

Practice to Deceive
A Holland Taylor Mystery

by David Housewright

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by David Housewright

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Publisher's Note

Great stories never die. Too often, however, they fade away. Each year thousands of books go out of print. Some deserve better. Much better. Forty Press has partnered with Minnesota's finest mystery bookstore, Once Upon a Crime, to ensure these outstanding stories—and outstanding authors—are once again available to discerning readers of quality fiction. Beginning with the thriller and mystery genre, Once Upon a Crime owners, Pat Frovarp and Gary Shulze will be selecting the titles for this exciting series. For those that know Pat and Gary, nothing more need be said as to their qualifications. For those who have not had the pleasure... well, you're in for a real treat.

We are happy to announce the rerelease of New York Times best-selling author David Housewright's three Holland Taylor novels, *Penance* (1994 Edgar Award winner for best first novel), *Dearly Departed*, and *Practice to Deceive*. This fine trilogy introduces the PI Holland Taylor, a retired St. Paul, Minnesota homicide detective. These three classic novels showcase Housewright's enviable writing talent that has only grown more assured with his popular Rushmore McKenzie series.

We hope you enjoy this classic trilogy and will check out our other Forty Press titles as they appear under the Once Upon a Crime imprint.

– Joe Riley, Publisher

Once Upon a Crime Series Editor

When the guys at 40 Press first approached us about publishing a “Once Upon a Crime Classics” series of reprints, the first name that came to us was David Housewright. Over time, as we gave it more thought—no real surprise here—David remained on the top of our list.

What is a surprise is that David's Holland Taylor books needed to be brought back into print to begin with. Classics? Sure. But out of print? Get outa here. The mere fact that *Penance* won the Edgar® Award for Best First Novel (and was a Shamus Award finalist, as well as being one hell of a book) should have given this series some legs. And we've taken that a little personally, making it a crusade of sorts. We've (I should probably say “I” here, Pat's an innocent) harangued

editors by email, in published reviews, and once, in an incident best forgotten, at a very public and prominent forum. But it is personal. We could have been selling these books. We have a waiting list for them. And if they had been available, we could have been selling more of David's newer "Rushmore McKenzie" books as well.

But now, seeing as you're holding this book in your hands, we can put that all behind us (but I'm sure there's an editor and V.P. out there who won't be asking us out to dinner any time soon). What's important is: Taylor's back! And though some of the local Twin Cities architecture and roadways may have since changed, these books are as fresh, timely, and dryly witty as ever.

Housewright and his Taylor trilogy have been called, among other things, "neat and twisty (Drood Review); "understated, literate" (Kirkus); "engaging, quirky" (Publishers Weekly). That's a fine and honest set of adjectives there. But being a critical success and major award winner doesn't always translate into sales. So dig into these. If you've read them before, read them again. Buy copies for your friends. (See above and repeat).

If you've never read Housewright before, stop wasting your time reading this intro (now that I'm done!) and get started! You can thank Pat and I, David, and 40 Press later....

Gary Shulze
Once Upon a Crime
Minneapolis, MN
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Practice to Deceive

A Holland Taylor Mystery

David Housewright



PRESS



dedication

For Eugene and Patricia Housewright
For Renée

acknowledgments

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one

SHE HAD LIVED long past the time when her death would have been tragic. The things she valued most—family, friends, health, even her money—were lost to her now. She had outlived them all. What remained was a small house filled with mementos collected over eight and a half decades, memories that grew increasingly dim with each passing day, and an unquenchable thirst for revenge.

That's where I came in.

I met her on the redwood deck my father had built on the back of his house in Fort Myers, Florida. She was sitting in a wicker chair, silent and still, shaded by the huge umbrella my father had arranged for her comfort. Her hands were folded in her lap. When my mother introduced us, I cautiously took one hand in mine, careful not to shake or squeeze it for fear her fingers would crumble like dry leaves.

"Mrs. Gustafson, this is my son Holland," my mother said. "He's here to help you."

Mrs. Gustafson nodded slightly, and I gently replaced her hand atop the other. My father pulled his chair next to mine; the legs scraping against the wood floor. Mrs. Gustafson flinched at the sound.

"It's only Jim," my father said. Then he leaned toward me and whispered, "She's partially blind."

"What can I do for you, Mrs. Gustafson?" I asked.

"She wants you to get her money back," my mother answered

DAVID HOUSEWRIGHT

for her.

“What money?”

“The money that rat stole from her,” Mom said, spitting out the word “rat.” You can’t get much lower than that with my mom.

“Can you tell me about it, Mrs. Gustafson?”

“This guy, calls himself an investment counselor, he was supposed to manage her money for her—only instead he stole it,” my mother said.

“Mom ...”

“Two hundred and eighty-seven thousand dollars.”

“Mom, I’m speaking with Mrs. Gustafson.”

“Just trying to help,” she told me and retreated to the other side of the deck, rolling her eyes in exasperation. I expected her to slide into the “I’m-just-a-rug-for-my-children-to-wipe-their-feet-on” speech with which I was so familiar, but she restrained herself. In deference to her guest, no doubt.

I knelt in front of the ancient woman and patted her hands, surprised that they stayed intact. “What happened, Mrs. Gustafson?” I asked.

“My money ...” she whispered.

“Yes?”

“My money is gone.”

“Someone took your money?”

“All my money.”

Dad set his hand on the woman’s shoulder. “Do you want me to tell the story?” he asked. Mrs. Gustafson nodded.

“This guy, calls himself an investment counselor,” my mother called from the other side of the deck, “ran away with her retirement fund, two hundred and eighty-seven thousand dollars...”

“Honey ...”

“She said we could tell it.”

“She said *I* could tell it,” my father reminded her.

“What’s the difference?”

Between my mother and father—mostly my mother—I learned that Mrs. Irene Gustafson was a transplanted Minnesotan like my parents; she had lived, in fact, just off Rice Street in St. Paul, where my father and his friends had wreaked havoc during their misspent

PRACTICE TO DECEIVE

youth. “So that was you,” she had said to him when they became acquainted a few years back.

Mrs. Gustafson had moved to Fort Myers after her husband died, doing so on the advice of her son. “Why spend another winter in Minnesota when you can bask in the Florida sunshine?” he’d asked. Why, indeed? Mrs. Gustafson took her savings, her husband’s insurance, and the money she earned selling her home, and gave it to her son. He used part of it to buy a small, two-bedroom house in Fort Myers and invested the rest. Every couple of months he, his wife, and his two sons would come down to visit. Sometimes they flew, sometimes they drove. And each time he would set her down and go over her assets, making sure she understood her financial situation.

Then they stopped coming. A drunk driver killed the entire family when he ran a stop light just outside Jackson, Tennessee. I winced at the telling. That’s how my wife and daughter had been killed—by a drunk driver who mistook red for green.

That was ten years ago. Mrs. Gustafson was her son’s sole survivor, so all his assets had gone to her. It had amounted to about as much as you’d expect a young family to accumulate: life insurance and little more. Yet added to what she already had, Mrs. Gustafson was now quite well off, especially when compared to most of her retired friends who lived month to month on Social Security. She insisted she would have traded every penny for just one more day with her family, but people always say that when they profit from the misfortune of others.

Mrs. Gustafson hadn’t known what to do with her money—she never did pay much attention to her son’s bimonthly financial seminars—so she put it all into a passbook savings account. That’s what you do with money, isn’t it? You put it in the bank? Fortunately, a column by Ann Landers showed Mrs. Gustafson the error of her ways. She contacted an investment firm, and they put her into income-producing investments, giving her a comfortable lifestyle for nearly a decade. Now, Mrs. Gustafson was eighty-five years old, and the money was gone.

“What happened?” I asked.

“This guy, calls himself an investment counselor, stole her

DAVID HOUSEWRIGHT

money, two hundred and eighty-seven thousand dollars,” my mother said.

“You keep saying that.”

“Well ...”

“Are you sure he stole it?”

“It’s gone, isn’t it?”

“That doesn’t mean he stole it; the stock market is a volatile concern.”

““Volatile concern,”” my mother mimicked me—like I used to mimic her when ordered to clean up my bedroom.

“Who is ‘this guy,’ anyway?”

“Levering Field,” Mrs. Gustafson mumbled.

“Excuse me?” I said and leaned toward her.

“Levering ... Field” she repeated slowly; her voice was barely audible, and I wasn’t sure I’d heard it right.

“Levering Field,” my father confirmed.

“What kind of name is that?” I wondered. No one on the deck could remember hearing it before.

“He works out of Minneapolis,” my father told me. “I gathered all the monthly statements he sent to Mrs. Gustafson’s during the past seven years. I have them for you.”

“Is there anything irregular about them?” If anyone would know, my father would. He gave me one of his trademark it-depends-on-your-interpretation shrugs; it was the same shrug he gave when I asked his opinion about quitting college to become a cop.

“How did you meet this man?” I asked Mrs. Gustafson.

“She didn’t,” my father told me. “At least not face-to-face. She picked him out of a telephone directory.”

Mrs. Gustafson shook her head sadly.

“Why Minneapolis? Why not Fort Myers?”

“Home,” she mumbled. “It was closer to home.”

“I understand,” I said. But what I did not understand is what they all expected me to do about it. Investments go sour all the time.

“You’re a private eye aren’t you? Get the money back,” Mom told me.

“Mom, it doesn’t work that way.”

PRACTICE TO DECEIVE

“What way *does* it work?”

“First of all, we don’t know the circumstances. I’ll try to find out for you,” I told Mrs. Gustafson. “If we can prove wrongdoing on Mr. Field’s part, we can take our information to the SEC or attorney general, depending on who has jurisdiction. The prosecutor will decide if there are grounds for indictment or further investigation. Let’s assume there are. Let’s assume Mr. Field is arrested, tried, convicted. Let’s even assume that the court orders him to pay restitution. None of that means Mrs. Gustafson is going to get her money back.”

“Then what good are you?” my mom wanted to know.

“Ma, beyond what I just told you, there’s not a helluva lot I can do.”

“What’s the use of being a private eye if you can’t help people?”

“Arguing will not help Mrs. Gustafson,” my father reminded us.

I turned back to her. She had not moved, but bright tears clung to the wrinkles of her face.

“I’m sorry, ma’am,” I told her. “I’m just not sure I can help you.”

“Help me....”

“Ma’am ...”

“It’s all gone. Everything ... My husband’s money, my son’s ... All gone ...”

“I know.”

“Can’t let him do that, get away with that. Can’t let him ...”

I took Mrs. Gustafson’s hands in mine. The tears continued to fall freely. A drop splattered on the back of my wrist.

“Won’t you get my money back?”

“I don’t think so, ma’am. I’m sorry.”

“Well, why not?” Mom wanted to know.

“You won’t help me?” asked Mrs. Gustafson.

“Can you tell me why not?” Mom continued.

“I don’t know how,” I admitted.

Mrs. Gustafson sobbed. “He robbed me! Can’t we rob him back?”

DAVID HOUSEWRIGHT

“THIS IS INSANE,” I announced to the ceiling. Dad was taking Mrs. Gustafson home. Mom was frying chicken. “I can’t believe I promised that poor old woman I would help her. How can I help her? I can’t help her.”

“You said you would.”

“You made me say that.”

“Holland, you know I have never once made you do anything you didn’t want to do.”

That stopped me. “Mom, just off the top of my head, I can think of at least twenty things I’ve done because you made me, including taking home economics in high school.”

“A man should know how to take care of himself.”

“Do you know how embarrassing that was—how much abuse I took from my friends because of that?”

She smiled the same smile she always used when she was about to inform me that mothers always know best.

“None of your friends can cook,” she informed me. “None of your friends can do laundry.”

“I don’t think they’re losing sleep over it.”

“That’s because they have wives to look after them. If they didn’t, they’d all starve. But not you. After Laura died, you were able to take care of yourself, you were able to feed yourself. You think your father could take care of himself if I was gone? He’d be dead in six months. They’d find his body laying on the kitchen floor, a can opener in one hand and empty cupboards everywhere.”

“I doubt it.”

“The man can run corporations, but he can’t scramble eggs; he’d burn down the house if he tried. But you can scramble eggs. Why?”

“Because I took home economics in high school?” I volunteered.

“You’re lucky to have me for a mother.”

I paced some more, wondering what to do about Mrs. Gustafson while my mother fried her chicken. “It’s your favorite,” she told me. I tried to explain that it wasn’t my favorite, but she insisted. After a few moments of silence, she informed me that she

PRACTICE TO DECEIVE

recently had a long talk with Lee.

“Who’s Lee?”

“Lee? Letitia Taylor? Your sister-in-law?”

“Oh, yeah, Lee. What’d Lee have to say?”

“Lee says you’re dating a lawyer named Cindy.”

All my defense mechanisms locked into place. I pivoted toward my mother, instinctively moving into a karate stance, knees bent, weight evenly distributed. “Her name is Cynthia,” I corrected her.

“What’s wrong with ‘Cindy’? She can’t be called Cindy like regular girls?”

“Cynthia is not like regular girls.”

“I’ll say.” Mom wiped her hands on a towel and moved to a kitchen drawer. In the drawer was a magazine devoted to the Twin Cities. On the cover of the magazine was a photograph of Cynthia standing outside the Federal Court Building in downtown Minneapolis. The headline read **THE BLACK AND WHITE WORLD OF CYNTHIA GREY**.

The article centered around a lawsuit Cynthia was waging against a woman’s clothing manufacturer on behalf of a dozen former female employees who claimed they’d been sexually harassed—actually assaulted in several cases—by male co-workers. The suit contended that management had not only ignored the women’s complaints, but that the company’s oversexed, under-dressed, women-as-boy-toys advertising “contributed to an atmosphere that condoned, if not promoted, sexual harassment” in the company’s Twin Cities plant.

The writer, a man, was careful to note that there was merit in the lawsuit, that it might even rewrite sexual harassment law. However, his portrayal of Cynthia was somewhat less than flattering. He accused her of grandstanding, of using the case solely to promote herself in the media without regard to her clients. In his words, Cynthia was obsessive, humorless, frustrated, and self-righteous. And the photographs accompanying the article—Cynthia scowling behind her desk, Cynthia scowling in front of the federal court house—reinforced his claims.

Cynthia was delighted.

DAVID HOUSEWRIGHT

The writer was lazy. He had interviewed maybe a dozen people for the article, fellow lawyers mostly, a few clients, and the defendant she was in the process of pounding into submission—no one who had known Cynthia longer than two years; no one who could tell him about the unflattering life she lived before she became obsessive, humorless, frustrated and self-righteous.

“She has some mouth on her, this girl,” Mom claimed, paging through the article. “Claimed she didn’t want to be merely a housewife. What’s wrong with being a housewife? I’m a housewife and you kids are lucky I am. The world is falling apart because women aren’t housewives anymore, because they aren’t staying home.”

Mom tossed the magazine on the kitchen table and folded her arms. “Something else Lee told me; I wanted to ask you if it was true or not.”

“What?”

“Is this Cynthia the same lawyer who defended the drunk driver who killed Laura and Jenny?”

“Yes.”

“How could you?” She was angry now.

“What?”

“How can you spend time with someone like that?”

“Someone like what? Ma, she’s not the person described in the magazine article. She’s very caring, she’s very sincere—”

“I don’t care.”

“She carries iodine in her purse in case someone has an accident.”

“I don’t care! She tried to save the man who killed my granddaughter.”

I took a deep breath. Nothing I could say would make much difference, but I thought I’d give it a try and then let it go.

“I started seeing her a few months ago while I was working a case. My first reaction was the same as yours. I wanted to punch her out. But after speaking with her for a while I realized I wasn’t angry anymore, not at her or the rest of the world. Besides, Mom, she’s a lawyer. It’s her job to defend people who aren’t very nice. Sometimes I work for the same people.”

“It’s wrong,” Mom told me.

PRACTICE TO DECEIVE

“It isn’t wrong.”

“I don’t care what you say.”

“Wait until you meet her—”

“Meet her! I have no intention of meeting her.”

“Ma ...”

She turned her back on me, returning to her chicken. But I knew she wasn’t finished. I waited. Finally she looked back, grease dripping from the wing she held with metal tongs.

“Lie down with dogs and you’ll wake up with fleas,” she told me.

MY FATHER HAD arranged all of Mrs. Gustafson’s monthly financial statements in chronological order. I started with April, seven years ago. Mrs. Gustafson had opened a discretionary account with Levering Field, giving him full authority to make investments on her behalf. He seemed to have done well for her: long-time dividend payers, short-term bonds, mortgage-related securities, moderate-risk mutual funds—including one in which I had invested. She was averaging about nine percent annual return with negligible risk. That’s a lot of money for a little old lady living alone in Central Florida; her biggest bills were property taxes and a Medicare supplemental insurance payment, about thirty-five hundred a year.

“What am I looking for?”

My father was lying on his sofa, reading *The Wall Street Journal*. He turned a page and said, “Seek and ye shall find” without looking up.

“Hey, this isn’t my algebra homework. You can help me without worrying that I won’t learn how to do it myself.”

Dad smiled. “The last six months.”

The last six months were telling. In month one, Field began liquidating Mrs. Gustafson’s positions in all her investments, storing the cash in a money market savings account. By month two, the process was complete. In month three, Field bought twenty-five units of Willow Tree, LP at ten thousand dollars each.

“What in hell is he doing?” I wondered aloud.

“Keep reading,” my father said.

DAVID HOUSEWRIGHT

There was no return on the investment in months four or five. In month six, Field reported a net loss of the entire investment and notified Mrs. Gustafson that he was closing her account.

“What happened?”

“The statement is not very informative, is it?” my father volunteered from the sofa.

“Best guess.”

Dad neatly folded his paper and slid into a sitting position. “I never guess. It’s a sign of weakness.”

I didn’t reply.

“Apparently, Field put all of Mrs. Gustafson’s money into Willow Tree through a private placement,” my father said.

“Private placement?”

“An investment scheme that’s not registered with the SEC.”

“How does that work?”

“Willow Tree was a limited partnership. Limited partnerships are usually used for real estate development. Developers need financing to buy the land, so they offer a number of limited partnerships, as many as thirty-five. Basically, you give them your money, they run the company, and pay you back out of the profits.”

Based on the tone of his voice, I suggested, “You don’t approve.”

“Know what they say about that kind of investment?” he asked rhetorically. “At first the general partners have the knowledge, and the limited partners have all the money. When it’s over, the limited partners have the knowledge, and the general partners have all the money.”

Dad leaned forward and smiled. I smiled back. My father is probably the single smartest man I know, but he generally conceals his intelligence beneath a decidedly blue-collar facade, declaring with pride his Rice Street roots, admitting freely that he’d been a rowdy gang kid going nowhere fast until he was saved by a squeaky-clean Catholic girl from the right side of the tracks. Actually that’s Mom’s version of the story. Anyway, what he does not admit is that in the subsequent years, he earned a drawerful of degrees and certificates from the Universities of Minnesota and St. Thomas. As a result, business competitors tend to underesti-

PRACTICE TO DECEIVE

mate him. So do the unions with which he negotiates as a freelance consultant working on behalf of management—they think they’re dealing with one of their own until it’s too late.

I hadn’t even learned about my father’s educational background until I was a sophomore at St. Thomas and met one of his former professors. “Jim Taylor? Best student I ever had,” the professor had told me. When I mentioned the incident to Dad, he just shrugged the way he does and said, “It’s nothing to get excited about.” That’s when Mom, who had been sworn to secrecy, took me to their bedroom and showed me Dad’s trophies, plaques, and paper.

“Why didn’t you tell me about all this?” I asked him.

“I didn’t do it to impress you,” he’d said.

We never discussed the matter again.

“You researched all this, didn’t you?” I said now.

My father did not say if he had or hadn’t. Instead he told me, “Willow Tree was created to build low-income housing in and around the Twin Cities. It was grievously underfinanced and incompetently managed. It was unable to convince a single city or county board to rezone property for their use; it couldn’t get proper building permits, construction costs skyrocketed—they went out of business without putting up so much as an outhouse.

“That’s point one,” Dad continued. “Point two ...” He closed his eyes and recited from memory, “‘In recommending to a customer the purchase, sale, or exchange of any security, a member shall have reasonable grounds for believing that the recommendation is suitable for such customer ...’ NASD Rules of Fair Practice, twenty-one fifty-two, section two.” He opened his eyes again. “Field put everything Mrs. Gustafson had into Willow Tree.”

“He should have known better,” I volunteered.

“It’s a violation of fiduciary responsibility!” my father exclaimed vehemently. The last time I’d seen him so angry, I was sixteen years old and trying to explain to him and the Fort Snelling State Park rangers exactly what I was doing in the park at one A.M. with a young lady in the back seat of my mom’s car.

“Investment counselors work under a concept called ‘the shingle theory,’” Dad added more calmly. “The theory is that when

DAVID HOUSEWRIGHT

someone hangs out a sign saying he is an investment counselor, he is promising that he will look after the interests of the client and follow high professional standards. Obviously, Levering Field did not do that in Mrs. Gustafson's case—you don't put elderly people living on the relatively fixed income of a retirement plan into risky ventures. That makes Field guilty of misrepresentation at best and fraud at worst."

"I know the rules apply to stockbrokers," I said. "But if Field is just a personal investment counselor—"

"I don't give a shit if he's a goddamn janitor!" my father exploded. "If he's investing other people's money, he has a responsibility to do the right thing!" Dad stood up, punched the air a few times, circled the sofa twice, reclaimed his seat, and said, "So, there."

"Maybe he didn't realize Willow Tree was risky," I suggested.

Dad shook his head. "Due diligence," he said calmly. "Field was obligated to research the product he was investing in, and he didn't. If he had, he would have known better. Christ, if I can figure it out ..."

"I wonder why he did it."

"What do you think? He did it for the money. He earns five percent commission off any trade he makes. Hell, he could have charged more; we don't know."

"No, I mean why did he do it to Mrs. Gustafson? And why now?" I leaned back in the chair and regarded the hundreds of books carefully arranged on shelves along the wall. The books belonged to my mother. My father never reads them, only *The Wall Street Journal* and *National Geographic*.

"What happened six months ago?" I wondered aloud.

"Mrs. Gustafson had a stroke," my father answered as if he expected the question. "At her age, the doctors thought she wasn't going to make it. But she's a tough old bird. They were amazed at how quickly and completely she recovered. She lost some vision, some mobility, but mostly she's all right."

"Does she have any family?"

"No one."

"No nephews, no nieces?"

PRACTICE TO DECEIVE

“No one.”

“Does she have a will?”

Dad shook his head.

“Think Field knew that?”

“Part of his job is to know the customer.”

“That sonuvabitch,” I said under my breath.

“You understand now, don’t you?”

“That sonuvabitch,” I repeated. “Field thought she was going to die and leave all that money to the State of Florida. So he cashed her in, trying to make as much off of her as possible while she was still breathing. But she survived, and now she’s screwed.”

“That’s what I think, too.”

I studied my father’s face for a moment. He did not look away.

“What am I doing here?” I asked. “You already have it figured out. Call a lawyer. Call the attorney general; see if a crime’s been committed.”

Dad shrugged. “I thought you might want to run over to Hammond Stadium with me, catch the Minnesota Twins in a couple of Grapefruit League games.”

“Spring training? Who are you kidding? You don’t even like baseball. The only reason you took my brother and me to games when we were kids was because you thought it was your parental duty.”

“That’s true.”

“So?”

“So?”

“So, why am I here?”

“Can’t you guess?”

“No.”

“Try.”

“No, you tell me.”

“All right,” he said. Dad left the sofa and moved to the desk. He stood in front of it. It made me uncomfortable looking up at my father, so I stood, too.

“I would never ask anyone to do anything I was not willing to do myself if I had the skills.”

“OK.”

DAVID HOUSEWRIGHT

“From what I know of you, you’re very good at what you do. Tough, resourceful, persistent, sometimes ruthless.”

“OK.”

“If you weren’t my son, you’d still be just the kind of man I would hire for this job.”

“What job?”

“I want you to get Mrs. Gustafson’s money back.”

“How?”

“By hook or by crook.”

“By crook?”

“By whatever it takes.”

I sat down.

“HI,” I SAID.
“Hi, yourself.”

I was always pleased to hear Cynthia Grey’s voice. It was very soothing, almost like a melody played on a musical instrument, a clarinet, Artie Shaw doing “Summertime.” You listen to the voice, not the words.

“I didn’t wake you, did I?” It was eleven-fifteen P.M. in the Twin Cities.

“No, I was watching Leno. How are you?”

“Fine. Listen, I’m coming home tomorrow.”

“I thought you were staying with your parents the entire week.”

“Something came up that I have to deal with. Can I see you?”

“You had better,” she told me.

“No, I mean professionally.”

She hesitated. “Sure. What’s up?”

“It’s one of those things you have to explain in person.”

“You’re not in trouble again, are you?”

“Not yet.”

“Uh-huh.”

I changed the subject. “How have you been?”

She hesitated again. “OK.”

“OK?”

“Yes,” she said, but the word was weak and followed by an audible gasp.

PRACTICE TO DECEIVE

“Cynthia?”

“It’s nothing,” she said. Her weeping was now unmistakable.

“Cynthia? Cynthia, are you all right?” I was alarmed. Cynthia Grey never cried. Never. Not even when someone had shot at her.

“Yes, it’s just ... I can’t ... I’ve been crying since noon and I can’t stop.”

“What’s wrong? Tell me what happened.”

“Nothing’s wrong ... It’s just ... It’s just—”

“What? What happened?”

“They offered a settlement,” she informed me between sobs.

“The clothing people?”

“I took it to my ... clients. Told them they could do better ... in court ... but they voted unanimously to accept it.”

“How much?”

“Sealed,” she said. She was weeping freely now. “Sealed. No admission ... of wrongdoing. No statements ... to the media.”

“Cynthia,” I said softly, wishing I was there, wanting to wrap my arms around her, wanting to comfort her.

“I don’t believe it. After everything that’s happened ... to me, after ... everything that I’ve been through ... it comes to this. I just don’t ... believe it.”

“Most out-of-court settlements are sealed, aren’t they?” I asked, trying to be understanding from fourteen hundred miles away. “No admission of guilt? Isn’t that why companies settle out of court, so they don’t have to admit their guilt?”

“Oh, hell, Taylor. I don’t care ... about that.”

“Are you upset that your clients caved?”

“No ... They were anxious to get on ... with their lives ... I don’t blame ... them.”

“What’s wrong, then?”

“*Nothing’s* ... wrong.”

“Then why are you crying?”

“I’m rich,” she said. “I’m filthy ... stinking ... rich.”