?” Said the one with the crazy eyes, who was going to shoot me at the ice rink earlier.

“I will ask you gentleman to leave my house immediately, or else I will be forced to contact the authorities.” Concannon bluffed.

“Shud up!” The creep I’d pushed into the snow bank accentuated his command by brandishing his gun and faking like he was going to whip the lawyer. At this move the dachshund attacked, taking hold of the guy’s pant leg. He hopped around on one foot, yelling at Faradoon to get it off of him. When no one did anything he lifted his leg up, however the dog had a pretty good hold on the guy’s pants and just went up for the ride. That’s when Crazy Eyes pointed his cannon at the dog, commanding, “Let go doggy, let go before I shoot.”

I wanted to break the tension and spoke directly to Faradoon, “So what do you want from us?” Faradoon pushed his brother’s gun down, and said, “We want only what belongs to our country, The Islamic Republic of Iran. Money stolen from us by your father.”

“But I don’t have the money, it’s in the bank.”

Faradoon handed me a piece of paper with an account number on it and said the account was in Belize. “We will take you to the Bank, where you will tell them to wire all of the funds to this account. Once this is done we will leave you. We will not harm anyone.”

The other brother continued to struggle with the dog and started moaning about his best American pants. Faradoon kept staring at me, “What is your decision, we are not very patient men.”

“So we are just to stay here until the Bank opens? That’s your plan?” I asked derisively.

“Is a good plan, English,” said Crazy Eyes.

“You are to stay in this room until you and I go to the Bank. Once the wire has gone through than I will call my brother here,” pointing at Crazy Eyes, “and he will release Mr. Concannon. If you try anything funny then my brother here will hurt him.” Faradoon then said something to one of his brothers in Persian. The brother went to the phone and pulled the wire from the wall. We watched as he yanked on the wire and followed it as it came away from the baseboard all around the room.

I caught Faradoon’s eye and saw him shake his head in despair. “Let me introduce myself properly, my name is Faradoon Huq.” Pointing to the guy who continued to struggle with the dog, “This is my brother Javed.” Pointing to Crazy Eyes, “This is my brother Baraz” and lastly pointing at the guy pulling out the wiring, “This is Roshan. I believe you already know my half-sister Souzan.” I looked over at Susan and she continued to look down at the floor.

“Alright I guess I have no choice. Let me ask you a couple of questions though. Are your parents part of this whole spy thing?”

“No, they are simple American business people. My father still practices our faith, but has turned his back on his country.”

“How did you come to know about the money?” I asked, looking over again at Susan.

“We have people inside the Bank. They know what your father did and instructed us to recover what is rightfully ours.”

“Enough of dis talk, shud up!” Yelled the one called Baraz. He then said something in Persian to Faradoon which brought an equally guttural response. All of a sudden the noise in the room grew deafening, as all four brothers were talking like a flock of honking geese. After a few minutes the noise quieted down with Baraz leaving the room. Faradoon explained, “Sometimes my brother thinks he’s the boss of us just because he is older. He can get upset easily when he is hungry, so I sent him to find the kitchen.”

“One more question, how involved was Susan in all of this?”

“I know Reuben your boss at Starbucks. I sold him a car. As a favour he agreed to hire my sister for the store. She needed a job and I hoped that the two of you would become friends. That was all. I saw you one night coming out of her apartment and asked about you. She just said you were a work friend. I knew that there was a good chance you would lead us to our money.”

I looked over at Concannon who was looking a little less terrified then he had originally. I wished I could come up with a plan. They had done a job on his phone but they hadn’t searched us for cell phones. The only problem was that I had left my phone in the car. Baraz came back into the room with a gigantic sandwich. It had to be six inches tall and over a foot long. Sitting down in an empty chair beside me, he tried to get his mouth around the titanic hoagie. Everyone watched as he devoured the sandwich. I looked back and saw that Javed and Roshan had left for the kitchen.

“I need to use the washroom.” I said to Faradoon.

He looked at me for a moment before he consented, with the condition that there would be no funny business. He walked me to a small room. As I walked past Susan she stood and gave me a quick embrace, “I am so sorry Jeremy, and I’m humiliated by my family.” Faradoon pushed us apart and went all Ike Turner on her, slapping her repeatedly. I tried to jump in between them, but he recovered quickly and stuck his gun in my side saying, “Don’t underestimate me, if you try something then I will hurt you.

Chapter 13

I closed the bathroom door behind me, right in Faradoon’s face, and then pulled out the cell phone that Susan had slipped to me during our brief embrace. I flipped it open and quickly pressed 911. I could hear Susan’s cries through the bathroom door. I didn’t know whether I should risk speaking to the operator as Faradoon was probably listening through the locked door, but when the operator answered I whispered, “I need help please, 1542 Hutchison, come quick.”

The next thing I heard was Faradoon yelling through the door, “I hear voices in there.” The sound of the locked doorknob rattling was followed by the thud of a heavy shoulder being thrown at the door. I threw the phone in the toilet and unlocked and jerked the door open. “What’s the problem? I was just saying I needed some help in there ….there is no …two ply tissue.”

Faradoon and Baraz pushed Susan and I back into the living room. This time they used the phone cord that Roshan had ripped from the wall to tie Concannon, Susan and I to the desk. I had no idea whether a live operator had heard my whispered message; it could have been an automated response. I looked over at Susan, and decided that after the stunt with the phone and the viciousness of her brother’s slap, I was convinced once and for all that she wasn’t involved.

Javed and Roshan were now back from the kitchen with gigantic sandwiches of their own. Susan and I sat there watching them devour their meal like men who had been stranded for months on a deserted island having their first meal.

It was now close to midnight, and I was hungry, tired and cranky. I had just about written off 911 when all hell broke loose, in the form of guys wearing navy windbreakers with the initials FBI on the back. They came in so quickly from the back and the front of the room simultaneously, that everyone was caught off guard. Had the brothers not been focused on food things might have turned out differently. “Everyone stay where you are, drop your guns, and raise your hands.”

The lead agent, a thin little man with beady eyes, had everything under control in a matter of minutes. The four brothers were led out in handcuffs. The one brother Javed was still trying to shake the dog off his pant leg as he was being led out the door.

The lead agent introduced himself as Special Agent Rattray and asked if everyone was alright.

“Wow. That was close. What’s going on?”

“Your Dad tipped us off about an embezzlement plan at the Bank. We suspected that there was a nest of Iranian spies operating within the banking system. This was an FBI operation. We asked your Dad to help force their hand by hiding some assets in an account. We hoped that this in turn would flush out all the rats so we could pick them up. Regrettably your Dad was caught up in this and had to pay the ultimate price. I am very sorry about that. These are very serious men, once we get them talking then it’ll be like rats abandoning a sinking ship. We suspect they will start ratting out the whole nest of them.”

“How did you know to come here?”

“We knew about Concannon from your Dad. We still wouldn’t have figured it out if it wasn’t for Mr. Wheeler and the note he and his wife found, when they came home from walking their dog. I interviewed Wheeler a few months back and when you left him that note about going to Boston, he called me.”

I noticed that Susan was listening intently to the story. I introduced her to Agent Rattray and disclosed that she was related to the 4 Iranians but not part of the plot.

“We are well aware of Miss Burns. We have had both of you under surveillance.”

“Agent, why did my Dad need to make it a joint account?”

Susan stepped in to answer my question with an inspired guess. “Because he figured that if something was to happen to him, then they would eventually find the money and blame it all on him. By making the account joint then there would be a long enough trail for Agent Rattray to follow.”

“You were the bait to catch the rats,” added Agent Rattray.

I looked over at Susan in admiration and thought, *You are so out of my league.*

*The End*