

All's Fair

By Jim Campbell

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ISBN: 1-4033-7365-5 (e-book) ISBN: 1-4033-7366-3 (Paperback)

Library of Congress Control No. : 2002094395

Chapter 1

The cavernous hallway was like an echo chamber. Its terrazzo floor and dark paneled walls did little to absorb any of the cacophony of sounds generated by women's heels, doors opening and closing and the hushed conversations of passers-by. But all of this was lost to the man slouched on the balloon backed wooden bench just outside the Brunswick County Coroner's office. His entire attention was absorbed with reading the final Coroner's report concerning the death of Amy Coulter. The official cause of death was a broken neck and other internal injuries. The Coroner's ruling was that the death had been accidental. The injuries had resulted when the car which Amy Coulter had been driving southbound on Carolina Beach Road in the Summer Hills section of the city, had run off the left side of the street and struck a live oak tree. Death had been immediate. At least there was some little comfort in that. She hadn't suffered a great deal. Still that thought did nothing to console Ben Coulter. His wife was dead. His beautiful and smart wife was dead; the love of his life. Not just dead, but dead and buried. For over three months, she'd been dead and buried. And he hadn't even had the chance to see her one last time.

He glanced down at the report in his hands once more. It said that the time of death was 3:45 p.m. on 23 February 1991. Where had he been then? Over there the time was eight hours later. So it would have been 11:45 p.m. on the 23rd of February.

After only a moment's consideration, he realized exactly where he had been at the time. He and a small group of men had been laying charges to destroy a fuel depot at the Kuwait City airport. They had been surrounded by enemy fire being directed mostly toward the heavy air cover by coalition flights, but every hour or so, there had been some sporadic fire from small ground skirmishes. Ben's squad had completed their assignment at the tank farm and was moving out to take up positions closer to the terminals at the airport when three Iraqi soldiers had burst from a tunnel under one of the runways, just a dozen feet from their point man. The veteran regular Marine sergeant had been blindsided and wouldn't have had a chance to bring his weapon around. Ben had been in the right place at the right time and he'd emptied his clip, killing all three, nearly cutting one in half. He could see the sergeant's face still, the shock and then the realization of what could have happened. Later that night, the sergeant had sworn his allegiance to the younger reserve major.

Ben wondered now how life could be so unfair. On the day his beloved wife died, he had been saving some near stranger's life half a world away from his home. And his bitterness reminded him that he had been there in the midst of that hell and had survived. His wife had stayed home where she should have been protected and safe, yet she was the one who was dead.

He heard the soft concern in the woman's voice, which yanked him back to the here and now. As he looked up through his tears, there was the realization that he had heard sobbing. When he saw the expression on the young woman's face, he understood that the sobbing was his own. The secretary had stopped to see if there was anything she could do to help him.

"No ... I'm sorry ... I just ... I'm sorry." He stood and walked toward the front doors and through them and down the four stairs and across the lawn to the parking lot. Now he had the toughest job to do. He had to go home. The last time he had been there was the night before he left for Saudi Arabia. That was seven months ago. And Amy had been there. Now there was no one there.

The little cottage looked just the same as when he'd left, but he knew that everything was different and that it would never be the same again. He pulled his car into the driveway, half expecting to see Amy's car there. He knew, of course, that it had been totally destroyed in the accident.

When he spoke aloud, the sound of his voice only served to emphasize just how alone he was.

"It's gonna take a lot of time."

He unlocked the side door, which opened into the kitchen, and he walked into the still and stuffy house. As he continued through the dining room and into the hall he thought that he could smell her. That subtle fragrance she always wore. It seemed to linger in the very walls.

The living room was seldom used, and then only when they had guests. In fact, he wasn't able to pull a memory or her being in this room to the surface. But as he approached the French doors at the far end of the room and opened them and stepped into his study, he was overwhelmed with the flood of images of her. This room had been her statement to him about how important his happiness was to her. She had insisted that no expense be spared on this room where he would write, prepare lectures and review new material for the plays that he so loved to do. It had been decorated to look like the captain's cabin on an old clipper ship. The curved bow window at the rear of the room looked out over the pool. Amy had thought that it was really funny that he even had a view of water out the windows. The walls and low ceiling were covered with dark furniture quality paneling and there were massive beams on the ceiling about every four feet. The far wall was completely covered with floor to ceiling bookcases except for the small fireplace in the very center. The gas logs were also her idea. "Who wants to stop work in the middle of an important project to haul in fire wood?" He almost smiled at that memory. She had understood his love of the ocean and ships. There was never any question about how his study should be decorated even when he had complained about the cost. They were, after all, living on an assistant professor's meager salary.

But she had great dreams about the company she had started just months before they bought the little cottage. She was so sure that she would be making a very tidy sum in no time. And she had been right. The business had really taken off. Amy had worked twelve hours a day and six or seven days a week sometimes. But finally, the money had come as well, and she had been able to hire help. Then last spring, for his thirty first birthday she had taken him to the Ship's Chandler in Southport for dinner. The atmosphere there wasn't really what you'd call romantic, but they liked to get a table at the back windows and look out on the harbor at the mouth of the Cape Fear River. And after dinner, they had walked down to the Southport Marina at the end of Bay Street and there she had shown him his present.

She had bought him the boat they had looked at six times the previous year. He had nearly died on the spot. He knew that she had paid more for that boat than the house had cost. Still, she had insisted that it was a done deal and that she had really gotten a great buy on it. They had both laughed long and hard when she had shown him the transom and the newly painted name.

"What's Up Doc" was an inside joke. When they had first started dating, he had been in graduate school, working on his Ph.D. She had started calling him "Doc" just to get under his skin. By the time he had finished, they were hopelessly in love and spent every spare minute they had together. Many of them were spent in bed. One night they had been at a coffee shop and she had reached under the table and caressed the crotch of his worn jeans, and said in a soft and sexy voice "What's up Doc ... Oh I see!" It had become a thing she would repeat on numerous occasions, particularly when they were somewhere that was totally inappropriate.

He broke away from his reverie. The pain in his chest was crushing the wind out of him. He sat down on the floor in the doorway where he had stood all this time and he cried.

The light streaming through the slats of the blinds splashed across his face and wakened him. He was stiff from having slept on the floor, but scooted himself a couple of feet so that his back could rest against the sofa. He looked around the study, and the movement of his eyeballs caused a screaming pain in his head. His scanning stopped at the brass bound trunk that served as an end table and he saw the empty bourbon bottle lying on its side between the sofa leg and the trunk.

Suddenly it all came back to him. The pain he had felt the afternoon before; his wailing loneliness and the tears until he was totally dry. He had sat on the floor nearly devoid of any real feeling, just being alone until the sense of loss had driven him to do something, anything. He had opened the drop front shelf, which served as a bar and found the bourbon bottle. It had been over half full when he had taken the first drink from it last night. Now his head was paying the price for those few hours of escape. He slowly pulled himself to a standing position and shuffled through the living room, across the entrance hall and up the stairs. The bath was at the end of the short rectangular hall. Once there, he pulled off the clothes he had worn since yesterday morning and turned on the shower. The bath quickly filled with steam and Ben climbed into the shower.

He kept the mix as hot as he could stand it, not moving out of the pulsating stream of steamy water for nearly fifteen minutes before finally shampooing and lathering himself and rinsing off.

He stepped from the shower and reached for a towel, pressing it to his face. Everything was just as if someone was living in the cottage. He knew better. No one here was alive anymore.

The towel brought her scent back to him again. He shook it off. He couldn't start that now. He had to go to the coffee company and then to see her lawyer. It would be a busy morning.

Chapter 2

Custom Brands Coffee Company had purchased the old warehouse nearly four years ago. It had been a great opportunity to help the water front in the older part of the city and at the same time acquire office and plant space at a bargain basement price and to finance the purchase and renovations with federally subsidized low rate loans. Amy had explained it to him as if he was a student and she was the teacher. She understood these things, almost as if she had been born with the knowledge.

The first thing that Ben noticed when he pulled into the small parking lot was that it was all but empty. There was only one vehicle there and it was the first van Amy had bought, now six years ago, and it had been used even then. It had a flat tire on the front left and it was beginning to look rather sad. One of the things the air around the waterfront seemed to do was rust any metal which sat still for a few minutes.

Ben parked in the space marked "Reserved for the Boss". Amy's employees had overruled her objections and insisted on the space and the sign. Ben walked to the door at the rear of the lot, which would have allowed him to enter the shipping department. It was locked. He walked across the lot and out the open gate and at the sidewalk and to the front doors. It was there that he found the notice posted on the main entrance which was chained closed. This was the only door to which Ben had a key and now he couldn't even get in here. He read the notice.

"This property is closed by court order. Inquiries should be directed to the Industrial Development Authority."

"What the hell is going on here?" Ben kicked the metal clad door in frustration. Well, he had to see her lawyer anyway. Maybe he would know about this.

Peyton Kulp's offices were nearby. Close enough that Ben chose to leave his car and walk the short distance. Peyton had taken advantage of the same liberal deal on the inner city real estate and apparently handled many of the other businesses that had chosen to help revitalize the area. Ben's appointment was at 10:30, but, since his first stop had taken far less time than he had allowed, he arrived very early.

He sat in the waiting room for twenty-five minutes. Finally, at 10:05 the inner office door opened and the attorney was shaking hands with a thin young man in coveralls. After a brief pause, Peyton Kulp looked to Ben. He immediately covered the short distance between the door and the Chippendale sofa where Ben sat in three long strides and reached for Ben's hand as he stood.

"Mister ... no its Doctor Coulter isn't."

Ben had met him only once before, at a sidewalk art sale last year in the spring. He was surprised to be remembered.

"Please accept my sincerest sympathies. I really admired Amy. She was exactly what I would have wished for in a daughter if I had one. She'll be sorely missed by the community. But I know that no one could know what you're going through at the moment ... Please come into my office."

Ben followed the lead of the larger man as he led the way through the door to the inner office. The attorney's own workspace was commodious and was in what had obviously been a small shop or warehouse, probably built in the late nineteenth century. The bare brick walls were exposed and the floor was random width plank. But past the original materials, little was as it had been originally. The brick had been cleaned and all of the supporting beams had been sanded smooth and were finished with a walnut stain and a satin gloss top coat, as were the plank floors. The wall to Ben's left was covered with floor to ceiling bookcases and cabinets of fine quality walnut. The ceiling was painted flat black and had at least twenty canisters of tract lighting. The far wall behind the massive walnut desk was all casement windows with panes about a foot square each. Through the glass wall, the view of the Cape Fear River was unobstructed.

The lawyer waved Ben to a seat in one of the leather wingback chairs in front of the desk as he went around and took his seat on the other side. Ben watched as the lawyer's beefy hands shuffled through papers in a folder, which had

been on his desk.

"Now ... may I call you Ben?"

"Certainly."

"Fine. Well Ben, again let me say how sorry I am that we're here, having to do this. I really thought the world of Amy, and I'm not just saying that, I really mean it."

"Thank you Peyton."

Now, the first order of business is the estate. Amy had purchased a life insurance policy for a million dollars. She told me at the time that it was intended to provide for the business, a reasonable change over period should something happen to her. Of course, now there is no company to be provided for. She had changed the beneficiary to make you the sole recipient of the proceeds of the policy. And, since her death was accidental, the policy paid double. I settled with the insurance carrier and put the money into a trust fund for you at NationsBank. I'm sure it doesn't mean a great deal at the moment, but you're a wealthy man. And believe me, that will help later on."

But Ben hadn't paid a great deal of attention after the lawyer's comment about there being no business.

"Peyton, why isn't there a company to need providing for? I just came from the company's building, and there is a sign on the front door saying that the place was closed by court order and that inquires should be directed to the Industrial Development Authority. What's that all about?"

All good lawyers, especially the ones who had survived for as many years as Peyton Kulp had been around, were extremely adept at showing no emotion, regardless of anything a client might say. But Peyton let a slight look of surprise pass over his face at Ben's simple question.

"Didn't you know Ben?"

"Didn't I know what?"

"Amy lost the company in January."

It took a minute for this revelation to reach the inner thought patterns. Ben was dumbfounded. Amy had never said a word. He guessed that she hadn't wanted to worry him while he was so far from home and in the midst of a war. That was typical of her. He looked across at Peyton Kulp. He needed some answers.

"But how could she have lost the company? She had just started to franchise in July last year. The company was growing. She had that investor, what's his name?"

"You mean Taylor Duckworth. He was one of the major creditors of the company. In fact, it was his action that forced her into bankruptcy."

"But I don't understand, Peyton. He was an investor, not a creditor."

"Well, he apparently loaned a rather large sum of money to Amy. There is nothing to suggest that he actually made any investment in the coffee company other than that loan. Then, Amy started developing franchisees. She had five sign on in October alone. But then in November, they started backing out on their deals with her. By the end of December, she didn't have the money to cover the payroll. That was when Taylor Duckworth offered to settle his note with her for seventy percent of the company. I argued strongly against it, but there was panic in her eyes. She suddenly saw everything for which she had worked for almost seven years slipping down the tubes. She really thought that Taylor Duckworth was going to save the business. She told me that thirty percent of something was a lot better than all of nothing. Well, she signed the agreement. Within fifteen days, Duckworth started liquidating the company. He even sold the company name. He paid off all the secured creditors except for the Industrial Development Authority, who then foreclosed on the property. That was why you saw that sign this morning. By the fifteenth of January, Duckworth was gone. Amy had no choice but to file for bankruptcy. A month later, she died in an automobile accident. The bankruptcy discharge was granted on April 29th. I handled it for her. Fortunately Amy didn't list the life insurance on the company books and she had never posted any personal assets as collateral. And, since the coffee company was an S chapter corporation, it stood alone in the bankruptcy. She had only been worried about the house and your boat. The house, of course was in both names, and the boat only in your name."

Ben was in shock again. He felt as if he had another death to deal with. He hadn't known what he would do with the company, but he certainly hadn't expected that there would be no company to do anything with. All that hard work, suffering and sacrificing that Amy had done was gone. There was nothing to show for her contribution to this world. The business failure alone must have been enough to kill her ... or to cause her to want to die. An involuntary shudder went through him. Could it possibly be?

"Peyton, suppose the accident ... wasn't an accident."

"What are you saying Ben? The police investigated Amy's accident and the coroner's office ruled it an accident. You don't think that someone would have tried to kill her do you?"

"No, I'm not thinking that at all. I think that the collision with that tree could have been intentional on her part."

"No Ben. Amy wasn't that type. Besides, she had gotten through all the rough parts. She didn't even need to appear in court again. That was all done."

"That's just it. All that hard work was gone. What was she going to do after that was done?"

The lawyer stood and walked around the desk and took the chair next to Ben, crossing his right leg over his left knee and grasping his hands together, almost as if he intended to plead with Ben. When he spoke though, his voice was soft and personal, not at all like an attorney addressing a judge or jury, but more like a father to a favored son.

"Look Ben. Let me talk to you as a friend of your late wife's, rather than as an attorney. If the insurance company thought for an instant that Amy had committed suicide, they would be coming to get their money back. There is nothing to be gained from having that happen. It doesn't really matter how Amy died at this point. She is still dead and you can't bring her back. I would advise you to leave well enough alone."

"But Peyton, it does make a difference to me. If she did commit suicide, then this Duckworth guy is responsible for her death."

"Well Ben, let's take the worst case. Suppose that Amy did take her own life. And suppose that Taylor Duckworth was the reason. And suppose that you know all that. Now what the hell can you do with that information? Nothing. Believe me Ben, the best thing you can do is pick up the pieces and try to get on with the rest of your life. You're a young man, with a good education and a sure income for the rest of your life. And at least you had someone you loved and who loved you. Even though it was for a short time, that's more than a lot of folks ever have. Just try to get over this and live your life."

Ben thought about Peyton's words for several minutes. The lawyer didn't understand what knowledge meant to Ben. He would not be satisfied until he knew. Ben wouldn't have to do anything with the knowledge; he just had to have it. But the lawyer didn't need to know.

"Okay Peyton. I guess I'll eventually see your point. appreciate all that you've done for me and I want to thank you for caring about Amy. Are there any papers that I have to sign or anything?"

The lawyer stood and reached across the desk, pulling a three by five inch white card from the folder there, placing it on the edge of the desk in front of Ben. Peyton leaned against the desk himself, resting most of his weight on the front overhang, but keeping his feet on the floor.

"Only this signature card for the trust fund. My secretary has already called the bank and they will be expecting you today. There will be forms to fill out providing your social security number and setting up an income payment plan. I would advise you to take monthly payments of the earnings. Perhaps have them transferred to your checking account. Have the bank withhold taxes and pay them directly to the IRS each month."

Ben signed the card, and started to give it back to the lawyer.

"You keep it Ben. It needs to go to the bank with you."

"Okay. Is there anything else?"

"No. I think that everything is taken care of for now. You might want to get your attorney to redraw the deed on the house to show only your name. And you should check with the bank to see if there was mortgage insurance. If you have an insurance agent, you might want to check with him also."

Ben felt as if there were demands coming at him from every direction. All these things that needed doing and they were all strange and different from his usual life.

"I don't have an attorney, Peyton. Would you consider continuing as my attorney? You're the only lawyer I've ever had any business dealings with."

The older man smiled and nodded.

"Yes Ben, I'd be pleased to handle your affairs. Do you have all those insurance policies and deeds and other important papers in a safe location?"

"Yes, I think that all of that sort of stuff would be in the safety deposit box at the bank. I'll pick up all of it and drop it by here so that you can go over it and advise me. Would sometime this afternoon be alright to drop off the papers?"

The lawyer stood and walked around his desk and picked up the phone. A moment later he asked his secretary about the afternoon schedule. Nodding his head,

he thanked her and put the receiver back into its cradle.

"Ben, why not drop by about four."

"That'll be fine Peyton. And thanks again for all you've done." Ben stood and reached across the desk to shake the attorney's hand.

"I'm glad I could help Ben."

Chapter 3

Ben had only been in the main office of the NationsBank in Wilmington on one previous occasion. That was the day when he and Amy had closed on the mortgage for their house. He normally used the branch near the college or the one near home. But Caroline, Peyton Kulp's secretary, had told him that he needed to see Robert Brooks who was located at the main office.

There was a desk in the middle of the lobby just past the main entrance. There, an attractive young woman directed him to the elevators to her left.

"Mister Brooks' office is on the seventh floor."

Ben took the elevator and when the doors opened on the seventh floor, he found himself in a reception area. There, another attractive young woman asked if she might help him. She seemed impressed when he gave his own name and asked for Mister Brooks. She stood immediately and asked him to follow her. They walked down a wide hallway with pale grey walls and plush grey carpeting. She stopped at the second door on her left and stood aside to allow Ben to enter the door.

"Mister Brooks, this is Mister Coulter."

A tall thin man with a dark mustache and dark hair going grey at the temples stood and smiled pleasantly, walking around the desk to shake Ben's hand.

"Please take a seat Doctor Coulter."

The banker pushed the door closed and returned to the other side of the desk and sat down. Ben noticed the brass name plate on a marble base near the front edge of the desk. It was simple and informative. "Robert Brooks Executive Vice President -Trust Department."

"My sympathies for the loss of your wife, Doctor Coulter. I know it must be awfully difficult dealing with these business details. I'll try to make it as simple as possible."

"Thank you Robert. And please, call me Ben."

"Okay Ben. That's good. I have a print-out from your trust fund which was set up by Peyton Kulp in your name. It was opened on March 3rd. We have it invested in mutual funds and other securities. The current balance is \$1,999,033.99. The current yield is 11.6%. That translates to \$19,324.00 of income per month. We have set up the trust to pay you monthly unless you desire otherwise. Mister Kulp had thought that approach would be best. He had also suggested that we withhold state and federal taxes and pay them in for you. The withholding based on the monthly income I just quoted would amount to \$7,149.88, leaving you a net monthly income of \$12,174.12. I took the liberty of using your social security number and searching our records. I found that you have, or at least had a mortgage with us on your home at 1812 Greenway Avenue. Of course, that amount has been paid by mortgage life insurance which covered both you and your wife. The deed of trust has been marked satisfied and is in this folder." He leaned over to place a folder on the desk in front of Ben.

"There was also a smaller loan balance on a note your wife had. I believe it was for the purchase of a boat. It was also insured and has been paid in full. That note is also in the folder. Finally, there is a checking account which was joint. If you'd like to keep the same account, we can do that and just order checks with only your name. Of course, you can continue to use the checks you have until the new ones arrive. Now, I think that covers about everything with the exception of how you want to receive your trust payments. If it suits you, we can just deposit them directly to your checking account on the last day of each month and send you a notice. Or if you don't think you'll need that much disposable income at your fingertips, we could either leave in the trust account or deposit a portion of it in a money market account. Then it would still be available on a demand basis while still earning interest as well."

Ben was clearly swamped with so many things as once. The banker had dealt with beneficiary trusts before, and fortunately knew how these things were.

"Ben, let me go get us a cup of coffee. It'll give you a few minutes to digest some of this stuff and to think of any questions you might have. How do you take yours?"

Ben looked up at the banker who was now standing.

"Black and sweet please."

The banker nodded and left, pulling the door closed behind himself. About ten minutes passed before Robert Brooks returned to his office with two coffee mugs in hand. Ben had been able to get himself focused enough to answer the few questions the banker had asked. First Ben sipped the hot coffee. Coffee. It triggered thoughts of Amy. He felt that heart rending pain again. Would he ever get over her as long as there was coffee in the world. Maybe he should just stop drinking it. He shook off the thought.

"Robert, thank you for all your help, for the coffee and the brief break. That was very considerate of you. Everything you have set up is fine with me. I really don't need the money deposited to my checking account each month. But I would like for the bank to pay the taxes for me. What would you recommend I do with the interest I earn?"

The banker thought about his options before making a reply. Then he leaned forward and placed his elbows on the desk, clasped his hands together in a pyramid near his face.

"Ben, if we leave the money in the trust and only draw from it quarterly to pay the taxes, then you will earn on that portion for longer periods of time. If the bank distributes the interest monthly and withholds taxes then, the bank will hold those funds and pay your taxes quarterly and you won't earn a dime on that money. Why don't we set it up to pay taxes quarterly and add a money market account to the trust and deposit earnings in that quarterly. That way you can draw money without any delays. Sort of the best of both worlds."

Ben realized immediately that the banker had just offered him advice which left Ben more money and earned the bank less. There were very few who would be so conscious of the customer first. Of course, this was one customer who really didn't give a damn about the money. But no banker, regardless of how concerned he was, could understand Ben's feelings about money at the moment.

"Robert, I appreciate your candor. I recognize good advice when I hear it. Please set it up exactly that way." The banker nodded without comment, and Ben continued. "There is one area I'm curious about. Did Amy have her business accounts here too?"

"I believe that she did Ben. I don't handle any commercial business, but I can check with the commercial people downstairs for you."

"Yes, that would be most kind of you."

Brooks picked up his phone and pressed in three numbers. After a brief pause, he asked for a Tom Bolger. After a short conversation, he returned the phone to its cradle.

"We had the commercial accounts for Custom Brands Incorporated. They were closed in January by Taylor Duckworth."

"I see. Do you know Taylor Duckworth, Robert?"

"No. I'm afraid I don't."

Ben stood, taking the folder off the corner of the desk. He offered his hand to Robert Brooks. After shaking, Ben turned to leave the office, at the door, he stopped and turned to the banker.

"Can you take care of ordering the checks for me?"

"Sure Ben, I'd be pleased to take care of that for you."

"Thanks." And Ben left the office.

Ben drove across town to the neighborhood where he and Amy had lived for five years. He stopped at the branch bank where he and Amy had gotten the safety deposit box. He signed and went into the small vault and opened his box. He asked the teller for a large envelope and put all the papers from the box into the manila envelope she had brought him.

Next he drove to the office of his State Farm agent. Ben had been a policyholder with Paul Golding since Paul's first day in the business. In fact the first policy Paul had written with State Farm was to cover Ben. Even though he hadn't talked with Paul since insuring the boat last year, the secretary recognized him as soon as he entered the office.

"Hello Doctor Coulter. We're all so sorry about your wife."

Ben just remembered the woman's name in time to reply.

"Thank you Pam. Is Paul in?"

"Yes sir. He's on the phone. If you'll have a seat, I'll buzz him as soon as he gets off."

Had Amy been with him and heard the comment about "as soon as he gets off" she would have poked him in the ribs. She always had her mind on the humor of sex. Quit it Ben. At least wait until you get home to a good stiff drink. He needed to remember to go by the ABC store and get some whiskey. Pam glanced at the phone and smiled and picked up the receiver. A minute later, she addressed

Ben.

"Doctor Coulter, you can go in."

Paul Golding met Ben at the door and took his right hand in a vise-like grip as he slid his left arm around Ben's shoulders, guiding him into the office and to a side chair. Ben heard him mumbling something about being sorry. He was beginning to get a little tired of the sympathy statements. The truth is, they were only sorry to have to be dealing with someone who had just lost a loved one. It made them feel uncomfortable.

"Thank you Paul. I met with the lawyer this morning and he suggested that I should see my insurance man. So here I am."

"Of course Ben. When did you get home?"

"Late Yesterday. I didn't really get to do much of anything by the time I got home."

"Yes, I'm sure. Hell of a note to come home from a war to have to deal with all this."

"Yeah. Do I have anything I need to do with you?"

"Well, yes. You know I sold you that Universal life policy three years ago. One for you and one for Amy. Her policy was for two hundred fifty thousand. But, that's doubled because of the accidental death. Plus the company will pay interest from the date of death. All I need is for you to bring the policy and a copy of the death certificate."

Ben wondered if the insurance man was even aware of the fact that he had used the word death three times in a span of ten seconds. He, of all people should know that at times like these, that was a word people didn't like to keep hearing. Well, If he could hold out for another forty-five minutes, he could go home and get anesthetized.

Ben handed the insurance man the manila envelope he had gotten at the bank and a smaller one given to him by Peyton Kulp's secretary. The later had three copies of the death certificate. Paul Golding sorted through the papers and found the policy he needed. He turned the policy over and filled in a form on the back. He then pulled it off and put it back into the large envelope with all the other papers.

"There's the receipt for the policy. I took one copy of the death certificate and I went ahead and put the other two into the large envelope. Now if you'll give me just a minute, I'll file this claim on the computer and I'll tell you the amount you can expect."

The insurance man turned his back to Ben and keyed information into the computer at the credenza behind his desk. After several minutes, the printer sprang to life. It printed two pages, which Paul Golding tore off. He read from this for a moment then addressed Ben.

"Ben, the check will be cut today or tomorrow. It will be for a total of \$510,191.78. I'll have it Federal Expressed to me and you can pick it up late afternoon, the day after tomorrow. Would that be okay?"

"Sure, I guess so."

"Now, the car was a total loss. I've already had an estimator look at it. I have a check here in your file for \$14,350.00. It's made co-payable to you and the credit union at the college. We show them as lien holder. Do you want to take it with you?"

"No, just send it to the credit union."

"Okay. Consider it done."

"Anything else Paul?"

"No. That's all Ben. Is there anything I can do for you?"

"I don't know Paul. How are you at raising the dead."

With that, Ben got up and left the office. He still had to see the attorney before he could go home and get drunk.

Chapter 4

For his second night at home, Ben had decided to make a conscious decision to sleep in his study. At least this time, he had slept on the sofa instead of the floor. He also hadn't consumed nearly as much alcohol. He had stopped on the way home from the lawyer's office yesterday and purchased two liter-bottles of Glen-Fiddich. His drink of preference had always been single malt scotch, but he had always saved that kind of expenditure for special occasions.

Well, as his lawyer had said, he was now a wealthy man. Might as well spend some of it on something that would make him feel good, at least for a while.

But then he had decided that maybe he didn't really want to get drunk. Maybe what he wanted to do was look through all of Amy's things. She might have left something behind which would give him some insight into what had been going through her mind before her death. It was very hard to sift through all the personal effects. There were a lot of memories. And her smell was everywhere. But finally, he had found just what he had been looking for. It wasn't really a diary, but more like a file of notes she had been making from October until just before her death in February. Ben had sat up until after two, reading and rereading the hand written notes. He was convinced now that she had taken her own life. He could tell from the deterioration of her thoughts that things had gotten unbearable for her. She had figured out pretty quickly that Taylor Duckworth had been taking advantage of her bad luck. She even made notes about Peyton advising her not to turn over any part of the business to Duckworth. But she had felt that she simply had no choice. Her hope had been that the employees would be taken care of. Her notes said that Duckworth had agreed to keep all the employees at their current levels of pay and benefits. Then on the day she had found out that he was disposing of the company that had been on the eleventh of January, she had confronted him. Her note said that he had laughed at her, saying that business was a dog eat dog world and she had just been eaten by the best, and he hoped that it had felt good, because that was about all there was left for her. At that point, she had arrived at the conclusion that he had not just taken advantage of her bad luck, but had probably had a hand in creating most of it.

There was a decided change in her attitude and comments after that point. She said in one entry that she felt stupid and out of control. She had thrown all her efforts away on stupidity. The note had asked a rhetorical question about her own value. There was a void of over a week after that time. It was finally followed by several days of near brooding comments.

Her notes then said that she had decided to see an analyst because a good friend at the coffee company, a lady named Sarah, had just insisted that she do something. Amy denied that she was depressed, but agreed to at least talk to a professional. She wrote that she was just tired of all the stress and strain. That and the fact that she knew that she couldn't beat Duckworth kept her frustrated and near tears most of the time. The last note she had written had been on a Thursday, but the date was left off this entry. However, Ben figured that it must have been the Thursday before the accident on Saturday.

"I miss Ben so much. I hope he'll understand all that has happened and not blame me for this miserable outcome."

Ben had read that entry over and over again. He was looking for some hidden meaning that wouldn't come to the surface. But finally, he let his assumption stand that the miserable outcome was her impending accidental death.

After a shower, Ben dressed and organized himself for the day. He intended to do some research.

His first call was to Peyton Kulp's office. Kulp's secretary, Caroline, was brisk, but softened noticeably when she realized who was calling.

"Good Morning. Is Peyton in yet?"

"No Doctor Coulter. He doesn't usually get to the office until ten or so unless he has to be in court. Should I have him return your call?"

"No Caroline. But perhaps you could help me. wonder if Amy's file might have a phone number and address for Taylor Duckworth. And might there be list of Custom Brands employees in her records there?"

"I expect there is a number for Duckworth. I'll check for the employee list. Would you like me to call you back or would you prefer to hold?"

"I'll hold if that's okay."

"It'll take just a moment then."

The phone clicked and soft music started playing. Ben used a legal pad to make a few notes to himself while he was waiting. Within three minutes, Caroline was back on the line.

"Doctor Coulter, I have an address and number for Duckworth Development."

Ben recorded them both on the legal pad.

"Now, I have not been able to find any listing of employees in any of the files, but I suspect that you could get that from Sarah England. She was your wife's right hand man, if you know what I mean. I don't have a number for her, but she lives out at Boiling Springs. I doubt that there are many Englands in the book out there."

"Thank you for your help Caroline. I really appreciate it."

Ben heard her respond, but not what she said. He put the phone down and picked up the telephone directory.

There was, in fact, only one England in Boiling Springs. Ben added the number to his growing notes on the yellow pad. After a couple of moments of glancing over the pad, he picked up the receiver and dialed. After four rings, a female voiced answered.

"Hello."

"Hello. Could I speak with Sarah England please?"

"This is Sarah."

"Sarah, this is Ben Coulter. Do you have a few minutes to talk?"

There was a silence at the other end of the line that seemed to Ben to last several minutes, but in reality it was only seconds long.

"Ben ... gosh, I don't know what to say. I've rehearsed this conversation fifty times I bet ..." Ben heard the unmistakable sound of gentle crying.

"... excuse me Ben. This is the last thing I wanted to do to you."

Ben tried to swallow the lump which was swelling in his throat. When he spoke it was in a hushed and shaky voice.

"It's okay Sarah. Take your time."

It took a few moments for the woman to get herself together. Then she started again.

"Ben, I loved Amy. And because she loved you so much, and she talked about you so much, it's like I've known you all along. I wanted to call you and tell you everything. I just didn't know when you were coming home ... I'm so sorry Ben."

Again, they waited for her tears. Then she sniffed and when she started again, it was with a vengeance in her voice.

"Ben ... there's so much more to this whole thing. I don't know how much you already know, but I'd like to spend a couple of hours with you whenever you can."

Ben checked his watch. It was nine-fifteen.

"How about ten o'clock. I'll pick you up and we could go down to Southport and get some coffee, maybe lunch. Could you do that?"

"Yes. I'll be ready. Do you know how to get here?"

She gave Ben directions to her townhouse. It would take him about twenty minutes to get there from the cottage. He had time for another call. He considered calling Duckworth Development. Then he decided that it might justify a personal trip for that conversation. He'd wait.

When Sarah met Ben at the front door of her neat townhouse, he recognized her and remembered that Amy had introduced them several years ago. Sarah was a fairly tall lady with a definite athletic look. Ben guessed her to be her late thirties. She was dressed in jeans which were snug and revealed enough of her figure for Ben to know that she took care of herself. He noticed also that her eyes were red rimmed and void of any make-up. As she invited him in, She smiled and wiped her nose with a tissue she had balled up in her left hand.

"Hi, Ben. Please excuse the way I look. I decided to take a few months off after we closed. So I don't get all dressed up with no place to go."

Again she smiled.

"Please c'mon in and have a seat. I'll just be a minute or two."

She waved him into the living room and after he sat on the sofa, she went up the stairs on the right side of the entrance hall. Within five minutes, she came back down. The make-up she had put on took five years off her appearance.

The drive to Southport only took about ten minutes. They both seemed too tense to start the conversation and so they remained quiet during the short trip. Ben parked on the street just in front of the little pink building and walked around to open the door for his guest. As he stood there by the car door, he let his attention drift off to the end of the block. Just beyond the small park there, he could see the mouth of the Cape Fear and for just a moment he felt at home and he almost believed that everything was as it should be. Then the moment and the feeling passed.

Once inside, they found themselves a booth near the back of the cafe. Ben ordered coffee and then settled down to hear her story. There was a brief and awkward silence before she could get started. But when she did start, the story unfolded just as Ben had guessed it would.

It had been pretty obvious by mid-January that Taylor Duckworth was at the root of the problems Custom Brands was experiencing. Sarah had done some "detective work", as she put it, and had found that all but one of the proposed franchises his company had set up had been bogus. Sarah had made an effort to contact them all by phone and had found twelve numbers which were listed on contracts which were no longer in service. She had then taken several files from the office before Duckworth had fired all the office staff. In those, she had found that most of the money Duckworth Development had advanced to Custom Brands had in fact been paid back to Duckworth Development for consulting services. It had amounted to over four hundred thousand dollars in just over five months. Sarah had found unit charges for consulting and franchise development as high as three hundred fifty dollars per hour.

She had made calls to other consulting firms in Atlanta and New York and found that the going rate ranged from seventy-five to one hundred dollars per hour. And most firms guaranteed results or there were no charges after a minimum was met.

She talked for over an hour, almost non-stop. She recounted the final days of the company and Amy's response to its pending collapse. Finally, she had completed the story she had so desperately needed to get off her chest.

Ben sat quietly, thoughts reeling through his mind. He had so much evidence to support his theory that Amy had indeed taken her own life. He was torn between the frustration of his loss, anger that Duckworth had played a major role in her death, and disappointment that she hadn't been able to wait for him to get home before making so final and tragic a decision.

They sat in silence for ten minutes or more after she stopped talking. Finally Ben began to think clearly or nearly so. At least he was able to address one thing at a time.

"Sarah, what you've told me fits perfectly with everything I've found in going over her notes. I think you were exactly correct in your analysis of this Duckworth character. What I have to deal with now is why she would have felt it was necessary to take her own life over this whole thing."

Sarah's expression was one of total shock. All the color drained from her face. Her voice, when she responded, was very high pitched and agitated.

"Why did you say that Ben?"

"Because it's true. One of my major frustrations over this whole thing is that she didn't need to do anything like this."

"You think she killed herself?" The woman looked as if she might take flight at any moment.

"That's exactly what she did, why?"

Sarah sat speechless for several minutes. Then she looked up at Ben, a near desperate look of understanding on her face, followed by tears filling her eyes.

"Dear God ... Ben, I know exactly when she decided to do it. It was only a few days before the accident. She and I met for lunch. It was on that Wednesday. I knew that something was really strange about the way she acted that day. Or more accurately it was the way she didn't act. She had been so down and out for so long and then suddenly there was a total change. It was as if nothing had happened. She was her old self. And that day, she told me that she was never going to allow her life to be out of control again. She really seemed to be in charge. But that wasn't it at all, was it? Now I realize what she must have really meant."

Ben only nodded. He was sure now that Duckworth had driven her to do this and he was also sure that mister Duckworth's days were numbered.

Chapter 5

By four in the afternoon, he had settled into his seat, eight feet above ground in the crotch of two large limbs of a live oak. The area was heavily wooded in general and even more dense to his left rear. His blind was only slightly higher than the two lane road just to the north, but the open trough in the vegetation allowed him a view of the road for nearly a quarter of a mile.

From this vantage point, he could spot every vehicle for a solid twenty-second period before it reached the target position. He had already been here twice before and twice before he had watched the big white Mercedes come into view and pass by his stand. On the two previous days, Duckworth had passed by at shortly after five.

Today was going to be Duckworth's last trip past. Today, as Duckworth drove home from his office, he was going to get a single round from the .270, right between the eyes.

This whole process had started last Thursday, after Ben had met with Sarah England. He had made the decision, at that time, that justice would be served only if Duckworth also died. It was a simple and practical, seven and a half cent solution. Uncle Sam had trained him to handle the enemy by just this means. On his first trip to Charleston, he just checked out things. He had waited for Duckworth at his office and once he had a confirmed visual of the target, his plan quickly fell into place.

He had followed Duckworth on Friday. Once he had found his home address, the rest had been simple, and was accomplished on his own timetable. Duckworth lived in Charleston during the week. Although he had a house at Hilton Head, He maintained a waterfront condo at Johns Pointe Villas, on Johns Island just off route 700.

Then he had come down again on Monday with the single goal in mind, that of completing the task. Ben had covered every base. Before leaving home on Monday, he had added a resident program to the automatic execute command file on his personal computer. The program was designed to simulate key strokes, so that even the internal automatic log would think Ben was operating the PC himself. He could leave the power on to the system and at pre-set dates and times the program would boot the system and dial numbers through the internal modem to access electronic library and research facilities at numerous universities across the country. For all the world, it would appear that Ben was sitting at his computer and conducting research for his classes in the fall. At a pre-set date, the program would power down the PC and delete itself, leaving no trace of its own existence. He would use it to prove that he was at home when this happened. He still hadn't had the post office start delivering his mail to the house since his return. So there was no mail to build up. And he had picked up the mail on Monday morning before he came down. Then he had driven back home last night and before his return trip this morning, he had again picked up the mail. Last night he had bought fresh bread, milk and fruit for the house. He had left the bed unmade. Every indicator to suggest that he had been there all along had been done. He would be back home before mid-night. After messing up the kitchen, he would go down to the boat. He would get underway at first light. He'd wipe the gun down and drop it over the side twenty five or so miles out. It would never be recovered.

He had rehearsed his story dozens of times as he made the trip to and from Wilmington. On the day Duckworth was shot and killed, he had been at home all day. He had done some reading then about three in the afternoon he had done research until almost six. Then he fixed dinner and after that had a couple drinks and went to bed early. And when he had not been able to sleep, he had decided to go down to the boat. He did sleep better there, and then he had gone out the next morning just for the day.

When he returned to Charleston on Monday, he had driven Duckworth's route home to find a suitable place for his work. Then he had reconnoitered the area to find a perfect location from which to take out the objective, but to also allow for a maximum egress opportunity. Now he had returned to that perfect spot.

His car was totally out of sight at the end of a cul-desac which had been part of a housing development which had apparently gone belly up recently. In three days, he had seen no traffic from that side. Also the exit route through that area lead south with ample alternatives, which allowed for the shoot zone to be totally avoided.

Now he needed only one more thing to make this work. He needed Duckworth's head in the scope for just a few seconds. At ten after five, Ben checked his watch one more time. Just as he looked up, there was the white Mercedes. Very calmly, Ben brought the .270 to his shoulder and quickly settled his right eye against the scope. Duckworth's face was just to the right edge. Ben adjusted slightly and squeezed the trigger, but not quite enough to fire the weapon. He kept the crosshairs on the bridge of Duckworth's nose for five full seconds.

He tried to convince himself in that flash of time that this man deserved to die, but something in him made it impossible for him to be the force that delivered the sentence.

"Ahhh, shit!" he said aloud.

Ben pulled the weapon slightly to the right. The crosshairs quickly settled on the tri-star emblem in the middle of the right front wheel. He took a full pressure squeeze on the trigger.

The report cracked through the woods, but Ben kept his eye to the scope and watched as the wheel shattered into pieces. The big white car swayed momentarily then swerved heavily as the right front corner dropped to the pavement. Ben lowered the gun and watched the scene with his naked eye. He saw the Mercedes make one full 360 and nearly another half before it came to a stop several hundred yards from the point of the shot. When the car did stop, Ben put the scope back to his eye. He had a clear view of the car and its driver. As he watched, Duckworth vomited onto the dash and windshield.

Ben chuckled to himself.

"Can't handle fear, I guess."

Chapter 6

Allison Merryweather had been out of school for the past two years, and coming back had been a strange feeling for her. For a while, she had thought she might never get the chance to return and complete her degree.

She had earned 96 semester hours of credit and had been an incoming senior two years ago this week, when her father had suffered the stroke which had, for all practical purposes, killed him. Allison's mother had called her in hysterics on a Thursday night to tell her that her father was in the hospital and not expected to make it through the night. The truth was, Allison would have probably been better off if he had died that night. Instead, he had survived being disconnected from life support and, two years later, was only semi-conscious. She had been forced to drop out of school and help her mother over the rough places. She had worked most of that two years in a mail order garment business. Her father's connections had gotten her that job. The company was owned by a long term customer who had become a good friend of her dad's. Some weeks, she had put in sixty five hours. Finally her mom had been able to go back to work as a legal secretary. That was what she had done until Allison had been born. After that, her mom had worked for the family hosiery business. But for the last four or five years before her father had become ill, the business had been doing well enough to allow her mom to stay home.

Allison and her mom had sold the house and moved to a condo a little over a year ago. It had taken most of that time to get other things straight, but now they were making headway.

Finally, at her mother's insistence, she had decided to return to finish school. Allison had always enjoyed school, but now she was apprehensive. Everyone in the class seemed so young. Maybe it had something to do with having been out in the "real world". One thing that really changes your perspective is earning your own money and paying your own way.

She had been pleased to get this particular class. She had tried to take it as an arts elective three years ago when she was a junior, but the class had filled very quickly. Her major was marketing, but since she was doing a BA, she could elect the acting class to fulfill one of her arts requirements. She enjoyed being on stage, having done five plays in high school and another four in college. The class just seemed to be a natural for her. It also helped that the very best professor on campus taught the course.

Suddenly, the buzz of conversation in the room stopped abruptly and Allison looked up from her reading. Professor Coulter had walked into class. Allison thought that he was so cool. For one thing, he looked too young to be a Ph.D. And then, he dressed only slightly better than most of the students in the class. Today, he was wearing jeans and a polo shirt and washed out blue deck shoes.

"Good morning folks. For those of you who don't know me, my name is Ben Coulter. You may call me a variety of things, depending primarily on what you're comfortable with. You may address me as doctor Coulter, professor Coulter, mister Coulter, or Ben, if you consider yourself a peer. You may even call me major Coulter if you're of a military bearing. If you're not in ROTC, I certainly hope you aren't of a military bearing. The course is Arts 361, which is titled Acting. We will do a lot of reading for this course. Your out of class reading will be in the form of scripts. In class you will actually read parts on stage. By the semester's end, you will prepare two complete plays. Your final exam will be performance oriented. As far as I am concerned, there are only three grades. A's are for superior work, F's are for lousy work. All between is average, therefore indicated by C's. The grading will be almost totally subjective. Twenty-five percent of this subjective grade will come from your fellow students.

"After all, it is said that if one can't act, one should become a critic." This was said through a broad smile.

"The other 75% is mine to do with as I please. Roughly one half of my share will be an evaluation of effort. The other half an evaluation of results. Are there any questions? No? Excellent."

He sat down on the corner of the desk which was on the raised platform which served as a stage, and picked up a worn light blue folder.

"Now please look through the seven small, soft cover plays you received as the texts for this course. You will find one with a pale blue cover."

He held a copy of a manuscript which was eight-and-a-half by eleven with a light blue cover. His copy was obviously well used, the edges showing tattering from being thumbed numerous times.

"The first we will review is a contemporary play which could easily be used as a script for a television movie. It's entitled '*And the Fat Lady Sang*'. Some of you will recognize the source of that name in the saying, 'The opera isn't over until the fat lady sings.' This play is noted for a passionate murder scene. The story is of four men who are in business together. Three of them become good friends, while the fourth develops into quite a successful embezzler. After a period of time ... some half of a million dollars worth ... the three men catch onto the scheme and confront the dishonest partner. The business fails, causing them to lose everything.

"The second scene in act three has one of the partners, who has become obsessed with revenge, taking matters into his own hands, resulting in the untimely death of the crooked partner.

"I use this play to introduce method acting ... which is a process by which you use either research or experiences from your own life which allow you to get inside the character's head and personality. Obviously, as we grow older, our own experiences become a greater reservoir of emotions and reactions ... better understanding of the actions other people might undertake in a given circumstance.

"As bazaar as it may sound, it seems that we develop an understanding for what might motivate someone to commit murder at a much earlier point in life than an understanding of less radical human responses.

"Of course, I suspect that the truth of the matter is that we only perceive that we understand this ... ultimate overreaction to human stimuli. I certainly hope that we never really understand what would motivate one human to take another's life.

"Now, with that editorial done, I'm sure that each and every one of you, even in your relatively short time here on planet earth, has had the urge to do someone in. If you have led a sheltered life, never desiring to harm anyone, perhaps now, you can think of someone who needs doing in.

"Now, I would like you to visualize that individual and keep him or her in mind as you read act three, scene two. After we have had the chance to read it, we will commit the crime ... dramatically speaking, of course."

There was a surge of sound as pages were shuffled and positions were shifted for more comfortable reading. They were allowed about ten minutes to scan the scene. Ben Coulter stood and walked to the front of the platform.

"Now class, I'll assume that you've had enough time to scan through it. I'll do a dramatic reading of the part using ... I'll call him Taylor, Mister Taylor."

Ben completed the reading and sat on the corner of the desk and looked out over the students. The classroom was a small rehearsal hall which seated ninety-six persons in nine rows, each of which was elevated some twelve inches above the row immediately in front of that row. There were ten seats in each of the first six rows. The top three rows had an additional seat on each end. There was no orchestra pit. The stage was raised to about eye level for the first row. It was small, but had good sound and lighting systems. Ben's desk sat down front and stage right. There was about three feet between him and the edge of the stage. He allowed his performance to hang in the air for several minutes before speaking again.

"Do you see how much more emotional one can be when bringing in personal life experiences? Now I would like to see some of you do the same. Any volunteers?"

Allison raised her hand. She wasn't sure why. Maybe it was that she was so mesmerized by his performance. More likely it had to do with the name Doctor Coulter had chosen to stir his emotions. It had certainly stirred her emotions. And it would stir them even further if she found out that her Taylor and his were one in the same. She stood and smiled a little self-consciously. Then Ben offered an instruction to the class as she made her way down to the stage.

"Until we all get to know each other, please give me your name whenever you offer to do a part."

Allison climbed the four steps to the stage and addressed Ben and the class.

"I'm Allison Merryweather."

"Fine, Ms. Merryweather, the stage is yours."

Allison also used the name Taylor, but as a first name. Ben interrupted her.

"Ms. Merryweather, you should use your own individual. I didn't mean for you substitute the character I chose."

The girl stopped and listened to his brief comments. Then she explained herself.

"I understood that doctor Coulter. The individual whom I would love to see dead is named Taylor. But that's his first name."

Ben paused for a moment, in thought. Then he continued. "I see. Please forgive the intrusion. Go ahead."

Allison's reading started with a strong, angry attitude that built with emotion as she proceeded, ending with her voice shaking and her eyes wet with tears.

Ben Coulter was quiet after the performance, as was the rest of the class. Then, slowly, after the extended pause, he clapped his hands together several times, giving well deserved applause. He turned to address his comments to the class, after a brief compliment to the girl.

"That was well done Ms. Merryweather. That is exactly the show of emotion I intended. Her performance is totally believable. I have no doubt that Ms. Merryweather, as the character Shelley, is capable of the crime and has every intention to see it through. Now, who wants to be next, understanding you'll have a tough act to follow?"

There were three more readings in the remainder of

dead could somehow be the same one professor Coulter had meant? How could she find out? When she was younger, she probably would have just wondered, but not anymore. One thing she had learned out in the

th class Allison Merryweather, however, paid little attention. Her thoughts were absorbed with a single real world was that if you wanted something, you had to ask for it. And that was exactly what she intended to do after class.

Ben Coulter dismissed the group with brief instructions about the assignment for next class. He was shuffling and stacking the several soft cover scripts and his notes as Allison Merryweather approached the stage. She stood at the bottom of the stairs and looked up to Ben.

"Excuse me Doctor Coulter." "Yes, it's Ms. Merryweather isn't it?" "Yes sir. Allison Merryweather." "What may I do for you, Allison Merryweather?"

"I just have a question."

"Yes?"

"Were we both referring to Taylor Duckworth?"

The name screamed in Ben Coulter's head. It was the first time in several months that he had heard anyone else say the name. And how could this girl know that he wanted Taylor Duckworth dead? He was used to reading plays where strange coincidences occurred for the sake of the script, but life wasn't that way.

Could she know about the dealings Amy had been involved in with Duckworth? Well, she was standing there. All he had to do was ask.

"How do you know Taylor Duckworth?"

"Then it is the same name you meant."

"Maybe . . . maybe not. You haven't answered my question. How do you know Taylor Duckworth?"

"He killed my father."

Ben saw the resigned expression on her face. She had been excited to find an ally, but, thinking about her father, she had been quickly brought back to reality. Ben didn't have another class scheduled for the morning. He could see that the girl had a lot on her mind.

"Would you like to get a cup of coffee, Allison Merryweather?"

She looked up at him, and immediately knew that she could trust him. For some reason, she felt that they had something mutual, a common bond of some sort.

"Sure. I'd like to talk with you if you have a few minutes. Coffee would be nice."

They walked across campus to the student center. The coffee shop on the lower level served breakfast and lunch, and Ben had become a regular customer since his return to school two weeks earlier. They took a table near the door and Ben ordered coffee for them from the student waitress who came over as soon as they were seated.

Ben waited for the coffee to arrive before pursuing any conversation. The girl who had taken their order returned with two steaming mugs. She also set a wire basket on the table which held sugar and sugar substitute packets along with white plastic thimbles of non-dairy creamer. Ben added two sugar substitutes and stirred his coffee as he watched his companion put four sugars and three creamers into her mug.

"Are you sure there's enough room in that cup?"

Ben smiled at the girl when she looked up rather sheepishly at him.

"I like very sweet, very strong coffee with a lot of cream. What can I say? I've really become addicted to the sugar and creamer. They're the reason I drink coffee at all!"

"So tell me Allison Merryweather, is Taylor Duckworth the person you wanted 'done in'?"

There was a deadly serious look on her face as she addressed her reply to Ben.

"Taylor Duckworth is a thief, a liar, and a lecherous old asshole. And those are his good points."

Ben waited and watched the girl. He hadn't really looked carefully at her until now. He realized that she was very attractive, a classic beauty. Her hair was light, almost blonde, but with a hint of red. And she had very dark blue eyes that sparkled like fine gems. But her real beauty came from incredible skin. Her face was absolutely flawless. It was perfectly shaped, a slightly rounded oval, soft full lips and a fine straight nose that was so perfectly attuned to her face that one almost didn't notice it at all. Her hair was shoulder length and hung straight in gentle ringlets. He thought that she probably had it permed fairly often to keep it so nearly perfect. He guessed that she was older than the average student he had in class, maybe as much as twenty five or six. She had a certain confidence that just hadn't come to most twenty year-olds yet. She also dressed a little better than most of his students. She was wearing jeans, but they were nice ones, with no holes or patches. Also, she had on a short sleeved knit top one would more likely find in an office than a college classroom. It was a very pale lavender. But the major difference Ben had noticed on the walk across campus was that she wasn't wearing dirty tennis shoes or sneakers. She had on a pair of navy blue pumps with about one inch heels. She presented a far more mature image than the average student, even the average grad student. Finally, she had taken Ben's silence as an invitation to continue, so she did just that.

"Almost three years ago, Taylor Duckworth came into my life. Actually, it was my dad's life that he came into, but the entire family was to be effected forever."

Ben only nodded to indicate his interest and that she should go on.

"Let me start with some detail. My father is Tucker Merryweather. Until two years ago, he was president and chief executive officer of Merry Wear Hosiery, Inc. The company manufactured hosiery for house brand labels. You know, like department stores who wanted their own label. We also manufactured some designer lines based on competitive bid contracts. My dad inherited the company from his father. Dad was the third generation in the business. But dad was the one who really had made a difference in things. He had a sales ability that really worked and he and my mom built the company into something worth having. Four years ago, the company had its best year ever. We did thirteen million in sales and made almost a million dollars in profit. The company had sixty-four full time employees, and they manufactured over fifteen million pairs of pantyhose. A great little company, right?"

Ben just nodded and the girl went on.

"Well, my dad had wanted to introduce his own line. That had long been his dream. And his dream wasn't crazy either. He wanted to use the company name, Merry Wear. He was going to promote it as hosiery for special occasions. You know, wild colors, designer accents like seams and bows and rhinestones; green and red for Christmas, orange for Halloween, flags for the 4th of July. It was a niche in the market, right. That was when he brought in the Duckworth Marketing and Development group, headed by none other than Taylor Duckworth. Now, the only problem good salesmen have is that they are really suckers for another good salesman. And Duckworth is a snake oil salesman if there ever was one. He convinced my dad that he would be bigger than Leggs. My dad bought it all, hook, line, and sinker. It had taken all of the fifteen years since my dad had inherited the company to build the three million in stockholders' equity. It took Taylor Duckworth less than a year to run through it. By the time my dad had the sense to confront Duckworth the company was behind on loan payments to, are you ready for this, Duckworth Development. Duckworth actually told my dad that he was going to have to force the company into bankruptcy. Well, the morning after the meeting where all this had been discussed, Dad intended to confront Duckworth. My Mom said that it was the first morning in six months that Dad had been his old self. Apparently, during that confrontation with Duckworth, Dad had a massive hemorrhage. I was here at school. My Mom called me that night and told me that Dad wasn't expected to live through the night. I left school and, except for returning to get my things about a week later, I didn't return until this week."

"Did your father die that night?" "No. He is still alive." She looked up from the coffee mug which had held her stare for most of the time she had been telling her story.

She saw the puzzled look on Ben Coulter's face. Then she realized why he didn't understand.

"I said in class that he had killed my father."

Ben nodded.

"My father is a vegetable, and for all practical purposes, is dead. He hasn't spoken in over two years. He is confined to an institution. He has periods of consciousness, but he doesn't seem to recognize anyone or anything."

"When the debts were settled for the company, my Mom had very little left. There was insurance which has covered most of the costs of keeping my father in the institution, but that is a steady drain too. Just after Christmas of that year, Taylor Duckworth approached me and offered me a job. He said that there was no need for, as he put it, 'a pretty girl like yourself to need all that education.' He said that I could come to work for one of his companies and he would teach me all I needed to know to get ahead. By then I had a job and I told him to drop dead. He just smiled and told me that if I ever changed my mind, just to give him a call. I can tell you, Kell will freeze solid as a rock before I ever change my mind about that sleazy SOB."

They were both silent for a while. Then, with some hesitancy, Ben told his story. For several minutes, neither of them could speak. The emotions were hanging in the air like heavy fog. Finally, the girl reached her right hand across the table and touched Ben's left hand. When he looked up at her, there were tears in his eyes. She knew them as tears of anger and frustration. She understood them. She had experienced them first hand. At least now, she knew that she had an ally. There was strength in numbers and her numbers had just doubled. She smiled at him, and not knowing what to say, she said nothing.

Chapter 7

Fall had been short and swift for Allison. The days had grown much cooler, then, suddenly it was time for the woolens. Of course, one of the things she liked most about Wilmington and the coast in general was the moderate weather. Winter wasn't really cold, at least not during the days, just brisk. Most evenings, she spent reading and listening to Vivaldi or Mozart. Actually, had it not been for that nagging in the back of her mind, things would have been perfect. She dearly loved this time of year, and being back in school was great.

She had been incredibly lucky to have found the little efficiency over the garage. She had one very large room and a bath. There was a twenty-four inch wide electric range and a small refrigerator, a single bowl kitchen sink and six cabinets, four up and two down in the alcove behind the stairs. There were three dormers with windows down to the floor which let in lots of light in the daytime, and a good cross breeze in the evening. She had her double bed in one of the dormers and her study area in another. The third was her dining area, accommodating a table and two chairs. The floor was wide pine boards and had been painted a pale tan color. The walls were all off-white. She had covered most of the floor with two carpet remnants. The low ceiling made for a cozy atmosphere, and it wasn't so low as to be a bother. She was five six and there was at least a foot or more above her head to the lowest parts. She was within walking distance of the campus, and she left her car parked for days at a time. It was altogether, an ideal situation. But, her little voice kept reminding her that Taylor Duckworth was out there screwing someone else.

She had long ago developed a plan which would allow her to fleece the crooked bastard. It was just that it was more than she could handle alone. And her education was responsible for the plan. Not just because it had given her the skills to create it, but rather it had given her the cause to create. She had been allowed to work on her fantasy and she would earn college credit for it, and a good grade in the bargain.

Her grades were perfect, all A's. She had always been a Dean's List student. At least that hadn't changed. She did realize that her attitude was different now though. Before, she had worked to get good grades. Now she directed all her effort toward learning as much as she could in the little time she had left in school. The good grades seemed to come automatically. She liked this approach much better. It was easier on the nerves. She only had one difficult course. That was Management Policy. It was the capstone course to her program. The bulk of her grade there would come from a project of her own choosing. She had gotten hers approved early and had done most of the work for it. In truth, it was the very set-up she needed to sink Duckworth's little boat.

She was setting up a marketing company to import silk scarves and neck ware from Italy and the Orient and to distribute them in the US. She would call her dummy company Sow'SearS. Her signature would be "Smooth Silks from Sow'SearS". She had developed a logo which was a stylized pig's head which was made up completely from circles. There was one large circle for the head, a slightly smaller one for the nose, two still smaller ones for the ears and two very small ones for eyes.

She knew that she would earn an A on the project because she was motivated to do a very comprehensive and believable job. All questions had to have answers in advance. What she had realized very soon into the project, was that it was so believable and well done, so thorough, that she could sell it to a businessman, especially if she had a greedy businessman, especially if the businessman was looking for a quick in and out rather than a long term interest. She had just the person. Now her problem was that she needed some seed money and a company. At least she needed what looked like a company. The fantasy kept her going.

She had spent Thanksgiving with her Mom, and had visited her Dad. It was far more difficult going back home this time than it had been before. She knew that, when school was over in May, she would want to stay along the coast, maybe go to Savannah or Charleston. She felt certain that she could get a job in Atlanta, but she just wasn't sure that she wanted to live in a city that large. But where ever her plans might take her, she now knew that it would not be back home. She wanted her own life and she thought that her Mom needed to have the same. With Christmas break only five days away, she knew that she should start thinking about breaking the news to her Mom. It wouldn't be fair to wait until May and spring it on her. Spring it on her in the spring! No, that would be the coward's way out, she couldn't do that to her.

Allison opened her backpack and pulled out her reading material for the evening. She had gone by her campus post office box on the way home and picked up her mail. She sorted through the several pieces. One from the Financial Assistance office caught her eye. She pulled the envelope open and read the enclosed memo. She had been selected as a Teaching Assistant for the second semester. She would earn \$1125 for 225 hours, to be worked approximately 15 hours in each week based on the schedule mutually agreed upon by the student assistant and the faculty member. She would be assigned to Professor Ben Coulter. She had forgotten requesting the position back in August. Ben Coulter had been her first choice. The memo instructed her to contact the faculty member before Christmas break to confirm the assignment.

She looked at the clock beside her bed. It was four-twenty. She thought that he stayed in his office until five most days. If she put her shoes back on and took the car, she could catch him before he left. If not, she would not be able to talk with him until Monday.

Ben Coulter looked up at the knock on his door. The door was just slightly open and he called to the visitor.

"Enter at your own risk."

He was pleasantly surprised and couldn't suppress a smile at the sight of one of his best students. Allison Merryweather had really set the standard in his acting class. Ben had always preferred good students. It certainly didn't hurt matters either that this particular student was as mature and attractive as she was.

"Hello Allison. Please excuse the mess. Find a seat if you can."

The young woman stepped over two piles of books and papers and moved several manuscripts from an old leather wingback chair and took a seat. She looked around the crowded office at the mess and clutter on everything in the place. The office was much larger than one might think at first sight. Three of the walls were covered with bookcases, most of which were nearly empty at the moment.

She stopped when she realized that he was watching her. She returned his smile.

"I'm doing some spring cleaning a little ahead of time. I'm trying to start organizing all this supplemental information and reference material. I've just been notified that I'm to get a teaching assistant for the coming semester. This is going to be the number one project."

Allison couldn't resist a little laugh. When Ben Coulter looked at her quizzically, she laughed again.

"I'm your teaching assistant for next semester. That's why I came by to see you. I just received my letter this afternoon."

"You must really have an influential enemy in the Financial Assistance office! I haven't had a teaching assistant for five years. Still, I welcome the help."

He turned to the credenza behind where he was seated. He flipped several pages of the calendar there.

"Let's see, we return to school on the twentieth of January. I suppose we could get together that afternoon and settle a schedule."

Allison felt that it was finally time to make some decisions herself. She really wanted to come back from break early and if she had the excuse of having to come back to work, her Mom would take it better.

"Look Doctor Coulter, I am going home for Christmas, but I plan to come back to Wilmington Sunday, the twenty-ninth. I will be available to start work any time after that. The truth of the matter is, it might be good for me to get this mess cleaned up before the semester starts, so you can use your office. Plus, for the first two weeks of January, I could work full time. It doesn't even have to be part of the 225 hours. I just don't want to be alone all that time with nothing to do."

She waited for her words to have an effect. When she realized that he was thinking about her offer, she continued.

"I don't mean to drag you back to school early, but I will be available whenever you return. Just let me know when."

Again, he considered her offer and weighed his reply carefully.

"Allison, I don't really have any reason to celebrate Christmas at all. I don't know what my plan is at this point, but let me assure you, you wouldn't be dragging me back from anything, other than my own boring company. I expect I'll be here anyway. I seem to have a hard time finding anything I like doing anymore. Besides, you have a good idea. It would be an ideal time to get this mess out of the way. Let's start on the thirtieth of December then. Say, about nine in the morning. And dress for a dirty job. I don't think that some of this stuff has been off a shelf in several years. It's very dusty."

Allison smiled and nodded. She was pleased that she had suggested the plan, and even more pleased that he had agreed.

"Thanks, Doctor Coulter. I'm sure we can get this in hand in a few days."

"Well, I really appreciate your willingness. And thanks for coming by. I mean, it is Friday afternoon and the weekend coming, I'm sure there are plenty of other things you could have spent the time on."

He looked across the desk, anticipating her departure, but she hesitated, then finally rose and gathered her jacket and purse.

She wanted to stay and talk with him about her idea of how to get even with Duckworth, but she didn't know how to shift the subject. Finally, she mumbled under her breath.

"What the hell..."

He glanced up at her from the reading he had gone back to.

"Beg your pardon?"

She shifted uneasily from one foot to the other.

"Doctor Coulter ... could I buy you a drink?"

Ben Coulter was a little surprised by the offer. He had gone out for a beer with students in the past. But it had usually been several male students. On occasion, there might have been one girl in the crowd, but he couldn't remember ever being asked by a single female student to go out and have a drink. He saw no reason why it should be any different from all those occasions in the past. In fact, it wasn't out of the ordinary for him to join students for drinks after a rehearsal or show. But, somehow, this felt different to him. Could it be that he felt guilty for all those times he could have gone home to Amy? Why should that be the case? She had always encouraged him to spend the time with his students. He realized that the girl was waiting for his reply.

"Sure you can, if I can buy the second round."

Ben watched her very easy smile curl up the corners of her mouth. Her smile could really light up her face.

"Fair enough."

Ben stood and pulled his parka from the costumer which stood in the corner to the right of his desk, and slipped it on. He turned back to the desk and put several file folders into his attaché case and shuffled through some of the other papers on the desktop. Finally he made a motion as if he were pushing the mess away from himself, and turned to face Allison.

"I don't know why I should worry about taking any of this stuff home. I can come in tomorrow if I want. Let's go."

He made a gesture with his left hand toward the door and reached his right hand toward her, just touching her left elbow.

"Where to?"

Allison looked over her left shoulder at him.

"Well, you're the native. You pick some place."

He stopped briefly to lock his office door and they were again moving down the corridor. He hadn't really been to a bar in quite awhile. He wasn't even sure that he knew where there was one in Wilmington. His favorite haunts were in Southport.

"Well, I'm not really a native. I mean, I live in town, but I spend most of my time in Southport. That's thirty miles south of here."

"Is there a good place there to get a drink?"

"Well, sure there is. I mean, that's a pretty long way to go for a drink."

They had gone out the front entrance of the building and down the several steps onto the sidewalk. The overhanging trees, even though their leaves had been shed for winter, still limited the light from the street lights which were just now coming on in the gathering dusk. When they stopped briefly, Allison shrugged and made her offer.

"Look, there's my car. I'll get it and follow you. If it's Southport, so be it. I really don't mind. You choose." He glanced across the lawn in the direction she had pointed, to the lone car parked there. It was a white BMW. "Now that I see what you drive, I don't mind your paying for my drink."

She returned his smile.

"Listen, that Beamer is only a 318 and it's ten years old. It was a company car for my Dad. He gave it to me when I graduated from high school. It has about a hundred and fifty thousand miles on it!"

She started across the lawn to the car, then turned taking a few steps backward as she spoke to him.

"So what are you driving?"

"A Volvo station wagon. It's maroon." He pointed toward the faculty parking area at the end of the building. "It's around there." She turned her back and continued to her car, flashing him an "OK" over her shoulder with her right hand.

Ben walked to his car and, as he opened the driver's door, the white BMW pulled into the lot. He drove out of the south end of the lot onto College Road and headed north toward Market Street which would take him to 133 south. She had said that it was okay to go to Southport, and he felt more comfortable there.

Twenty five minutes later, Ben came to the intersection with Howe Street. He turned left and drove the mile and a half into town. At Bay Street, he turned right and after driving about two hundred yards, pulled over to the left and parked on the grass about fifty feet from the front door of Port Charlie's restaurant. He got out and watched as Allison pulled in behind his car.

They walked in the street toward the restaurant. Ben felt really awkward, being here within sight of the boat with another woman. But he knew that it wasn't anything romantic. She was just a student. Still, he expected he would see several of the people he knew from the marina once they were inside. Well, it was a little late to be worrying about it now. Her voice brought him back to attention.

"This is really a pretty little town. In all the years I've been in school just thirty miles away, I never even knew it existed. You lived here?"

"Yes. When I first came here. I came here right out of graduate school."

He held the door for her and they entered the dimly lighted vestibule. Shirleen was the hostess tonight, as she was most Friday nights. Ben had come here for dinner at least ten out of the last twelve Friday nights.

"Hi Ben. Ah, a table for two then?"

"Yes Shirleen, by the back windows if you can."

The hostess turned and walked toward the dining room to survey the situation. Allison took the moment to tug at Ben's sleeve.

"I'm going to powder my nose. Order me an old fashion please."

She had slipped her jacket off and handed it to Ben and pushed open the door to the ladies room and was gone. Shirleen returned, picked up two menus and asked Ben to follow her. They walked to the back of the dining room and

the hostess put the two menus on a window side table.

"Now, how's that Ben?"

"This will do fine Shirleen. Thank you."

"Can I take a drink order while you're waiting for your friend?"

She smiled like a conspirator and nodded her head in the direction of the ladies room. Ben felt embarrassment rising.

"She'll have an old fashion. I'd like a single malt on the rocks and a glass of seltzer water on the side."

The hostess was gone with her order and Ben looked out the window across the mouth of the Cape Fear, toward Bald Head Island. It was just dark and the lights were reflected in the relatively calm water. This was the best tranquilizer for Ben. He loved the water and could just sit and watch it for hours. And there had been some nights that he had sat here and done just that. A couple of drinks and the view was all he needed.

Allison had come out of the ladies room and walked across the dining room. She could see the reflection of his face in the glass. She knew that he was far away. She pulled out the chair opposite him and sat down just as the drinks arrived. Ben still seemed lost in his thoughts. Allison didn't know whether or not to disturb him, but after a moment's consideration, she did her best Bugs Bunny imitation.

"Ahh ... what's up Doc?"

The sound of those words from a feminine voice cut him to the bone. The breath went out of him and for just that fraction of a second as he turned to look her in the face, he almost believed that Amy was there with him. But these pretty eyes were dark blue instead of brown and the smiling face softer and younger. He swallowed hard to get the sob back down. He felt that his entire life had skipped a beat. He tried to smile, but he didn't feel that he carried it off so well.

The girl sensed that he was shocked, as if he had seen a ghost. She looked at his ashen face and to the dull look in his eyes; then that sad smile; sort of like he was pleased with himself that he hadn't thrown up.

"Are you okay?"

"... Yes ... I ... its ... just an old memory."

For several minutes, she said nothing. She took several sips of her drink and tried to watch Ben without seeming to do that at all. She noticed that he seemed to let down a bit. He had almost immediately looked back out toward the harbor, but now he turned back to her and this smile worked a little better. He picked up his glass and took a large swallow. The color was returning to his face. Allison saw that there was a handsome man under the gloom that his face displayed. She knew that his wife's death had been recent and that he had taken it sort of hard. At least that was the story on campus. And of course, he had told her about his wife losing her business to Taylor Duckworth, when they had talked after class that day back in September. She could tell then, that he really missed his wife. Maybe if she could get him talking about something, it would help him relax even more now.

"Did you chose the place because of the job at the college, or did you get a job at the college because you had found this great town?"

Again, he showed the strained smile.

"You mean, did the chicken or the egg come first?"

She smiled and nodded.

"Something like that."

He shifted in his chair so that he was facing her directly.

"I had selected two places where I wanted to live and I applied for jobs in both areas. I got job offers from both. Southport was my first choice."

"You like the water don't you?"

Again, he turned his head to the right and looked out across the harbor.

"Yeah. I do."

"Did you ever have a boat?"

He looked back at her and this time the smile was almost there. He sighed and seemed to relax further.

"Yeah. I do."

"So do you fish, or ski or ... just boat?"

This brought a smile to his face.

"I mostly just boat. I like to get away and enjoy the peace and quiet. The best reading room in the world is a boat about half a dozen miles out on a calm overcast day. And you'll never sleep any better in your life."

"So you have a sleep on it type boat?"

"Yeah."

He chuckled and sort of shrugged, visibly relaxing.

"It's called a cruiser."

Their waitress came over to the table and introduced herself.

"Hi. I'm Carol. Can I get you another drink, or maybe an appetizer?"

Ben looked at Allison with a questioning shrug. She smiled at Carol.

"Sure, why not bring us another round. He's buying this one!"

The waitress scurried away to the bar and Allison went back to her questioning. She could see a marked improvement in her companion and she wanted to keep on the roll.

"So, you ever been seasick?"

He had gone back to the view out the window. This time when he looked at her he was more serious but still relaxed.

"Only when I can't get to sea. That can really make me sick sometimes. But you didn't drive all the way down here and waste a couple of hours on a Friday night when your boyfriend is probably wondering where the hell you are, just to talk with me about boats. What's on your mind?"

Now the tables were turned a bit. She had become the object of the interrogation. Well, should she just blurt out her motives, or should she work up to it slowly?

"Well, I certainly don't have a boyfriend wondering where I am. But you're right. I had not planned to talk about boats with you. How could I have? I didn't know that you have one. But I'm glad I do know now. It's always interesting to see the real side of one's teachers. It's good to know they have other things going on."

They both stopped talking and waited for the waitress to put their drinks down. Ben caught her attention before she could leave.

"Carol, bring us some steamed mussels and garlic butter." He looked at Allison. "That okay with you? I mean, if you don't have anyone worrying about where you are, you may as well have dinner with me so I won't have to eat alone."

Allison just nodded. Ben then addressed the waitress again.

"And we'll have house salads. I'll have ranch dressing."

He looked across at his companion with a questioning look.

"Hey, you're on a roll, that'll do fine for me too."

After Carol left them alone again, Ben turned his total attention to the pretty girl across the table from him.

"Now Miss Merryweather, let's cut through the bullshit. Why did you want to buy me a drink tonight?"

She felt the color rise in her cheeks. She hadn't felt like this for years. Almost as if she was a little girl who had done something socially unacceptable. She shifted her position, crossing her ankles under her chair and leaning forward, and putting her elbows on the table.

"Okay. I have an idea that will let us get even with Taylor Duckworth. There, I've let that cat out of the bag."

Ben didn't move or respond for at least a full minute. To Allison, it seemed more like an hour. Then she didn't like what he finally did say. Not at all!

"What makes you think that I have any interest in trying to get even, as you put it, with Taylor Duckworth?"

She was crestfallen. Could it be that he really had no interest in getting back at Duckworth. If that were true, then she would have to develop a new fantasy. She had, for months now depended on the fact that someday, whenever she got up the nerve to ask, Ben would become her ally and help her screw that crummy bastard Duckworth. Now what should she say?

Ben had not taken his eyes from her face. He had watched the emotional changes and then saw the tears collect in her eyes. Then he continued.

"I'd like to grind him into dust under my heel and then set the dust on fire. But I don't think getting even with him is possible. You see, he took someone I loved away from me and destroyed her. There is no one he feels that way about. So there could never be any equality, no getting even, if you see what I mean. But ... revenge might hold some small satisfaction."

She heard him, but she wasn't sure that she hadn't dreamed it. Did he say he was interested in revenge? Or did she just so badly want him to agree with her that she had imagined his last comments? She wiped her eyes with the back of her left hand and sniffed and wiped her nose on her napkin. When she looked up at him, she saw an expression of determination. She could see that he was thinking about something, and she hoped it was Taylor Duckworth. She had to pursue the opportunity.

"So, does that mean you're interested in hearing my plan?"

He made eye contact with her, and held her gaze for several seconds. Neither was willing to be the first to blink. Finally, they were interrupted by the arrival of their dinner.

After some brief exchanges with the waitress, Ben leaned closer toward the girl and answered.

"If you have something that will work, I'm interested."

Allison shifted herself again to get into a comfortable position, and while pushing salad around the plate with her fork, she gave him a quick overview of her plan for a company in which she could get Duckworth to invest.

Ben sat quietly, eating his dinner as she laid out the big picture for her scheme. After she had finished, he looked out over the water again. After several minutes without comment, the girl became concerned.

"Well, what do you think?"

Slowly he turned to address her. His face had the look of a teacher, being patient with a student.

"I'm just running through all the loop holes there could be. I think that, basically, the idea of creating a business which he would invest in or loan money to in order to get control, is the way to reach him. I also like the notion of beating him at his own game. I assume that there are substantial details which you have already worked out."

She nodded affirmatively, and started to speak, but he went on without giving her the chance.

"I'd have to hear or see all of that before I could render any judgment. I'm also concerned with who could pull this off. He knows you already, and he would certainly know me if I told him my name. If I had fleeced two families and all of a sudden, members of those two families showed up at my door with an investment opportunity, I believe that I would be a little skeptical. How could we get past that? Plus there must be at least a thousand questions I'd have to think of and have answered."

He looked at her face for his last remark.

"I understand that you would love to nail Duckworth. So would I, and in that respect, I'm with you. But I think we have a lot of work to be done. And last, why do you need my help? What can I do? I don't know much about business."

For the first time in a half hour, Allison felt encouraged. She smiled at him.

"Doctor Coulter, where do I start? You're a fine actor. All you have to do is act like a businessman! The actual planning with regard to the business, I can handle. There is already so much detail done that it would take me several hours to brief you on all of it. What I just told you was meant to be very brief. I didn't want to intrude any further on your night off. Plus, my notes and information are all back at my apartment in Wilmington. I didn't know that I was going to have the courage to ask you for a few minutes tonight."

She saw his curious smile at that remark.

"Believe it or not, I had no plan to ask you to have a drink tonight. I've been wanting to talk with you about all of this for months. It's taken this long to get up enough nerve."

Ben smiled broadly at her.

"If that's the case, how the hell are you gonna have the nerve to con Duckworth?"

Her expression showed dismay. As if everything should have been as plain as the nose on her face.

"You and what you think are extremely important to me. I was horrified that you might just turn me down. Duckworth is a slug. I don't need him. What he thinks is totally unimportant."

Again, Ben was pensive. He turned to look across the water once more, as if some of his answers were there. After several minutes, he looked at the girl again.

"Okay. I want to know about all the details. I want you to go back to Wilmington and get your notes and whatever else there is to your scheme. Then I want you to meet me here in the morning. Can you be here at nine?"

"You mean right here at the restaurant?"

"Yes."

"I'll be here."

He stood and picked up the check. Allison followed him across the restaurant to the register. He refused when she tried to pay for the first round of drinks. Once outside, he took her by the left arm. She was almost shocked by the firm grip of his hand. He walked her to her car and waited as she opened the door and sat down under the steering wheel. She looked up at him.

"Thanks Doctor Coulter."

"It really is okay for you to call me Ben. And in the morning dress warmly. We're going out on the boat. Drive carefully."

Before she could reply, he pushed her door closed and walked to his own car.

Chapter 8

Saturday was one of those mornings that only happen rarely; the ones that make even an old grouch glad to be alive. It was brisk, only about forty-five degrees at seven, but the sun was coming to a Carolina blue sky without a cloud visible anywhere. Allison had set her clock for six-thirty, but she was awake before it had buzzed. She was both excited and a little apprehensive about what the day might hold in store. She had gotten up at six-fifteen and showered. Now she was standing at her desk in her terry bathrobe, collecting all the notes and other material for SowSearS. She put everything into the flex top folio she used for school papers.

She checked the clock. Seven-twenty. She wanted to leave by eight-fifteen. She unwrapped the towel from her hair. If she didn't dry it, she would look like a lioness before she got to Southport.

After she finished her hair and did a minimum with her make-up, she got dressed. She wasn't exactly sure what dress warmly meant if one was going out on a boat in December. Well, if she dressed in layers, she could get rid of some of them if she needed to. She put on white tights and a pair of white slouch socks. Next came a ribbed cotton turtle neck, white also, followed by a pair of teal corduroys. Then finally she added a grey, navy and teal sweater. Not having any boat shoes, she figured the best she could do was a pair of docksiders. The soles were in good shape, so they would probably work. Then she grabbed her grey stadium coat with the hood and red plaid lining. She was ready. She picked up the folio and headed out.

She stopped on South College Road at the Hardees for a breakfast biscuit and coffee. Since it was only eight, she decided to go inside and eat. The drive to Southport went quicker than the night before. There was almost no traffic and she could see well, so she probably drove a little faster than she should have. What the heck. At the intersection of 133 and 211, she turned left and headed into Southport. There was almost no traffic on the streets of the town. She turned right onto Bay Street and down to Port Charlie's. She saw Ben walking down the street coming toward her. She got out of the car and grabbed the folio and her bag, locked and closed the driver's door just as he reached her.

"Morning, Allison."

"Hi. Can you believe this beautiful day?"

"That's part of the reason I chose the area to be home. Last year we had 270 days of sunshine. It's hard to beat."

He motioned with his arm toward the end of the street from which he had come earlier. He and Allison started walking in that direction. She could see bits and pieces of boats sticking up in the air.

"What are all those things sticking up behind that building at the end of the street?"

"Masts, antenna, that's a fishing tower on a sports fisherman on the left there."

"But your boat isn't a sports fisherman is it?"

"Nope."

"It's a cruiser, right?"

He nodded without comment.

"So what is a cruiser? It sounds like a big navy ship or something."

"You might have heard them called cabin cruisers."

"Yeah, I have heard of those before. I still don't know what they are though."

They had walked to the right end of a long white building at the marina. Ben pointed down the pier to the last slip.

"That's a cruiser."

Allison's gaze followed his hand motion toward the end of the pier. She saw a huge white boat there but she wasn't sure that it was the same one he meant. She pointed at it.

"Do you mean that yacht down there? That huge white one?"

"Well, it's not so huge. It's only a fifty-two footer. But that is the one."

They had by now gotten close enough to read the name on the transom. Then she knew for sure that they were talking about the same boat. The name, 'What's Up

Doc', was done in gold script.

"Obviously you named it!"

"Actually, my wife named it. It was a gift from her."

"The boat or the name?"

"Well, both I guess."

They were at the slip. Ben stepped onto the gunwale and down onto the rear deck. He reached back with his left hand and took her right and helped her aboard. She noticed that the deck was vibrating slightly. Then she realized that the engines were running. Ben smiled at her.

"I lit off the diesels about twenty minutes ago to let them warm up. It takes a little while when its this cool. They're getting some age on them, so I always try to take care of them."

He turned his attention to the man standing further down the pier. Ben yelled to him.

"Go ahead and let the bow line go and then get the stern line. I'll nose her away with the engines."

Then he turned to Allison. Come on, I'll give you your first lesson as a sailor. She followed him up a brass and wood ladder.

"Do you mean the boat is getting old?" She looked around and from what she could see, though she admittedly had very limited knowledge, it looked almost new. He led the way up to the bridge. She was thankful that it was closed in with canvas.

He moved quickly to the seat at the helm, and explained each step as he did his activities there. He took the two chrome controls to his immediate right, one in each hand.

"Since we're port side to the pier, I'm going back on the starboard engine and forward with the port engine, both very gently. That will pull the bow away from the pier and give us a little room to maneuver."

As Allison watched, he pushed the left control forward slightly and pulled the right control back slightly. He kept his hands on the controls, and when the bow of the boat started to move away from the pier, he put both controls back to the center positions.

He then stepped across the bridge and looked through the unzipped window, checking forward and aft. He waved to the man on the pier. Then he returned to the seat and, using the palm of his right hand, bumped both controls forward slightly and took the wheel in his left hand.

"Now we can go forward on both engines and in just a minute, I'll be able to steer with the rudder, the wheel here. This boat needs to be moving about three miles per hour to get steerageway. Until then, there isn't enough water passing the rudder to have any effect on the direction the boat is moving in. Now that it's responding to the helm, I can ease back on the throttles. We don't want to make any waves in the marina."

Allison was impressed. There was just no denying it. It was obvious that he knew what he was doing, but it wasn't just that. He was so unimpressed himself. He was just so cool about it.

"Now to answer your question, yes, the boat is getting old. It was built in 1952. It's a Chris-Craft Constellation, a Connie to people who have been around boats for a long time. Like the guy at the marina who just handled our lines."

"Holy cow! I would have guessed it was maybe two years old. It's beautiful."

"Thanks. It was completely refurbished in 1989, except the engines. They were rebuilt in 1985 and 1987. The port engine has about 450 hours on it, the starboard has maybe 350. I've put about 300 of those hours on each myself."

"I'm amazed. It really looks so new. Is it worth a lot of money? I know that's a tacky question."

"I don't mind. It's priceless to me. But in the market place, it might be worth \$75,000. And that's mostly because of the electronics and the condition. Now a new one like it today, that's a different story. That might cost as much as say ... \$600,000. It's really a great boat for cruising. You can live aboard for weeks at a time. I have. Even this past summer. After I got settled into a routine, I took it out for over a month."

"Isn't it kinda big for one person to ... sail or whatever you call it?"

"Well, it really does need two people to handle it correctly, but I don't take it into port alone anywhere but at Southport. I always radio in and tell them I'm coming in and they have someone out to handle lines for me. That's the only real tricky part. As far as actually running the boat, one person can do it easily enough. Though it's more fun not to be alone."

She watched him for several minutes. This was a person she had never met before; so totally different from Professor Coulter. This was just a guy named Ben, out on his boat. He was calm, self-confident. He even looked younger.

The sun was full on the windshield and the closed bridge was getting warm. Allison moved up to the front of the bridge and got a better view of where they were going. She

th class Allison Merryweather, however, pai littl could see
e . d e an island off
attention. Her thoughts wer absorbed wit ~ singl to the right

with a lighthouse at the end of it. Further away on the left there was another island.

"What are those islands?"

"The one closest to us here on the starboard side is Oak Island. That's the Caswell Point Light House. There's a Coast Guard station there. The one off to the port in the distance is Bald Head. It's a resort community. No cars. Everybody drives around in golf carts. There are three beaches over on Oak, Caswell, Yaupon and Long Beach."

"So where are we going?"

"I just thought we would go out through Corncake Inlet and turn south around Smith Island and maybe drop anchor off Cape Fear. It's about ten miles or so each way. Not far, just enough to get out into the ocean. Should take about thirty minutes or so to get out there."

Allison nodded her approval, as if that made any difference. She was starting to feel comfortable, standing without holding onto anything. She took off her coat and dropped it on the seat behind Ben's chair.

"You getting a little warm?"

"Oh ... I'm okay. I just dressed a little more warmly than I need at the moment."

"I can tell you that it's much cooler below out of the sun. Make yourself at home. Go anywhere you want."

"What's below?"

"There's a salon, you know, sort of like a living room. Sofa and a couple of chairs. Dining table just aft of the galley. Forward of that are a head and a cabin with a double bed. Aft of the salon and down a couple of steps is the captain's cabin with its own head. Go ahead and check it out if you want."

"That's okay, I'll wait for you. I assume we'll go down there when we get to where we're going?"

"Yeah sure."

"I think I'd rather stay up here where the view is so beautiful."

After dropping anchor, they went below into the salon. Allison was surprised by the spaciousness of it. The room was about twelve feet wide and at least that long. The butter-soft leather sofa was off-white. There were two arm two chairs which were upholstered in a teal fabric which had a small navy and red print. Plush pile wall-to-wall covered the floor. The center of the carpet was a medium teal and there was an off-white border which was about twenty-four inches wide. The wall and the ceiling were mahogany

*had gone into the galley and made coffee. The smell was filling the cabin and making Allison feel warm and cozy. It was cooler than it had been in the sun on the bridge, but it was still comfortable. She could feel warm air moving across the floor. She had taken a seat at the dining table and had spread out her charts and props for *SeaSearS*. She could see Ben in the pass-through window. He was obviously at home in the small space. He came from the galley carrying a rattan tray with mugs, coffee pot, sugar and creamer, a plate with cheese Danish and some napkins. He put the tray on the table between Allison and the seat he chose for himself. He*

poured coffee into the two mugs and passed one to her. When she looked at the surface of the black liquid in the mug, she realized for the first time that there was a very slight motion. After the moving coffee brought it to her attention, she became aware of the gentle swaying of the boat.

"I hadn't realized until this moment that we were still moving."

"That's good. You may be a natural sailor. I find that I become totally unaware of any motion unless it's really rough. Of course, the negative trade off is that after I spend a couple of weeks on the boat, I look like a klutz trying to walk on terre-firma. Today is perfect for your first time out. It really is a smooth day."

He looked at all the papers she had spread about the table. "Okay, let's see what you've got." The girl did a presentation just as if she were

promoting her idea to some company which might be interested in investing money in the plan. After all, she had thought, she was really asking Ben to make a major investment in her idea. The presentation took over an hour. She indicated her sources for silk neckwear and scarves; retail outlets she had contacted; cost and sales figures which demonstrated a healthy profit margin; advertising campaigns; marketing philosophy which included demographics for final customers for the products; packaging; pro-forma financial statements; corporate structure including organizational charts. She was very pleased with herself. She knew that she had done a job on him. Now she only needed to wait for him to assimilate all the information and come up with the thousand questions he had promised. He had used a legal pad to make notes while she did her dog and pony show. Now he scanned through his notes. After several minutes of silent thinking, Ben looked at the girl.

"Okay. Let's start with the positive side of things. You have a great idea for a company. You're obviously sold on it yourself. And I was impressed with your thoroughness. I can understand why a business man might be interested in investing. I think you should pursue investors and do this for a living after you finish school. But that's where you lose me. I don't see how you can use this idea to take advantage of him. And isn't that the purpose to the whole plan?"

"Well, first I needed to sell the idea that it is a real company and that it can really be something worth having. That is the part I just did. And based on your reaction, I'd say that it was a success there. Now to understand how this can snooker Duckworth, you have to first know what he does. He gets control of businesses and steals peoples' ideas and sells them to the highest bidder. So it will be the idea that he wants to steal. So step one is the bait. That's what all this is. It needs to have a little fleshing out, but the foundation is here. From this we need to add some sales from companies in several different places. Large orders with large profits. We can sell some large orders at bargain basement prices. We'll call them introductory offers. Then we alter the amount of profits so that it will look lucrative to him. Trust me, with some financial help we can do this part easily enough. Once we have the bait perfected, we get Duckworth to ask us to let him invest. You raised the question last night about how we could sell something to Duckworth after he had ... fleeced is the word you used, fleeced our families. That's the beauty of doing this to Duckworth. For starters, we aren't going to try to sell him on anything. In fact, we're going to play hard to get. As if we don't trust him. After all, we do have good reason not to trust him, right. And Duckworth has such an ego that he thinks he can fleece us even though we have prior experience with him."

"And if we're going to play hard to get, how do you propose to get Duckworth to want to fleece us? I mean, how do you intend to get him on the scent as it were?"

This time she smiled smugly. Ben could see a devious mind at work behind the facade of an attractive young woman.

"I have a secret weapon ... me."

When this drew no question from Ben, she continued on her own.

"I know something about Duckworth that we can use to our advantage. His Achilles Heel. When he was busy screwing my father out of his company, Duckworth became involved with a girl who worked for the company. The girl, Ann Thomas, worked in telemarketing, which is where I worked in the summers in high school and the first two years of college. I had gone to school with her, although I didn't really know her then. When I went to work for Dad, I got to know her. Well, after the company went to pieces, I ran into her in K-Mart. That's where she went to work.

She and I chatted briefly and she had said during that chat that she hadn't realized that Duckworth was a crook. She had gone out with him several times and he had always treated her well. That was until the last time she went out with him. You see, he had asked her to go to Hilton Head with him for a long week-end. He was going to put her up in a nice hotel room and so on. When they got there, there was some mix up about the reservations and she didn't have any place to stay. So he suggested that she stay at his house there. There was a guest room with its own bath; all that sort of stuff. Well, she had agreed. One thing led to another. He had tried to take advantage of her. What came out of it is that she threatened to call the police and charge him with sexual battery. He had pleaded with her. Gave her some story about this psychological hang-up he had over girls. He told her that he was getting professional help and that it had gotten better, but every once in a while he just suffered a relapse. He offered her money, a job, anything to keep her quiet. Well, his con worked on her. She told me that she felt sorry for him and agreed not to press any charges against him."

"So how does that help you? Are you going to try to blackmail him or something?"

"No. Blackmail doesn't have any effect on a slug like Duckworth. I know what he wanted to do with Ann. I'm going to let him do it with me."

She saw the immediate reaction and the look of disapproval on his face. But, before he could object, she went on.

"Now just wait and listen to the whole story before you tell me it's not a good idea. Duckworth is not physically dangerous. It wasn't even sex that he wanted from her."

Ben could not hold back any longer and he interrupted.

"And what makes you think he isn't dangerous. He may not have gotten as far as he had planned with this other girl. You can't possibly know what he had in mind. Particularly since she stopped him early in his attack."

But Allison could be as hard headed and independent as anyone. She was going to have her say and not be swayed by any of his arguments.

"Well, I at least know what he wanted her to do. And sex, at least intercourse, was not in the plan. He likes to buy clothes for a young woman and play dress-up with her. You know, treat her like a doll." She saw the bewildered look on Ben's face and tried to

"So what does he do with the girls after he dresses them up? Do you know that?"

"Look,

the class Allison Merryweather, however, paid little attention. Her thoughts were absorbed with a single man. She probably screwed him to have a chance to screw him. Besides, I don't think that it's a possibility. You heard what he did when Ann objected. He acted like a schoolboy. He cowered and begged for forgiveness. There is really nothing to fear from him."

"Well, I'm still not so sure that it's a good idea." "Well, do you have a better one?" "Maybe. It just might be better to forget the whole

thing. I prefer that to getting you into a compromising situation."

"Look, I'll handle getting me into a compromising position. That's not what I want your help for."

"Well, my next question is exactly that. How do you plan to get yourself insinuated into the position where Duckworth has the chance to make a pass at you?"

"I've got all that worked out. Once we're ready to put this thing together, I have the *in* I need."

"And may I ask what that is?"

She shrugged slightly.

"Well for starters, he has already made several passes at me. I turned him down. I wounded his ego. He told me then that I'd come around. He really thinks pretty highly of himself. The ultimate ladies man. He told me one time, that if I spent a weekend with him, I'd never want a younger man again. Can you believe this guy? Add to that the fact that Duckworth thinks of himself as a swinger. He has a house at Hilton Head and he keeps his yacht there most of the time. He has these really huge parties about four times a year. Hundreds of people come. I'll go to one and have him see me. I'll of course not know that the party is his. He'll make a pass at me. I'll be a little drunk. I'll string him along and the rest will be easy. Let me spend about a month with him and he'll weedle all the information about SowSearS out of me. Then he will con me into letting him get involved with the company. Then we let him have it."

Ben sat quietly, in deep thought. He could see that the girl was confident that she could pull this off. That fact in itself worried him. Confidence is great. Too much confidence could be disastrous. He could see that the plan had the basics. He could also see that there was still work to be done. He accepted the fact that business was not his thing, but something she had said earlier made sense to him. He was an actor. Most of life could be portrayed in much the same manner as a play, at least for short periods of time. He knew that he couldn't survive in the business world for very long with the limited motivation he had, but with a good script and a good supporting cast, he could pull it off for a while. And his strength was that he understood the effect of appearances. Most people will fill in the blanks, so to speak, if they are given the correct appearances. People really like to jump to conclusions. He depended on that whenever he did a play. So if he could make himself think of this as a play, it just might be possible. He also now understood one of the things she needed from him. Money. And he had that, and would spend it to get even with Duckworth. Of course, in the final analysis, they could stop this thing at any point along the way, if he thought they were getting in over their heads.

"Let's assume for the sake of conversation, that this idea can really work. How much money do you need?"

Allison smiled broadly. She just couldn't help herself. He was going to help her! He might not be totally convinced yet, but he was leaning in that direction and that was all she needed for the moment.

"Maybe twenty-five thousand dollars. We need to rent office space and get some printing done and buy some inventory. Hire a couple of people. We could probably operate the business for about two or three months. That should be enough. Then we can get the twenty-five thousand back from the money we get from Duckworth. So I guess we could borrow it."

Again, Ben was silent, thinking. After several minutes, he seemed to take charge of the project. It was as if he had made his decision and now he plunged into the work that must be done.

"Here's what we have to do. We have to build an appearance of success for the company and for you as the company executive. We'll need to recruit a couple or three more acting students. We can hire them to play a part in a project to prove my thesis that all of life is an act. I'll take care of that part of the plan. You need to get together a list of equipment and inventory items you need. I know where we can get office space. I'll do that. Let's make some lists of all this stuff."

He slid the legal pad across the table to her.

"You write. We'll do this as if they're props for a play. First, let's concentrate on the lead character. Ms. Allison Merryweather, President and Chief Operating Officer. Now, you need a decent address, a nice company car, and a wardrobe including jewelry. We can rent a furnished house here in the Southport area. I know just the thing. I'll get that. Your car should be something with some real class. A Lexus or Mercedes."

"I like BMWs."

"Okay, a BMW. Then the wardrobe. You and I will go shopping. We'll make you look very successful. Then, you need to set up the company. I'll take care of the location on Monday. We can have it in a few days probably. When can you start setting up the company?"

"I could start Monday. You just let me know when."

"When are you going home for Christmas?"

"Well, I had planned to leave after classes on Wednesday, but I could wait until Monday afternoon to go. It's a four hour drive home for me. As long as I get there by dinner time, I think that will be okay. I'll tell my mother that I have to work. Then, I can come back on Friday the twenty-seventh."

"Are you sure that you want to do that?"

"Listen, I really don't want to go home at all. I'm doing it just because my Mom asked me to. That, and I need to tell her that I'm not coming home after graduation. I think that she expects me to come back home to live with her after school. I just don't want to do that. I like being on my own. Plus, I like being near the ocean. Particularly after today. This boating business is something I could really get used to!"

"Okay. Then, first on my list will be to get the business location taken care of. I'll do that on Monday. Second will be the place for you to live. You need to get a list together of all the stuff you need for the company. Then we get together on Thursday to compare notes and set another list of things to be done. How does that sound?"

"Great! Absolutely great."

"Well, it's after twelve. Let's get topside and drive this canoe back to the marina and get some lunch."

Chapter 9

Exam schedule required Ben to be in class at 8:00 a.m., but he didn't have an afternoon exam scheduled. The last student left the classroom at 11:40 and he collected the papers and his attaché case and went to his office.

He pulled out the business card for the real estate agent who had sold him the cottage seven years ago. Her office was in Southport. He dialed the number. After two rings, a female voice answered.

"Good morning, Coldwell Banker."

"Hello. Paula Johns please."

The music told him that he had been put on hold, but the pause was very brief.

"This is Paula. How may I help you?"

"Paula, this is Ben Coulter speaking."

"Hi, Ben. I've meant to call you. I was so distressed to hear about Amy. Please accept my condolences."

"I appreciate your thoughts Paula."

Quite truthfully, he'd be damn glad when people quit reminding him of it.

"What can I do for you Ben?"

"I want to buy a house."

"Well, you've come to the right place. Are you going to put your little cottage up for sale?"

"No. I just want to buy a house on the ocean. I've been thinking that Oak Island would be good. It should be a good time to buy. The economy is down and it's the dead of winter."

"The truth is Ben it's an excellent time to buy oceanfront property. We have a good selection of listings, and we could probably convince a few other owners who don't have theirs listed that now is the time to sell. What are you looking for?"

"I want something new or near new. Three or four bedrooms, great room, modern kitchen and at least two baths. Nice. Does that help you any?"

"Well, yes, sort of. It eliminates half of the houses on the island. What about price range?"

"I'd like something free, but I guess I could go a little higher than that. What are they selling for?"

"Well, they start around one sixty and go up to about whatever you want to spend."

"Okay, let's make that the price range."

It took absolutely no business experience to know that would get a realtor's attention. He could almost hear her sitting up and listening more carefully.

"Ben, let me do a little research. I can call you back in about two hours and I'll have a dozen places for you to consider."

"That'll be fine Paula. But let me call you. I have another project to handle so I'll be away from my office. I'll call you about 2:30."

"That'll be great Ben."

Ben pressed the receiver button and dialed another number. After four rings the call was answered.

"Industrial Development Authority."

"Hello, My name is Ben Coulter. You have a building on Water Street which has a sign saying to contact you folks about information."

"Moment please."

This hold didn't have music. Fortunately the wait was brief.

"Sir, that's Mister Parks you need to talk to. He's at lunch. Why don't you call back about one."

"Why don't I leave you my name and number and he can call me when he gets back in."

"Well okay, if you want to. But you'll probably have to call him. He's not very good about returning calls."

Ben could understand why a perfectly good building had been empty for all these months and no one had jumped on it. It was dealing with this sort of bureaucracy that turned most people off.

"Never mind. I wouldn't want any of you to strain yourselves. I'll call him back."

He hung up the phone and opened his attaché case. He found the card with his money market account number and then again picked up the phone and dialed. There was no discernable ring this time before his call was answered electronically. He listened to the instructions and selected four to get a money market balance. Then he was asked to key in his ID number and account number.

The machine asked him to wait. Then he got a real live person on the line.

"Good afternoon Mister Coulter. Is there something I can help you with?"

"Yes. I want a current balance on my money market account."

"Well sir, that account is restricted from the info-line."

"And what does that mean?"

"Well, the system will only go up to a certain amount and then it requires approval from a manager to release information."

"And why might that be?"

"With any account balance that size, we need verification of identity to reveal the balance."

"Well, I am Ben Coulter. And the money in that account is mine. And I want to know just how much there is in it."

"Well sir, I'll need some verification of your identity."

"May I ask who you are?"

"I'm Felix Carson. I'm an assistant vice president in customer services."

"Well Felix, prove it to me."

"I don't understand what you mean sir."

"You asked me to prove my identity to you. I want the same courtesy granted to me. Prove you are who you say you are."

This obviously frustrated the young manager.

"Well, I'm here at the bank and in the position to intercept this call." "Well Felix, I'm able to call the bank and give you my ID number and account number." "Yes sir. But you may have gotten that number without the real owner being aware of it." "And Felix, you may be a data entry clerk with delusions of grandeur. Are you getting my point Felix?"

"Well ... yes sir, I suppose so. But I have rules to follow."

"Felix, do your rules include pissing off the customers? Particularly one who has millions deposited in your bank?"

"Well ... no sir. Of course not ..."

"Well I suggest that you tell me what my damn balance is, do you understand?"

There was a sigh and a pause of about five seconds and the electronic system was talking to him again.

"Your current account balance is six hundred twenty four thousand three hundred eighty two dollars and fifty three cents. Thank you for using our Info-line."

Ben wrote down the numbers as the machine had read them to him. Then he looked at them carefully and was shocked at the amount. It was the first time he had checked the balance since the day he had signed the papers at the bank back in May. Two days after that he had deposited the check from State Farm into the account, but he hadn't thought about it since then until Saturday when he realized that Allison Merryweather would need money and that he had it to offer. But this was over a half million dollars. Well, it would be put to good use.

He came back into his office after having gone to the coffee shop for lunch. He sat at the desk and picked up the receiver and dialed the IDA number again.

"Industrial Development Authority." Ben thought she could at least say it with less disgust in her voice. "This is Ben Coulter. Could I speak with Mister Parks please?"
"... minute."

This time the wait was considerably longer. In fact, Ben was considering hanging up and trying again later when finally there was someone at the other end of the line.

"This is Mister Parks."

"The is Doctor Coulter. You have a building at 480 Water Street. I'd like some information about it please."

"Sure. What would you like to know?"

"Everything you know about it Mister Parks."

"Well, I don't really know a lot about it."

"I'm not surprised." Ben had just about had it with these people.

"Look, Mister Parks, tell me how many square feet it has. What utilities there are in the building, size of the lot, what its zoned for, how much you want for it and any financing there might be available on it. Do you think you can deal with that?"

It was obvious to Ben that maybe he had gone a little too far with jumping on this guy's case, but he was so tired of people who didn't want to take responsibility for themselves. He decided to back off a little though, so that he could at least get some slight cooperation from him.

"Look Mister Parks, it's been a rough morning. I shouldn't take that out on you. Just tell me whatever you can."

That was apparently a correct maneuver. The bureaucrat immediately responded to Ben's request.

"That's okay Doctor Coulter. I have those days myself. Now, the property in question is a two story brick building, 7000 square feet, its seventy by fifty feet. There is a parking lot adjacent with twelve spaces and a loading dock. There's central heat and air conditioning, two heat pumps with gas furnaces, new electric service and wiring. The building was apparently completely renovated by the previous owners. It's zoned for commercial to light industrial. The price is one hundred sixty one thousand. That's only twenty three dollars a foot and the land is free. There is an existing urban development loan at six percent for the balance of a twelve year loan. The balance on that is fifty four thousand. The taxes on the property are sixteen hundred and eighty dollars a year. Would you like to look at it? I haven't been in the building myself, but I understand that it's really quite nice."

"Yes, I am interested in seeing it. Tell me something Mister Parks, you're in a position to know this better than anyone else. What can the building be bought for?"

There was a brief pause, as if the man was considering whether he could trust this voice on the phone.

"Well, I can tell you that we've had it almost a year and you're the first person to call about it. I'd try a hundred and fifty. Maybe even start a little lower than that."

"Thank you Mister Parks. When can we look at it?"

Ben waited while the man checked his calendar.

"I could meet you there at three fifteen."

"Fine. I'll see you there. Thanks."

He looked up and saw Allison enter his office. He motioned for her to take a seat, and continued dialing. He covered the lower part of the receiver with his right hand and whispered over it to her.

"We have to go look at your business location in forty five minutes. Can you ... ?"

He turned his attentions to the phone as she nodded her positive reply to him.

"Hello, Ben Coulter here. Paula Johns please."

After a very brief pause,

"Hi, Ben. I've got you some really good stuff. When do you want to look?"

"Tell me about them on the phone first."

"Okay. First is best. This is a new house. Built last spring. It's a contemporary Victorian reproduction. It's beautiful. Cathedral ceilinged great room with a fireplace, which is rare. Kitchen right out of '*Southern Living*', study on the main floor with a second fireplace and bookshelves against two walls. Bedroom and bath and a half and a full laundry and utility room all on the first floor. Second floor has a loft and three bedrooms and three full baths. The master bedroom has a cathedral ceiling and its own deck, a fireplace and a bath to kill for. They want to sell it empty. It was built by two brothers, who don't want to share anymore. One of them is all bent out of shape about what the place cost to build. So the brother who did the building is going to build a smaller one on his own."

"So how much are we talking about?"

"Well, it's a little high, but you really need to think about it. They want two ninety five. Oh, and it's on two lots. One hundred twenty four feet of ocean front. It's also a good deep lot."

"Set up a time to see it Paula."

"We can see it anytime you want. I have the key and the house is empty."

"How about five or five thirty." Ben looked at Allison questioningly. She nodded yes.

"Sure. That would be great."

"Okay, we'll see you there. Then you can tell us about the others."

He stood up and grabbed his jacket after replacing the receiver on its cradle. He looked across at Allison and motioned for her to follow him. In minutes they were outside walking toward Ben's car.

"Are you finished for the day?"

"Yes. I only have one more exam and that isn't until Wednesday morning. How about you?"

"I have two more exam periods. One tomorrow and one on Wednesday. Can you afford taking a few hours out of your study schedule this afternoon?"

"Oh sure. I really only need to review a couple of hours for this last exam. I also have a high degree of confidence in what I already know for the course. Besides, I have all day tomorrow to study."

Ben unlocked the driver's door which in turn unlocked the other doors automatically. Allison pulled the front passenger door open and slid into the leather seat. It was a little cold against the backs of her legs. She reminded herself that she should not wear a skirt the next time she rode in his car.

"So where are we going?"

Ben smiled as he started the car and shifted into reverse and backed from the parking space.

"Real estate shopping. First to see your new office and then to look at your new home. Maybe."

During the drive to meet the Mister Parks with the IDA, Ben brought Allison up to date.

It was three-twenty when they pulled into the parking lot next to the red brick building on the river. Ben parked in the Space marked "Reserved for the Boss". Within seconds, a white compact sedan with municipal plates pulled into the lot and parked next to Ben's wagon. The man who got out of that car was about fifty and balding. His rumpled grey/green suit did little to enhance his image. He stood a little stoop-shouldered which made his portly figure almost appear to be a caricature. He approached Ben and looked him up and down two very quick times as if he were deciding on the ability of this man to buy the property in question. He stuck out a pudgy right hand and offered Ben a very limp shake.

"Doctor Coulter, I'm Cecil Parks." He looked past Ben with some obvious curiosity about the attractive young woman with him. Ben decided to let him be curious.

"It's a pleasure Cecil. Why don't you call me Ben?"

The older man flashed a quick smile and nodded his head several times as he turned and walked toward the front entrance of the building. He talked to Ben as they walked along, but continued to look down at his feet as if he perhaps didn't see well.

"The electricity is off of course. So the building will be cold and dark. The water is also off, so there won't be any damage from broken pipes." Parks glanced up at the building once as they reached the front stairs. "I'm really surprised that there isn't any broken glass. The place has been empty for almost a year."

He unlocked the padlock holding the chain which had been strung through the door handles. He pulled one end of the chain from the handle on the left door and then unlocked the deadbolt lock in the door itself. Then he pulled the plate glass door open and entered the vestibule of the building.

Ben felt a weakness in his stomach as he went into the once familiar building. He shook it off and took Allison by the arm and escorted her across the reception area and down the six stairs to the first floor, past rest rooms on the right and a break room on the left. He pushed open the swinging door and they were standing at one end of a large open space. The walls and ceiling were painted a soft white and the floor was covered with light grey seamless material. There were eight rows of fluorescent lights which hung down from the ceiling about four feet. There were six rows of work bench surfaces which were covered with light grey Formica. The work surfaces were about three feet wide and twenty feet long. They were at a height which would accommodate either standing or sitting on stools to work. At the far end of the room was a partition with two sets of double doors. These lead to the shipping and receiving area which was about twenty five feet deep and the full width of the building. There was a small office with a large plate glass window near the freight door.

They went back to the reception area and up the half dozen stairs there. There was a mezzanine at the top of the stairs. At either end there were rest rooms. There was a center hall with three offices on the left side. On the right there was a large room which Amy had used as a conference room. At the far end of the hall was a clerical office to the right. Adjacent to that was a grand office with a river view. It could be reached by going through the secretary's office and there was a private entrance which went to a staircase which lead to a vestibule near receiving and the walkout door there. It had been Amy's and it caused Ben some discomfort to be there. But he decided it was time to take that beast head on. He had to start to get on with his life. He couldn't allow all these stimuli to trigger depression forever. As they stood there looking out over the river, Ben fought off a shiver. He wasn't sure if it were caused by the location or the temperature in the building.

"Allison, will this do the job?"

She had not said a word since they had gotten out of the car. Now she had such a rush of desire to share her ideas that she couldn't get her mouth to form the words. Finally she offered a simple response.

"It's perfect."

Then Ben turned his attention to the dumpy little man with them.

"Cecil, are you empowered to make the decision about the sale of the building?"

Parks flushed a bit, became flustered and replied.

"Well ... I ... that is ... I don't actually ... I can take your offer to the committee." Then he seemed to gather a little confidence. "Of course, I can make a recommendation as to the price I think the board should take."

"Okay. I want to make a cash offer to purchase. Do we need a contract or a deposit?"

"Well, I suppose that would help."

"How often does the board meet, Cecil?"

"They will meet on Wednesday. At 10:00 a.m."

"Okay, I'll tell you what I'll do. My attorney is Peyton Kulp. I'll have Peyton draw up an offer to purchase and I'll have it to you by the end of the work day tomorrow. If I do that with, say ... a twenty-five thousand dollar deposit, will you get it to the board for a decision on Wednesday?"

Parks nearly chuckled with the excitement he was feeling. It would be a coup for him to sell this building all by himself.

"Doctor Coulter ... Ben, I'd be pleased to take care of it for you personally. Just get the offer by my office before the meeting and I'll see that they get it. Could I inquire as to what you might be considering?"

"Sure Cecil. My offer will be for one hundred twenty five thousand dollars, with assumption of the existing IDA loan and the balance in cash. What do you think of that?"

If Parks was disappointed with the amount, he gave absolutely no indication. He was nodding in the affirmative and grinning.

"I really think that I could recommend that the board accept that offer ... Ben."

Ben turned abruptly and walked from the room and continued down the stairs and out the front door. He didn't stop until he was on the sidewalk outside. Allison had kept up with him, but Parks had been left behind. Ben smiled at the girl as they stopped to wait for the bureaucrat.

"Well, welcome to the business world."

"I cannot believe that you just offered to buy that building like that. That's a lot of money."

"Don't worry about it. It's nothing, really. We're just getting started. Now, we're going down to Oak Island and look at a house."

Allison smiled and nodded her head. They were in Ben's car and gone by the time Parks got to his car.

Chapter 10

Clouds and grey skies were settling over Oak Island as they started across the causeway. The ceiling was so low that top of the bridge was shrouded and Ben had to turn on the wipers to clear the condensation from the windshield.

"This is a rare day for the area. Looks as if there will be rain pretty soon."

His companion only nodded.

The traffic light at Yaupon Drive was red. Ben stopped and then turned right on the red. The street name change at 72nd Street and became Oak Island Drive. At the next traffic light, they turned left onto 58th Street and in a matter of seconds Allison could see the ocean at the end of the block. There were condos on the left, with more empty concrete supports where future condos would be built. They followed the road to the right and she noticed that they were on East Beach Drive.

"The house we're going to see was just built last spring. Two brothers own it together and they're apparently fighting over how much it cost, so they've decided to sell it. It's in the nineteen hundred block of East Beach Drive."

Ben slowed the car, checking the house numbers.

"Here we are. Not bad."

Ben said as he turned into the drive.

"Not bad? I'd say it rates something more like holy shit!"

The design was obviously patterned after turn of the century Victorian architecture, but it was a very contemporary adaptation. Its cedar board exterior was stained a sand/grey color with cream trim. Ben pulled into the concrete drive way and far enough under the house to allow them to get out without being in the rain, which had started only minutes ago. They were in one of two parking areas under the house which were enclosed with lattice which matched the trim. The floor was covered with the same clean white concrete as the driveway. There were stairs which went up in another latticed area in the middle between the two long carports. The back portion of the stair enclosure had solid side walls which stopped about twelve inches above the floor. The ceiling was the same cream trim color and there were four light fixtures in each parking area. There was another car already parked in the other carport. A well dressed woman in her late thirties stepped out of the black Mercedes and walked toward Ben. She offered him her right hand which he shook briefly.

"Hi, Ben. It's good to see you." "It's nice to see you too Paula." He noticed her obvious curiosity about the girl with him, so he stepped aside and introduced her.

"Paula, I'd like you to meet Allison Merryweather. She's a member of my staff at the college. She graciously agreed to come with me today so I could have a woman's point of view."

The women shook hands and exchanged pleasantries. Then Ben carried on.

"I know that you would have been happy to give me that point of view yourself, but since you're a good realtor, you can't point out any negatives."

Ben smiled as the realtor nodded.

"I am legally committed to work for the seller. I certainly won't fault anyone for getting assistance. Buying real estate is a major investment. But I feel confident that you're going to love this one. Let's take a look."

She led the way up the stairs and stopped at the landing at the top to unlock the two door locks. They entered a small vestibule. Just opposite the entrance there was a door which Allison opened, revealing a powder room. To the right there was a short hallway leading to a bedroom. It was a corner room overlooking the driveway and the street which was at least seventy five feet away. The room had its own bath with tub and shower, vanity, and toilet. There was an adequate closet. At the other end of the small hall, there was a large utility room with washer and dryer.

The other side of the vestibule opened into a great room with a cathedral ceiling which was at least twenty feet up. There were two brass paddle fans with lights. The end and rear walls were covered with cypress boards which ran diagonally, and the end wall had a fireplace in its center. To the right was a large open dining room which had the same wall finish. But the most impressive feature of the large open space was the far wall facing the ocean. It was completely covered from the floor up to about eight feet high and from end to end with glass. The panoramic view was breath taking, and it was a dreary day!

Allison was captured by the beauty of the scene and she walked closer to the windows and looked out for a full minute before continuing her tour. Ben and the realtor had walked across the dining room and through French doors at the far end of the room. When Allison joined them, she found a shelf lined study or den with a ten foot ceiling which was supported by rough hewn beams spaced about every four feet. The far end of the room was completely built from flagstone and had another fireplace in its center above a raised stone hearth. Again, the ocean side was totally glass. In the far rear corner there was a dark wood and brass circular stair case which went up through the ceiling. She overheard the realtor talking about the stairs.

" ... up into the end of the master suite which is above this room. But we'll go up the other way after we take a look at the kitchen."

They turned and went back through the dining room and into the kitchen. It looked more like a galley. It was about fifteen feet long and narrow, with counter surface down both sides. On the side adjoining the dining room, the counters were two leveled. The lower was at working counter height and the upper one could serve as either a breakfast bar or cocktail bar depending on the time of day. The realtor was pointing out that everything one could hope for was already built in.

Finally, back out in the great room, they took the four foot wide stairs up to the loft. Each of the treads appeared to be suspended independently with no riser or carrier. Each was completely covered in the off-white carpet which also covered the floor of the loft. The railings on the outer edge of the steps were the only visible connection between each tread. The loft itself was actually over the dining room and part of the kitchen and was very large. At the immediate right at the top of the stairs was a small alcove from which doors went into the two bedrooms at the back of the house. Each of these corner rooms had a walk-in closet and its own full bath. At the far end of the loft, above the den were the solid French doors which opened into the master suite. There was a huge walk-in closet and a full bath with a separate shower and a Jacuzzi marble tub. The bedroom had a gabled cathedral ceiling with skylights and there was a small fireplace in the far end wall. In the right corner was the top of the circular stair which came up from the den below. The ocean side of the room was glass with patio doors which opened onto a deck.

Allison was so enthralled with the beauty of the place that she nearly missed the fact that Ben had asked her a question.

" ... what? I'm sorry, I didn't realize that you were speaking to me."

Ben smiled at her and tried again.

"I said, let's hear your woman's point of view."

"Gosh ... I don't know what to say. There is absolutely nothing about it that needs to be disliked. It's beautiful."

Then Ben addressed the realtor.

"Well Paula, you heard my advisor. But I have to agree. It's exactly what I was looking for. The only problem is the price."

"Well Ben, I can tell you that the owners are very anxious for an offer. The house has never been rented, but if they keep it another sixty days, they've authorized us to rent it for the season. They really don't want to have this money tied up in a house at the beach. They just can't get here often enough to use the place. At least, one of the brothers can't. He lives in St. Louis. Just too far away. The other brother lives in Charlotte. He's the one who wanted to build this one and who wants to build another one as soon as this one is sold. Make me an offer that I won't be ashamed to take to them."

Ben nodded and walked out to the loft and started down the stairs. At the bottom of the stairs, he waited for the realtor. Allison passed by them and walked over to the windows and was absorbing the view of the now nearly dark ocean. She could just make out the lights of two boats. Ben leaned against the back of a love seat which was near the stairs.

"Paula, let me think about it over night."

"Sure Ben. I would encourage you to think awhile before you spend this kind of money. Do you want to look at the other properties? I have six more of them."

"No. I've seen the one I want. I just need to decide what I'm willing to pay for it. I'll call you in the morning."

Allison had turned away from the windows and walked across the room to join Ben in the vestibule. They started down the stairs while the realtor locked up. Once in the carport, Ben stopped to wait until Paula came down.

"Thanks for coming out on such a nasty day Paula."

"My pleasure Ben. If you need any information, don't hesitate to call me."

"Right. You'll hear from me in the morning."

The weather had really gotten lousy. The rain was coming down hard and the wind was blowing in gusts which rocked the car when they crossed the bridge back over to the mainland. Neither of them spoke until Ben turned onto route 211. The sign for 133 north to Wilmington was only a couple hundred yards away.

"Would you like to have dinner before you go home? I'll certainly understand if you need to get back to study."

"No. I mean yes. I would like to have dinner with you. And no, I don't need to study tonight."

Ben continued toward Southport. As a change of pace, he decided to turn left onto Moore Street. There was a parking space open right in front of the Pharmacy. Ben liked to come here but he didn't seem to enjoy it alone. It had once been the town pharmacy, years ago. Now it had been converted to a restaurant and the food was good and the atmosphere better.

They were given a quiet table against the left wall, ordered drinks and salads. After the waiter returned with their drinks, Ben seemed to snap out of his reverie.

"So tell me Allison, what do you think?"

"About what?"

"Everything. The office, the house, the plan, everything."

She felt a little shy about answering his question. She had wanted him to help her borrow some money. Maybe twenty-five thousand dollars to set up a fake business, but never in her wildest dreams did she ever imagine anything so dramatic as what seemed to be unfolding before her eyes.

"I think I'm not sure what to think. I guess I'm a little concerned about what all this is going to cost. I mean, I heard you offer that little man from the city a hundred and twenty five thousand dollars for that building. This house has to cost a couple thousand a month in rent. And then we'll still need to spend money to set up the business. Where are we going to get that kind of money? "

Allison was amazed by the look on Ben's face. It was the first time she could ever remember seeing him look genuinely happy. He even chuckled.

"I'm not going to rent that house. We're going to arrange for you to 'borrow' it. But you missed the cost of it. It would rent for probably sixteen hundred a week in season and that much a month off-season. That would be closer to three thousand a month year-round. But that builds image. And we want you to look like you're making a couple hundred thousand a year. Tomorrow, I'm going to lease a car for you to use. As far as the building is concerned, I wanted to buy it anyway. It has great potential as a piece of investment property. And you shouldn't worry about the price. First, I can afford to buy it and second, if I get it at that price, I will have stolen it. That price is less than twenty dollars a square foot. Commercial property in that area rents for ten or twelve dollars per square foot per year. can recover my total investment in less than three years."

The girl visibly relaxed and sat back in her chair as if she were a balloon which had just lost half its air. Ben waited until the waiter had placed their salads on the table and left. Then he continued.

"On Thursday you and I are going shopping to pick out your wardrobe. Then while I take care of some business on Friday, you can go out and find furniture for the office. One of the things we should do on Thursday is to open a checking account for SowSearS. So now, tell me. What do you think?"

She sat up with her elbows on the edge of the table and looked him in the eye.

"Well, the building is just perfect. It's in a good location, surrounded by other small specialty businesses. It's a perfect size and I can already see it 'operational'. The house is to die for. And finally, Ben Coulter, I think you're a hell of a lot more shrewd and knowledgeable about the business world than you've admitted up until now."

There was no mistaking the smiled on her face. She was impressed with Ben Coulter and pleased to be in his company.

Ben had to proctor an eight a.m. exam on Tuesday morning. He was in the room at seven-fifty, and by eight-ten he had passed out the papers and gotten the thing underway. He graded exams from the previous day, and at nine he slipped out of the room and down the hall for a few minutes. Once in his office he grabbed the phone and called Peyton Kulp's office. Peyton's secretary answered after the first ring.

"Good morning. Peyton Kulp's office."

"Good morning. This is Ben Coulter speaking. Is he in?"

"Oh, hi Doctor Coulter. Yes sir he is. Just a moment."

Before Ben had enough time to clear his throat, Peyton Kulp was on the line.

"Ben, how are you. What may I have the pleasure of doing for you?"

"I'm doing well Peyton, thank you. I have about a dozen things I need to have done. First, I'd like you to draw up an offer to the Industrial Development Authority for the purchase of Amy's old building. There is an existing mortgage which has a balance of fifty four thousand dollars. I want to assume that and pay the difference between that and the total purchase price of one hundred twenty five thousand dollars. I want closing to be done on or before the fifth of January. I'm going to give them an earnest money deposit of twenty-five thousand dollars. Now that needs to go to Cecil Parks at the IDA office before five today. Is that possible?"

"Well, sure it is Ben. I'll get Margaret started on it right away. Now what else do you need?"

"I want to set up four sub-chapter S corporations. want one of them incorporated in Virginia, one in Maryland, and the other two in North Carolina. I need for you to tell me everything I need to bring to you to get that done."

"Okay. I'll have a list put together for you by the time you come down to sign the offer to IDA. Why don't you drop by the office at about four this afternoon?"

"Okay Peyton. I'll see you then. And thanks."

He pressed the receiver button and redialed the phone. It took two rings to get an answer this time.

"Coldwell Banker."

"This is Ben Coulter. Could I speak with Paula Johns please?"

"Just a moment sir, I'll connect you."

There was a series of clicks.

"Morning Ben."

"Hi Paula. I want to buy that house we looked at last night. Can I buy it for a quarter of a million dollars cash to seller, and no contingencies?"

"You could if it were up to me. But I'll have to take the offer to the owners. Can I draw up a contract and come get you to sign it?"

"Sure."

"What type of deposit should I put in the contract?"

"A large one. Say, twenty-five thousand."

"Where should I meet you and when?"

"I have an exam going on as we speak. Why don't you come to my office at the college at 11:00. I'll leave class long enough to meet you then and sign the contract."

"That will be fine. I'll see you then."

Ben's final call was to the BMW dealer. He made an appointment to meet with a salesperson at two in the afternoon to talk about leasing a new car. Ben had done his homework for the morning and he returned to class.