

The Plan

Chapter 1

On Monday after Thanksgiving, Carl Secombe was alone in his room. Other than the occasional disturbance from a nurse, he was always alone in his room. Two weeks had passed since his last visitor left the room. The visitor hadn't come for niceties or pleasure. He'd been there to finalize the plan; to get Carl's final consent. And he was the last person Carl would ever speak to.

Of course, the nurses still stopped by to do their thing. But Carl was tired. At this point, he didn't even make an effort nod his head, much less speak. Occasionally, when the nurses would mother him "how's my Carl today," or dote on him "aren't we looking good today," his eyes would shift toward the intruder. That was all.

He was ready. He wasn't quite sure how to go about dying, but he knew it was time. Surely 5 months in this prison was enough punishment for anyone. There was no doubt. Carl was ready.

His thoughts were far from cogent, what with all the things they put in his body. But he did clearly remember one thing. His last visitor, when was that, three days ago? Three weeks ago? Didn't matter. His last visitor had confirmed that things were finished. Not for him – his fate was evident months ago – but for his estate. For the plan. For the carefully-prepared scheme. For his revenge!

Thinking about it made him feel better. In fact, it was the only thing that made him feel good anymore. He knew he shouldn't delight in ... well, vengeance, but he wouldn't let guilt confuse his enjoyment. He was past that. He relished the payback.

His death would trigger a sequence of events that would alter the life of his heir. His only heir, well, other than the grandchildren he was never permitted to know. His son, Greg, whom he bitterly hated. And his son's wife, whom he despised even more.

Carl allowed himself to dream about tempting his greedy son, about snaring him. How easy it would happen. How sure the outcome. He dreamt about tearing his son away from the wife whom he so wholly loathed. And as he dreamed the pain went away. Carl smiled. His dream, and his smile, continued until he drifted to sleep for the last time.

The old nurse stopped by in the afternoon and was shocked to see Carl without his well-established scowl. She looked closer, noticed no breathing and found no pulse.

Although not unheard of, it was unusual for a patient to die with a smile. The old nurse made sure all the young nurses came by to look. To "prove" to them that their work did indeed make their patients happy. All the nurses felt better. Little did they know that dying was one of the few happy moments in Carl's final five years.

Chapter 2

"Today I give you the curse. But you don't have to accept it. Take the money and you will suffer. I promise. Refuse the money and escape the curse. Are you man enough to suffer the curse?" Carl was taunting now. "Are you man enough to turn down two hundred and sixteen thousand dollars?"

Anthony was now holding an old-time stopwatch in his hand.

"You have three minutes from now to decide." Anthony said as he slid the paper to Greg and started the stopwatch.

Carl continued. "Sign the paper to get the money and accept the curse. But if you don't sign it, you don't get a dime." His voice was little more than a hoarse whisper now. "Sign it Greg, take the money ... take the curse. Sign the paper, son. Show us what kind of man you are ..."

Greg was baffled. This was the curse? Taking \$216,000, even if there were taxes, that was a curse? Hell, plague him then. He looked at Erica and shrugged. She nodded back with a smile and mouthed "sign it." He reached for the paper to read it.

On the screen his father was building momentum now. "Sign it, you coward. I'm dead and gone, what can I do to you now. Take the money."

Chapter 3

At 7:20 p.m. on Tuesday after Thanksgiving, the last customer finally left. Greg Secombe locked the front door, sauntered across the showroom, down the hall, and into his office. He collapsed into the squeaky, rolling office chair and let out a huge sigh. He was exhausted. From stress, not work. Selling cars energized him. Stress drained him.

Greg knew that the stress was destroying him. He could sell cars all day with a genuine smile, but as soon as the work day was over, stress and exhaustion overwhelmed him. He owed more than he was making, and he knew that was not a good mix.

"Screeeeech," he slowly pulled out the overused bottom-right drawer of his metal desk. He eyed the bottle of Jack and paused as he heard the "clack, clack, clack" of footsteps coming down the hall. Damn, wasn't she gone already? It was too late to push the noisy drawer back in. Oh wait. It was Tuesday ... which meant Erica ...

"Another good day, Champ," Erica appeared as she rounded the corner into his office wearing a tight-fitting dress that emphasized her curves. She kept moving, laying a worn file folder on the desk, and hopped onto Greg's lap. She knew how to butter-up Greg and also knew it paid nice dividends – in more ways than one.

Greg was tall, muscular and trim. He didn't work out, he was just naturally fit. His brown hair was streaked with gray at the temples and had a slight curl; the ladies found him striking. He was an ebullient, happy person that wore his handsome smile naturally. His natural demeanor charmed women, and men, of all ages. People were at ease around him.

He was easily the top salesman each month at Master's Motors, a small used-car lot with an unusually loyal clientele. Greg was the reason for the vast number of repeat customers; and he, and everyone else at Master's Motors, was very well aware of that fact.

John Masters, owner of Master's Motors and twenty-six years Greg's senior, hired Greg while he was still in high school. Greg was immediately a shining star. He had an outgoing, magnetic personality, showed up on-time every day, and was normally a true joy to be around. Not only that, he could flat sell cars.

Greg loved to sell cars. He didn't complain about the paperwork, but was slow and mistake-prone (or was it lack of interest). He also liked to negotiate trade-ins, but didn't have an understanding of the process (or was it lack of patience), and often made horrible deals if not watched carefully. However, he could always recite, off the top of his head, his commission for each sale and total for each day.

When Greg showed such ability and passion for selling cars as a teenager, Mr. Masters envisioned Greg taking over the business. Those hopes dissolved as Mr. Masters learned that Greg had no business sense (or was it apathy), and was hopeless with paperwork. But, he knew that they would both make a lot of money if Greg sold cars, and only sold cars.

To that purpose Mr. Masters hired a nice-looking, young, smart, lady to do Greg's paperwork and help manage Greg's decisions on trade-ins. She also acted as a go-between for Mr. Masters and Greg on business matters since Mr. Masters had also learned that Greg sold cars much better when there was no strain in their relationship.

Although she was little more than a baby-sitter for Greg, Mr. Masters called her Greg's "executive secretary," and Greg was thrilled. Even though this baby-sitter was well paid, Mr. Masters benefited nicely from the arrangement. So far, the average length of employment for each baby-sitter had been about two years. Erica, the fourth baby-sitter, was on her 13th month. She, like all her predecessors, had become close to Greg within a few weeks.

Along with the baby-sitter's salary, unknown to anyone but her and Mr. Masters, she was also paid a generous commission, in cash, on Greg's sales. It wouldn't do to have Greg questioning his secretary's earnings.

"You are amazing, Greg," Erica continued in between pecks on his five-o'clock-shadow. "All the other lots are crying about the slow economy and you keep clearing the lot." She didn't have near the respect for Greg that she had for Mr. Masters. That didn't stop her from attending him. She would do most anything for him, and often did.

"Just doing what I do," he was already feeling better. She always made him feel better. He had enjoyed flings with all of his "executive secretaries" but Erica was different than the others. She seemed to really care about him – about his welfare.

"You know you're the best, Greg," by now she was straddling his lap with both arms locked around his neck, their noses almost touching. "You're the best in town." She kissed him deeply and he responded. After the prolonged kiss she reached down and pulled out the bottle of Jack Daniels along with two glasses. "Are you drinking alone tonight or would you like company?"

"It's the stress, Erica. You know the squeeze I'm in." There he went again, making excuses for drinking. He supposed he really was ashamed ... to Erica, at least ... and maybe to himself, too. Who was he kidding? She was the one that made sure he always had a fresh bottle.

"Your call, sailor. Two glasses and I stay, or I'll fill one and see you tomorrow." She knew it was good for him to talk about it and there was no one else he could talk to. Who was she trying to kid? She also enjoyed spending time alone with him, which was a little strange. It was like they were best friends when they were together. And when it turned romantic – and it usually did – it got even better.

"Thanks." This time he initiated the kiss, and it was a long one.

"Well?" She held the bottle up.

"Pour em," he said as he took the two glasses and placed them side-by-side on the desk.

After sipping one drink and discussing the day, they went to her place for a second. A lengthy interlude in her bedroom ensued and was followed by a third, and then a fourth drink. This is when the real discussion began. For not the first time he recited, in detail, his financial woes, moaned about his marriage, and asked her for advice. She once again told him to sell one or two of his cars and at least one boat, and to leave Maria, that miserable wench he had for a wife.

She knew that he was hopelessly devoted to his marriage, in a curious way. Obviously, not by way of fidelity (nor was Maria particularly true to him in that manner). He did have two children by her. Erica didn't understand what kept them together. But that didn't matter. Yet.

Greg had enjoyed "poker night" every Tuesday and Thursday for years. Poker games were common in the early years. Now it was nothing other than an excuse to be away from the house. Both he and Maria were happy with the mutual nights off from each other. For the past year he was with Erica most every "poker night." He smiled at that.

His wife was pretty. And as sexy as they came. He definitely enjoyed the stares she drew at local events. She had a good job at the bank: personal secretary to the president. Unfortunately, her insatiable spending habits surpassed their combined earning level. She begged and goaded Greg into almost anything she desired, and in doing so was dragging them down the bleak road to broke.

"Tell me why," Erica said. "Why do you let her do this to you? I have listened and listened and listened to your stories, and I do sympathize. I just want to know why you let this continue. The truth. Tell me the truth, Greg."

"What do you expect me to do? You know I won't divorce her. I could never do that to the kids," he said. *God I wish I could*, he thought.

"So don't divorce her," she said. *Although you should*, she thought.

"But can't you at least say no? Surely even she realizes it can't go on."

"I've told her but she doesn't believe me. She claims that I'm trying to be a control freak." he admitted.

"Will it be better when you lose everything?" She persisted. "Or can you not see that?"

"I know you're right. I know that and I've known that," he admitted. "Tomorrow I'll go to the bank and tell them I'm selling the new ski boat. That'll buy me a few weeks."

Chapter 4

Carl Secombe had been a happy ten-year-old. He was not stupid, but he was a little slow. Carl had three older sisters, 9, 14, and 16 years older. Carl's mother died giving birth to him and he was raised by his sisters.

Carl's father, Sonny, was a welder who worked Monday through Saturday every week. He got drunk every Saturday night and slept it off every Sunday under the guise of "resting for the Sabbath." Sonny was a hard man. He had little time for his children. But he was loyal to them and loved them. Sonny repeatedly told Carl "there's no time for playing games in life." Carl listened. And never played games.

Sonny told Carl to learn some math and get a desk job because welding is a bad way to make a living. Carl listened. Carl worked hard at his schoolwork and especially focused on math. He was ever so slow at the math but learned to do it acceptably.

Carl grew into a tall, handsome, and athletic young man of 15, but he was not competitive. He was meek, shy, obedient, and respectful. He continued to work on his math.

Carl went to Vietnam in 1963. College was never a consideration for him. In his third year, attempting to help some fellow soldiers, he unknowingly involved himself in a drug smuggling operation. Once he was in, there was no way out. He tried everything he could think of, and regularly requested a transfer. He even hoped to get shot in action, not killed, of course, but that never happened. During this involvement, he witnessed ugly things. War was ugly, but these things were worse.

Just before he was discharged he killed a fellow soldier, under severe duress, and partly in self defense. The murder was staged, but he never learned the truth.

He got paid \$38,000, for his part in the smuggling operation. That, combined with his supposed involvement in murder, kept him quiet. He was not allowed to touch the money for five years. That was part of the agreement. Not much of an agreement really – that's how they told him it would be.

During those five years he suffered horrible nightmares and the guilt drove him into bouts of depression. He came to the conclusion that the money was evil. The \$38,000 was a curse. He vowed to never use any of it. That was his way to partially atone for his involvement. That rationalization helped him deal with the guilt, and the nightmares began to diminish.

When Carl returned from Vietnam he began work at a bank and eventually worked his way up to loan officer. He was very conservative on loans and slow and meticulous on his paperwork. He did everything by the book. Most people liked him.

Carl eventually married. Sheila was a quiet and slight and homely woman. Carl treated her very gently and tenderly. As a result of his experience in Vietnam he was so tender that she often felt neglected. They had one child, a son they named Greg, and they led a very uneventful life.

In 1971 Carl visited the new Wal-Mart in town and met Sam Walton. Sam was bigger than life and had a profound effect on Carl. Sam talked with Carl for several minutes. Sam was not only excited about the new Wal-Mart store in town, but also probed Carl about his personal likes, dislikes, and so forth.

What really won Carl's lifelong support was Sam's attention to Carl's wife. Sam attended Sheila even to the point of doting. Asking her opinions, complimenting her comments, and making her the center of his attention for nearly ten minutes. With townsfolk surrounding Sam and Carl and Sheila, Sam was obviously playing to a larger crowd. But Carl had never seen Sheila happier.

Carl never forgot the attention Sam Walton paid to his wife. When Wal-Mart went public in 1972 Carl decided to buy stock. He spent \$600, his entire savings, on Wal-Mart stock. He followed the price of the stock daily; elated when it went up, and disappointed when it declined.

Six months later, the stock had declined by 40%. He felt terrible. Not for his own investment, but for the hard times that Sam Walton must be forced to deal with. Wishing he could do something to help Sam, an idea came to him.

He knew that the yet untouched “evil” money had grown to \$39,634. They sent him monthly statements. He still didn’t think of it as his money although he was obviously aware that he did control the money. He decided to use this “evil” money to help Sam Walton and bought Wal-Mart stock with it. The value of these shares would grow enormously.

Years came and went and by age 35 Carl had subdued his nightmares. It seemed the debacle from Vietnam wasn’t actually real. Like a scene from Rambo or Deer Hunter, on the rare occasions it entered his mind. It was almost like it never happened.

Chapter 5

Maria was a cute girl at 11, but everyone said she had “Mick Jagger” lips. By 14 she had matured and her face had grown into her lips. She was pretty. Not the prettiest girl, but she was most provocative to the boys. Her parents were often gone and without supervision she became promiscuous. She quickly found that during physical involvement with boys (or men) she had a certain power over them. This control and power was addictive and she liked it.

At 16 Maria had learned (practiced) abilities in seduction, and had even conquered two high school teachers along with her occasional choice of local school boys. By the time she was 18 she was addicted to this power and to put it to use getting things that she wanted. Including a job at the bank as a teller as soon as she graduated.

At age 22 Maria had become quite familiar with most of the male bank staff. But not Carl Secombe. He was 46 and his wife had died two years earlier. He was a nice-looking man. He minded his business and didn’t pay Maria the attention she had come to expect from men.

Chapter 6

At the bank Christmas party they served hot chocolate with peppermint schnapps. Carl had enjoyed a few drinks and was more than relaxed and quite enjoying himself. That’s when Maria approached him and began her seduction. He was attracted but reluctant because it “wasn’t right.” Maria convinced him that they were both adults and both single and led him to a back office. It was a conquest she desired and she urged him to be more and more aggressive, encouraging the activity. This was by far the most spirited he had acted with a woman since before Vietnam. And it kindled thoughts of the horrible things he had witnessed in Vietnam. Just as he started to withdraw she commanded him to “make it hurt, soldier” in an effort to reinvigorate him.

It came without a warning. The flashback was all-encompassing. He slapped her. Hard. She fell off the desk and screamed, and her best friend who was near the door stormed in as he withdrew in silence. He was oblivious to both women and the entire situation as he stared straight ahead. Maria cleaned herself up and the two women left, mumbling at Carl.

After a long while he left the office and found his way home in a daze. It was two days before the entire scene in the back office became clear in his head. Maria missed three days of work with black eye. She hated him for striking her, and even more for refusing her. No one ever refused Maria. Ever. And he hated her for making his days in Vietnam real again. His nightmares came back in vivid, living color.

When she returned to work on Thursday he apologized to her, as he knew he should, and tried to explain. She responded by accusing him of being a woman-beater loud enough for others to hear. By looking closely, others could see the remnants of her black eye. Their mutual hate for each other grew over the following months to the point of utter loathing.

Chapter 7

Less than a year later Maria started dating Greg Secombe. Carl heard of this and, offering no explanation, he asked Greg not to see her. This was out of character for his father. It was also out of character for Greg to be told what to do.

Greg loved the sexy girl on his arm, and other things she offered, too. He was angered by his father's request, and charged even harder into the relationship. Carl and Greg argued. Carl called Maria a "poison." It was a sad unraveling of a healthy father/son relationship. Hateful exchanges ensued. Carl never offered a "why" to Greg, only that she was "not the kind of person for you."

No one told Greg Secombe what to do. The dating continued despite, and probably in spite of, his father. Father and son rarely spoke to each other, rarely even saw each other. Four months later Greg married Maria. Greg still knew nothing of the incident at the bank.

Carl wondered, was this because of me? Or was this just fate? Should I have told Greg about Maria's actions at the Christmas party? Or did I already say too much?

After six months of marriage, Maria told Greg that Carl hit her and tried to seduce her. This caused another major quarrel with Carl and Greg. Both were unreasonable and emotional, blaming each other. Carl tried to explain, but Greg wouldn't listen. Their relationship was at rock-bottom. It could not get any worse.

But it did. Maria and Greg had a child. Maria forbade Carl to ever see the child. Carl begged for Greg to listen to him, but Greg told Carl it was his own fault; he had to live with the consequences of his actions. A second child arrived and Carl was forbidden to see either child. Greg and his father were no longer speaking. And Greg consented to the ban.

And it got even worse. Six months later the bank got a new president. Maria found her way close to the new president and proceeded to convince him, coerce him rather, to fire Carl.

Chapter 8

Carl was out of work for ten months before he became Wal-Mart greeter. Not for himself, but to help Sam Walton, although this meager income did provide for his Spartan way of life. Years passed with no contact between father and son.

Carl was diagnosed with cancer. His parents and siblings were all dead. Greg was only real family and they had not seen each other, nor spoken for some years. Carl began to think about dying alone. The bitterness that had been growing for the last few years now began to mushroom. And though his bitterness most intense towards his daughter-in-law, there was with plenty left over for his son.

Carl's cancer was in remiss for a year and then returned with a vengeance. It was determined to be terminal. With no family to turn to, he moved to an assisted living complex. He sold his house, his car, and most of his belongings.

One of his few friends, Kevin, a local lawyer, was sympathetic to his loneliness and understood his bitterness. Carl asked him for advice on planning his estate to wrap up his affairs. They met with Susan, an accountant that specialized in estates and trusts.

Upon investigation of his affairs, Susan learned of substantial stocks that Carl owned and asked Kevin about it. Kevin was shocked since Carl had lived a miserly life. Carl's "evil" money had blossomed into \$39.7 million. They advised Carl that if nothing was done with the money, even though Carl considered it evil, it would all go to his heir – namely Greg.

The past few years he'd had lots of time to think. And stew. He now knew what he would do. He knew exactly how to pass the curse along to ... well, to wherever it landed. That wouldn't be known to him. Ever. But he was satisfied with the plan.

Carl hired a new lawyer and a new accountant, neither acquainted with Greg nor knowledgeable of Carl's personal life, to carry out his plan for what he considered the "evil" money. Carl put the "evil" money into various trusts with certain contingencies. Very specific contingencies.

Chapter 9

Greg woke up late, after 8:00 a.m., and headed to the shower. Maria and the kids were already gone, so he took his time. No need to get to the bank too early. Getting rid of the boat was depressing. He read the morning paper and checked the weather and late sports scores on the internet.

On the way to the bank he heard the opening to the "William Tell Overture" blast from his cell phone. Work calling.

"Yep," he drawled.

"Greg, I think you should come to work, there's someone here to see you," Erica said.

"I'll be there in an hour or so," he replied. "I'm almost to the bank. Can't they wait?"

"I think you should come here before the bank. They seem ... " she urged.

"Is it a problem? I can stay gone longer if it's a customer problem," he laughed, u-turning back toward the office.

"Greg!"

"Just kidding. I'll be there in about 15 minutes"

Twenty minutes later Greg walked in and Erica escorted him to their conference room where two men in dark suits were seated. They stood to greet him.

"Mr. Secombe, it's a pleasure to meet you. I'm James Norman and this is my associate Anthony Graves," he announced stiffly. They each produced a business card in their fingertips as gracefully as a magician. "Could we please have a few minutes of your time?"

"Are you from the IRS? Or are here to sue me? Or are you boys just here to buy yourselves some nice automobiles?"

"No. No sir. Not at all, Mr. Secombe," James stumbled. "Um, well, I guess, uh, we're not exactly here as customers ... " James was out of his rhythm now.

"Well fellows, we don't normally allow ties in this place," Greg joked, as was his style when he got nervous. "Unless you're paying customers, that is. Otherwise, you'll have to lose the ties if you want to chat."

"This is about your father," Anthony said. The silence was immediate and it extended for long seconds.

"Could I bring anyone coffee," Erica broke the strained stillness.

"Erica, would you bring us all some coffee and I saw some doughnuts in there that looked mighty tasty," Greg replied after another uncomfortable pause. "And then I'd like for you to join us." It was evident that the mention of Greg's father completely changed the atmosphere in the small room.

"Thank you," the strangers replied in soft unison.

Any comment about his father made him edgy. He damn sure intended on being in the driver's seat of this surprise ... meeting? Whatever this was. How many years had passed since he had last spoken with his father. Although he rarely thought of it, the memory was vivid. And he remembered every word his father recited:

"You have cursed yourself with this woman and I promise you will continue to be cursed,"

His father sounded like a cheap TV preacher as he repeated this word-for-word over and over. He even had the body language and hand gestures to go along with it. Greg remembered it eerily. He didn't know what in the hell the "curse" supposed to be. And didn't want to care. But it still bothered him.

Erica returned with a tray of coffee and a sack of doughnuts. His father had warned them that the first talk would be especially difficult and to make sure they did not get run off.

Erica did the polite “cream and sugar” thing and before long everyone was sitting with a Styrofoam cup of personalized coffee in front of them. James and Erica declined doughnuts. Anthony politely accepted a chocolate-glazed, which he daintily set on a napkin in front of him after taking a small bite. Greg chose two maple bars and began to work on them.

“Greg, first of all, we were hired by your father to speak with you. We are not your enemies,” James began. He was nervous and the effect was slow, pinched speech that reeked of upper-crust snobbishness.

“Being hired by my father would put you pretty damned close to being my enemy” Greg boomed!

“Greg, please,” Erica placed her hand on his forearm in a familiar manner, calming him a bit.

“Your father died yesterday,” Anthony took over, in a much more comfortable tone. “James is a tax attorney and I’m an estate accountant. Your father hired us to take care of his estate and other matters. Our first duty is to inform you of his passing and to explain what has been done, generally, regarding his estate.”

“I’m sure the old bastard hardly had a pot to piss in,” Greg said. “Are there bills? I mean, if there are bills, you came to the wrong place. I haven’t seen or even talked to him in what, at least six years? You can’t expect me to ...”

“No, No,” Anthony cut him off calmly. “Actually your father was an uncommonly good money manager. He is to be cremated and insisted on no services. There are no outstanding bills. In fact, there is money designated for you. Before we get to that, your father was very precise about this, before we can discuss the money any further, we are required to discuss a number of other things.”

“What’s there to discuss? The old man is dead, we hated each other. I have cars to sell, let’s move along,” Greg demanded.

“Greg, if you please,” James dragged along slowly and precisely, “I would like to state, I think perfectly within the bounds of our agreement with your father, that the sum of money that is, um, “earmarked” for your benefit is quite, should we say, substantial, and I would like to add that it appears ...”

“You talk too damn slow to suit me, Jim.” Greg was losing patience, and this was also unlike him. “Tony, quick and sweet, what’s the deal.”

“It will take at least an hour for us tell you what we have been instructed to tell you. After that, we have a video of your father that he wants you to see. If you refuse either of these, we are to return once each week for two months repeating the offer. If you continue to refuse then you will not receive any money,” Anthony said.

“So I get an hour-long sermon from you two, and then get a more personal version from the old man. Then I get the money,” Greg summarized.

“Then we tell you about the money,” James offered.

“What’s that supposed to mean?” Greg looked directly at Anthony as he asked.

“There may be estate taxes to consider, but there are no other requisites for you. You will get your share, but only after our discourse and the video,” Anthony said. “Also, we are instructed to answer any and all of your questions to the best of our ability. So to be accurate, with questions our hour could last longer. Perhaps much longer.”

Greg tried to think about all this. He was confused, emotionally. If his father hated him, why would he leave him anything? Was this a trick to pull at his heart? Would he get a token few dollars and be the butt of the last joke? What if there was, as the pompous dipshit claimed, a “substantial sum?” What he really wanted was a drink.

“Guy’s, I’d like a few minutes. I’ll be back shortly,” Greg said as he motioned Erica out the conference room door.

They walked down the hall into Greg's office where he plopped down and promptly went for the bottle of Jack, which was not there.

"Dammit, it's at your house," he barked.

"You've never talked about your father, or even allowed me to ask about him. So I don't know what's to think. I do know that I've never seen you this disturbed. I think I can find a backup bottle, I'll be right back."

He knew she was right. He was plainly shaken-up by the surprise. The shock. He didn't like it. He needed a drink to get through an hour with these guys. He'd have to remember to not ask questions. That James guy gave him the creeps. In fact, he just plain didn't like him. And that wasn't normal. He liked everyone. She returned with an unopened bottle of Jack Daniels and one glass and closed the door.

"Mr. Masters asked who the suits were," she said as she poured two fingers into the glass. "I told him that you were giving the fifth degree to two insurance salesmen. He predicted that they wouldn't leave here without a new vehicle. He laughed and headed out to early golf." She was trying to lighten the mood.

"Another," he held out his glass.

"Tell me what's going on behind the scene. You claim to have hated your father. Did you love him too? Why is this affecting you so much?" She poured only one finger into the glass this time.

"We hated each other." He wanted to tell her more; to tell her about the curse.

Instead, he lied, "it's just so final. The death of a relative is so close." Inside he was playing over and over the words his father last spoke to him. He was so convincing when he spoke of the curse.

Emotionally he wanted to tell the snobs in the conference room to leave and never come back. He would be done with his father forever; like he thought he was years ago. But he sure could use the money. How much was it? It couldn't be much, but right now anything would help.

"You are going to listen to them." It was more an order than a question.

"I guess so."

"Let me take care of a few things so we'll have no interruptions," she said. "I'll be back shortly."

He poured himself another large slug of Jack and threw it down. He didn't want to go in there at all – and certainly not without her. Did she mean that much to him? Possibly.

He recited his father's last words to himself out loud and slowly. He even used some of the same hand gestures. A shiver struck his shoulders and expired at his feet. He put the bottle up and waited. One thing was certain: he would ask no questions. The sooner this was over the better.

Erica came back and they went to the conference room without a word.

Chapter 10

"I want Tony doing all the talking. Let's get this over with."

Anthony began with a long, drawn-out story of how Carl met his wife, fed and clothed his family, lost his wife, and on and on. He asked occasionally if Greg had any questions. He had none. No mention of Maria. Thirty minutes had passed and Greg was beginning to relax.

Next Anthony talked about Carl's childhood and his service in Vietnam. Anthony made Carl sound like the All-American boy. Anthony paused, shuffled some papers, and looked at James. Greg looked at his watch. Forty-five minutes down.

"Carl's last three years were difficult," Anthony continued, but now with a more reserved, serious tone. He was looking directly at Greg now. "He was diagnosed with cancer. This required surgeries and a series of treatments. He had no family, other than you, Greg."

Greg wanted to rebut this, but forced himself to remain silent.

Anthony continued to explain. Carl lost his job. He recovered fully. Three months later he got another job. Nine months after the clean bill of health, the cancer reappeared, this time it was terminal. With no family to turn to Carl moved into an assisted living complex. He sold his house,

car, basically everything he had, and paid an agreed one-time amount to live out his days in the complex.

"That's when he contacted me, Greg," Anthony said. "He wanted me to help put his things in order. He was very methodical about managing his affairs.

"This video was recorded about three months ago. Carl's appearance may be shocking, but remember he had been fighting cancer for a long time. I want to warn you that this could be difficult for you, Greg. There are some personal comments. Things that you might want to keep ... private," Anthony glanced toward Erica.

"She stays," Greg said. "Let's see the video."

Chapter 11

"Greg, my son, my only offspring," Carl rasped and coughed and spat as he talked. Carl was propped up on some pillows and his bluish-grey color made him look like he was already dead. He began reciting random events from Greg's life, each one disrespectful to his father.

There were several interruptions in the delivery. Some were from coughing fits and some came when Carl seemed to have nodded off.

"... and so you got your wish, and I got mine. We never again saw each other. Now I'm dead and you get some money. If you want it. But first, do you remember the last words I spoke to you ... when I was alive?"

"Yes," Greg answered aloud. The others looked at him in surprise without turning their heads.

Surprisingly, Carl sat up in his bed and with vigor recited.

"You have cursed yourself with this woman and I promise you will continue to be cursed," no hand gestures this time, but the intonation was the same as Greg remembered. Carl fell back and was silent, but his eyes continued to burn.

Greg shivered again. He was shaken and began to squirm as a result.

"So today I give you the curse. But you don't have to accept it. Take the money and you will suffer. I promise. Refuse the money and escape the curse. Are you man enough to suffer the curse?" Carl was taunting now. "Or are you man enough to turn down two hundred and sixty thousand dollars?"

Anthony was now holding an old-time stopwatch in his hand.

"You have three minutes from now to decide." Anthony said as he slid the paper to Greg and started the stopwatch.

Carl continued. "Sign the paper to get the money and accept the curse. But if you don't sign it, you don't get a dime." His voice was little more than a hoarse whisper now. "Sign it Greg, take the money ... take the curse. Sign the paper, son. Show us what kind of man you are ..."

Greg was baffled. This was the curse? Taking \$216,000, even if there were taxes, that was a curse? Hell, plague him then. He looked at Erica and shrugged. She nodded back with a smile and mouthed "sign it." He reached for the paper to read it.

On the screen his father was building momentum now. "Sign it, you coward. I'm dead and gone, what can I do to you now. Take the money."

Greg looked at the paper. It read, simply:

I, Greg Secombe, agree to accept \$216,000 provided for me by my father's trust. I understand that any tax consequences are mine. It had a place for his signature at the bottom.

"Two minutes," Anthony announced.

Greg picked up a pen and started to sign. Who wouldn't?

"Just think of the pain that pathetic woman will endure. You married her and now you will begin her punishment," his father preached. His speech was clear and forceful now. Greg looked at the screen and stared at his father. "Sign the paper so you and the pig can begin your anguish. Take the money, Greg. Take it!"

"What's he talking about?" Greg turned to Anthony. Anthony held up his hands in front of him, fingers extended, palms forward.

"Erica?" Greg stood up. He was agitated now. Carl was still chattering in the background.

"Don't let your father scare you out of taking the money," she tried to calm him. "That would be the curse. That would give him the last laugh."

"One minute left, Greg," Anthony interjected as the video continued.

"You're probably thinking I'm trying to scare you out of the money." Now Carl sounded reasonable and caring. "Maybe I am. The thing is, Greg ... you'll never know if the curse is real. That is ... unless you take the money."

"Erica, he wants me to take the money."

"Sign the paper! Take the money. Accept the curse! Show everyone that you are a real man, Greg." Carl condescended from the monitor.

"Erica?" Nobody, especially not his father, told Greg what to do.

"Thirty seconds left, Greg."

"Greg, look at me," Erica walked up to Greg and put her hands on his cheeks and looked straight into his eyes. "It's \$216,000. Sign the damn paper. Don't listen his rants, don't think, just sign the paper. You'll regret it forever if you don't sign the paper." She put the pen in his hand.

Greg obediently took the pen and signed with less than 10 seconds left. He signed with no emotion. No elation about the money. No anxiety. No excitement. Nothing.

Standing right beside him, Erica was filled with exhilaration. She had known about this day for months. Thirteen months to be exact. As Greg signed, she earned \$50,000. The initial bonus. Her next bonus would also be even better. Her next assignment would be more difficult – scandalous and maybe even dangerous.

Chapter 12

Greg reviewed the last few weeks in his mind as he drove to work. It had been one helluva Christmas – one helluva December for that matter. One helluva ride.

The kids got new computers, iPhones, clothes (for Amber), and drums (for David). The Lexus convertible for Maria (which scored him more favors than he'd had since he was single – from Maria, at least). And, of course, the Hummer H3 he had been drooling over for a long time. They'd also spent a week high-rolling in Vegas. He'd lost big, and Maria had lost even more.

Now things were back to normal, more or less. In less than a month, Greg had blown through \$145,000 of his newfound money. He had also complied with his accountant's pleas to pay taxes and estimates amounting to \$62,000. That left \$9,000 remaining from the windfall of \$216,000.

He didn't have any more car payments (they had traded their old vehicles and paid the difference in cash) but they did have the new payment to the casino. He hadn't known it was that easy to get loans in Vegas. But it made his head hurt. The unknown.

Yes, he was back to selling cars. He needed to sell cars. He hadn't worked much in December, so he needed to sell a lot of cars.

Chapter 13

"Hey stranger," Erica smiled and gave him a bear hug. She truly missed him. "How was Christmas?"

They went back to his office and exchanged Christmas stories. She told him about visiting her parents. She didn't mention her trip to Grand Cayman. He went on and on about his events and Erica mentally tabulated his expenditures as he talked. God, \$12,000 lost on the blackjack tables ... what a waste. It was apparent that the money was mostly, if not all, gone. *Perfect.*

"It's Tuesday and I've been missing you," she sang the last words and stroked his face.

"Hey, it's poker night. It's you and me and Jack tonight isn't it? I feel lucky." He'd make up an excuse later. Truth be told, he looked forward to spending the evening with his wife. That was certainly a change.

"I bet you get luckier than you did in Vegas. I'll make sure we have plenty of Jack," she left his office with a wink and a strut.

Greg quickly cleared his mind of the Vegas comment. Any reference to Vegas made him uncomfortable. He was happy to be back at work. He walked around with a spring in his step. Everyone was glad he was back. He sold three cars before lunch. Erica did all the paperwork. He was on a roll.

He took a long lunch with Maria. She picked up sandwiches and they met at an empty rental apartment she had access to. They enjoyed a passionate hour together, he showered, she freshened, and they both ate their sandwiches on the way back to work. Life was good for Greg Secombe.

"He calls this a curse," Greg said aloud with a laugh as he waited at a light in his Hummer. "What a joke. Complete nonsense."

He'd never felt so close to Maria. Not even when they were newlyweds. The kids were happy. There was that one issue in Vegas, but he would take care of that in good time.

Chapter 14

When pulled into the car lot after the long lunch, he noticed two men in suits in the conference room. Entering the building, he recognized them. He found Erica in her office.

"What are they doing here?" he demanded.

"They asked to see you," she replied. "They've been waiting for more than an hour."

"Damn," is all he said. The day had been going so well. That sure changed. Now he had a foreboding feeling about going in to see them. He wanted to be done with his father. He did not want to talk to them.

"Let's at least go see what they want. Maybe it's just some paperwork regarding his death." She knew otherwise.

He followed Erica into the conference room and decided to make the best of it. The two men stood and they all exchanged greetings.

"Gentlemen," Greg smiled and began his routine. "Don't suppose you're here to buy a car?"

"Mr. Secombe, your father arranged for us to request, on his behalf, that you view a second video, of short duration, that he created for this occasion," James said in his stilted manner.

"Not interested," Greg said decidedly. The sound of James's voice made Greg's entire body tense in resentment.

"We are authorized to tell you," Anthony broke in, "that there is more money earmarked for your benefit. We can't tell you how much. In fact, there's not much else we can tell you. I haven't seen the video." Although James had.

Greg was not ready for this. He'd spent the last few weeks worry-free and riding high. He wasn't under stress. Didn't have any worries, other than the Vegas concern, that is. He didn't have any need for any of his father's games. But he could use some more money. Indeed he could. Especially if all he had to do was watch the video like last time.

"Give me a few minutes to clear up some things," Greg said as he rose to walk out.

"Starting early, I see." Erica found Greg in his office sipping on a glass of Jack, staring straight ahead.

"All I have to do is watch the video," he said. "That can't be too bad. How much money do you think ..."

Greg wasn't sure how much he owed the casino. Maria had handled the final agreement with them. He guessed about \$25,000. Maybe even \$30,000, but he never asked her. He didn't really want to know. Their stupidity in Vegas stung so he tried not to think about it.

"How much money did he have?" Erica asked.

"He always acted like he had to get a loan for groceries. I was shocked he didn't die leaving loads of bills unpaid." Greg felt the last of his drink warm him.

"Really?" Erica knew Greg was about to be shocked again.

Chapter 15

The video started with Carl asleep – he looked asleep anyway. Then he erupted, hacking and coughing and clearing something wet out into a towel before he spoke.

“Since you are watching this, I know that you received \$216,000 about a month ago. I’m sure you squandered and wasted most, if not all of it. You didn’t pay a single debt, did you? DID YOU?” He paused.

Without being aware of it, the others in the room turned slightly toward Greg waiting for his answer. Greg felt like he should answer, but it was a video for chrissake.

“I knew it. You are stupid and irresponsible. I could go on, but that’s not the point. How do you like the curse, so far? Do you want more? Can you handle more? Answer me!” Another pause.

For a second time, the others turned a bit in polite anticipation of Greg’s reply. This time Greg was sitting up straight with a resolute look on his face. His head nodded ever so slightly, against his wishes, but he remained silent.

“I thought so. You liked the money didn’t you? It makes life easy. Didn’t it make you happy? And didn’t it make other people happy? It even made your filthy wife happy.”

Greg’s face began to flush in anger. At a video!

“I have another \$216,000 for you. I expect you need it more now than you did a month ago. If I’m right, you owe more now than you did a month ago. And now, expectations are high. Yes indeed, you like the money.”

Greg was a mixture of nervous and angry.

“The first time it was simple. All you had to do was sign a paper accepting money. Simple. This time, you’ll have to work just a bit for it. It will still be easy enough. In fact, it should be natural for you.”

Greg and Anthony sat up a little straighter, curious. They were glued to the monitor. Erica’s eyes were on Greg, watching for his reaction. She knew what was coming. As did James.

“For \$216,000. All you have to do is have an affair. That’s not too difficult now is it Greg.” The old man made a laughing motion, but nothing came out. “Oh, and have it with your secretary. Your present secretary, whoever that is now. Aw hell, boy, you’re probably already practiced up.”

The three men glanced at Erica for her reaction. She was displaying a well-practiced look of shock, eyes wide, lips slightly parted, eyes darting nervously between Greg and the screen.

“So let’s add some challenge. For \$216,000 you need to get caught. Your wife has to catch you and your secretary in the act.”

Erica gasped and there was a groan.

“Provide video evidence of this to James or Anthony within the next two weeks and they will give you a check for \$216,000.”

“Go screw yourself,” Greg said to the monitor through clinched teeth. “And you guys, too.” He gestured toward James and Anthony.

“Oh come, come Greg. Don’t act offended,” it was like Carl knew what Greg’s reaction would be. “Your angel, Maria, knows you and your secretaries. And it’s not like she walks the path of a nun.”

Greg stood up to walk out.

“One last thing ... think of me during all your fun,” and the old man started his silent laughing motion.

Chapter 16

“Screw him and screw the money.” Greg sat at his desk with a flushed face.

Erica sat down across from his desk.

“What kind of person ...” he paused. “What ... who does he think he is? Was. Who did he think he was.”

"Greg, I don't know ..." she began.

"I'd never do this to Maria. I'd never do it to you. It's sick. He is sick. I mean, he was sick. It won't happen. Not now, not ever. He's gone and that's the end of him. And it's the end of talking about it." He said all this stridently while staring at the wall, like he was trying to convince himself.

"Greg," she said softly after a long moment of silence.

"Yeah," he looked at her.

"You know I'd do anything for you."

"Don't talk that way," he said.

"Greg, I don't know what all is going on. And I don't need to know. I just want to make sure you know that I will do anything for you. That's how much I care." She went around the desk and kissed him gently on his cheek as she planted the seed of possibility.

Chapter 17

"Why do I need to call him today?" Greg was first frustrated by the train, which he was still waiting for. Now Maria was nagging him to call the guy in Vegas back. What a way to start a new year. "Okay, okay. Give me the number again." He wrote it down this time. He'd call the guy, Lou, later.

Technically, January 2nd was not the start of the new year, but it was the first normal day of the new year. Maria and he continued to thrive in their renewed relationship. New Year's Eve was particularly notable. The kids were both gone. It was informal, but they both pledged to be true to their marriage. It was an unforgettable evening.

The next day he watched football all day, except for the time he spent sleeping off his hangover. Going back to work this morning he was reminded of his father's video. It played in his head like a nightmare. No, it was like an irritating song from some crappy TV ad. He had gone nearly a week without thinking of it. This morning he couldn't get it off his mind.

\$216,000. They could pay off the house. Pay off the boats. Take care of the stupid Vegas problem. Maybe buy a condo for weekend getaways. They would be set, no doubt about it.

But they just made the pledge to each other. He knew he couldn't do it now. The problem was he couldn't stop thinking about the money. It was a lot of money.

He wondered about telling Maria about the money and staging the entire scene for the video. Maria was insanely jealous of Erica and Erica hated Maria. Maria wouldn't go for any scheme unless Erica was involved in the planning and agreed that it was only for the money. He knew Erica would never agree to any scheme involving Maria.

Even if the three of them succeeded in successfully staging a scene for the money they would have to split the money three ways and they would both resent him permanently. If Maria caught them together, he could at least get forgiveness for being weak. Eventually. Several weeks and lots of favors later. Money could buy lots of favors.

He had to stop thinking like that. His relationship with Maria was in top form and he would be stupid to bungle things between them. The money would be nice, but not worth it. And that was final. Period.

Even after waiting on the train, Greg was the first one to work. It would probably be a slow morning. He went to his office and decided to call Lou.

"Hello," a raspy voice said from the speakerphone.

"This is Greg Secombe. My wife said you need to talk to me."

"Hello Greg. Hope your trip home and holidays went well." He spoke with a strong New Jersey accent.

"They were good, thanks, and you too. Now what can I do for you?"

"Greg, we did some business recently and we just need to get some loose ends tied up. Your wife, Maria, she's a fine lady, she handled the initial paperwork. What we have is some unsecured notes from your vacation in December. We need to get these secured, pronto. Maria told me you had a couple of vehicles."

"Uh huh." Greg kept listening.

"We have a colleague in your vicinity. We'd like to have him come by and verify your ownership of these vehicles. He can work with you to help you pay down your debt."

"Phil told us we had a year to repay it," Greg said. "He said all we have to do is pay monthly interest."

"Yeah, Phil always tries to make things easy. He's good at that. What I have is a large, unsecured note and my job is to get this secured and paid. I'm good at that."

"Large?" Greg replied.

"That's right, Eighty-four Gs," Lou confirmed. "Your first interest payment was due yesterday, at the first of the month. So technically, you're in default." Lou let that sink in. It always made an impression. The next part was usually the real shocker.

Phil always dealt with the customers when they were onsite. He really was good at it. Lou was always there in the background, gathering information they would need later.

Lou remembered Greg. He was really drunk at the time. He wanted to win back his money. His wife wasn't drunk, but she was consumed with gambling. Greg made arrangements for \$24,000 in chips for himself – his wife would finish the paperwork.

Phil arranged for a complimentary suite, and sent a barmaid, not a normal barmaid, to attend to Greg's every whim, so he could get back to gambling. The barmaid also made sure Greg's drinks were watered down, so he could gamble longer. She was assigned to him for the night. By early morning he had lost everything and she took him back to his "comp suite" and gave him a toss for sympathy. Greg turned out to be a \$2,000 trick that night. He was too drunk to know any different.

Meanwhile, Maria finished the paperwork, taking \$24,000 in chips for herself. What's good for the goose... she had thought. She had been invited (by Phil's associate, who thought she had what it took) to a high-stakes, private poker game. By morning Maria had taken another \$36,000 in advances on the loan papers and had lost it all. Phil was sorry, but that was as much credit as he could extend. At sunup she went to their "comp suite" where Greg was asleep.

Lou had made small talk with Greg at the blackjack table, gathering information. He was also a player in the high-stakes game with Maria, where he learned more. By morning, Lou knew what he needed about Greg and Maria. He knew about their jobs, about their kids, about their house, about their automobiles, about their sex lives, about the money from Greg's father, and about loads of other things that might or might not be useful.

"But I'm not the kind of guy to be a prick," Lou said. "Since it's your first month, I'll give you until Friday. That sound fair?"

"Fair?" Greg was still reeling from the realization that they owed \$84,000. Supposedly. He needed to talk to Maria and make sure this was right. Surely not.

"So by Friday you'll wire me \$8,400, interest, plus any principal you are able to pay. Correct?"

"What?" If Greg was reeling before, he was slammed now. He slumped. If he wasn't sitting down, he would have fallen to the ground.

"Ten percent interest, per month, compounded monthly, which makes the calculations easy. Figured on the borrowed amount of \$84,000, that comes to \$8,400," Lou recited. This was his favorite part. Lou expected get a new Lexus and a new Hummer out of this one.

"I'll call you back." Greg hung up and dialed Maria. She confirmed the amount and acted surprised about the interest terms. He started to chastise her, but then chose not to. They were getting along so well.

Chapter 18

Erica was beginning to get concerned. She expected Greg to at least be considering the possibility of getting the money. It was a lot of money and Greg was greedy. However, all he

seemed to want to talk about was Maria and how well they were getting along. The money was never mentioned.

At work he was all business. Away from work he was all married man. She missed her time with him. He was a real fun guy, at work and away from work. More importantly, she needed him to need the money, or at least to want the money enough. When he was so wrapped up in Maria he didn't give Erica the time of day. He only gave her paperwork for sold cars. She didn't want to be pushy, but she had to get close to him.

After Greg got off the phone with Maria, he sat in his office for over an hour without talking to anyone or doing anything. It was 9:30 in the morning and he was exhausted. He wanted a drink but it was too early, even for him. He expected Erica to come check on him soon. He had been distant with Erica lately. That was his protection against her charm (or was it his weakness). Now he needed to erase that distance.

Erica walked into his office with paperwork in her hand.

"I've been thinking about the second video," Greg began. And they worked out the details.

Chapter 19

Maria was furious. Furious! Not so much hurt. Not even disappointed, really. Just smoke-out-of-her-ears furious. That he brought that ... that bimbo into their home. What was he thinking? Of all the stupid, stupid things he had done. What if the children had come home? What about the neighbors? This was an embarrassment!

Greg had sent Erica off in his Hummer. Better that than her staying one minute longer. And there was no way he was going to suggest driving her back to work. Maria was furious. He just needed to weather the storm and get his hands on the video. God help him if Maria found the video.

"What are you looking at?" she began. "You think you deserve to look at me?" This was going to be a bad one. He retreated into the kitchen to lure her away from the hidden camera, lest Armageddon begin.

After 15 minutes of screaming, she began to lose momentum. Occasionally during the tirade he had interjected an occasional "I'm so sorry," which only seemed to give her more steam. That was part of the process. Now that her energy was waning, he was ready for his announcement.

"Maria, Dad's lawyer wants to see me again. He says there might be more money."

"How much?" It was a miraculous recovery from her fury.

Greg grabbed the camera when Maria retreated to the bathroom. She took him back to work, delivering run of the mill threats as they drove. She was more interested in the money.

Carl was numb from the entire debacle.

Chapter 20

Greg called James as soon as Maria pulled away. He found Erica in his office. She was surprisingly unruffled. That was unsettling, for some reason.

"I just called James. He's on his way. A lawyer responding that quickly, now that's a first." Greg said nervously. He took the small camera and videotape from his coat pocket. "Let's do this in my office. No need to..."

"I'll take care of it," she interrupted. "Let me show him the video. You're too emotional. After he has accepted the evidence, we'll come talk to you. Just stay in your office. If there's any problem, I'll come get you."

This wasn't Erica's first job working with James. But it was her biggest job so far. The completion of this phase would earn her \$60,000. Very nice. It wasn't really difficult, since she had kind of fallen for Greg. Although she was becoming torn, constantly being deceitful to Greg while beginning to care about him.

James arrived and viewed the video on the tiny camera screen. "Looks like you are enjoying this job," he said with a smile.

"Cut the crap, jerk," she snapped. "No comments in this building. Right?"

"Wow, his wife is furious!" he couldn't help a small bit of commentary. "She doesn't even notice you, but it looks like she's going to murder Greg. Poor, poor Greg. All this for a meager 200 grand."

"That's it." She grabbed the camera from James. "You ready?"

They met with Greg. James somberly presented him with a check for \$216,000. Greg had downed a couple of drinks in his office but was still numb. Was it guilt? Shame? Stress? Who knew.

This time he would not squander the money. He would pay the taxes. He would pay Lou, as badly as that hurt. He would pay the rest on his debt. That was his plan. He didn't know that Maria would have different ideas. And she had some leverage now.

Chapter 21

Greg drove to work, already emotionally spent at 8:15 in the morning. It had taken nearly \$95,000 to get Lou off his back, but it was worth it. That guy scared him. He vowed never to return to Vegas. This time taxes were supposedly \$80,000. What the hell kind of accountant did he have, anyway?

To top it all off, Maria had demanded that \$50,000 be placed in a new personal account she had just opened. That was the price of the insult to her dignity. Obviously, he had no legs to stand on, after his "mistake" in their home. Or so she adamantly claimed. But he needed her to sign off on the Vegas debt to finalize the removal on it. So, in the end, removing the debt from the week in Vegas cost him nearly \$145,000. It made his head spin.

What really got to him was that result of receiving two payments of \$216,000 was a decrease to his available cash of nearly \$10,000. Maybe it was a curse. He'd gone over it in his head dozens of times and it still came up crazy. Nearly half-a-million dollars came his way, out of the blue, and it was costing him. If he'd ever needed to sell some cars, it was now.

It very well might be a curse. Was there some truth to the old geezer's words?

Pulling into Master's Motors parking lot he noticed two cars. One was Erica's and the other he thought he recognized.

"James and Anthony have another video for you," Erica said.

Chapter 22

They gathered in the conference room, as was becoming usual. James seemed apologetic as he prepared the video this time. Anthony sat quietly.

"Coffee anyone," Erica offered. No takers this time.

"Let's get on with it," Greg said.

"Greg, my son, now is the time for you know the truth. Maybe we should have discussed this earlier, but I was unable. I never could handle confrontation. And I've never been an assertive person. Speaking to a video camera gives me a certain kind of ... guts that I really don't have. The camera won't talk back to me."

"I want to tell you about Maria." In the video, Carl described the details of the disaster at the Christmas party with Maria. He shared his thoughts. He told of his horrors in Vietnam. He told of his nightmares. And he told of his flashback. And the aftermath. It was clearly very heartfelt. It was enlightening. To Greg, it was shocking, yet again.

"Greg, my son," the video continued, "you have seen the truth. If you are viewing this video then you have received \$432,000 dollars. How much is left? What became of it?" the old man's eyes were hollow. His breath invaded his words. Hardly a voice at all.

"Where did it go? How much is left?" The room was silent as the old man, or the video of the old man, poke, coughed, then paused. Greg felt the urge to answer. To tell the old man what had occupied his mind for days. But he remained silent ... almost in a trance.

"The money was a curse, and is a curse. Do you want more?" The eerie voice was icy. The old man's eyes closed on the screen. He appeared to be sleeping. Or dead. Seconds passed. It seemed like long minutes.

"Then you must tell her the truth!" Carl's rasping whisper boomed. "And," now Carl was gasping as he spoke. "you must complete a divorce within 90 days of the viewing of this videotape."

"The money is your curse, and Maria is your curse," Carl whispered. "What I demand is that you, and my grandchildren, remove yourselves from her. A woman like that will be buyable, of that I can assure you. Give her whatever you want from what you have. Give her anything or everything, but assume no debt. And you must have full custody of your children. That is what I demand."

Carl looked solemnly from the screen. Greg felt like Carl was looking straight through him. That was stupid; it was a videotape!

"Do this and you will receive three million dollars. Ninety days. On day ninety-one the three million dollars will be given to charity." His eyes closed. He looked grey and dead.

Chapter 23

As before, Greg completely dismissed the possibility. He would never, ever comply with the demands of the video. He was Greg Secombe and he would not be bought. He could not be bought. He repeated this daily to himself and in discussions with Erica. She had seen the video.

The audacity of it all. He was embarrassed to be related to such a horrible old man. Thank the heavens that his kids never met the old coot. And where did the money come from? He wondered. Thank goodness he had Erica to discuss these things with.

Life at home had turned south. Predictably, their relationship had become chilled. Unfortunately it was continuing to worsen. Maria was spending more and more time away from home. Staying with her mother to "cope." He doubted that she ever stayed with her mother. More often than not he would come home to the kids with a babysitter. And it was starting to wear on him.

Chapter 24

Erica watched Greg looking for any changes. He was resolute. They talked about it daily, during any down time at work. She hadn't tried to convince him or even steer the conversation in any way. That might come back to bite her. She only needed to make it easy for Greg to talk. So she made it easy.

For the first few days Greg was steadfast in his disgust with even the thought of the idea. Considering a divorce was not possible. Being told, being demanded, what to do by an old fool in a video was out of the question.

Occasionally at first, and then more frequently he started to talk about the money. Where did it come from? What had the old man done to get it? He worked in a bank ... did he steal it? Embezzlement? Had he inherited it? No, that wasn't likely.

Comments about the kid's welfare followed soon. What could he give the kids with \$3,000,000? They could have the finest education. Didn't they deserve that? But they didn't deserve a broken home. Of course not; what was he thinking?

The lure of the money was forceful. She knew he was close to breaking when more serious rationalization began. A better education and easier life. That might be more beneficial than an unbroken home. Especially when the parents didn't get along all that well. And especially when the mother had done all the things the old man claimed. She had, hadn't she? Probably so, he had said.

The lure of the money became overwhelming. When Greg started talking about all the things he could do with \$3,000,000 Erica knew he was close. A bigger boat. A place on the lake. Heck, he could even afford season tickets to the Cardinals games.

Erica was wrong. Greg wasn't close. He was already there.

Chapter 25

"Maria, things are changing. I don't know if the money caused the changes, or if they just opened our eyes to how things already were," Greg started. He had asked her to dinner to clear the air. Her favorite place. It was pricy.

"What's changed is you," she snipped. "And I don't like the changes."

"I don't like them either. And I don't think it's me." And so it began.

After some testy opening arguments, the conversation got down to nasty insults and name-calling. The meal finally arrived and it was consumed mostly in silence.

"What are you saying?" she finally asked.

"Maybe it's time we went our separate ways." He made the suggestion.

Nine days after viewing the third video he began the process. His mind was racing with all the things he could do with \$3,000,000. All he had to do was finish it in 81 days. Shouldn't be too difficult judging from the tone of her voice.

"So you're going to leave me?" She began crying. And she began thinking about how much money she could get out of a divorce. The divorce was inevitable. How much she could get was not yet determined.

That's how their last meal together ended.

Chapter 26

She talked to her lawyer and he talked to his lawyer. And then her lawyer talked to his lawyer. And the process repeated itself ad nauseam. Days went by. Then days became weeks. And the weeks were stacking up.

To begin with Greg didn't want to alarm Maria by acting hurried. He didn't want to alarm his lawyer either. But the fact was he was rushed. The biggest challenge was getting custody. He didn't think Maria even wanted custody, but he knew she would use it to bargain to get more.

"I want to get this completed as quickly as possible for the kids," he told his lawyer. "They don't deserve to suffer. She can have everything, but I have to have custody of the children. I want a final settlement with no alimony."

Yes he felt rushed. He also felt ecstatic. And free. It was surprising the lack of sadness. There were no sentimental feelings. When he shared these things with Erica, she convinced him that he had known this for a long time. It made it easier.

As the weeks passed his tension rose. No matter what Greg offered to have his lawyer offer her lawyer to offer to Maria, Maria told her lawyer to tell his lawyer to tell Greg that she needed more.

Greg started selling things to generate more cash to increase the offer. He sold his boat. He borrowed a used car from Mr. Masters and sold his new Hummer. He sold anything he could for extra money. He was getting desperate as the weeks passed. He begged his lawyer to find out what it would take to satisfy her. He had offered everything he could imagine.

"In addition to everything else, she wants the house. Free and clear," his answer came.

"We must owe \$90,000 on the house. I don't have that kind of money after I sold everything!" Greg was aghast. "And she knows that. How can she ask for something I don't have?"

"These kinds of demands are not uncommon. Time has a way of making offers more ... palatable," the lawyer advised. "Just let her digest your last offer for awhile and you'll come out ahead."

Greg's head was about to explode. He had two weeks. Last week they were close. At least that's what his lawyer told him that her lawyer told his lawyer that she had said.

"How can we get this offer signed and finalized with no changes?" Greg was angry now. "If I find a way to get this done, I can't afford to have her change her mind."

Chapter 27

"On top of everything else, she wants the house free and clear. I told him to get the paperwork finalized and I'd work on the money."

Greg was bringing Erica up to date on the latest episode. He hadn't been out on the lot much lately. That wouldn't matter in just a few short weeks. Soon he would sell his last car. Showing up for work was just a formality for the time being. He was gone tending to divorce matters much of the time. And while at work he spent most of his time in his office.

"Problem is, I have no idea where to get \$94,000," he finished.

Erica had wondered if this would come up. She was motivated to see the divorce happen. Motivated by a \$75,000 bonus, should it happen on time. Or in time, rather. She had already banked \$110,000 for this assignment. It would be easy to loan him the money, knowing that he would have \$3,000,000 in his pockets to make good on the loan. No risk at all.

The challenge was to make it plausible, her having that kind of cash available.

"Greg, I might be able to help." She told him a story about an aunt dying, leaving a trust for the benefit of Erica's future children. She might be able to access the money. It would be tricky, and a little shady, even. And it would take a few days. But she would do it for Greg, and then put it right back in the trust as soon as he got paid.

Chapter 28

The settlement was finalized. Greg and Maria had agreed on all the terms. The papers were signed, the titles were prepared for transfer, all the moneys were in escrow. Five days to spare. Tomorrow was the day in court. His day in court.

It was cutting it much closer than Greg liked, but he was relieved that the work was done. If he never talked to another lawyer, it would be too soon. Not that his lawyer was a bad guy. He actually liked the guy. But he sure didn't like dealing with him. Maybe it was just the stress of the situation. Or the distaste of the entire situation.

Erica had been a dream. Who would have thought that a secretary would have that kind of access to cash. And who would have thought that a person would be that giving. She was special. She had been by his side from the beginning in this ... this ... hmm. Since his father died. That was fortunate for him.

After tomorrow, he didn't know what he would do, but he knew what he wouldn't do. He had sold his last car. He wondered what Erica would do. Probably stay on at Master's Motors, he supposed. That would be weird. They would keep seeing each other. Of that he was sure. After tomorrow.

Chapter 29

Tomorrow came. The phone rang at 10:30. The lawyer informed Greg that the judge was sick. Probably nothing. All cases are postponed until tomorrow. Friday. No big deal. If not Friday, then Monday. Yes, it was rare. Not to worry, everything was in place. What does a day matter.

Chapter 30

Tomorrow came again. The phone rang at 11:00. The lawyer informed Greg that the judge was still sick. Unusual. Still no problem. Monday for sure. If not Monday, they would assign another judge. Don't worry, everything is set. Nothing changes.

Chapter 31

Monday. The 90th day. The phone rang at 9:30. The judge had suffered a stroke over the weekend. The case would be reassigned to another judge. No not today. Maybe by the end of the week. No, there's no other way. The courts are backed up. Not possible. Hopefully by the end of the week. It will all work out ok.

Chapter 32

Tuesday. The 91st day. The phone rang at 9:30. Good news! Found a judge to finalize the divorce. Finished at 8:45 this morning. You are now single. Used up some favors to get it done. Told you it would all work out.

Chapter 33

Greg had been divorced for 30 days today and he still didn't feel much. He was renting a place from a friend. The kids hated it, but it was the best he could do for now. He was still borrowing a car from Mr. Masters. And still selling cars. Maria made out like a bandit in the divorce. She hadn't tried to see the kids yet, and they hadn't asked about her. Strange. Not about her, about the kids.

Erica disappeared the day of the divorce, without a word. No word to him or Mr. Masters. Cell phone out of service. Contact information invalid. He owed her \$94,000 and Mr. Masters owed her a paycheck. She was nowhere to be found. Really strange.

He had been so close. One day. No, less than a day, maybe 10-12 hours. Missing \$3,000,000 dollars by a matter of hours. What a letdown. And he got skinned alive in the divorce. He relived the agonizing few days constantly.

After eating a sandwich alone in his office he walked back down the hall.

"Afternoon, Mr. Secombe," James met him in the hallway. He held up a videotape.

Chapter 34

Carl was in his bed. James was behind the camera and told him to start whenever he was ready.

"Greg, my son. I didn't think you had it in you. Stayed married for twelve months after the offer. You have surprised me." Carl coughed and wiped the spit off his chin.

"Thirty-one million dollars. It's yours for choosing your marriage over three million dollars. The money offered you up to this point was a curse. This time it's a blessing, not a curse. I suppose I should admit I was wrong and wish you the best." Carl waved his arm, indicating he was done.

"That's the last one," James said.

"Waste of time," Carl said. "He'll never see this one."

James rewound the tape and reviewed it. It looked good enough. Then he began packing up the camera and tripod. There was no small talk. Carl had signed the final papers and James had carefully reviewed the documents one final time, making sure that everything was signed and accounted for. This would be his last visit.

"On second thought," Carl looked directly at James and actually smiled. Then he uttered his final words, "make sure he sees this one, no matter how the plan works out."