

CHAPTER 1

12/13/71 – Monday

The money was gone. That much was certain.

Four weeks earlier, when Hank got it, he hadn't been able to think clearly. Not sure where to put it, he had anxiously stashed it in his garage. \$20,000 in hundred dollar bills. Two hundred of them. So much cash in his hands. It couldn't go in the bank. They would have to report that much cash. Maybe a Swiss bank, but he hadn't investigated that. So temporarily, he had taken a shoebox from his closet, put the money inside, and placed it on the top shelf in the back of his garage. Nobody ever went up there. It seemed safe enough.

But now, the box was gone. He scoured the shelves, looking behind and under every possible object. It simply was not there. *Why in the world did I put it here? Why not a safety deposit box? Stupid, stupid, stupid! Who found it?* Fuming, he began turning over possibilities in his mind. Maybe someone had followed him home from the site that day, watched him from the woods and then snuck into the garage when it was dark and taken it. It might even have been Holden. The garage was never locked.

Or maybe one of his daughters, Dora or Amy, had come in here, looking for something and discovered it. Perhaps Norma, his wife, had actually noticed a

shoebox missing from the closet and found it in the garage. That seemed unlikely. Or could it have been one of Dora's shifty friends? Or even a neighbor looking to borrow a rake? Or the kid who cut the lawn? *Jesus, it could be almost anyone.*

Feeling frustrated and furious, Hank left the garage and stalked into his house.

CHAPTER 2

9/13/71 – Monday, three months earlier

Madison Hixon smoothed her skirt and marched into Hank Latour's office in County Savings Bank. He'd seen her before, on the tennis courts at Longshore Country Club, among other places. She was about his age or maybe a few years younger, he thought. People in town knew her. She hadn't lived in Westport long, but already she'd made a name for herself in local real estate. She was trim and athletic, not especially tall, but well-proportioned. She wore a tight skirt that ended above her knees and showed off her hips to advantage. Her arms and legs were tanned. Hank caught himself staring and looked up at her face. A short haircut framed a pair of deep blue oval eyes.

"Maddie Hixon," she said thrusting out her hand. Her grip was firm. It felt to Hank as if they had an agreement already. He knew he was expected to grant her a loan for the Newport Lane housing development. He clung to her hand for a moment before letting go.

With her was Mike Holden, the developer. A big grinning, red-faced man, Hank had known him for years. Dressed in a gray unzipped sweatshirt that loosely

covered his hulking body, Holden seemed too big for the office. Everything about him was thick. Thick hands, thick shoulders, a meaty face. With a throaty laugh, he launched into a joke.

“Hey Hank, you know why Puerto Ricans don’t want their daughters to marry Negroes?”

“No,” Hank said warily.

“Cause they’re afraid the children will be too lazy to steal.” Holden laughed loudly and slapped Hank’s desk. “That one kills me,” he snorted.

“Okay,” Hank said, after a moment. “Why don’t you both have a seat?”

Hank’s office was small, with two armchairs facing his desk. Maddie sat primly in one while Holden, still laughing, squeezed himself into the other.

“Well. We’ve started clearing the land,” Holden said after he’d settled in. “Everything’s in place, the permits, the variances, power, septic. All good. We just need the financing for this next phase.”

Maddie joined in. “We need to have a model home built. That’s how we’ll sell them.”

“And there’s something in it for you when you get us all the money we need.” Mike grinned.

“What?” Hank winced. Feigning ignorance, he asked, “What are you talking about?”

Mike leaned across the desk and said “Remember. We’ll give you twenty grand if you make this happen. No one has to know.”

Hank felt himself blush. He had expected the offer. Holden had alluded to it months ago when Hank first became involved, when he made his initial investment. Hank knew that raising capital was a problem for Mike. It had not surprised him that Mike implied he would grease his palm if Hank secured the loan. Still, it made him squirm to hear it out loud, especially here, in his office. He nodded assent and said “Shush. Quiet.”

Holden looked at Maddie and winked.

“Well, ruh... right,” Hank stuttered slightly. He turned to Maddie. “Mike and I have been in on this thing since day one. You’re going to be the realtor?”

“Yes. I’m the agent. It’s my exclusive. Once we have a model home up, it’s full speed ahead. I can sell all six in a few months.”

“At what price point, do you think?”

“They’re big. All in the one twenty-five to one thirty-nine range.”

“That’s true,” Hank agreed. “They’re not small. I hope there’s a market at those prices.”

“Absolutely,” she replied, smiling.

Her bright white teeth distracted Hank for a moment. “So how much are you looking for right now?”

“We’ll need three hundred thousand total. Fifty for now,” Mike said.

Hank nodded slowly. “Let me give you the application forms. Fill these out. Apply for the fifty and we’ll worry about the rest later.” He turned around and faced the file cabinet behind his desk. Inwardly, he gulped. *I’m going to have to go to Walsh on this, since we’re really talking three hundred. Damn.* Hank steadied himself as he opened one of the file drawers. *Don’t let ‘em know you’re nervous. Be a man, for God’s sake. Take charge.* He found the right folder, pulled out the forms, turned back around and dropped them on his desk.

He slid the papers across to Maddie. At the same time, she reached for them. Their hands collided in the middle. “You ca... can review it with Hennessy, right?” he said, “I have to be arm’s length on this.”

“We know.” She gave Hank another toothy smile and he smiled back, wondering why he was so drawn to this woman.

Hank had his own money in the project. He had given Holden \$50,000, almost all he had, for a 33 per cent stake in the development. As part of the deal, he was supposed to secure the financing. It was a sensitive issue, mixing his personal investment with a loan from

his bank, but he wanted the action. He wanted to be on the inside for once, to make some real money.

Hank felt frustrated. He knew life's gifts had come early to him. But as the years went by, he felt he had done nothing of importance. He had not lived up to his early promise. Now he needed to show himself that he was a man of consequence. He felt he had something to prove. *If you don't have something to prove, you won't do anything important*, he guessed.

He shook his head. This loan was a problem. Of course Ray Walsh, the bank president, didn't know of Hank's investment. It was dicey, a conflict of interest. Hank had to remain quiet on the subject. It was between him and Holden, and now this Maddie.

"Well, come back when you're ready with the application. Any time," he said.

"It'll be soon," said Maddie. "Time is money."

They all stood up. More handshakes and they were gone.

Hank sat back down. He stared at the gold Cross pen he'd bought himself a few years earlier as a reward for five years at the bank. It sat at the front of his desk in a gold holder on a white marble base, a testament to his ambition and pride. He felt a little better. Still picturing Maddie, he imagined himself alongside her. He was probably almost a foot taller than she. It was not a good match. He shoved her image aside and thought about Holden and the development. *Damn loan.*

He regretted getting in so deep, but he couldn't back out now. He knew that Walsh was not keen on Holden. There had been some trouble with him a few years back, something about misrepresenting collateral. Hank wasn't involved and didn't know the details. *Plus it's \$50,000 now and \$250,000 more after the first phase, after the model home is done.* Hank did not have the authority to approve such a large amount. *Would Walsh possibly approve it? Sure, the market is improving, but how many people want a house that size? How many people need five bedrooms?* Hank had certainly believed in the project before. Now, he was not so sure.

CHAPTER 3

Driving home from work that evening, Hank peered through the drizzly mist as he negotiated the curves of Greens Farms Road. Steering with his right hand, his better arm, he glanced at the empty fields as he passed them. They didn't hold his attention long. His thoughts returned to Newport Lane. As a senior commercial loan officer, it was his job to initiate a big loan, not approve it. Sooner or later, he knew he would have to present it to Walsh. Hank put his other hand on the wheel and gripped it more tightly.

They needed the loan. The prospect of failure was dismal. It was a great opportunity for the bank, he had believed, as well as for himself. Maybe it was reckless, but he had big dreams. He could triple his money. Not only would it get him out of the hole he was in, it would start him on his way. On his way to becoming someone important, someone to be reckoned with. But now his bright future was in jeopardy. He was feeling increasingly worried those six houses would never get built. Not only would he not make money, he might lose everything, including his job. It was too late to turn back now. Examining his original decision, he thought *ambition clouds judgment*.

As he watched the unlit road, he braced himself for seeing his family. He never knew what to expect, especially from his wife. Norma often would have downed two or three tall glasses of vodka during the afternoon. Would he be faced with the angry, accusatory Norma, a tumult of rage, for which he could not prepare? Or would it be a gloomy, depressed Norma sitting on the couch, staring at the television? Sometimes he would find her passed out on the living room sofa, sleeping soundly. On rare occasions, she might be alert, with dinner prepared, awaiting his arrival. He could not know.

And then there were his two children. His older daughter Dora, now almost 17, always seemed to be either silent or surly lately. If she were there at all, she would likely ignore him, her face masked behind too much black eye shadow. She had changed over the past year. Her once cheery demeanor was a fading memory. He ached at the thought.

Only Amy, his younger daughter, might brighten his mood. But Amy tried too hard to please her father, to be perfect. And she nearly was. A good student, she worked extremely hard in school. At everything, really. He smiled sadly. She was so beautiful, but very timid and tentative; she didn't make friends easily. She spent most of her time by herself doing homework or walking in the fields behind their home.

Thinking about his troubled family, Hank felt his chest tighten. For a moment, it was hard to breathe and impossible to relax. He thought back to his

promising beginning. He had been an athlete at Stanford, at least until the injury in his senior year. He was a good student, with a bright future. Everyone saw him that way. He had been ambitious. He had felt special, if a little insecure, at the same time. Now he had mounting credit card bills and he was overextended everywhere. He found himself holding his breath. *If I can't make this deal work...*

Hank had gone to college on a partial football scholarship and majored in Finance. On the team, he was a good wide receiver, though not first string. He was tall and lean, with black hair and blue eyes. Girls liked him even if he seemed a bit aloof and unapproachable. In truth, he was shy. He had various brief girlfriends during his time at college, but none had really mattered to him until he met Norma in a coffee house at the end of his junior year. The moment he saw her, he was transfixed. She was beautiful. She looked like a goddess to him. Hiding his nervousness, he had approached her and she had responded happily. Being with her gave him confidence, a feeling that he was where he wanted to be and if she didn't say much, Hank didn't care.

That was a long time ago. He had not advanced as far and as fast as he had hoped. He simply expected he would be more important by now. True, he had moved east, to an upscale community, with a good position in a local bank, but he thought somehow he would be running a bank or a brokerage firm by now. It was not so. He was a small-town banker with a lot of

bills to pay and a boss who could crush his dreams in a moment.

Hank made himself exhale as he entered his driveway and pulled into the garage. He took his briefcase from the car and walked in the back door leading to the kitchen. It was dark. He passed through to the living room where he saw Norma seated on the couch, smoking with one hand, a tall glass of what he knew to be vodka in the other. The only light was from the table lamp alongside her. “Any chance of dinner?” he asked.

“On the stove,” she muttered, gesturing with her chin toward the darkened kitchen behind him. Norma had once been lovely, her Irish good looks accentuated by wavy red-blonde hair. Now her skin was mottled and her hair frizzy and unkempt. Though still strawberry-blonde, her hair had lost its luster as though an inner light had gone out and it had somehow become dimmer and coarser over the years.

Hank grunted assent and made his way over her bare outstretched legs to the hallway where he dropped his briefcase and keys. He returned to the kitchen and turned on a light to find a steak in a pan on the stove and soggy string beans in a colander in the sink. He assembled these items on a plate, poured a glass of water, and sat down to eat by himself. “Dora here?” he asked.

“Nah. With her friends somewhere.”

And Amy, he knew, would be studying in her room. Hank did not want his wife to join him. In fact, though it was never mentioned out loud, nobody wanted to be around Norma when she was drinking.

Amy was not studying. Standing in front of her small bedroom window, she gazed at the oak tree behind her home. Only an hour ago, she had climbed that tree, up to the second large branch, where she sat for a few minutes, catching her breath and gazing at the open fields. Now, as darkness gathered, she watched a wisp of smoke drifting over the treetops beyond her yard. Sighing, she sat down at her desk. Tomorrow, she'd go back out there. She was puzzled by the smoke and she was anxious to investigate.

Amy was 14. She was the younger daughter by just over two years of Hank and Norma Latour. Others thought she had a beautiful face, with lovely eyes. But she was also considered by some to be too thin, too tall, and too studious. She thought she was not enough of anything. She certainly wasn't too thin. In fact, her widening hips and budding breasts only made her feel fat. Her older sister Dora was popular. Dora was somewhere with her friends now. Amy could never be like Dora, missing dinner, staying out late, doing dangerous things. Amy stared down at her English homework. She had to write at least three pages about the symbolism of the river in Huckleberry Finn. It would be hard work. She had better start soon.

She heard her father come home. She wanted to see him, but imagined her mother snarling at her, interrupting and ruining whatever connection she might make with him. Instead, she stared again out the window at the dark fields behind her home. She loved the woods and marshland in those wild acres. She liked nothing more than walking in that open land startling pheasants and occasionally deer or walking along the edge of the small pond, seeing a turtle dive under water as she neared it. She looked down at the blank sheet of paper and told herself *stop daydreaming and get to work*.

She heard the front door slam and knew Dora had come home. She listened as a car pulled away from the house; probably Dora's friend Katie was driving. She heard her father ask Dora where she'd been, but she could not hear Dora's reply, if any. A few minutes later, she heard Dora climbing the stairs to her room and slamming her door.

Amy was unhappy. She often felt this way. She did not like being home, even in her room, and preferred the solitude of nature. That was where she fit in; it was a place where she felt safe. At home, and even more, in school, she felt fearful and out of place among people. She hated getting fat and tried hard to be the slender girl she had always been. Her home felt like a battleground, some bombed-out village in Viet Nam. Everyone was a prisoner in solitary. They didn't speak. They had separate cells. In her last year of junior high school, her friends no longer seemed to be her friends. Their interests had diverged from hers. They talked endlessly

of boys, clothes, drugs. She focused instead on her schoolwork and pleasing her teachers as much as she could. She was an awkward, gangly girl who still felt the pull of her tomboy youth.

She would spend four hours tonight on her homework, foregoing television and eating as little as possible. She knew she was not as smart as many in her class, but she made up for it with relentless study. She felt a powerful compulsion to please her teachers and her father. She achieved good grades, but she knew she could do better if she only worked harder.