



*One day in September 2001*

Dexter Worthington didn't set out to murder anyone. Nobody in his position would. He was an up-and-coming small businessman, and killing another human being would definitely be counterproductive to his goals. All he was doing was trying to ensure the growth of his company.

But he killed nonetheless.

Holding the positions of president, CEO, CFO, and every other slot on the board of his firm—which is to say it was barely large enough to be called a *firm*—he hoped today was the day when he finally broke out. When he caught the whale of a contract that would allow him to quit groveling for scraps at the military industrial complex's table and start throwing out scraps of his own.

The owner of a small aircraft maintenance firm called Icarus Solutions—a name Dexter thought incredibly clever—he had struggled to survive for years, barely earning enough to pay the rent for his hangar at the Sarasota airport. He had lived hand to mouth for so long he was no longer sure what the opposite would be, his privileged up-bringing a thing of the past. The pressure had destroyed his marriage—although that had probably been preordained with his choice of bride, who was used to the better things in life. He cursed the misfortune that arrived time and time

again, convinced it wasn't his abilities but unseen forces conspiring to drive him into the grave.

That all changed the day he met the prince.

Seven months earlier, an aircraft from Saudi Arabia had landed in Sarasota, Florida, and a pompous delegation had exited, running through a spring shower to a caravan of limousines. They'd raced out of the airport without talking to anyone, and then one of the pilots had approached his hangar. He was an Aussie or Kiwi from his accent, and Dexter could tell he was upset, even if he tried not to show it. It turned out the aircraft had a maintenance issue, and nobody within the Sarasota Manatee Airport Authority was willing to help him in the timeline required. The pilot said the "prince" would be in the area for only about four hours, and he wouldn't be pleased if his plane wasn't airworthy when he returned.

Dexter had agreed to help, and one thing led to another, until a crown prince of the house of al-Saud was personally thanking him. The entourage then left in the same flurry in which it had arrived, and Dexter found himself standing next to the one Saudi Arabian who'd remained behind. His name was Tariq bin Abdul-Aziz, and he was the reason for the prince's visit. The son of an incredibly influential Saudi financier, Tariq lived in Sarasota and wanted to learn to fly.

Strangely enough, they'd bonded through that mutual love of aviation, with Tariq showing up for coffee each morning just to watch the airplanes come and go. Somewhere in the conversations, Dexter had mentioned that he had failed to secure a single government contract in the entire time he'd been in business and that Icarus Solutions was on its last legs. Tariq had smiled knowingly, explaining that Dexter didn't understand how such things

worked, and took the time to show in detail the slimy underbelly of government deal making.

And now Dexter was committed. Driving up to the access control point for Tariq's neighborhood, he wondered if he'd made a mistake. Didn't matter, because it was too late to do anything about it now. He gave his name and identification to the guard manning the gate. The guard looked at it, compared it to a board in the shack, then handed him a pass. Dexter put it on the dash, then drove his Honda Civic through the gates of Tariq's posh neighborhood, hoping the darkness would hide the dents and gouges on the Civic's battered frame.

Ogling the ostentatious McMansions that lined the road, most garishly illuminated with lighting that should be reserved for the Vegas strip, he felt giddy and more than a little scared.

Either the prince had come through, or he hadn't. If he had, Dexter would build a McMansion of his own, perhaps in this same neighborhood. If he hadn't, well, Dexter was finished. His entire business—not to mention every other asset he owned—would be forfeited for the two million dollars he'd borrowed to make the "donation."

At least he'd never have to pay another blood cent to his shrew of an ex-wife.

*Small consolations.*

Two blocks from Tariq bin Abdul-Aziz's house, he unconsciously slowed, not wanting to hear the decision. Reflecting on what had brought him to this point. Without even realizing it, he drove past the house, seeing one of the four garage doors open, an SUV with the rear hatch raised in front of it, the lights on inside.

He backed up and swung into the driveway, his headlights sweeping across someone with a suitcase. He squinted and saw it was Tariq.

He parked and got out, now considerably worried. “Tariq, hey, what’s up?”

Startled, Tariq whirled around, then grinned sheepishly. “Dexter, you scared the shit out of me.” No sooner had the curse word slipped from his mouth than he was glancing around, looking for his wife.

A small man with an olive complexion and a pencil-thin black mustache, Tariq had initially surprised Dexter with his Western habits, but Dexter had learned he’d spent the majority of his life outside of Saudi Arabia, having attended boarding school in England before college in America. His wife, on the other hand, was devoutly religious and didn’t take kindly to his Western affectations.

When she didn’t appear, Tariq loaded the suitcase into the rear of the SUV. Dexter noticed it was crammed to the windows with all manner of items, increasing his alarm.

He said, “What’s all this? What’s happening?”

Tariq smiled, saying, “I received some wonderful news. I made it into a prestigious graduate program in my home country, but I have to be there the day after tomorrow. We’re flying home.”

Dexter saw Tariq’s wife coming toward them from inside the garage, carrying a baby and wearing a black abaya, her head covered in a colorful hijab.

Confused, Dexter said, “You’re all leaving? For good?”

“Yes. We have tickets for tonight, but I hope to come back in a year or two.”

“What about the house? Your cars? The furniture?”

“It’s my father’s house, actually, and he will deal with it. It’s nothing.”

Finally, Dexter asked the question that mattered the most: “What about me?”

He saw confusion flit across Tariq’s face and realized

that two million dollars to this man was the same as a five-dollar bill to Dexter. Something that didn't really matter.

Dexter said, "We had a deal, right? I created the shell company and provided the required 'donation.' I know it's already been withdrawn. Don't tell me you guys screwed me over two million dollars. It's nothing to you, but everything to me."

Dexter finally saw recognition. Tariq said, "Yes, yes, I'm sorry. I've been so preoccupied with packing I forgot." He placed another suitcase in the back, then turned around, formally straightening up and extending his right hand. Dexter hesitantly took it, waiting.

Tariq said, "Congratulations. After fierce competition and extensive vetting, you beat out thirteen other international companies." He winked, then said, "Based on my father's recommendation, the royal family has selected you for the maintenance contract."

And like that, all the fear was washed away. Once a beggar of scraps, Dexter was now a player. The owner of a multimillion-dollar contract that would guarantee his rise.

Dazed, he started to reply when Tariq said, "I'm happy for you, my friend, but we're late for our flight. I'm sorry, but I have to go."

He reached into the SUV and retrieved a briefcase. He pulled out a folder and said, "All of your contacts are in there. Remember, you can't mention either my father or me. Just contact the people in there and they will do the rest."

Dexter nodded dumbly. Tariq hugged him, kissing both of his cheeks, then climbed into the driver's seat. He checked to ensure his wife and baby were settled, then gave Dexter a two-finger salute before driving away.

Dexter turned to watch him go, slowly winding in a circle as the car's taillights receded around a corner. Dexter was left reflecting on his new fortune. He gripped the folder hard enough to bend it, thinking one thought: *Need a new shell company.*

He drove his old Civic out of the land of milk and honey, pulling out his cell phone as he did so. He clicked on the speed dial for a contact labeled CHIP SAVOY.

There was no way he would let his money-grubbing ex-wife know about his newfound largesse, and to make that happen, he needed Chip.

A fraternity brother from college, Chip had done much, much better than Dexter up until now. Currently a hedge fund manager on Wall Street, Chip had been the one to walk him through the establishment of the shell company in the Bahamas for the Saudis, and also the one who had fronted the "donation" inside that shell company.

They had been as close as brothers in school, and whenever they were together, the income disparity between the two men disappeared. Chip treated Dexter as he always had— as his own blood— but Dexter knew that at the end of the day, money mattered. Chip was smart and had done the research on the contract. When he'd seen the companies vying for it— all of them the biggest names in the industry— he'd realized the potential for massive profits, given Dexter's light footprint. He'd fronted Dexter the means for success because he expected a return. And Dexter had no illusions about what would have happened if it had gone south: His "brother" would have taken everything he owned.

But that was water under the proverbial bridge, because it had worked. Now all Dexter needed to do was protect his investment.

The phone rang and rang, then went to voice mail. He

left a message, fantasizing about the Playboy Bunny Chip was probably sleeping with at that very moment.

He turned onto Highway 41, going home, and was hit with a logjam of cars. Traffic was always a pain, but not at nine o'clock at night. And then he remembered: The president was visiting Sarasota, doing some goodwill thing at a local elementary school the next day. He'd arrived thirty minutes ago, and his security team had jammed up every major artery.

Dexter muttered in aggravation, then settled in to wait, his twenty-minute drive to a beer now drawn out to at least an hour.

## 2



Chip Savoy exited the subway, fighting his way through the great unwashed mass of people also striving to leave. One man bumped into him, spilling Chip's morning coffee and eliciting some choice words.

The daily morning commute was becoming very trying, but it was the price he would have to pay if he wanted to live in Greenwich, Connecticut, instead of Manhattan. The city had been cool and new when he was scraping by for a living, but that had been years ago. He hadn't had to scrape for anything in a long time, and he had eventually decided it would be prudent to move to the upscale landscape of Greenwich. Nothing makes money like more money, and acting rich was half the battle.

Fine suits, fine dining, and fine cars—all a show for his clients. Well, mostly a show. There was no denying he enjoyed it, with the exception of the commute.

He'd taken to leaving his house earlier and earlier in an effort to beat the rush, but as far as he could tell, the rush started sometime around five in the morning, and there was no way he was getting up in the dead of night to arrive at work hours before any other executive. He had appearances to keep up, after all.

He reached the street and entered the flow of people swirling about, all headed purposefully somewhere, moving faster and faster, as if the time spent on the sidewalk was dangerous. He stopped, glancing into a



cloudless blue sky, taking a moment to simply savor the day. Once inside the office, he knew this simple pleasure of doing nothing but breathing would be overshadowed by the dog-eat-dog world of making money.

Eventually, he crossed the street and entered his building's plaza, showing his badge to the security man and walking through a small turnstile. After a short wait, he walked into the elevator and rode to the ninety-fifth floor, with others getting off before him, stealing glances at him as they left. The higher one went, the more money was spent on the space, and he was going very high.

The company he worked for had the entire floor, and the elevator spilled right into the middle of it. He exited, seeing the young guns already at work, slaving away in a cubicle farm that stretched throughout the office, all striving to reach Chip's level.

In the not-too-distant past, Chip had been one of them. Now he had an office. Not a corner one, to be sure, but at least one with a view of Manhattan. The corner office would come soon enough.

He said a few pleasantries as he went through, leaving the cube farm behind on the way to his coveted space away from the chaos. He passed by his secretary's desk—she wouldn't be in for another hour—and unlocked his office. He swung open the door, and the reams of folders sitting on his desk gave him a spasm of regret. It was like a continual gushing of paper and electrons, all of them deals staggering in their monotony, with little inspiration and certainly no joy.

Was this how his life was to end? Working day after day cloistered in an office, slaving to make a profit for a company that didn't even know his name?

Lately, he had taken to fantasizing about doing something else. Something in the outdoors, where the money

didn't matter. Maybe something in Alaska or . . . Borneo. Someplace that would allow him to flex his muscles instead of his ability to read numbers. A life he had always wanted to live but never had the courage to attempt.

In exactly one hour and forty-six minutes, in the brief second before his life was extinguished, he would dearly wish he'd made that choice.

He sat down to work, pulling the first folder to him. When his personal phone began buzzing over an hour later, he realized he'd lost track of time in the mind-numbing tedium. He glanced at his ridiculously ostentatious Hublot chronograph and saw it was eight forty-five in the morning. Too early for a business call from one of the partners.

He recognized the number and relaxed, punching the answer button and saying, "Dexter, tell me the good news."

"How do you know it's good?"

"Because if it were bad, you'd wait until I had to track you down."

He heard laughter on the other end, then, "Yeah, it's good. I got the contract. I have all the POCs and I've already talked to one. It's real. I'm in."

Chip stood, gazing out at the Manhattan skyline. "I'm glad to hear it, bud. Last thing I wanted to do was answer for a two-mil loss. When do you leave?"

"I haven't figured that out yet. Hey, Chip, the reason I'm calling is I want to set up my own shell company in the Bahamas. With that law office in Panama like we did with the Saudis."

"Mossack Fonseca? Why? You doing something illegal?"

"I thought you said it was perfectly legal."

Chip laughed and said, "It is, but it's never used that way. It's used to hide assets from taxes."

"Well, that's exactly what I want to do, except hide it from that bitch of an ex-wife."

Chip saw a speck in the distance, growing larger. He put up a hand to shield his eyes and said, “Ahhh . . . I see. Yeah, I can set that up. Actually, it’ll work for taxes, too.”

He paused, watching the speck grow impossibly large in the span of a second. He managed to get out “Holy shit,” before a Boeing 767, last known as American Airlines Flight 11, slammed into the side of the North Tower, tearing through the heart of the building with the force of an avalanche and bringing with it 350,000 pounds of steel and jet fuel that incinerated all in its path.

Sitting in the den of his house, Dexter heard Chip shout, then silence. He said, “Chip? Chip, you still there?” He got nothing.

He redialed the phone, but Chip’s line went straight to voice mail. He stood up and went to his Rolodex in his makeshift office, digging through until he found Chip’s landline. It was no better. He went back into the den, thinking about whom he could call next, when he saw a breaking news story on his television.

He sat down heavily, not believing the grainy image of an airplane smashing into the World Trade Center.

He remained glued to the television the rest of the day, numb to the carnage. He spent hours on the phone with other fraternity brothers, trying to confirm what he already knew in his heart. Initially, like many, he felt outrage and anger. It wasn’t until later that he would feel fear, when he saw a picture of Mohamed Atta, the ring-leader of the hijackers.

A man he’d once seen at Tariq bin Abdul-Aziz’s house.